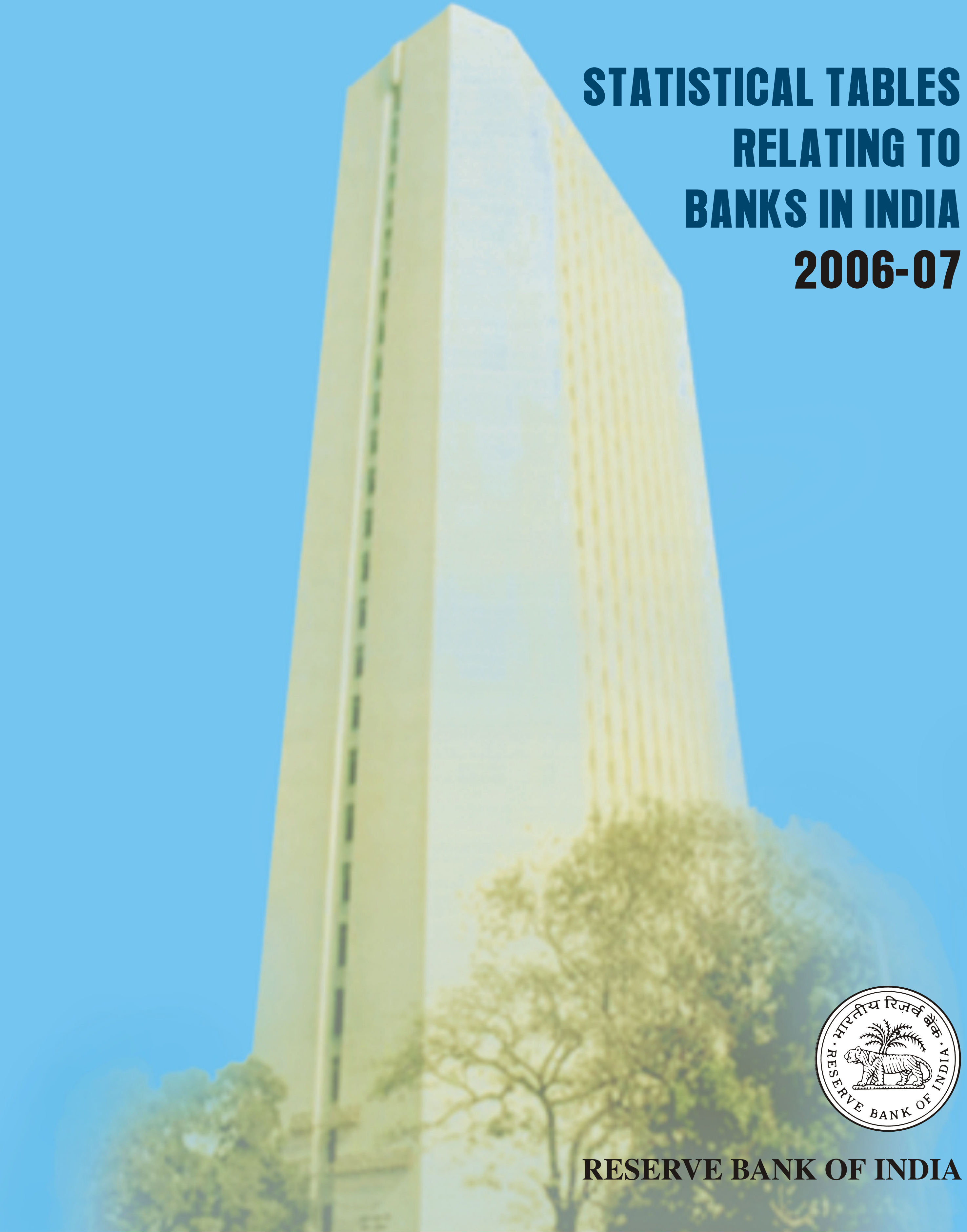

STATISTICAL TABLES RELATING TO BANKS IN INDIA

2006-07

RESERVE BANK OF INDIA

STATISTICAL TABLES RELATING TO BANKS IN INDIA 2006-07 RESERVE BANK OF INDIA

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RESERVE BANK OF INDIA

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EXPLANATORY NOTES

I. Bank-related

1. All banks which are included in the Second Schedule to the Reserve Bank of India Act, 1934 are scheduled banks. These banks comprise Scheduled Commercial Banks and Scheduled Co-operative Banks.

2. Scheduled Commercial Banks in India are categorised into five different groups according to their ownership and / or nature of operation. These bank groups are (i) State Bank of India and its associates, (ii) Nationalised Banks, (iii) Regional Rural Banks, (iv) Foreign Banks and (v) Other Indian Scheduled Commercial Banks (in the private sector).

3. Scheduled Co-operative Banks consist of Scheduled State Co-operative Banks and Scheduled Urban Co-operative Banks.

4. Regional Rural Banks and Scheduled Co-operative Banks are excluded in bank-wise tables and their summary tables at bank group level. However, details of Regional Rural Banks and Scheduled Co-operative Banks as groups are presented in Tables 2.1 and 2.2.

5. During the year 2006-07, the following changes have taken place in the commercial banking system:

   (I) The name of “Chohung Bank” has been changed to “Shinhan Bank” in the Second Schedule to the Reserve Bank of India Act, 1934 with effect from August 12, 2006.

   (II) “The Ganesh Bank of Kurundwad Ltd.” has been merged with “Federal Bank Ltd.” with effect from September 2, 2006.

   (III) “United Western Bank” has been merged with “IDBI Ltd.” with effect from October 3, 2006.

   (IV) “The Bharat Overseas Bank Ltd.” has been merged with “Indian Overseas Bank” with effect from March 31, 2007.

   (V) The name of “UTI Bank Ltd.” has been changed to “Axis Bank Ltd.” with effect from July 30, 2007.

   (VI) There were 133 Regional Rural Banks as on March 31, 2006. However due to amalgamation, number of such banks came down to 96 as on March 31, 2007. The detailed list of amalgamated Regional Rural Banks as on August 31, 2007 is given in Table B16.

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

6. In the bank group-wise classification, IDBI Ltd. has been included in Nationalised Banks.

7. Data relating to Ganesh Bank of Kurundwad Limited for the year 2005-06 is as on January 7, 2006. However, since 'Notes on Account' was not provided in the Balance Sheet as on January 7, 2006, the same has been repeated from the Balance Sheet for 2005-06.

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

   (i) ‘Rural’ group includes all centres with population of less than 10,000

(ii) 'Semi-urban' group includes centres with population of 10,000 and above but less than 1 lakh

(iii) 'Urban' group includes centres with population of 1 lakh and above but less than 10 lakhs

(iv) 'Metropolitan' group includes centres with population of 10 lakhs and more.

II. Table-related

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

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

Tables 2.6 and B11 — Selected financial ratios of Scheduled Commercial Banks (excluding RRBs) are obtained / calculated from the published annual accounts of banks and relate to the year ended March 31 of 2006 and 2007. 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 / definitions.

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 B10) 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 2006-07 uses denominator as average total assets for the years 2005-06 and 2006-07.

Abbreviations used in the above definitions are as follows.

PPE = Payment to and provisions for employees

IPD = Interest paid on deposits

IPB = Interest paid on borrowings from RBI and other agencies

IEA = Interest earned on advances and bills

IEI = Interest Earned on Investments

Table 4.2 — This table is based on the data reported by selected branches in Basic Statistical Return IV. In the BSR IV survey as on March 31, 2006, covering 10,003 selected branches of scheduled commercial banks.

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 as on March 31, 2005. The credit is exclusive of inland & foreign bills purchased and discounted. Amount outstanding as on March 31, 2006 is used as weights for calculating average lending rates. The deposit rate corresponds to only term deposits. The data on average deposit rate are based on 59,642 reporting branches out of 68,366 branches.

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

Table B15 — Data relate to deposit accounts in India, which have not been operated upon for 10 years or more as on 31st December 2006 and are based on returns submitted by banks in Form IX under Section 26 of the Banking Regulation Act, 1949.

III. General

(i) The totals in the tables may not exactly tally with the sum of the constituent items on account of rounding off of the figures.

(ii) Figures in brackets, unless otherwise specified, indicate percentage to totals.

(iii) The unit lakh is equal to 1,00,000 and unit crore is equal to 1,00,00,000.

(iv) The symbol '–' indicates nil or negligible and '..' indicates not available or not applicable.

(v) Source and notes as appropriate are given at the end of each table.

(vi) The year '2006' refers to financial year April 2005 to March 2006 and the year '2007' refers to financial year April 2006 to March 2007.

(vii) Some of the data for the previous years have been revised.

LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA : 2006 AND 2007

(Amount in Rs. crore)

BANKING DEPARTMENT

Liabilities	As on March 31, 2006 (1)	As on March 30, 2007 (2)
1. Capital paid-up	5	5
2. Reserve fund	6500	6500
3. National Industrial Credit (long-term operations) Fund	14	15
4. National Housing Credit (long-term operations) Fund	188	189
5. Deposits		
a) Government		
(i) Central Government #	57991	99635
(ii) State Government	41	41
b) Banks		
(i) Scheduled Commercial Banks	127061	180222
(ii) Scheduled State Co-operative Banks	2299	2851
(iii) Other Scheduled Co-operative Banks	2248	2885
(iv) Non-scheduled State Co-operative Banks	54	55
(v) Other banks	3849	5317
c) Others	12391	11609
6. Bills payable	313	367
7. Other liabilities	126043	172821
Total Liabilities	**338997**	**482512**

Assets	As on March 31, 2006 (3)	As on March 30, 2007 (4)
1. Notes	18	11
2. Rupee coin	—	—
3. Small coin	4	—
4. Bills purchased and discounted		
(a) Internal	—	—
(b) External	—	—
(c) Government Treasury bills	—	—
5. Balances held abroad	227135	346401
6. Investments @	93757	118416
7. Loans and advances to:		
(i) Central Government	—	—
(ii) State Government	86	—
8. Loans and advances to:		
(i) Scheduled Commercial Banks	1488	6245
(ii) Scheduled State Co-operative Banks	7	—
(iii) Other Scheduled Co-operative Banks	80	103
(iv) Non-scheduled State Co-operative Banks	—	—
(v) National Bank for Agriculture and Rural Development (NABARD)	2998	—
(vi) Others	37	187
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	50	50
(b) Investments in bonds/debentures issued by National Housing Bank	—	—
11. Other assets *	13336	11099
Total Assets	**338996**	**482512**

ISSUE DEPARTMENT

Liabilities	As on March 31, 2006 (1)	As on March 30, 2007 (2)
1. Notes held in the Banking department	18	11
2. Notes in circulation	421922	496775
Total Liabilities (Total notes issued)	**421940**	**496786**

Assets	As on March 31, 2006 (3)	As on March 30, 2007 (4)
1. Gold coin and bullion		
(i) Held in India	20974	24160
(ii) Held outside India	—	—
2. Foreign Securities	399769	471567
Total (1+2)	**420743**	**495727**
3. Rupee coin	150	12
4. Government of India rupee securities	1046	1046
5. Internal bills of exchange & other commercial paper	—	—
Total Assets	**421939**	**496785**

Notes : * : Includes gold valued at Rs.4699.79 crore as on March 31, 2006 and Rs.5413.55 crore as on March 30, 2007.

@ : Includes Foreign Currency Asset of Rs.20231.29 crore which forms part of Balances held abroad as on March 31, 2006 and Rs. 18432.65 crore as on March 30, 2007.

: Includes Rs.29062.17 crore balance under Market Stabilization Scheme as on March 31, 2006 and Rs.62973.95 crore as on March 30, 2007.

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

STATISTICS RELATING TO SCHEDULED COMMERCIAL BANKS AT A GLANCE

Indicators	June 1969	March 2000	March 2001	March 2002	March 2003	March 2004	March 2005	March 2006	March 2007
Number of Commercial Banks	89	298	300	297	292	290	289	222	183
(a) Scheduled Commercial Banks	73	297	296	293	288	286	285	218	179
of which: Regional Rural Banks	—	196	196	196	196	196	196	133	96
(b) Non-Scheduled Commercial Banks	16	2	5	4	4	5	4	4	4
Number of Bank Offices in India	8262	67868	67937	68195	68500	69170	70373	71685	73836
(a) Rural	1833	32852	32585	32503	32283	32227	30790	30436	30560
(b) Semi-Urban	3342	14841	14843	14962	15135	15288	15325	15811	16484
(c) Urban	1584	10994	11193	11328	11566	11806	12419	13034	13840
(d) Metropolitan	1503	9181	9316	9402	9516	9750	11839	12404	12952
Population per Office (in thousands)	64	15	15	15	16	16	16	16	16
Aggregate deposits of Scheduled Commercial Banks in India (Rs. crore)	4646	851593	989141	1131188	1311761	1504416	1700198	2109049	2608309
(a) Demand deposits	2104	145283	159407	169103	187837	225022	248028	364640	429137
(b) Time deposits	2542	706310	829734	962085	1123924	1279394	1452171	1744409	2179172
Credit of Scheduled Commercial Banks in India (Rs. crore)	3599	454069	529271	609053	746432	840785	1100428	1507077	1928913
Investments of Scheduled Commercial Banks in India (Rs. crore)	1361	311697	367184	437482	547546	677588	739154	717454	790431
Deposits of Scheduled Commercial Banks per office (Rs. lakh)	56	1255	1456	1659	1925	2265	2574	3047	3675
Credit of Scheduled Commercial Banks per office (Rs. lakh)	44	669	779	893	1143	1330	1700	2209	2757
Per capita Deposit of Scheduled Commercial Banks (Rs.)	88	8542	9770	11008	12253	14089	16281	19130	23382
Per capita Credit of Scheduled Commercial Banks (Rs.)	68	4555	5228	5927	7275	8273	10752	13869	17541
Deposits of Scheduled Commercial Banks as percentage to Gross National Product at factor cost (at current prices)	15.5	53.5	56.0	54.4	58.8	59.4	60.0	65.4	70.1
Scheduled Commercial Banks' Advances to Priority Sectors (Rs. crore)	504	155779	182255	205606	254648	263834	381476	510175	632647
Share of Priority Sector Advances in total credit of Scheduled Commercial Banks (per cent)	14.0	35.4	31.0	34.8	35.1	34.5	36.7	35.3	34.3
Credit-Deposit Ratio (per cent)	77.5	53.3	53.5	53.8	56.9	55.9	62.6	70.1	73.5
Investment-Deposit Ratio (per cent)	29.3	36.6	37.1	38.7	41.3	45.0	47.3	40.0	35.3
Cash-Deposit Ratio (per cent)	8.2	9.8	8.4	7.1	6.3	7.2	6.4	6.7	7.2

Notes :

1. Number of bank offices includes Administrative Offices.
2. Classification of bank offices according to population for the year 1969 is based on 1961 census and for the subsequent years up to March 2004, it is based on 1991 census. For March 2005 upto March 2007, classification of bank offices were based on 2001 census.
3. Population per office, per capita deposits and per capita credit are based on the estimated mid-year population figures, supplied by the Office of the Registrar General, India.
4. Deposits, credit and investments of Scheduled Commercial Banks in India are as per "Form-A" return under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last Friday of the reference period.
5. Scheduled Commercial Banks' advances to priority sectors and the related ratios are exclusive of Regional Rural Banks.
6. For working out cash-deposit ratio, cash is taken as the total of 'cash in hand' and 'balances with the Reserve Bank of India'. The data for 'cash in hand' are taken from "Form-A" return as per Section 42(2) of the Reserve Bank of India Act, 1934 and 'balances with the Reserve Bank of India' are taken from the "Weekly Statement of Affairs of the Reserve Bank of India".
7. Investments of Scheduled Commercial Banks in India include only investments in government securities and other approved securities.

Summary Tables

TABLE 1.1 : OFFICES OF COMMERCIAL BANKS IN INDIA — 2003 TO 2007

Bank Group	As on March 31				
	2003	2004	2005	2006	2007
	(1)	(2)	(3)	(4)	(5)
State Bank of India and its Associates	13773	13821	13958	14196	14465
Nationalised Banks $	34190	34478	35012	35621	36927
Foreign Banks	213	225	246	263	276
Regional Rural Banks	14720	14719	14750	14764	14773
Other Scheduled Commercial Banks	5592	5950	6453	6813	7363
Non-Scheduled Commercial Banks	24	27	25	28	32
Total	**68512**	**69220**	**70444**	**71685**	**73836**

Notes : No. of offices includes administrative offices.

$ Includes IDBI Ltd.

Data for 2003 to 2006 have been revised and data for 2007 are provisional.

Source : Master Office File (latest updated version) on commercial banks, Department of Statistical Analysis and Computer Services, RBI.

GRAPH - 1

POPULATION GROUP-WISE DISTRIBUTION OF NUMBER OF OFFICES OF COMMERCIAL BANKS – 2006 AND 2007

(As on March 31)

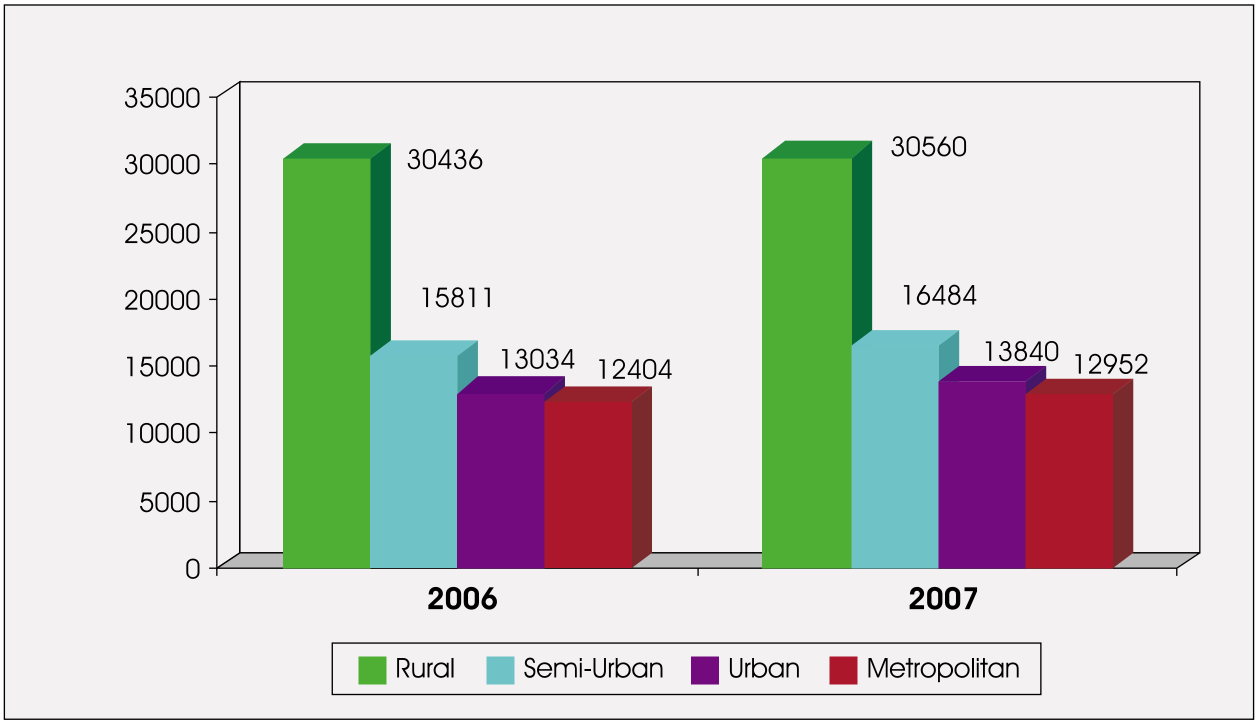


TABLE 1.2: POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS — 2006 AND 2007

	Number of Offices									
	As on March 31, 2006					Opened during April 1, 2005 to March 31, 2006				
Bank Group	Rural	Semi-Urban	Urban	Metro-politan	Total	Rural	Semi-Urban	Urban	Metro-politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India & its Associates	5106	4121	2663	2306	14196	17	41	119	84	261
Nationalised Banks $	12869	7272	7634	7846	35621	34	126	215	199	574
Regional Rural Banks	11475	2572	654	63	14764	23	14	9	2	48
Foreign Banks	—	1	38	224	263	—	1	9	10	20
Other Scheduled Commercial Banks	982	1833	2033	1965	6813	13	92	198	210	513
Non-Scheduled Commercial Banks	4	12	12	—	28	1	2	—	—	3
All Commercial Banks	**30436**	**15811**	**13034**	**12404**	**71685**	**88**	**276**	**550**	**505**	**1419**

	Number of Offices									
	Closed/merged/converted during April 1, 2005 to March 31, 2006					Net increase (+) or decrease (-)				
Bank Group	Rural	Semi-Urban	Urban	Metro-politan	Total	Rural	Semi-Urban	Urban	Metro-politan	Total
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
State Bank of India & its Associates	11	—	1	8	20	6	41	118	76	241
Nationalised Banks $	28	8	15	29	80	6	118	200	170	494
Regional Rural Banks	47	4	2	—	53	-24	10	7	2	-5
Foreign Banks	—	—	—	3	3	—	1	9	7	17
Other Scheduled Commercial Banks	5	1	2	1	9	8	91	196	209	504
Non-Scheduled Commercial Banks	—	—	—	—	—	1	2	—	—	3
All Commercial Banks	**91**	**13**	**20**	**41**	**165**	**-3**	**263**	**530**	**464**	**1254**

Notes : $ Includes IDBI Ltd.

1. Population group classification is based on 2001 census.
2. The number of closure of offices under any population group includes conversion/merger of offices.
3. No. of offices includes administrative offices.
4. Data for 2006 are revised.

Source : Master Office File (latest updated version) on commercial banks, Department of Statistical Analysis and Computer Services, RBI.

TABLE 1.2 : POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS — 2006 AND 2007 *(Concld.)*

Bank Group	Number of Offices									
	As on March 31, 2007					Opened during April 1, 2006 to March 31, 2007				
	Rural	Semi-Urban	Urban	Metro-politan	Total	Rural	Semi-Urban	Urban	Metro-politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India & its Associates	5126	4168	2788	2383	14465	23	47	127	80	277
Nationalised Banks $	12991	7630	8106	8200	36927	82	305	432	317	1136
Regional Rural Banks	11453	2585	668	67	14773	19	15	18	2	54
Foreign Banks	—	2	44	230	276	—	1	6	6	13
Other Scheduled Commercial Banks	985	2085	2221	2072	7363	50	311	248	184	793
Non-Scheduled Commercial Banks	5	14	13	—	32	1	2	1	—	4
All Commercial Banks	**30560**	**16484**	**13840**	**12952**	**73836**	**175**	**681**	**832**	**589**	**2277**

Bank Group	Number of Offices									
	Closed/merged/converted during April 1, 2006 to March 31, 2007					Net increase(+) or decrease (-)				
	Rural	Semi-Urban	Urban	Metro-politan	Total	Rural	Semi-Urban	Urban	Metro-politan	Total
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
State Bank of India & its Associates	3	—	—	1	4	20	47	127	79	273
Nationalised Banks $	5	4	14	36	59	77	301	418	281	1077
Regional Rural Banks	29	8	9	—	46	-10	7	9	2	8
Foreign Banks	—	—	—	—	—	—	1	6	6	13
Other Scheduled Commercial Banks	2	—	—	—	2	48	311	248	184	791
Non-Scheduled Commercial Banks	—	—	—	—	—	1	2	1	—	4
All Commercial Banks	**39**	**12**	**23**	**37**	**111**	**136**	**669**	**809**	**552**	**2166**

Notes : $ Includes IDBI Ltd.

1. Population group classification is based on 2001 census.
2. The number of closure of offices under any population group includes conversion/merger of offices.
3. No. of offices includes administrative offices.
4. Data for 2007 are provisional.

Source : Master Office File (latest updated version) on commercial banks, Department of Statistical Analysis and Computer Services, RBI.

TABLE 1.3 : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED BY COMMERCIAL BANKS — 2006 AND 2007

	Number of Offices										
State / Union Territory	As on March 31, 2005	Opened during April 1, 2005 to March 31, 2006					As on March 31, 2006				
		Rural	Semi-Urban	Urban	Metro politan	Total	Rural	Semi-Urban	Urban	Metro politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andaman & Nicobar Islands	33	—	1	—	—	1	17	17	—	—	34
Andhra Pradesh	5566	6	14	51	22	93	2253	1298	1265	838	5654
Arunachal Pradesh	68	—	2	—	—	2	50	20	—	—	70
Assam	1273	4	2	8	—	14	773	286	226	—	1285
Bihar	3654	1	2	9	12	24	2337	757	352	229	3675
Chandigarh	239	—	—	15	—	15	21	1	232	—	254
Chhattisgarh	1067	—	2	13	—	15	637	191	247	—	1075
Dadra & Nagar Haveli	12	—	—	—	—	—	4	8	—	—	12
Daman & Diu	16	—	—	—	—	—	—	16	—	—	16
Delhi	1740	—	—	—	106	106	48	26	—	1761	1835
Goa	355	3	10	—	—	13	145	222	—	—	367
Gujarat	3850	4	20	12	36	72	1401	819	541	1126	3887
Haryana	1701	7	9	66	4	86	630	355	703	93	1781
Himachal Pradesh	811	9	4	6	—	19	670	104	55	—	829
Jammu & Kashmir	885	7	3	10	—	20	514	168	218	—	900
Jharkhand	1521	1	3	23	—	27	955	278	313	—	1546
Karnataka	5149	10	17	41	52	120	2090	1022	1134	1013	5259
Kerala	3625	3	57	28	—	88	318	2437	953	—	3708
Lakshadweep	9	—	1	—	—	1	7	3	—	—	10
Madhya Pradesh	3591	—	8	16	18	42	1740	820	604	448	3612
Maharashtra	6762	2	6	23	96	127	2067	1210	906	2684	6867
Manipur	78	—	—	—	—	—	36	19	23	—	78
Meghalaya	186	1	—	4	—	5	125	23	43	—	191
Mizoram	81	—	—	—	—	—	57	12	12	—	81
Nagaland	74	—	1	—	—	1	35	40	—	—	75
Orissa	2328	5	15	32	—	52	1579	353	444	—	2376
Pondicherry	90	—	—	3	—	3	19	21	53	—	93
Punjab	2773	4	24	36	22	86	1052	743	615	443	2853
Rajasthan	3491	3	14	22	18	57	1721	832	659	328	3540
Sikkim	55	—	3	—	—	3	37	21	—	—	58
Tamil Nadu	5051	5	34	33	32	104	1591	1427	1175	948	5141
Tripura	186	—	—	3	—	3	102	48	39	—	189
Uttar Pradesh	8529	6	12	45	69	132	4615	1471	1296	1275	8657
Uttarakhand	908	2	5	16	—	23	528	222	180	—	930
West Bengal	4687	5	7	35	18	65	2262	521	746	1218	4747
TOTAL	**70444**	**88**	**276**	**550**	**505**	**1419**	**30436**	**15811**	**13034**	**12404**	**71685**

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

2. Data on number of offices is inclusive of administrative offices.

3. Data for 2006 are revised.

Source : Master Office File (latest updated version) on commercial banks, Department of Statistical Analysis and Computer Services, RBI.

TABLE 1.3 : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED BY COMMERCIAL BANKS — 2006 AND 2007 *(Concld.)*

State / Union Territory	Number of Offices										
	As on March 31, 2006	Opened during April 1, 2006 to March 31, 2007					As on March 31, 2007				
		Rural	Semi-Urban	Urban	Metropolitan	Total	Rural	Semi-Urban	Urban	Metropolitan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andaman & Nicobar Islands	34	—	3	—	—	3	17	20	—	—	37
Andhra Pradesh	5654	12	45	73	47	177	2264	1343	1337	884	5828
Arunachal Pradesh	70	—	2	—	—	2	50	22	—	—	72
Assam	1285	1	8	20	—	29	774	294	246	—	1314
Bihar	3675	6	10	13	10	39	2329	765	365	239	3698
Chandigarh	254	—	—	15	—	15	21	1	245	—	267
Chhattisgarh	1075	1	13	21	—	35	638	203	268	—	1109
Dadra & Nagar Haveli	12	—	7	—	—	7	4	15	—	—	19
Daman & Diu	16	—	2	—	—	2	—	18	—	—	18
Delhi	1835	2	1	—	102	105	50	27	—	1862	1939
Goa	367	5	10	—	—	15	150	231	—	—	381
Gujarat	3887	14	44	32	48	138	1413	863	573	1169	4018
Haryana	1781	15	20	58	4	97	645	375	761	97	1878
Himachal Pradesh	829	14	24	1	—	39	683	128	56	—	867
Jammu & Kashmir	900	2	5	11	—	18	516	173	229	—	918
Jharkhand	1546	3	15	17	—	35	957	293	331	—	1581
Karnataka	5259	16	43	51	47	157	2104	1062	1180	1056	5402
Kerala	3708	3	91	48	—	142	321	2527	997	—	3845
Lakshadweep	10	—	—	—	—	—	7	3	—	—	10
Madhya Pradesh	3612	—	19	33	16	68	1723	844	637	463	3667
Maharashtra	6867	15	27	53	113	208	2079	1236	957	2780	7052
Manipur	78	—	1	—	—	1	34	20	23	—	77
Meghalaya	191	1	—	—	—	1	126	23	43	—	192
Mizoram	81	1	—	4	—	5	58	12	16	—	86
Nagaland	75	—	4	—	—	4	35	44	—	—	79
Orissa	2376	7	46	33	—	86	1584	399	477	—	2460
Pondicherry	93	2	2	4	—	8	21	23	57	—	101
Punjab	2853	11	57	38	23	129	1063	800	652	465	2980
Rajasthan	3540	5	27	72	26	130	1726	858	728	354	3666
Sikkim	58	1	3	—	—	4	38	24	—	—	62
Tamil Nadu	5141	14	83	72	52	221	1605	1509	1244	995	5353
Tripura	189	1	1	3	—	5	103	49	42	—	194
Uttar Pradesh	8657	14	34	95	74	217	4628	1504	1386	1345	8863
Uttarakhand	930	3	13	13	—	29	527	234	192	—	953
West Bengal	4747	6	21	52	27	106	2267	542	798	1243	4850
TOTAL	**71685**	**175**	**681**	**832**	**589**	**2277**	**30560**	**16484**	**13840**	**12952**	**73836**

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

2. Data on number of offices is inclusive of administrative offices.

3. Data for 2007 is provisional.

Source : Master Office File (latest updated version) on commercial banks, Department of Statistical Analysis and Computer Services, RBI.

TABLE 1.4 : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF CENTRES AND OFFICES OF COMMERCIAL BANKS — 2006 AND 2007

Region / State / Union Territory	As on March 31, 2006									
	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	**4284**	**4656**	**606**	**2229**	**54**	**2482**	**5**	**2625**	**4949**	**11992**
	(15.2)	(15.3)	(10.4)	(14.1)	(13.5)	(19.0)	(16.1)	(21.2)	(14.3)	(16.7)
Chandigarh	12	21	1	1	1	232	—	—	14	254
Delhi	45	48	21	26	—	—	1	1761	67	1835
Haryana	586	630	134	355	20	703	1	93	741	1781
Himachal Pradesh	604	670	12	104	1	55	—	—	617	829
Jammu & Kashmir	441	514	40	168	2	218	—	—	483	900
Punjab	973	1052	129	743	12	615	2	443	1116	2853
Rajasthan	1623	1721	269	832	18	659	1	328	1911	3540
North-Eastern Region	**1094**	**1178**	**145**	**448**	**11**	**343**	**—**	**—**	**1250**	**1969**
	(3.9)	(3.9)	(2.5)	(2.8)	(2.7)	(2.6)	(0.0)	(0.0)	(3.6)	(2.7)
Arunachal Pradesh	47	50	10	20	—	—	—	—	57	70
Assam	710	773	67	286	5	226	—	—	782	1285
Manipur	35	36	13	19	2	23	—	—	50	78
Meghalaya	118	125	12	23	2	43	—	—	132	191
Mizoram	56	57	8	12	1	12	—	—	65	81
Nagaland	32	35	11	40	—	—	—	—	43	75
Tripura	96	102	24	48	1	39	—	—	121	189
Eastern Region	**6714**	**7187**	**905**	**1947**	**90**	**1855**	**3**	**1447**	**7712**	**12436**
	(23.8)	(23.6)	(15.6)	(12.3)	(22.4)	(14.2)	(9.7)	(11.7)	(22.4)	(17.3)
Andaman & Nicobar Islands	14	17	2	17	—	—	—	—	16	34
Bihar	2195	2337	420	757	18	352	1	229	2634	3675
Jharkhand	877	955	95	278	7	313	—	—	979	1546
Orissa	1492	1579	101	353	8	444	—	—	1601	2376
Sikkim	32	37	1	21	—	—	—	—	33	58
West Bengal	2104	2262	286	521	57	746	2	1218	2449	4747
Central Region	**6891**	**7520**	**1006**	**2704**	**80**	**2327**	**8**	**1723**	**7985**	**14274**
	(24.4)	(24.7)	(17.3)	(17.1)	(20.0)	(17.9)	(25.8)	(13.9)	(23.1)	(19.9)
Chhattisgarh	569	637	71	191	7	247	—	—	647	1075
Madhya Pradesh	1539	1740	266	820	23	604	2	448	1830	3612
Uttar Pradesh	4298	4615	631	1471	47	1296	6	1275	4982	8657
Uttarakhand	485	528	38	222	3	180	—	—	526	930
Western Region	**3393**	**3617**	**776**	**2275**	**54**	**1447**	**11**	**3810**	**4234**	**11149**
	(12.0)	(11.9)	(13.3)	(14.4)	(13.5)	(11.1)	(35.5)	(30.7)	(12.3)	(15.6)
Dadra & Nagar Haveli	4	4	2	8	—	—	—	—	6	12
Daman & Diu	—	—	3	16	—	—	—	—	3	16
Goa	126	145	21	222	—	—	—	—	147	367
Gujarat	1302	1401	275	819	22	541	4	1126	1603	3887
Maharashtra	1961	2067	475	1210	32	906	7	2684	2475	6867
Southern Region	**5873**	**6278**	**2378**	**6208**	**112**	**4580**	**4**	**2799**	**8367**	**19865**
	(20.8)	(20.6)	(40.9)	(39.3)	(27.9)	(35.1)	(12.9)	(22.6)	(24.3)	(27.7)
Andhra Pradesh	2119	2253	530	1298	47	1265	2	838	2698	5654
Karnataka	1941	2090	303	1022	29	1134	1	1013	2274	5259
Kerala	276	318	1005	2437	10	953	—	—	1291	3708
Lakshadweep	7	7	2	3	—	—	—	—	9	10
Pondicherry	17	19	6	21	1	53	—	—	24	93
Tamil Nadu	1513	1591	532	1427	25	1175	1	948	2071	5141
All India	**28249**	**30436**	**5816**	**15811**	**401**	**13034**	**31**	**12404**	**34497**	**71685**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. No. of offices includes administrative offices.
2. Data for 2006 are revised.
3. Population group classification is based on 2001 census.
4. Figures in bracket indicate percentage share in all India total.

Source : Master Office File (latest updated version) on commercial banks, Department of Statistical Analysis and Computer Services, RBI.

TABLE 1.4 : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF CENTRES AND OFFICES OF COMMERCIAL BANKS — 2006 AND 2007 *(Concld.)*

Region / State / Union Territory	As on March 31, 2007									
	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	**4293**	**4704**	**607**	**2362**	**54**	**2671**	**5**	**2778**	**4959**	**12515**
	(15.2)	(15.4)	(10.4)	(14.3)	(13.5)	(19.3)	(16.1)	(21.4)	(14.4)	(16.9)
Chandigarh	12	21	1	1	1	245	—	—	14	267
Delhi	46	50	21	27	—	—	1	1862	68	1939
Haryana	591	645	134	375	20	761	1	97	746	1878
Himachal Pradesh	605	683	12	128	1	56	—	—	618	867
Jammu & Kashmir	441	516	40	173	2	229	—	—	483	918
Punjab	974	1063	130	800	12	652	2	465	1118	2980
Rajasthan	1624	1726	269	858	18	728	1	354	1912	3666
North-Eastern Region	**1095**	**1180**	**145**	**464**	**11**	**370**	**—**	**—**	**1251**	**2014**
	(3.9)	(3.9)	(2.5)	(2.8)	(2.7)	(2.7)	(0.0)	(0.0)	(3.6)	(2.7)
Arunachal Pradesh	47	50	10	22	—	—	—	—	57	72
Assam	710	774	67	294	5	246	—	—	782	1314
Manipur	33	34	13	20	2	23	—	—	48	77
Meghalaya	119	126	12	23	2	43	—	—	133	192
Mizoram	57	58	8	12	1	16	—	—	66	86
Nagaland	32	35	11	44	—	—	—	—	43	79
Tripura	97	103	24	49	1	42	—	—	122	194
Eastern Region	**6701**	**7192**	**904**	**2043**	**90**	**1971**	**3**	**1482**	**7698**	**12688**
	(23.7)	(23.5)	(15.5)	(12.4)	(22.4)	(14.2)	(9.7)	(11.4)	(22.3)	(17.2)
Andaman & Nicobar Islands	14	17	2	20	—	—	—	—	16	37
Bihar	2182	2329	418	765	18	365	1	239	2619	3698
Jharkhand	877	957	96	293	7	331	—	—	980	1581
Orissa	1491	1584	101	399	8	477	—	—	1600	2460
Sikkim	32	38	1	24	—	—	—	—	33	62
West Bengal	2105	2267	286	542	57	798	2	1243	2450	4850
Central Region	**6866**	**7516**	**1006**	**2785**	**80**	**2483**	**8**	**1808**	**7960**	**14592**
	(24.3)	(24.6)	(17.3)	(16.9)	(20.0)	(17.9)	(25.8)	(14.0)	(23.1)	(19.8)
Chhattisgarh	570	638	71	203	7	268	—	—	648	1109
Madhya Pradesh	1520	1723	266	844	23	637	2	463	1811	3667
Uttar Pradesh	4302	4628	631	1504	47	1386	6	1345	4986	8863
Uttarakhand	474	527	38	234	3	192	—	—	515	953
Western Region	**3401**	**3646**	**777**	**2363**	**54**	**1530**	**11**	**3949**	**4243**	**11488**
	(12.0)	(11.9)	(13.3)	(14.3)	(13.5)	(11.1)	(35.5)	(30.5)	(12.3)	(15.6)
Dadra & Nagar Haveli	4	4	2	15	—	—	—	—	6	19
Daman & Diu	—	—	3	18	—	—	—	—	3	18
Goa	127	150	22	231	—	—	—	—	149	381
Gujarat	1307	1413	275	863	22	573	4	1169	1608	4018
Maharashtra	1963	2079	475	1236	32	957	7	2780	2477	7052
Southern Region	**5881**	**6322**	**2387**	**6467**	**112**	**4815**	**4**	**2935**	**8384**	**20539**
	(20.8)	(20.7)	(41.0)	(39.2)	(27.9)	(34.8)	(12.9)	(22.7)	(24.3)	(27.8)
Andhra Pradesh	2121	2264	532	1343	47	1337	2	884	2702	5828
Karnataka	1941	2104	303	1062	29	1180	1	1056	2274	5402
Kerala	277	321	1007	2527	10	997	—	—	1294	3845
Lakshadweep	7	7	2	3	—	—	—	—	9	10
Pondicherry	19	21	6	23	1	57	—	—	26	101
Tamil Nadu	1516	1605	537	1509	25	1244	1	995	2079	5353
All India	**28237**	**30560**	**5826**	**16484**	**401**	**13840**	**31**	**12952**	**34495**	**73836**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. No. of offices includes administrative offices.

2. Data for 2007 are provisional.

3. Population group classification is based on 2001 census.

4. Figures in bracket indicate percentage share in all India total.

Source : Master Office File (latest updated version) on commercial banks, Department of Statistical Analysis and Computer Services, RBI.

MAP - 1

STATE-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS : 2007

(As on March 31)

TABLE 1.5 : OFFICES OF INDIAN COMMERCIAL BANKS OUTSIDE INDIA — 2005 TO 2007

Sr. No.	Name of the Country	As on March 31		
		2005	2006	2007
		(1)	(2)	(3)
1.	Afghanistan	..	1	1
2.	Australia	..	1	1
3.	Bahama	2	2	2
4.	Bahrain	2	2	3
5.	Bangladesh	2	3	4
6.	Belgium	2	2	2
7.	Cayman Island	1	1	1
8.	Channel Islands	1	1	1
9.	China	—	—	2
10.	Fiji +	9	9	9
11.	France	2	2	2
12.	Germany	1	1	1
13.	Hongkong	7	8	11
14.	Israel	—	—	1
15.	Japan	4	4	4
16.	Kenya	3	4	4
17.	Maldive Island	1	1	1
18.	Mauritius ++	8	8	8
19.	Oman	4	4	4
20.	Seychelles	1	1	1
21.	Singapore	7	7	9
22.	South Africa	2	2	2
23.	South Korea	1	1	1
24.	Sri Lanka	5	7	7
25.	Thailand	1	1	1
26.	United Arab Emirates	6	6	8
27.	United Kingdom	18	21	22
28.	United States of America	7	6	6
	Total	**97**	**106**	**119**

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(A) : REGION-WISE DISTRIBUTION OF OFFICES OF STATE AND DISTRICT CENTRAL CO-OPERATIVE BANKS — 2004 AND 2005

Region / State	As on March 31											
	Rural				Semi-urban				Urban			
	2004		2005		2004		2005		2004		2005	
	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	**365**	**1295**	**367**	**1295**	**254**	**553**	**254**	**549**	**67**	**236**	**67**	**236**
Haryana	139	228	140	229	39	72	39	71	40	80	40	81
Himachal Pradesh	..	227	..	229	..	84	..	84	..	10	..	10
Jammu & Kashmir	77	80	77	80	28	28	28	28	10	31	10	31
Punjab	..	592	..	587	..	155	..	151	..	59	..	58
Rajasthan	144	146	145	147	187	214	187	215	17	48	17	48
Delhi	5	18	5	19	—	—	—	—	—	—	—	—
Chandigarh	..	4	..	4	..	..	..	..	..	8	..	8
North-Eastern Region	**40**	**93**	**41**	**90**	**19**	**52**	**25**	**56**	**9**	**73**	**9**	**75**
Assam	..	18	..	18	..	21	..	21	..	29	..	29
Arunachal Pradesh	..	19	..	19	..	..	..	..	..	12	..	12
Manipur	2	2	2	2	5	5	5	5	1	1	1	1
Meghalaya	19	19	20	20	3	4	3	4	6	16	6	16
Nagaland	..	12	..	12	..	9	..	9	..	..	..	..
Tripura	19	19	19	19	11	11	11	11	1	10	1	10
Mizoram	..	4	..	..	..	2	6	6	1	5	1	7
Eastern Region	**377**	**445**	**378**	**445**	**262**	**293**	**262**	**293**	**215**	**322**	**222**	**337**
Bihar	187	221	129	147	98	110	81	88	47	79	36	60
Jharkhand	..	..	58	74	..	..	17	22	..	..	11	19
Orissa	122	126	122	126	98	114	98	114	70	98	73	105
Sikkim	1	1	2	2	1	1	1	1	..	..	..	..
West Bengal	61	67	61	67	65	68	65	68	98	145	102	153
Andaman & Nicobar Islands	6	30	6	29	—	—	..	..	..	..	..	..
Central Region	**1159**	**1102**	**1160**	**1170**	**933**	**940**	**875**	**928**	**342**	**429**	**345**	**427**
Madhya Pradesh #	540	483	558	568	299	306	254	307	97	184	102	184
Uttar Pradesh @	619	619	602	602	634	634	621	621	245	245	243	243
Western Region	**4075**	**3166**	**3909**	**3345**	**553**	**775**	**527**	**785**	**107**	**315**	**91**	**330**
Gujarat and Dadra & Nagar Haveli	761	762	765	766	207	241	207	241	22	54	22	54
Maharashtra	3314	2404	3144	2579	338	504	312	514	80	225	64	240
Goa	—	—	..	..	8	30	8	30	5	36	5	36
Southern Region	**517**	**722**	**502**	**706**	**652**	**1079**	**651**	**1119**	**345**	**583**	**339**	**584**
Andhra Pradesh	252	252	243	242	213	215	213	217	78	103	73	101
Karnataka	161	282	159	280	66	148	66	148	103	161	102	160
Kerala *	..	77	..	77	..	341	..	380	..	121	..	125
Tamil Nadu	104	104	100	100	373	373	372	372	164	186	164	186
Pondicherry	..	7	..	7	..	2	..	2	..	12	..	12
All India	**6533**	**6823**	**6357**	**7051**	**2673**	**3692**	**2594**	**3730**	**1085**	**1958**	**1073**	**1989**

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

@ : Includes Uttarakhand.

: Includes 41 extension counters as on March 31 2004, & 40 extension counters as on March 31 2005.

Source **:** Rural Planning & Credit Department, RBI.

TABLE 1.6(A) : REGION-WISE DISTRIBUTION OF OFFICES OF STATE AND DISTRICT CENTRAL CO-OPERATIVE BANKS — 2004 AND 2005 *(Concld.)*

Region / State	As on March 31							
	Metropolitan				Total			
	2004		2005		2004		2005	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(9)	(10)	(11)	(12)	(9)	(10)	(11)	(12)
Northern Region	**3**	**64**	**3**	**64**	**689**	**2148**	**691**	**2144**
Haryana	..	..	..	..	218	380	219	381
Himachal Pradesh	..	1	..	1	..	322	..	324
Jammu & Kashmir	..	..	..	..	115	139	115	139
Punjab	..	29	..	29	..	835	..	825
Rajasthan	2	15	2	15	350	423	351	425
Delhi	1	19	1	19	6	37	6	38
Chandigarh	..	—	..	..	..	12	..	12
North-Eastern Region	**..**	**..**	**..**	**..**	**68**	**218**	**75**	**221**
Assam	..	..	..	..	..	68	..	68
Arunachal Pradesh	..	..	..	..	..	31	..	31
Manipur	..	..	..	..	8	8	8	8
Meghalaya	..	..	..	..	28	39	29	40
Nagaland	..	..	..	..	..	21	..	21
Tripura	..	..	..	..	31	40	31	40
Mizoram	..	..	..	..	1	11	7	13
Eastern Region	**5**	**21**	**3**	**15**	**859**	**1081**	**865**	**1090**
Bihar	..	..	..	..	332	410	246	295
Jharkhand	..	..	..	..	..	..	86	115
Orissa	2	6	..	..	292	344	293	345
Sikkim	..	..	..	..	2	2	3	3
West Bengal	3	15	3	15	227	295	231	303
Andaman & Nicobar Islands	..	..	..	..	6	30	6	29
Central Region	**46**	**46**	**35**	**35**	**2480**	**2517**	**2415**	**2560**
Madhya Pradesh #	..	..	..	..	936	973	914	1,059
Uttar Pradesh @	46	46	35	35	1544	1544	1501	1501
Western Region	**8**	**196**	**9**	**199**	**4743**	**4452**	**4536**	**4659**
Gujarat and Dadra & Nagar Haveli	2	57	2	59	992	1114	996	1120
Maharashtra	6	139	7	140	3738	3272	3527	3473
Goa	—	—	..	..	13	66	13	66
Southern Region	**32**	**164**	**40**	**133**	**1546**	**2548**	**1532**	**2542**
Andhra Pradesh	24	24	33	33	567	594	562	593
Karnataka	6	36	6	37	336	627	333	625
Kerala *	..	..	..	..	..	539	..	582
Tamil Nadu	2	104	1	63	643	767	637	721
Pondicherry	..	..	..	..	..	21	..	21
All India	**94**	**491**	**90**	**446**	**10385**	**12964**	**10114**	**13216**

Notes : * : Includes administrative offices of State Co-operative Banks & District Central Co-operative Banks.
@ : Includes Uttarakhand.
# : Includes 41 extension counters as on March 31 2004, & 40 extension counters as on March 31 2005.

Source **:** Rural Planning & Credit Department, RBI.

TABLE 1.6(B) : REGION-WISE DISTRIBUTION OF OFFICES OF STATE AND DISTRICT CENTRAL CO-OPERATIVE BANKS — 2006 AND 2007

Region / State	As on March 31											
	Rural				Semi-urban				Urban			
	2006		2007		2006		2007		2006		2007	
	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	**370**	**1359**	**1274**	**1388**	**254**	**493**	**416**	**489**	**66**	**238**	**138**	**272**
Haryana	141	230	153	245	39	71	39	71	39	80	41	81
Himachal Pradesh	..	291	294	297	..	33	27	34	..	8	9	9
Jammu & Kashmir	79	82	80	83	28	28	28	28	10	32	10	32
Punjab	..	586	591	591	..	146	135	141	..	62	57	94
Rajasthan	145	147	147	149	187	215	187	215	17	48	17	48
Delhi	5	19	5	19	—	—	—	—	—	—	—	—
Chandigarh	..	4	4	4	..	..	..	..	..	8	4	8
North-Eastern Region	**42**	**91**	**62**	**92**	**25**	**56**	**25**	**56**	**9**	**76**	**18**	**76**
Assam	..	18	..	18	..	21	..	21	..	29	..	29
Arunachal Pradesh	..	19	20	20	..	..	..	..	..	13	9	13
Manipur	3	3	3	3	5	5	5	5	1	1	1	1
Meghalaya	20	20	20	20	3	4	3	4	6	16	6	16
Nagaland	..	12	..	12	..	9	..	9	..	..	..	..
Tripura	19	19	19	19	11	11	11	11	1	10	1	10
Mizoram	..	..	..	..	6	6	6	6	1	7	1	7
Eastern Region	**403**	**453**	**373**	**423**	**243**	**262**	**276**	**298**	**231**	**364**	**234**	**349**
Bihar	168	180	138	150	47	47	83	83	44	74	38	68
Jharkhand	44	49	44	49	31	31	29	30	11	35	26	37
Orissa	122	126	122	126	98	114	97	113	72	100	66	87
Sikkim	2	2	2	2	2	2	2	2	..	..	..	..
West Bengal	61	67	61	67	65	68	65	70	104	155	104	157
Andaman & Nicobar Islands	6	29	6	29	..	..	..	..	..	..	..	..
Central Region	**1107**	**1153**	**963**	**972**	**842**	**816**	**798**	**834**	**376**	**486**	**430**	**477**
Madhya Pradesh @	451	497	378	387	263	237	175	210	133	243	163	210
Uttar Pradesh	554	554	470	470	517	517	558	558	229	229	247	247
Uttarakhand	102	102	115	115	62	62	65	66	14	14	20	20
Western Region	**4219**	**3236**	**4010**	**3263**	**537**	**702**	**493**	**706**	**174**	**330**	**147**	**328**
Gujarat and Dadra & Nagar Haveli	798	799	793	794	201	231	193	223	21	60	21	58
Maharashtra	3421	2437	3217	2469	328	441	292	454	148	234	121	233
Goa	..	..	..	..	8	30	8	29	5	36	5	37
Southern Region	**710**	**886**	**710**	**884**	**468**	**999**	**468**	**1017**	**340**	**568**	**341**	**573**
Andhra Pradesh	253	253	253	253	206	210	206	210	66	91	67	92
Karnataka	187	277	187	274	67	153	67	153	110	154	110	154
Kerala *	..	79	..	80	..	439	..	457	..	125	..	126
Tamil Nadu	270	270	270	270	195	195	195	195	164	186	164	189
Pondicherry	..	7	..	7	..	2	..	2	..	12	..	12
All India	**6851**	**7178**	**7392**	**7022**	**2369**	**3328**	**2476**	**3400**	**1196**	**2062**	**1308**	**2075**

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

@ : Includes 36 extension counters.

Source **:** Rural Planning & Credit Department, RBI.

TABLE 1.6(B) : REGION-WISE DISTRIBUTION OF OFFICES OF STATE AND DISTRICT CENTRAL CO-OPERATIVE BANKS — 2006 AND 2007 *(Concld.)*

Region / State	As on March 31							
	Metropolitan				Total			
	2006		2007		2006		2007	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(9)	(10)	(11)	(12)	(9)	(10)	(11)	(12)
Northern Region	**3**	**66**	**3**	**36**	**693**	**2156**	**1831**	**2185**
Haryana	..	..	..	..	219	381	233	397
Himachal Pradesh	..	1	..	..	..	333	330	340
Jammu & Kashmir	..	..	..	..	117	142	118	143
Punjab	..	29	..	..	..	823	783	826
Rajasthan	2	15	2	15	351	425	353	427
Delhi	1	21	1	21	6	40	6	40
Chandigarh	..	..	..	..	..	12	8	12
North-Eastern Region	**..**	**..**	**..**	**..**	**76**	**223**	**105**	**224**
Assam	..	..	..	..	..	68	..	68
Arunachal Pradesh	..	..	..	..	..	32	29	33
Manipur	..	..	..	..	9	9	9	9
Meghalaya	..	..	..	..	29	40	29	40
Nagaland	..	..	..	..	..	21	..	21
Tripura	..	..	..	..	31	40	31	40
Mizoram	..	..	..	..	7	13	7	13
Eastern Region	**5**	**21**	**5**	**21**	**882**	**1100**	**888**	**1091**
Bihar	—	—	..	..	259	301	259	301
Jharkhand	—	—	..	..	86	115	99	116
Orissa	2	6	2	6	294	346	287	332
Sikkim	..	..	..	..	4	4	4	4
West Bengal	3	15	3	15	233	305	233	309
Andaman & Nicobar Islands	..	..	..	..	6	29	6	29
Central Region	**49**	**49**	**70**	**70**	**2374**	**2504**	**2261**	**2353**
Madhya Pradesh @	..	..	..	..	847	977	716	807
Uttar Pradesh	43	43	65	65	1343	1343	1340	1340
Uttarakhand	6	6	5	5	184	184	205	206
Western Region	**25**	**107**	**52**	**261**	**4955**	**4375**	**4702**	**4558**
Gujarat and Dadra & Nagar Haveli	4	61	5	76	1024	1151	1012	1151
Maharashtra	21	46	47	185	3918	3158	3677	3341
Goa	..	..	..	..	13	66	13	66
Southern Region	**42**	**177**	**41**	**177**	**1560**	**2630**	**1560**	**2651**
Andhra Pradesh	33	33	32	32	558	587	558	587
Karnataka	7	37	7	37	371	621	371	618
Kerala *	..	..	..	..	..	643	..	663
Tamil Nadu	2	107	2	108	631	758	631	762
Pondicherry	..	..	..	..	..	21	..	21
All India	**124**	**420**	**171**	**565**	**10540**	**12988**	**11347**	**13062**

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

@ : Includes 36 extension counters.

Source **:** Rural Planning & Credit Department, RBI.

TABLE 1.7 : STATE-WISE DISTRIBUTION OF NUMBER OF BRANCHES OF STATE AND DISTRICT CENTRAL CO-OPERATIVE BANKS — 2005 AND 2006

Region / State / Union Territory	As on March 31					
	State Co-operative Banks		District Central Co-operative Banks		Total	
	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)
Northern Region	**262**	**269**	**1788**	**1798**	**2050**	**2067**
Haryana	13	13	360	359	373	372
Himachal Pradesh	148	154	177	180	325	334
Jammu & Kashmir	17	18	62	124	79	142
Punjab	22	19	799	745	821	764
Rajasthan	13	13	390	390	403	403
Chandigarh	12	12	*	*	12	12
Delhi	37	40	*	*	37	40
North-Eastern Region	**221**	**221**	*	*	**221**	**221**
Assam	68	68	*	*	68	68
Manipur	10	10	*	*	10	10
Meghalaya	40	40	*	*	40	40
Nagaland	21	21	*	*	21	21
Tripura	39	39	*	*	39	39
Arunachal Pradesh	32	32	*	*	32	32
Mizoram	11	11	*	*	11	11
Eastern Region	**101**	**106**	**958**	**965**	**1059**	**1071**
Bihar	14	14	279	279	293	293
Jharkhand $	. .	. .	114	114	114	114
Orissa	14	14	312	311	326	325
Sikkim	3	4	*	*	3	4
West Bengal	41	45	253	261	294	306
Andaman & Nicobar Islands	29	29	*	*	29	29
Central Region	**56**	**54**	**2504**	**2507**	**2560**	**2561**
Chattisgarh	3	1	198	198	201	199
Madhya Pradesh	22	22	834	834	856	856
Uttar Pradesh	29	29	1277	1277	1306	1306
Uttarakhand	2	2	195	198	197	200
Western Region	**119**	**119**	**4873**	**4854**	**4992**	**4973**
Gujarat	1	1	1146	1150	1147	1151
Maharashtra	53	53	3727	3704	3780	3757
Goa	65	65	*	*	65	65
Southern Region	**139**	**141**	**2404**	**2489**	**2543**	**2630**
Andhra Pradesh	26	26	557	570	583	596
Karnataka	31	31	590	583	621	614
Kerala	20	20	535	612	555	632
Tamil Nadu	42	44	722	724	764	768
Pondicherry	20	20	*	*	20	20
All-India	**898**	**910**	**12527**	**12613**	**13425**	**13523**

Notes : * : No District Central Co-operative Banks in the State.
$: State Co-operative banks not started functioning.
Source : National Bank for Agriculture and Rural Development

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA — 2006-07

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2006	Apr 2006	May 2006	Jun 2006	Jul 2006	Aug 2006	Sep 2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Commerical Banks							
No. of Reporting Banks	**218**	**215**	**214**	**202**	**193**	**190**	**188**
I. Liabilities to the banking system	**75165**	**68580**	**69753**	**70610**	**66676**	**68071**	**76483**
(a) Demand and time deposits from banks	37078	32442	31438	31764	30596	31557	34166
(b) Borrowings from banks	29197	29183	29722	31341	27912	28557	34760
(c) Other demand and time liabilities	8890	6955	8593	7505	8168	7957	7557
II. Liabilities to others in India	**2380973**	**2405470**	**2406736**	**2414330**	**2462069**	**2508528**	**2618137**
(a) Aggregate deposits	2109049	2134738	2137009	2143643	2194695	2234011	2311710
(i) Demand deposits	364640	371646	331637	323368	326603	336966	366668
(ii) Time Deposits	1744409	1763092	1805372	1820275	1868092	1897045	1945042
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	83144	79520	77959	86262	82393	84451	84686
(c) Other demand and time liabilities	188780	191212	191768	184425	184981	190066	221741
III. Assets with the banking system	**54392**	**51002**	**50213**	**54761**	**51219**	**55609**	**67093**
Money at call and short notice	13619	15103	13329	15423	10823	14664	17629
VI. Cash in Hand & Balances with RBI	**140106**	**145534**	**134874**	**132531**	**130896**	**135405**	**154340**
V. Investment in India	**717454**	**746831**	**745836**	**741218**	**763729**	**758107**	**750810**
(a) Government securities	700742	729146	728397	723980	747583	741916	734703
(b) Other approved securities	16712	17685	17439	17238	16146	16191	16107
VI. Bank Credit	**1507077**	**1485778**	**1493433**	**1521126**	**1548107**	**1574027**	**1661491**
(a) Loans, cash credit and overdrafts	1430455	1413205	1421788	1447693	1474425	1500091	1582462
(b) Inland bills purchased	12914	11233	10380	9838	9596	9350	11473
(c) Inland bills discounted	30816	29399	28766	28670	29144	28900	29542
(d) Foreign bills purchased	13075	12309	11991	12626	12490	12656	15096
(e) Foreign bills discounted	19817	19632	20508	22299	22452	23030	22918

Source **:** Form ‘A’ / ‘B’ Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA — 2006-07 *(Contd.)*

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2006	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Commerical Banks						
No. of Reporting Banks	**185**	**185**	**185**	**185**	**185**	**179**
I. Liabilities to the banking system	77083	74345	73563	75013	77828	88457
(a) Demand and time deposits from banks	33390	33091	32273	34843	35225	40772
(b) Borrowings from banks	34944	32478	32908	31024	33153	35399
(c) Other demand and time liabilities	8749	8776	8382	9146	9450	12286
II. Liabilities to others in India	**2585646**	**2621817**	**2644855**	**2685097**	**2770510**	**2936149**
(a) Aggregate deposits	2286898	2331273	2344412	2391435	2452643	2608309
(i) Demand deposits	356901	356492	357763	356058	392945	429137
(ii) Time Deposits	1929997	1974781	1986649	2035377	2059698	2179172
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	85348	83476	80218	84040	83720	85836
(c) Other demand and time liabilities	213400	207068	220225	209622	234147	242004
III. Assets with the banking system	**62904**	**59646**	**62239**	**62538**	**63712**	**77061**
Money at call and short notice	18640	17535	17746	13020	16996	18267
VI. Cash in Hand & Balances with RBI	**137984**	**144994**	**141008**	**152253**	**169724**	**196330**
V. Investment in India	**757508**	**764883**	**751059**	**756970**	**769590**	**790431**
(a) Government securities	741275	749167	735305	741495	754247	774980
(b) Other approved securities	16233	15716	15754	15475	15343	15451
VI. Bank Credit	**1654090**	**1683256**	**1735704**	**1768964**	**1813666**	**1928913**
(a) Loans, cash credit and overdrafts	1578331	1607724	1657525	1688795	1733510	1841626
(b) Inland bills purchased	10303	9518	10755	11055	11856	15912
(c) Inland bills discounted	29909	30939	32302	31725	30980	31300
(d) Foreign bills purchased	13575	13314	13398	14400	14868	16139
(e) Foreign bills discounted	21972	21761	21724	22989	22452	23936

Source **:** Form ‘A’ / ‘B’ Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA — 2006-07 *(Contd.)*

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2006	Apr 2006	May 2006	Jun 2006	Jul 2006	Aug 2006	Sep 2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Co-operative Banks							
No. of Reporting Banks	**71**	**71**	**70**	**70**	**70**	**70**	**70**
I. Liabilities to the banking system	**2707**	**2717**	**2683**	**2671**	**2674**	**2713**	**2840**
(a) Demand and time deposits from banks	2672	2656	2644	2631	2663	2653	2710
(b) Borrowings from banks	35	61	39	40	11	60	130
(c) Other demand and time liabilities	—	—	—	—	—	—	—
II. Liabilities to others in India	**80000**	**78734**	**78255**	**78419**	**79022**	**79566**	**79285**
(a) Aggregate deposits	76761	75852	75378	75574	76138	76486	75933
(i) Demand deposits	9485	8740	8761	8892	8975	9067	9035
(ii) Time Deposits	67276	67112	66617	66682	67163	67419	66898
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	672	532	563	640	628	741	979
(c) Other demand and time liabilities	2567	2350	2314	2205	2256	2339	2373
III. Assets with the banking system	**9490**	**9215**	**9100**	**9366**	**9771**	**9223**	**9024**
Money at call and short notice	4049	4264	3876	3466	3460	3119	3150
IV. Cash in Hand & Balances with RBI	**5013**	**4597**	**4429**	**4413**	**4546**	**4597**	**4490**
V. Investment in India	**32227**	**32115**	**32221**	**32152**	**32221**	**32357**	**31266**
(a) Government securities	31147	31036	31170	31123	31202	31339	30273
(b) Other approved securities	1080	1079	1051	1029	1019	1018	993
VI. Bank Credit	**65704**	**64477**	**63509**	**64054**	**64589**	**65196**	**68325**
(a) Loans, cash credit and overdrafts	64260	63076	62068	62691	63298	63932	66909
(b) Inland bills purchased	328	296	340	315	240	244	258
(c) Inland bills discounted	546	525	515	483	493	478	523
(d) Foreign bills purchased	34	30	39	36	35	37	29
(e) Foreign bills discounted	536	550	547	529	523	505	606

Source **:** Form ‘A’ / ‘B’ Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA — 2006-07 *(Contd.)*

(Amount in Rs. crore)

Items	Oct 2006	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007
	As on the last reporting Friday of					
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Co-operative Banks						
No. of Reporting Banks	**70**	**70**	**70**	**70**	**70**	**70**
I. Liabilities to the banking system	2723	2960	2788	2778	2788	2996
(a) Demand and time deposits from banks	2626	2676	2701	2715	2727	2848
(b) Borrowings from banks	95	284	87	63	61	133
(c) Other demand and time liabilities	2	—	—	—	—	15
II. Liabilities to others in India	**79171**	**78790**	**79747**	**80962**	**80880**	**86641**
(a) Aggregate deposits	75979	75817	76288	77683	77562	82744
(i) Demand deposits	9308	8969	9034	9275	9379	10812
(ii) Time Deposits	66671	66848	67254	68408	68183	71932
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	707	599	1034	731	914	1074
(c) Other demand and time liabilities	2485	2374	2425	2548	2404	2823
III. Assets with the banking system	**9435**	**9451**	**9590**	**9189**	**8700**	**9862**
Money at call and short notice	3674	3958	3493	3292	3557	4494
IV. Cash in Hand & Balances with RBI	**4663**	**4474**	**4497**	**4838**	**4951**	**6234**
V. Investment in India	**31407**	**31118**	**30781**	**30953**	**30804**	**29818**
(a) Government securities	30403	30101	29779	29963	29822	28788
(b) Other approved securities	1004	1017	1002	990	982	1030
VI. Bank Credit	**68162**	**68694**	**70215**	**72052**	**73344**	**77419**
(a) Loans, cash credit and overdrafts	66769	67327	68814	70627	71842	75635
(b) Inland bills purchased	268	263	276	299	346	495
(c) Inland bills discounted	517	499	525	507	560	634
(d) Foreign bills purchased	27	41	30	35	30	32
(e) Foreign bills discounted	581	564	570	584	566	623

Source **:** Form ‘A’ / ‘B’ Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA — 2006-07 *(Contd.)*

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2006	Apr 2006	May 2006	Jun 2006	Jul 2006	Aug 2006	Sep 2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Banks							
No. of Reporting Banks	**289**	**286**	**284**	**272**	**263**	**260**	**258**
I. Liabilities to the banking system	**77872**	**71297**	**72436**	**73280**	**69350**	**70786**	**79323**
(a) Demand and time deposits from banks	39750	35098	34082	34394	33259	34211	36876
(b) Borrowings from banks	29232	29244	29761	31381	27923	28617	34890
(c) Other demand and time liabilities	8890	6955	8593	7505	8168	7958	7557
II. Liabilities to others in India	**2460972**	**2484204**	**2484992**	**2492748**	**2541093**	**2588095**	**2697423**
(a) Aggregate deposits	2185809	2210590	2212387	2219216	2270835	2310497	2387643
(i) Demand deposits	374125	380386	340398	332260	335579	346033	375703
(ii) Time Deposits	1811684	1830204	1871989	1886956	1935256	1964464	2011940
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	83816	80052	78522	86902	83021	85193	85665
(c) Other demand and time liabilities	191347	193562	194083	186630	187237	192405	224115
III. Assets with the banking system	**63882**	**60216**	**59313**	**64128**	**60991**	**64832**	**76116**
Money at call and short notice	17669	19367	17206	18889	14284	17783	20779
IV. Cash in Hand & Balances with RBI	**145119**	**150133**	**139303**	**136944**	**135442**	**140002**	**158830**
V. Investment in India	**749681**	**778945**	**778057**	**773371**	**795951**	**790463**	**782075**
(a) Government securities	731889	760182	759567	755103	778786	773255	764975
(b) Other approved securities	17792	18763	18490	18268	17165	17208	17100
VI. Bank Credit	**1572780**	**1550254**	**1556943**	**1585182**	**1612698**	**1639221**	**1729816**
(a) Loans, cash credit and overdrafts	1494715	1476281	1483856	1510385	1537724	1564023	1649371
(b) Inland bills purchased	13242	11529	10720	10153	9837	9593	11731
(c) Inland bills discounted	31362	29923	29281	29154	29637	29378	30065
(d) Foreign bills purchased	13108	12339	12030	12662	12525	12693	15125
(e) Foreign bills discounted	20353	20182	21056	22828	22975	23534	23524

Source **:** Form ‘A’ / ‘B’ Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA — 2006-07 *(Concld.)*

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2006	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Banks						
No. of Reporting Banks	**255**	**255**	**255**	**255**	**255**	**249**
I. Liabilities to the banking system	**79805**	**77305**	**76351**	**77791**	**80616**	**91453**
(a) Demand and time deposits from banks	36016	35767	34974	37558	37953	43620
(b) Borrowings from banks	35038	32762	32995	31087	33213	35532
(c) Other demand and time liabilities	8751	8776	8382	9146	9450	12301
II. Liabilities to others in India	**2664816**	**2700606**	**2724602**	**2766060**	**2851391**	**3022790**
(a) Aggregate deposits	2362876	2407089	2420700	2469118	2530205	2691053
(i) Demand deposits	366208	365461	366797	365333	402324	439949
(ii) Time Deposits	1996668	2041628	2053903	2103785	2127881	2251104
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	86055	84075	81252	84771	84634	86910
(c) Other demand and time liabilities	215885	209442	222650	212171	236552	244827
III. Assets with the banking system	**72338**	**69097**	**71829**	**71729**	**72414**	**86922**
Money at call and short notice	22314	21493	21239	16312	20553	22761
IV. Cash in Hand & Balances with RBI	**142648**	**149467**	**145506**	**157092**	**174675**	**202565**
V. Investment in India	**788915**	**796002**	**781840**	**787923**	**800394**	**820249**
(a) Government securities	771678	779268	765084	771458	784069	803768
(b) Other approved securities	17237	16734	16756	16465	16325	16481
VI. Bank Credit	**1722251**	**1751950**	**1805921**	**1841016**	**1887009**	**2006331**
(a) Loans, cash credit and overdrafts	1645100	1675051	1726339	1759422	1805351	1917260
(b) Inland bills purchased	10571	9781	11032	11354	12202	16408
(c) Inland bills discounted	30427	31438	32828	32232	31540	31933
(d) Foreign bills purchased	13601	13355	13427	14435	14898	16171
(e) Foreign bills discounted	22552	22325	22295	23573	23018	24559

Source **:** Form ‘A’ / ‘B’ Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP — 2006-07

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2006	Apr 2006	May 2006	Jun 2006	Jul 2006	Aug 2006	Sep 2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
State Bank of India & its Associates							
No. of Reporting Banks	**8**	**8**	**8**	**8**	**8**	**8**	**8**
I. Liabilities to the banking system	**18757**	**12977**	**13830**	**10804**	**10533**	**10895**	**11418**
(a) Demand and time deposits from banks	13391	10583	10017	8907	9006	9258	8804
(b) Borrowings from banks	592	493	947	398	201	320	1095
(c) Other demand and time liabilities	4774	1901	2866	1499	1326	1317	1519
II. Liabilities to others in India	**574399**	**568513**	**573466**	**570964**	**581636**	**583783**	**610432**
(a) Aggregate deposits	501864	493854	498736	501965	510821	516389	528258
(i) Demand deposits	71366	65384	61069	57446	58553	57754	63149
(ii) Time Deposits	430498	428470	437667	444519	452268	458635	465109
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	618	741	491	591	551	693	592
(c) Other demand and time liabilities	71917	73918	74239	68408	70264	66701	81582
III. Assets with the banking system	**15682**	**9112**	**8916**	**10984**	**9972**	**12410**	**13778**
Money at call and short notice	6227	3700	2893	3661	1662	4157	4830
IV. Cash in hand	**2451**	**2318**	**2521**	**2393**	**2335**	**2362**	**2876**
V. Investment in India	**203723**	**195676**	**202125**	**192696**	**206894**	**193269**	**185854**
(a) Government securities	199089	191042	197491	188051	202250	188625	181222
(b) Other approved securities	4634	4634	4634	4645	4644	4644	4632
VI. Bank Credit	**351110**	**346723**	**346270**	**350542**	**354611**	**362349**	**378263**
(a) Loans, cash credit and overdrafts	329116	324810	325179	329588	333758	342468	357436
(b) Inland bills purchased	3827	4589	4370	4162	3951	3461	3610
(c) Inland bills discounted	12459	11716	10983	10863	11025	10831	11207
(d) Foreign bills purchased	792	760	693	733	632	544	698
(e) Foreign bills discounted	4916	4848	5045	5196	5245	5045	5312

Source **:** Form ‘A’ / ‘B’ Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP — 2006-07 *(Contd.)*

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2006	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007
	(8)	(9)	(10)	(11)	(12)	(13)
State Bank of India & its Associates						
No. of Reporting Banks	**8**	**8**	**8**	**8**	**8**	**8**
I. Liabilities to the banking system	**12398**	**12025**	**13146**	**12303**	**13027**	**14925**
(a) Demand and time deposits from banks	9824	9024	10603	10031	10045	13061
(b) Borrowings from banks	595	1437	1152	835	1760	627
(c) Other demand and time liabilities	1979	1564	1391	1437	1222	1237
II. Liabilities to others in India	**609549**	**602214**	**608618**	**621866**	**632421**	**665748**
(a) Aggregate deposits	530485	526348	529453	548769	555775	585444
(i) Demand deposits	64132	60969	62222	65692	67064	85358
(ii) Time Deposits	466353	465379	467231	483077	488711	500086
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	492	544	578	546	716	413
(c) Other demand and time liabilities	78572	75322	78587	72551	75930	79891
III. Assets with the banking system	**15159**	**11418**	**12581**	**12771**	**12656**	**12913**
Money at call and short notice	6212	3514	3974	1418	4382	3905
IV. Cash in hand	**2589**	**2439**	**2488**	**2475**	**2496**	**2960**
V. Investment in India	**186781**	**185931**	**177572**	**182735**	**179838**	**184994**
(a) Government securities	182156	181317	172958	178133	175247	180595
(b) Other approved securities	4625	4614	4614	4602	4591	4399
VI. Bank Credit	**383387**	**390065**	**406310**	**412916**	**424186**	**444171**
(a) Loans, cash credit and overdrafts	362410	368683	383613	388865	400243	419313
(b) Inland bills purchased	3744	3711	4309	4879	5079	5836
(c) Inland bills discounted	11357	11778	12252	11915	11759	11115
(d) Foreign bills purchased	631	712	785	818	800	773
(e) Foreign bills discounted	5245	5181	5351	6439	6305	7134

Source **:** Form ‘A’ / ‘B’ Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP — 2006-07 *(Contd.)*

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2006	Apr 2006	May 2006	Jun 2006	Jul 2006	Aug 2006	Sep 2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Nationalised Banks $							
No. of Reporting Banks	**20**	**20**	**20**	**20**	**20**	**20**	**20**
I. Liabilities to the banking system	**32101**	**30469**	**29095**	**30036**	**28622**	**29716**	**31336**
(a) Demand and time deposits from banks	15729	14465	13821	15090	13781	14351	14491
(b) Borrowings from banks	14256	13936	13138	12884	12687	13043	14676
(c) Other demand and time liabilities	2116	2068	2136	2062	2154	2322	2169
II. Liabilities to others in India	**1131454**	**1113207**	**1118169**	**1135320**	**1164366**	**1184590**	**1247275**
(a) Aggregate deposits	1021567	1004345	1013641	1029894	1056868	1073223	1130363
(i) Demand deposits	152746	136055	132966	133041	136036	136913	157750
(ii) Time Deposits	868821	868290	880675	896853	920832	936310	972613
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	49341	46817	46532	46865	48068	48633	48458
(c) Other demand and time liabilities	60546	62045	57996	58561	59430	62734	68454
III. Assets with the banking system	**13925**	**13847**	**13984**	**16176**	**14292**	**16323**	**23265**
Money at call and short notice	4243	5825	6382	7380	5015	6274	8124
VI. Cash in hand	**5532**	**5173**	**5444**	**5465**	**5321**	**5669**	**5058**
V. Investment in India	**323393**	**336748**	**340991**	**345980**	**347382**	**352138**	**350406**
(a) Government securities	314141	327551	331808	336915	338373	343160	341609
(b) Other approved securities	9252	9197	9183	9065	9009	8978	8797
VI. Bank Credit	**717470**	**694516**	**697121**	**712446**	**734720**	**746010**	**796918**
(a) Loans, cash credit and overdrafts	684262	663574	666919	681866	702984	714124	761279
(b) Inland bills purchased	5733	4147	3544	3373	3421	3612	5348
(c) Inland bills discounted	8577	8316	8207	7813	8121	7880	7926
(d) Foreign bills purchased	9560	9008	8982	9352	9492	9584	11510
(e) Foreign bills discounted	9338	9471	9469	10042	10702	10810	10855

Note : $ Includes IDBI Ltd.

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP — 2006-07 *(Contd.)*

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2006	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007
	(8)	(9)	(10)	(11)	(12)	(13)
<u>Nationalised Banks $</u>						
No. of Reporting Banks	**20**	**20**	**20**	**20**	**20**	**20**
I. Liabilities to the banking system	**32166**	**30487**	**32364**	**29733**	**31995**	**34161**
(a) Demand and time deposits from banks	14612	14877	14774	14843	14659	17705
(b) Borrowings from banks	14801	12942	14959	12360	14831	13939
(c) Other demand and time liabilities	2753	2668	2631	2530	2505	2517
II. Liabilities to others in India	**1227867**	**1247523**	**1261621**	**1280133**	**1304808**	**1388628**
(a) Aggregate deposits	1110655	1132867	1139245	1157916	1170498	1261964
(i) Demand deposits	148435	144728	146495	147738	151600	178830
(ii) Time Deposits	962220	988139	992750	1010178	1018898	1083134
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	49484	47871	45959	49466	49970	47129
(c) Other demand and time liabilities	67728	66785	76417	72751	84340	79535
III. Assets with the banking system	**19654**	**20158**	**20721**	**17996**	**17478**	**23224**
Money at call and short notice	7803	9570	9315	6218	6519	9584
VI. Cash in hand	**6946**	**5697**	**5540**	**5636**	**5634**	6301
V. Investment in India	**359643**	**364197**	**359286**	**358941**	**362103**	**364117**
(a) Government securities	350846	355412	350546	350305	353559	355664
(b) Other approved securities	8797	8785	8740	8636	8544	8453
VI. Bank Credit	**783794**	**797343**	**816564**	**838145**	**851994**	**916769**
(a) Loans, cash credit and overdrafts	749995	764130	782728	802965	815962	876773
(b) Inland bills purchased	3955	3451	4054	3752	4244	7013
(c) Inland bills discounted	8490	8922	9203	9636	9523	10919
(d) Foreign bills purchased	10506	10178	10058	10693	11356	11657
(e) Foreign bills discounted	10848	10662	10521	11099	10909	10407

Note : $ Includes IDBI Ltd.

Source : Form ‘A’ / ‘B’ Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP — 2006-07 *(Contd.)*

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2006	Apr 2006	May 2006	Jun 2006	Jul 2006	Aug 2006	Sep 2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Regional Rural Banks							
No. of Reporting Banks	**133**	**130**	**129**	**117**	**108**	**105**	**104**
I. Liabilities to the banking system	**498**	**472**	**389**	**434**	**385**	**374**	**371**
(a) Demand and time deposits from banks	111	95	98	98	94	78	78
(b) Borrowings from banks	321	307	215	255	217	206	201
(c) Other demand and time liabilities	66	70	76	81	74	90	92
II. Liabilities to others in India	**65957**	**70474**	**70812**	**71382**	**72209**	**73147**	**75993**
(a) Aggregate deposits	64195	68314	68642	69269	70212	71137	73907
(i) Demand deposits	17355	17220	16685	17044	17043	17131	18500
(ii) Time Deposits	46840	51094	51957	52225	53169	54006	55407
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	6	9	3	4	6	4	5
(c) Other demand and time liabilities	1756	2151	2167	2109	1991	2006	2081
III. Assets with the banking system	**14188**	**14828**	**15016**	**14972**	**14666**	**14712**	**15738**
Money at call and short notice	1392	1873	1917	1941	2181	2411	2301
IV. Cash in hand	**1155**	**795**	**836**	**872**	**804**	**737**	**724**
V. Investment in India	**19050**	**21655**	**21761**	**21775**	**21813**	**21669**	**21710**
(a) Government securities	16787	18354	18681	18783	19821	19595	19520
(b) Other approved securities	2263	3301	3080	2992	1992	2074	2190
VI. Bank Credit	**36051**	**38854**	**39012**	**39571**	**40429**	**41118**	**43485**
(a) Loans, cash credit and overdrafts	36005	38821	38995	39558	40412	41103	43437
(b) Inland bills purchased	33	23	13	9	12	10	40
(c) Inland bills discounted	13	10	4	4	5	5	8
(d) Foreign bills purchased	—	—	—	—	—	—	—
(e) Foreign bills discounted	—	—	—	—	—	—	—

Source **:** Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP — 2006-07 *(Contd.)*

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2006	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007
	(8)	(9)	(10)	(11)	(12)	(13)
Regional Rural Banks						
No. of Reporting Banks	**102**	**102**	**102**	**102**	**102**	**96**
I. Liabilities to the banking system	**341**	**367**	**341**	**368**	**383**	**410**
(a) Demand and time deposits from banks	71	81	88	102	96	101
(b) Borrowings from banks	182	198	154	168	183	187
(c) Other demand and time liabilities	88	88	99	98	104	122
II. Liabilities to others in India	**75069**	**75716**	**77038**	**78191**	**78988**	**82903**
(a) Aggregate deposits	73019	73737	74889	76046	76753	80742
(i) Demand deposits	17706	17882	17541	17985	18143	19715
(ii) Time Deposits	55313	55855	57348	58061	58610	61027
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	6	1	1	1	6	10
(c) Other demand and time liabilities	2044	1978	2148	2144	2229	2151
III. Assets with the banking system	**15003**	**15485**	**16790**	**16503**	**17552**	**18486**
Money at call and short notice	2541	2243	2451	2266	2535	2718
IV. Cash in hand	**804**	**804**	**827**	**835**	**841**	**1100**
V. Investment in India	**21853**	**21821**	**22050**	**22156**	**22279**	**22119**
(a) Government securities	19503	19961	20106	20376	20495	19946
(b) Other approved securities	2350	1860	1944	1780	1784	2173
VI. Bank Credit	**43787**	**44353**	**45021**	**45718**	**46196**	**48043**
(a) Loans, cash credit and overdrafts	43725	44334	45000	45685	46163	47979
(b) Inland bills purchased	57	15	13	22	28	50
(c) Inland bills discounted	5	4	8	11	5	14
(d) Foreign bills purchased	—	—	—	—	—	—
(e) Foreign bills discounted	—	—	—	—	—	—

Source **:** Form ‘A’ / ‘B’ Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP — 2006-07 *(Contd.)*

(Amount in Rs. crore)

Items	As on the last reporting Friday of Mar 2006	Apr 2006	May 2006	Jun 2006	Jul 2006	Aug 2006	Sep 2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Other Scheduled Commercial Banks							
No. of Reporting Banks	**28**	**28**	**28**	**28**	**28**	**28**	**27**
I. Liabilities to the banking system	**16084**	**15343**	**18290**	**18849**	**17321**	**17600**	**19903**
(a) Demand and time deposits from banks	7546	7034	7276	7385	7306	7585	10053
(b) Borrowings from banks	6751	6530	9209	9567	8049	8029	7729
(c) Other demand and time liabilities	1787	1779	1805	1897	1966	1986	2121
II. Liabilities to others in India	**462140**	**491700**	**477115**	**480812**	**490842**	**507734**	**524314**
(a) Aggregate deposits	409517	441596	424914	424362	437262	450292	457017
(i) Demand deposits	81483	99895	73901	75958	75599	83618	87072
(ii) Time Deposits	328034	341701	351013	348404	361663	366674	369945
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	16388	15774	15993	20624	17741	17710	18230
(c) Other demand and time liabilities	36235	34330	36208	35826	35839	39732	49067
III. Assets with the banking system	**6574**	**8095**	**6364**	**7116**	**6200**	**6141**	**8574**
Money at call and short notice	1494	3326	1697	2086	1478	841	2013
IV. Cash in hand	**3579**	**2894**	**3106**	**3049**	**3092**	**3580**	**4919**
V. Investment in India	**129899**	**150180**	**138961**	**135534**	**140523**	**144051**	**143657**
(a) Government securities	129406	149697	138490	135069	140094	143627	143239
(b) Other approved securities	493	483	471	465	429	424	418
VI. Bank Credit	**304227**	**304731**	**307213**	**312920**	**313586**	**316743**	**332538**
(a) Loans, cash credit and overdrafts	291649	293652	296195	302021	302611	305646	321025
(b) Inland bills purchased	2173	1407	1325	1254	1192	1238	1442
(c) Inland bills discounted	7117	6463	6582	6543	6660	6728	6614
(d) Foreign bills purchased	1560	1473	1484	1449	1428	1453	1556
(e) Foreign bills discounted	1728	1736	1627	1653	1695	1678	1901

Source **:** Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP — 2006-07 *(Contd.)*

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2006	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007
	(8)	(9)	(10)	(11)	(12)	(13)
Other Scheduled Commercial Banks						
No. of Reporting Banks	**26**	**26**	**26**	**26**	**26**	**26**
I. Liabilities to the banking system	**20205**	**22331**	**18762**	**21548**	**20695**	**19199**
(a) Demand and time deposits from banks	8346	8620	6354	9562	9942	9566
(b) Borrowings from banks	9757	11428	10073	9595	8210	6573
(c) Other demand and time liabilities	2102	2283	2335	2391	2543	3060
II. Liabilities to others in India	**512655**	**526104**	**526623**	**537949**	**572505**	**613841**
(a) Aggregate deposits	447603	461346	464374	475862	507582	534570
(i) Demand deposits	84684	83446	83804	81730	103577	98529
(ii) Time Deposits	362919	377900	380570	394132	404005	436041
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	18416	19060	18335	19113	19034	22778
(c) Other demand and time liabilities	46636	45698	43914	42974	45889	56493
III. Assets with the banking system	**7198**	**6684**	**7062**	**7470**	**8243**	**9270**
Money at call and short notice	1438	1630	1803	2255	2958	1117
IV. Cash in hand	**4903**	**3875**	**3758**	**4068**	**3952**	**5306**
V. Investment in India	**141282**	**142320**	**142533**	**144712**	**150956**	**162997**
(a) Government securities	140891	141933	142146	144325	150601	162642
(b) Other approved securities	391	387	387	387	355	355
VI. Bank Credit	**333236**	**340827**	**353582**	**357293**	**373894**	**393178**
(a) Loans, cash credit and overdrafts	322770	330140	342197	345554	362554	382211
(b) Inland bills purchased	1320	1272	1296	1382	1398	1794
(c) Inland bills discounted	6000	6250	6919	6898	6647	5624
(d) Foreign bills purchased	1312	1357	1361	1693	1588	2084
(e) Foreign bills discounted	1834	1808	1809	1766	1707	1465

Source **:** Form ‘A’ / ‘B’ Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP — 2006-07 *(Contd.)*

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2006	Apr 2006	May 2006	Jun 2006	Jul 2006	Aug 2006	Sep 2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Foreign Banks							
No. of Reporting Banks	**29**	**29**	**29**	**29**	**29**	**29**	**29**
I. Liabilities to the banking system	**7727**	**9320**	**8148**	**10486**	**9815**	**9488**	**13455**
(a) Demand and time deposits from banks	301	265	226	284	410	286	740
(b) Borrowings from banks	7277	7917	6212	8236	6757	6960	11058
(c) Other demand and time liabilities	149	1138	1710	1966	2648	2242	1657
II. Liabilities to others in India	**147021**	**161576**	**167175**	**155854**	**153017**	**159275**	**160123**
(a) Aggregate deposits	111904	126629	131077	118153	119532	122970	122166
(i) Demand deposits	41689	53092	47017	39879	39372	41550	40197
(ii) Time Deposits	70215	73537	84060	78274	80160	81420	81969
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	16791	16178	14940	18179	16028	17412	17400
(c) Other demand and time liabilities	18326	18769	21158	19522	17457	18893	20557
III. Assets with the banking system	**4026**	**5120**	**5933**	**5514**	**6088**	**6023**	**5738**
Money at call and short notice	264	379	440	355	487	981	362
IV. Cash in hand	**329**	**387**	**408**	**430**	**391**	**408**	**416**
V. Investment in India	**41391**	**42574**	**41998**	**45234**	**47117**	**46979**	**49184**
(a) Government securities	41320	42503	41927	45163	47046	46908	49113
(b) Other approved securities	71	71	71	71	71	71	71
VI. Bank Credit	**98220**	**100953**	**103817**	**105649**	**104764**	**107807**	**110286**
(a) Loans, cash credit and overdrafts	89423	92347	94500	94660	94661	96750	99284
(b) Inland bills purchased	1148	1067	1128	1040	1021	1028	1033
(c) Inland bills discounted	2650	2894	2989	3448	3334	3457	3788
(d) Foreign bills purchased	1163	1068	833	1092	938	1075	1331
(e) Foreign bills discounted	3836	3577	4367	5409	4810	5497	4850

Source **:** Form ‘A’ / ‘B’ Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP — 2006-07 *(Contd.)*

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2006	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007
	(8)	(9)	(10)	(11)	(12)	(13)
Foreign Banks						
No. of Reporting Banks	**29**	**29**	**29**	**29**	**29**	**29**
I. Liabilities to the banking system	**11972**	**9134**	**8949**	**11061**	**11728**	**19762**
(a) Demand and time deposits from banks	536	490	454	305	483	339
(b) Borrowings from banks	9609	6473	6570	8066	8169	14073
(c) Other demand and time liabilities	1827	2171	1925	2690	3076	5350
II. Liabilities to others in India	**160505**	**170263**	**170955**	**166959**	**181788**	**185029**
(a) Aggregate deposits	125135	136976	136451	132843	142036	145589
(i) Demand deposits	41943	49467	47702	42914	52561	46706
(ii) Time Deposits	83192	87509	88749	89929	89475	98883
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	16950	16001	15345	14914	13993	15506
(c) Other demand and time liabilities	18420	17286	19159	19202	25759	23934
III. Assets with the banking system	**5890**	**5902**	**5085**	**7798**	**7780**	**13167**
Money at call and short notice	645	578	203	863	601	943
IV. Cash in hand	**485**	**431**	**434**	**445**	**476**	**441**
V. Investment in India	**47949**	**50615**	**49619**	**48426**	**54415**	**56202**
(a) Government securities	47879	50545	49549	48356	54345	56132
(b) Other approved securities	70	70	70	70	70	70
VI. Bank Credit	**109886**	**110669**	**114229**	**114894**	**117398**	**126752**
(a) Loans, cash credit and overdrafts	99431	100437	103988	105727	108588	115349
(b) Inland bills purchased	1227	1070	1083	1020	1108	1220
(c) Inland bills discounted	4057	3986	3921	3265	3046	3628
(d) Foreign bills purchased	1126	1067	1194	1197	1125	1624
(e) Foreign bills discounted	4045	4109	4043	3685	3531	4931

Source **:** Form ‘A’ / ‘B’ Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP — 2006-07 *(Contd.)*

(Amount in Rs. crore)

Items	Mar 2006 (1)	Apr 2006 (2)	May 2006 (3)	Jun 2006 (4)	Jul 2006 (5)	Aug 2006 (6)	Sep 2006 (7)
	As on the last reporting Friday of						
Scheduled Urban Co-operative Banks							
No. of Reporting Banks	**55**	**55**	**54**	**54**	**54**	**54**	**54**
I. Liabilities to the banking system	**1760**	**1753**	**1721**	**1709**	**1702**	**1754**	**1887**
(a) Demand and time deposits from banks	1727	1693	1683	1670	1691	1694	1762
(b) Borrowings from banks	33	60	38	39	11	60	125
(c) Other demand and time liabilities	—	—	—	—	—	—	—
II. Liabilities to others in India	**43211**	**42536**	**42797**	**43159**	**44015**	**44429**	**44528**
(a) Aggregate deposits	41330	40685	41002	41364	42208	42437	42751
(i) Demand deposits	6496	6220	6316	6459	6548	6556	6490
(ii) Time Deposits	34834	34465	34686	34905	35660	35881	36261
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	461	531	492	518	446	548	329
(c) Other demand and time liabilities	1420	1320	1303	1277	1361	1444	1448
III. Assets with the banking system	**4088**	**4016**	**4280**	**4637**	**5028**	**4877**	**4907**
Money at call and short notice	383	574	674	888	989	846	999
IV. Cash in hand	**386**	**335**	**380**	**391**	**400**	**423**	**379**
V. Investment in India	**16252**	**16164**	**16361**	**16341**	**16554**	**16759**	**16698**
(a) Government securities	15960	15873	16067	16040	16255	16461	16386
(b) Other approved securities	292	291	294	301	299	298	312
VI. Bank Credit	**28136**	**27882**	**27586**	**27582**	**27605**	**27841**	**28833**
(a) Loans, cash credit and overdrafts	26708	26491	26152	26227	26322	26587	27426
(b) Inland bills purchased	318	289	335	311	236	237	253
(c) Inland bills discounted	544	523	515	481	490	476	521
(d) Foreign bills purchased	30	29	37	34	34	36	27
(e) Foreign bills discounted	536	550	547	529	523	505	606

Source **:** Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP — 2006-07 *(Contd.)*

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2006	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007
	(8)	(9)	(10)	(11)	(12)	(13)
Scheduled Urban Co-operative Banks						
No. of Reporting Banks	**54**	**54**	**54**	**54**	**54**	**54**
I. Liabilities to the banking system	**1842**	**1851**	**1850**	**1867**	**1889**	**1996**
(a) Demand and time deposits from banks	1746	1774	1774	1805	1839	1856
(b) Borrowings from banks	94	77	76	62	50	125
(c) Other demand and time liabilities	2	—	—	—	—	15
II. Liabilities to others in India	**44829**	**44682**	**44934**	**45860**	**45914**	**48446**
(a) Aggregate deposits	43066	43097	43132	44120	44212	46200
(i) Demand deposits	6684	6511	6431	6664	6789	6982
(ii) Time Deposits	36382	36586	36701	37456	37423	39218
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	316	243	429	342	299	483
(c) Other demand and time liabilities	1447	1342	1373	1398	1403	1763
III. Assets with the banking system	**4991**	**4742**	**4417**	**4441**	**4567**	**4868**
Money at call and short notice	1152	964	611	660	756	573
IV. Cash in hand	**638**	**419**	**362**	**389**	377	411
V. Investment in India	**16539**	**16449**	**16396**	**16134**	**16445**	**16410**
(a) Government securities	16216	16113	16079	15829	16140	16109
(b) Other approved securities	323	336	317	305	305	301
VI. Bank Credit	**28631**	**29129**	**29854**	**30208**	**30695**	**32757**
(a) Loans, cash credit and overdrafts	27248	27772	28462	28793	29204	30984
(b) Inland bills purchased	261	257	271	292	337	486
(c) Inland bills discounted	516	498	524	507	560	634
(d) Foreign bills purchased	25	38	27	32	28	30
(e) Foreign bills discounted	581	564	570	584	566	623

Source **:** Form ‘A’ / ‘B’ Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP — 2006-07 *(Contd.)*

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2006	Apr 2006	May 2006	Jun 2006	Jul 2006	Aug 2006	Sep 2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Scheduled State Co-operative Banks							
No. of Reporting Banks	**16**	**16**	**16**	**16**	**16**	**16**	**16**
I. Liabilities to the banking system	**946**	**963**	**963**	**962**	**972**	**960**	**954**
(a) Demand and time deposits from banks	945	962	961	961	972	960	948
(b) Borrowings from banks	1	1	2	1	—	—	6
(c) Other demand and time liabilities	—	—	—	—	—	—	—
II. Liabilities to others in India	**36789**	**36197**	**35459**	**35259**	**35007**	**35137**	**34757**
(a) Aggregate deposits	35431	35166	34376	34209	33930	34049	33181
(i) Demand deposits	2989	2520	2445	2433	2427	2511	2545
(ii) Time Deposits	32442	32646	31931	31776	31503	31538	30636
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	211	1	71	122	182	194	650
(c) Other demand and time liabilities	1147	1030	1012	928	895	894	926
III. Assets with the banking system	**5403**	**5199**	**4820**	**4727**	**4743**	**4345**	**4116**
Money at call and short notice	3666	3690	3202	2577	2471	2272	2151
IV. Cash in hand	**81**	**85**	**81**	**80**	**82**	**84**	**76**
V. Investment in India	**15975**	**15949**	**15860**	**15812**	**15667**	**15597**	**14568**
(a) Government securities	15187	15162	15103	15083	14948	14878	13887
(b) Other approved securities	788	787	757	729	719	719	681
VI. Bank Credit	**37568**	**36596**	**35923**	**36471**	**36986**	**37354**	**39491**
(a) Loans, cash credit and overdrafts	37552	36585	35916	36464	36977	37345	39484
(b) Inland bills purchased	10	7	5	3	5	6	5
(c) Inland bills discounted	2	2	—	2	3	2	1
(d) Foreign bills purchased	4	2	2	2	1	1	1
(e) Foreign bills discounted	—	—	—	—	—	—	—

Source **:** Form ‘A’ / ‘B’ Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

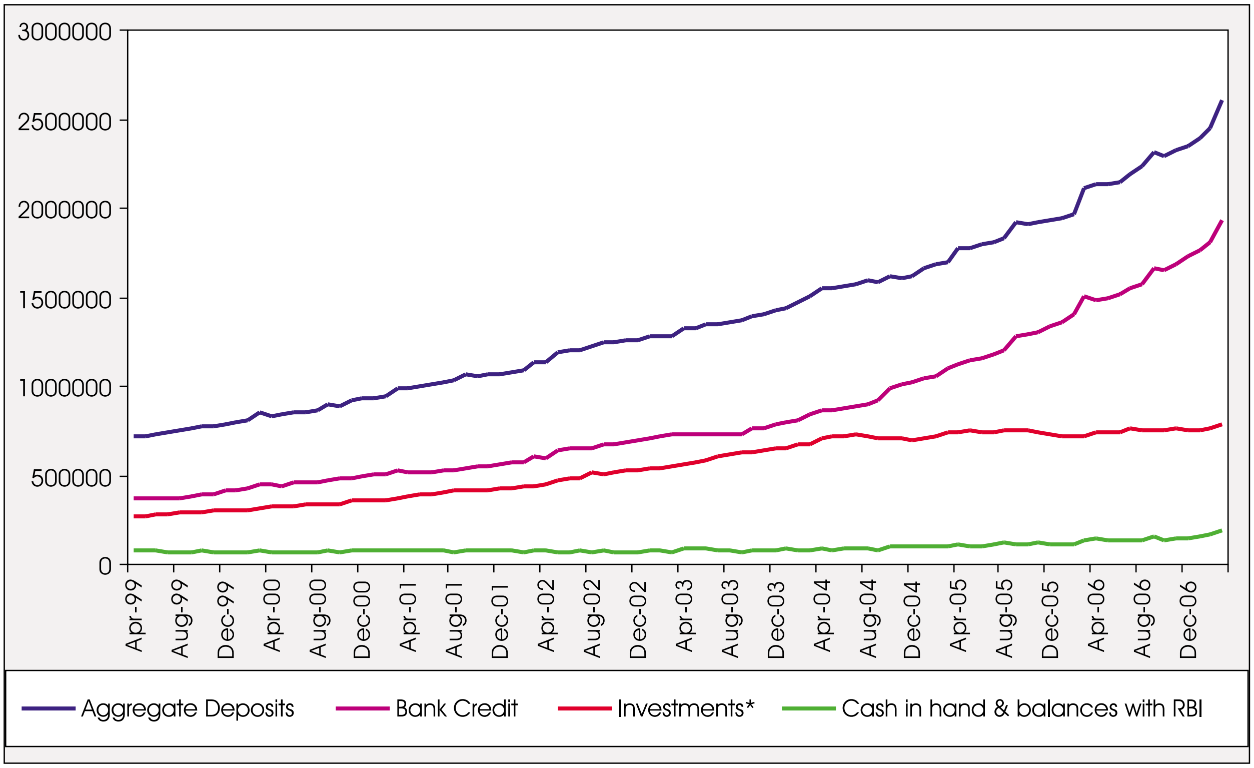
TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP — 2006-07 *(Concld.)*

(Amount in Rs. crore)

Items	As on the last reporting Friday of Oct 2006	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007
	(8)	(9)	(10)	(11)	(12)	(13)
Scheduled State Co-operative Banks						
No. of Reporting Banks	**16**	**16**	**16**	**16**	**16**	**16**
I. Liabilities to the banking system	**881**	**1109**	**938**	**912**	**899**	999
(a) Demand and time deposits from banks	880	902	927	911	888	991
(b) Borrowings from banks	1	207	11	1	11	8
(c) Other demand and time liabilities	—	—	—	—	—	—
II. Liabilities to others in India	**34342**	**34108**	**34813**	**35103**	**34967**	**38194**
(a) Aggregate deposits	32913	32720	33156	33564	33351	36544
(i) Demand deposits	2624	2458	2603	2611	2590	3830
(ii) Time Deposits	30289	30262	30553	30953	30761	32714
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	391	356	606	389	615	590
(c) Other demand and time liabilities	1038	1032	1051	1150	1001	1060
III. Assets with the banking system	**4444**	**4707**	**5172**	**4748**	**4133**	**4995**
Money at call and short notice	2522	2994	2882	2631	2801	3921
IV. Cash in hand	**104**	**81**	**76**	**74**	**76**	**87**
V. Investment in India	**14868**	**14670**	**14385**	**14819**	**14359**	**13408**
(a) Government securities	14187	13988	13700	14134	13682	12679
(b) Other approved securities	681	682	685	685	677	729
VI. Bank Credit	**39530**	**39563**	**40362**	**41843**	**42648**	**44662**
(a) Loans, cash credit and overdrafts	39521	39555	40352	41833	42638	44651
(b) Inland bills purchased	7	6	6	7	9	9
(c) Inland bills discounted	1	—	1	—	—	—
(d) Foreign bills purchased	1	2	3	3	1	2
(e) Foreign bills discounted	—	—	—	—	—	—

Source **:** Form ‘A’ / ‘B’ Return under Section 42(2) of RBI Act, 1934, Department of Statistical Analysis and Computer Services, RBI.

GRAPH - 2
SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA: 1997 TO 2007
(As on the last Friday of Month)



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

TABLE 2.3 : STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS IN INDIA — 2006 AND 2007

Region / State / Union Territory	As on March 31									
			Deposits				Credit			
	No. of reporting offices		Amount (in Rs. crore)	Per cent share in total deposits	Amount (in Rs. crore)	Per cent share in total deposits	Amount (in Rs. crore)	Per cent share in total credit	Amount (in Rs. crore)	Per cent share in total credit
	2006	2007	2006		2007		2006		2007	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	**11447**	**11907**	**489396**	**23.4**	**599338**	**23.1**	**320528**	**21.1**	**411051**	**21.1**
Chandigarh	202	213	18489	0.9	19841	0.8	14827	1.0	18780	1.0
Delhi	1677	1778	266512	12.7	336278	12.9	183506	12.1	238417	12.2
Haryana	1726	1817	49397	2.4	60669	2.3	28331	1.9	34951	1.8
Himachal Pradesh	810	847	14043	0.7	17000	0.7	5682	0.4	7058	0.4
Jammu & Kashmir	856	867	19281	0.9	21956	0.8	8659	0.6	10377	0.5
Punjab	2749	2848	72808	3.5	84621	3.3	41219	2.7	52812	2.7
Rajasthan	3427	3537	48866	2.3	58973	2.3	38304	2.5	48656	2.5
North-Eastern Region	**1902**	**1947**	**33039**	**1.6**	**40336**	**1.6**	**12992**	**0.9**	**16455**	**0.8**
Arunachal Pradesh	69	72	1472	0.1	1813	0.1	369	0.0	486	0.0
Assam	1234	1262	20872	1.0	25757	1.0	8763	0.6	11154	0.6
Manipur	78	79	1214	0.1	1440	0.1	614	0.0	770	0.0
Meghalaya	187	187	3149	0.2	3877	0.1	1238	0.1	1389	0.1
Mizoram	79	84	957	0.0	1208	0.0	492	0.0	650	0.0
Nagaland	72	77	1967	0.1	2248	0.1	439	0.0	650	0.0
Tripura	183	186	3408	0.2	3993	0.2	1077	0.1	1356	0.1
Eastern Region	**12013**	**12258**	**238828**	**11.4**	**288704**	**11.1**	**118775**	**7.8**	**151665**	**7.8**
Andaman & Nicobar Islands	34	37	870	0.0	999	0.0	243	0.0	281	0.0
Bihar	3582	3606	46543	2.2	56916	2.2	14062	0.9	17156	0.9
Jharkhand	1501	1531	31798	1.5	37196	1.4	10704	0.7	12629	0.6
Orissa	2282	2376	32220	1.5	41638	1.6	21011	1.4	26649	1.4
Sikkim	56	59	1297	0.1	1543	0.1	588	0.0	808	0.0
West Bengal	4558	4649	126100	6.0	150412	5.8	72167	4.8	94142	4.8
Central Region	**13757**	**14089**	**250827**	**12.0**	**300249**	**11.6**	**113266**	**7.5**	**143295**	**7.4**
Chhattisgarh	1037	1067	20466	1.0	24427	0.9	10275	0.7	12948	0.7
Madhya Pradesh	3475	3535	55521	2.7	65498	2.5	33315	2.2	40737	2.1
Uttar Pradesh	8347	8565	151462	7.2	181006	7.0	63656	4.2	81699	4.2
Uttarakhand	898	922	23378	1.1	29318	1.1	6020	0.4	7911	0.4
Western Region	**10590**	**10881**	**612327**	**29.3**	**793744**	**30.5**	**560233**	**36.9**	**723958**	**37.1**
Dadra & Nagar Haveli	12	17	440	0.0	495	0.0	219	0.0	98	0.0
Daman & Diu	16	18	837	0.0	959	0.0	93	0.0	132	0.0
Goa	343	363	16209	0.8	17664	0.7	3726	0.2	4642	0.2
Gujarat	3730	3826	105047	5.0	119224	4.6	59198	3.9	76916	3.9
Maharashtra	6489	6657	489794	23.4	655402	25.2	496997	32.8	642170	32.9
Southern Region	**18972**	**19629**	**468623**	**22.4**	**576451**	**22.2**	**391703**	**25.8**	**503144**	**25.8**
Andhra Pradesh	5437	5616	117463	5.6	141966	5.5	96371	6.4	124314	6.4
Karnataka	5002	5165	134699	6.4	171898	6.6	103455	6.8	133177	6.8
Kerala	3553	3673	79665	3.8	95282	3.7	49153	3.2	60615	3.1
Lakshadweep	10	10	130	0.0	207	0.0	15	0.0	21	0.0
Pondicherry	90	95	3248	0.2	3932	0.2	1454	0.1	1856	0.1
Tamil Nadu	4880	5070	133418	6.4	163166	6.3	141255	9.3	183161	9.4
All India	**68681**	**70711**	**2093040**	**100.0**	**2598822**	**100.0**	**1517497**	**100.0**	**1949568**	**100.0**

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

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2006 & 2007, RBI.

TABLE 2.3 : STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS IN INDIA — 2006 AND 2007 *(Concld.)*

Region / State / Union Territory	As on March 31									
	Population per office		Per capita Deposits (in Rs.)		Deposits per office (in Rs. lakh)		Per capita credit (in Rs.)		Credit per office (Rs. lakh)	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Northern Region	**12537**	**12281**	**34102**	**40986**	**4275**	**5033**	**22335**	**28110**	**2800**	**3452**
Chandigarh	5163	5019	177267	185603	9153	9315	142157	175678	7340	8817
Delhi	10234	9968	155292	189741	15892	18913	106926	134524	10943	13409
Haryana	12602	12172	22710	27432	2862	3339	13025	15803	1641	1924
Himachal Pradesh	9317	9064	18607	22144	1734	2007	7529	9194	701	833
Jammu & Kashmir	12957	12992	17384	19492	2252	2532	7807	9213	1012	1197
Punjab	9191	8981	28818	33082	2649	2971	16315	20647	1499	1854
Rajasthan	17406	17190	8192	9699	1426	1667	6421	8002	1118	1376
North-Eastern Region	**22680**	**22581**	**7659**	**9175**	**1737**	**2072**	**3012**	**3743**	**683**	845
Arunachal Pradesh	20261	19889	10529	12661	2133	2518	2639	3394	535	675
Assam	23036	22898	7343	8913	1691	2041	3083	3860	710	884
Manipur	37718	38127	4126	4781	1556	1823	2087	2556	787	975
Meghalaya	15214	15578	11069	13309	1684	2073	4351	4768	662	743
Mizoram	14139	13631	8568	10550	1211	1438	4405	5677	623	774
Nagaland	27611	26481	9894	11025	2732	2919	2208	3188	610	844
Tripura	24158	24339	7709	8820	1862	2147	2436	2995	589	729
Eastern Region	**19594**	**19491**	**10147**	**12084**	**1988**	**2355**	**5046**	**6348**	**989**	1237
Andaman & Nicobar Islands	13294	12514	19248	21577	2559	2700	5376	6069	715	759
Bihar	31011	31350	4190	5035	1299	1578	1266	1518	393	476
Jharkhand	. .	. .	. .	. .	2118	2430	. .	. .	713	825
Orissa	16576	16077	8518	10901	1412	1752	5555	6977	921	1122
Sikkim	11679	11356	19832	23030	2316	2615	8991	12060	1050	1369
West Bengal	18729	18615	14772	17381	2767	3235	8454	10879	1583	2025
Central Region	**20549**	**20473**	**8873**	**10409**	**1823**	**2131**	**4007**	**4968**	**823**	**1017**
Chhattisgarh	. .	. .	. .	. .	1974	2289	. .	. .	991	1213
Madhya Pradesh	25489	25502	6268	7265	1598	1853	3761	4519	959	1152
Uttar Pradesh	23256	23152	7803	9128	1815	2113	3279	4120	763	954
Uttarakhand	. .	. .	. .	. .	2603	3180	. .	. .	670	858
Western Region	**14362**	**14152**	**40261**	**51546**	**5782**	**7295**	**36835**	**47014**	**5290**	**6653**
Dadra & Nagar Haveli	18583	13412	19731	21711	3667	2912	9821	4298	1825	576
Daman & Diu	10188	9278	51350	57425	5231	5328	5706	7904	581	733
Goa	5414	5237	87286	92920	4726	4866	20065	24419	1086	1279
Gujarat	14082	13912	19999	22399	2816	3116	11270	14451	1587	2010
Maharashtra	14998	14791	50327	66563	7548	9845	51067	65219	7659	9647
Southern Region	**12509**	**12222**	**19746**	**24029**	**2470**	**2937**	**16505**	**20973**	**2065**	**2563**
Andhra Pradesh	14829	14515	14569	17416	2160	2528	11953	15251	1773	2214
Karnataka	11232	11019	23976	30203	2693	3328	18415	23400	2068	2578
Kerala	9614	9394	23323	27616	2242	2594	14390	17568	1383	1650
Lakshadweep	8300	8500	15663	24353	1300	2070	1807	2471	150	210
Pondicherry	14456	14021	24965	29520	3609	4139	11176	13934	1616	1954
Tamil Nadu	13315	12929	20533	24893	2734	3218	21740	27943	2895	3613
All India	**15931**	**15718**	**19130**	**23382**	**3047**	**3675**	**13869**	**17541**	**2209**	**2757**

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

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2006 & 2007, RBI.

TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007

(Amount in Rs. crore)

Region / State / Union Territory	As on March 31							
	State Bank of India and its Associates				Nationalised Banks			
	2006		2007		2006		2007	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	**108554**	**80862**	**125564**	**100567**	**243993**	**167789**	**294771**	**213762**
	(22.1)	(23.0)	(21.7)	(22.2)	(24.1)	(23.3)	(23.4)	(23.1)
Haryana	8344	8148	10672	10281	28819	17173	32118	19324
Himachal Pradesh	5183	2003	5838	2540	7765	3343	9350	4112
Jammu & Kashmir	3326	852	3628	1095	2998	1146	3408	1461
Punjab	17885	13609	20411	16982	46632	24039	53397	30978
Rajasthan	17157	12862	19801	15771	19909	18414	23709	23311
Chandigarh	3568	4750	4264	6118	10615	7665	10597	9514
Delhi	53091	38638	60950	47780	127255	96009	162192	125062
North-Eastern Region	**14282**	**5421**	**16782**	**7147**	**14328**	**5750**	**18022**	**6919**
	(2.9)	(1.5)	(2.9)	(1.6)	(1.4)	(0.8)	(1.4)	(0.7)
Arunachal Pradesh	1061	221	1354	331	349	119	363	128
Assam	8267	3233	9634	4268	9917	4338	12830	5292
Manipur	562	328	687	423	605	252	702	308
Meghalaya	1568	713	1900	804	1204	454	1464	483
Mizoram	593	328	776	455	204	63	225	68
Nagaland	1127	277	1188	441	706	145	850	185
Tripura	1104	321	1243	425	1343	379	1588	455
Eastern Region	**67957**	**33065**	**80898**	**44041**	**128480**	**64225**	**155496**	**81660**
	(13.9)	(9.4)	(14.0)	(9.7)	(12.7)	(8.9)	(12.4)	(8.8)
Bihar	16405	4630	20655	5516	23268	7155	28107	8596
Jharkhand	11855	3718	14248	4593	16440	5335	18847	6539
Orissa	10785	7592	14352	10549	15902	10094	20038	11880
Sikkim	571	283	571	367	615	276	839	382
West Bengal	27952	16722	30625	22871	71810	41247	87188	54135
Andaman & Nicobar Islands	389	120	447	145	445	118	477	128
Central Region	**71281**	**36120**	**82132**	**43526**	**141635**	**60982**	**170659**	**79266**
	(14.5)	(10.3)	(14.2)	(9.6)	(14.0)	(8.5)	(13.6)	(8.6)
Chhattisgarh	7441	5161	8339	6038	9938	3993	11015	5622
Madhya Pradesh	21141	14076	24700	17156	26351	15059	31148	18141
Uttar Pradesh	31017	14806	34459	17682	95719	38719	116653	51227
Uttarakhand	11682	2077	14634	2650	9627	3211	11843	4276
Western Region	**104281**	**93452**	**125570**	**123698**	**277998**	**242774**	**362295**	**317404**
	(21.3)	(26.6)	(21.7)	(27.4)	(27.4)	(33.7)	(28.8)	(34.3)
Goa	2919	802	3307	1012	11252	2357	11787	3002
Gujarat	22708	15731	25866	21256	65018	32482	73383	41070
Maharashtra	78069	76863	95738	101351	201252	207847	276594	273204
Dadra & Nagar Haveli	36	13	49	12	273	43	292	65
Daman & Diu	549	43	610	67	203	45	239	63
Southern Region	**124017**	**102043**	**147438**	**133241**	**207232**	**179549**	**256795**	**226255**
	(25.3)	(29.1)	(25.5)	(29.5)	(20.4)	(24.9)	(20.4)	(24.5)
Andhra Pradesh	39927	30662	45645	39850	52278	46111	64056	58255
Karnataka	31915	24081	40134	31563	60797	52178	77676	66372
Kerala	26328	16402	30831	20781	24612	16156	29539	19079
Tamil Nadu	25007	30498	29885	40537	67621	64401	83086	81666
Lakshadweep	27	3	43	3	103	12	163	18
Pondicherry	813	397	900	507	1821	691	2275	865
All India	**490372**	**350963**	**578384**	**452220**	**1013666**	**721069**	**1258038**	**925266**
	(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 2006 & 2007, RBI.

TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

(Amount in Rs. crore)

Region / State / Union Territory	As on March 31							
	Foreign Banks				Regional Rural Banks			
	2006		2007		2006		2007	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Northern Region	**22160**	**25871**	**26433**	**31547**	**9599**	**5015**	**11166**	**6069**
	(19.8)	(26.2)	(18.1)	(24.7)	(13.6)	(12.7)	(13.6)	(12.6)
Haryana	1176	106	1781	1323	2221	1289	2927	1554
Himachal Pradesh	—	—	—	—	769	265	850	327
Jammu & Kashmir	—	—	—	—	1102	266	1179	325
Punjab	279	86	379	106	1152	630	1248	683
Rajasthan	168	162	248	294	4355	2565	4962	3180
Chandigarh	375	78	399	126	—	—	—	—
Delhi	20162	25439	23626	29698	—	—	—	—
North-Eastern Region	**193**	**1**	**180**	**1**	**3253**	**1512**	**3776**	**1865**
	(0.2)	(0.0)	(0.1)	(0.0)	(4.6)	(3.8)	(4.6)	(3.9)
Arunachal Pradesh	—	—	—	—	62	29	78	27
Assam	193	1	180	1	1796	895	2090	1117
Manipur	—	—	—	—	47	35	51	38
Meghalaya	—	—	—	—	248	67	280	83
Mizoram	—	—	—	—	160	102	191	124
Nagaland	—	—	—	—	16	7	16	8
Tripura	—	—	—	—	924	377	1070	468
Eastern Region	**6982**	**4295**	**8072**	**5159**	**16276**	**7235**	**18399**	**8632**
	(6.2)	(4.3)	(5.5)	(4.0)	(23.0)	(18.3)	(22.4)	(17.9)
Bihar	25	—	67	4	6190	2228	7165	2900
Jharkhand	—	—	—	—	1897	581	1994	606
Orissa	137	1	118	2	3593	2375	4231	2824
Sikkim	—	—	—	—	—	—	—	—
West Bengal	6820	4294	7887	5153	4596	2051	5009	2302
Andaman & Nicobar Islands	—	—	—	—	—	—	—	—
Central Region	**940**	**261**	**1440**	**316**	**23745**	**10561**	**27019**	**12672**
	(0.8)	(0.3)	(1.0)	(0.2)	(33.6)	(26.8)	(32.9)	(26.3)
Chhattisgarh	—	—	16	7	1921	626	2176	724
Madhya Pradesh	85	64	172	114	4925	2425	5779	2993
Uttar Pradesh	855	197	1252	195	16148	7216	18177	8600
Uttarakhand	—	—	—	—	751	294	887	355
Western Region	**62744**	**43171**	**84616**	**57099**	**3860**	**1944**	**4740**	**2482**
	(56.1)	(43.7)	(58.0)	(44.7)	(5.5)	(4.9)	(5.8)	(5.2)
Goa	—	—	—	—	—	—	—	—
Gujarat	1403	1089	1676	1627	1869	939	2278	1233
Maharashtra	61341	42082	82940	55472	1991	1005	2462	1249
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—
Daman & Diu	—	—	—	—	—	—	—	—
Southern Region	**18824**	**25221**	**25190**	**33590**	**13890**	**13181**	**16959**	**16450**
	(16.8)	(25.5)	(17.3)	(26.3)	(19.7)	(33.4)	(20.7)	(34.1)
Andhra Pradesh	2201	1802	3329	2457	5814	5196	7241	6346
Karnataka	9517	8037	13255	10549	4998	4700	6021	5897
Kerala	516	170	593	237	2075	2273	2437	2864
Tamil Nadu	6582	15210	7994	20339	1003	1012	1260	1343
Lakshadweep	—	—	—	—	—	—	—	—
Pondicherry	8	2	19	8	—	—	—	—
All India	**111843**	**98820**	**145931**	**127712**	**70623**	**39448**	**82059**	**48170**
	(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 2006 & 2007, RBI.

TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Concld.)*

(Amount in Rs. crore)

Region / State / Union Territory	As on March 31							
	Other Scheduled Commercial Banks				All Scheduled Commercial Banks			
	2006		2007		2006		2007	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Northern Region	**105091**	**40993**	**141402**	**59107**	**489397**	**320530**	**599336**	**411052**
	(25.9)	(13.3)	(26.5)	(14.9)	(23.4)	(21.1)	(23.1)	(21.1)
Haryana	8837	1615	13171	2468	49397	28331	60669	34950
Himachal Pradesh	326	71	962	79	14043	5682	17000	7058
Jammu & Kashmir	11855	6395	13741	7496	19281	8659	21956	10377
Punjab	6860	2855	9186	4063	72808	41219	84621	52812
Rajasthan	7277	4302	10253	6101	48866	38305	58973	48657
Chandigarh	3931	2334	4580	3022	18489	14827	19840	18780
Delhi	66005	23421	89509	35878	266513	183507	336277	238418
North-Eastern Region	**981**	**312**	**1577**	**523**	**33037**	**12996**	**40337**	**16455**
	(0.2)	(0.1)	(0.3)	(0.1)	(1.6)	(0.9)	(1.6)	(0.8)
Arunachal Pradesh	—	—	18	—	1472	369	1813	486
Assam	698	296	1023	475	20871	8763	25757	11153
Manipur	—	—	—	—	1214	615	1440	769
Meghalaya	128	5	232	19	3148	1239	3876	1389
Mizoram	—	—	16	4	957	493	1208	651
Nagaland	118	10	195	16	1967	439	2249	650
Tripura	37	1	93	9	3408	1078	3994	1357
Eastern Region	**19133**	**9957**	**25840**	**12172**	**238828**	**118777**	**288705**	**151664**
	(4.7)	(3.2)	(4.8)	(3.1)	(13.3)	(7.8)	(11.1)	(7.8)
Bihar	655	48	923	140	46543	14061	56917	17156
Jharkhand	1606	1069	2107	890	31798	10703	37196	12628
Orissa	1803	951	2900	1394	32220	21013	41639	26649
Sikkim	110	30	132	58	1297	589	1543	807
West Bengal	14922	7854	19703	9681	126100	72168	150412	94142
Andaman & Nicobar Islands	37	5	75	9	871	243	999	282
Central Region	**13226**	**5340**	**18998**	**7513**	**250827**	**113264**	**300248**	**143293**
	(3.3)	(1.7)	(3.6)	(1.9)	(12.0)	(7.5)	(11.6)	(7.3)
Chhattisgarh	1165	494	2881	556	20465	10274	24427	12947
Madhya Pradesh	3020	1690	3699	2332	55522	33314	65498	40736
Uttar Pradesh	7723	2718	10465	3995	151462	63656	181006	81699
Uttarakhand	1318	438	1953	630	23378	6020	29317	7911
Western Region	**163445**	**178890**	**216522**	**223277**	**612328**	**560231**	**793743**	**723960**
	(40.2)	(58.2)	(40.5)	(56.4)	(29.3)	(36.9)	(30.5)	(37.1)
Goa	2038	566	2571	628	16209	3725	17665	4642
Gujarat	14050	8958	16020	11729	105048	59199	119223	76915
Maharashtra	147141	169200	197668	210895	489794	496997	655402	642171
Dadra & Nagar Haveli	132	162	154	22	441	218	495	99
Daman & Diu	84	4	109	3	836	92	958	133
Southern Region	**104660**	**71709**	**130070**	**93605**	**468623**	**391703**	**576452**	**503141**
	(25.7)	(23.3)	(24.3)	(23.6)	(22.4)	(25.8)	(22.2)	(25.8)
Andhra Pradesh	17242	12600	21696	17405	117462	96371	141967	124313
Karnataka	27473	14460	34811	18796	134700	103456	171897	133177
Kerala	26134	14151	31882	17654	79665	49152	95282	60615
Tamil Nadu	33205	30134	40942	39276	133418	141255	163167	183161
Lakshadweep	—	—	—	—	130	15	206	21
Pondicherry	606	364	739	474	3248	1454	3933	1854
All India	**406536**	**307201**	**534409**	**396197**	**2093040**	**1517501**	**2598821**	**1949565**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

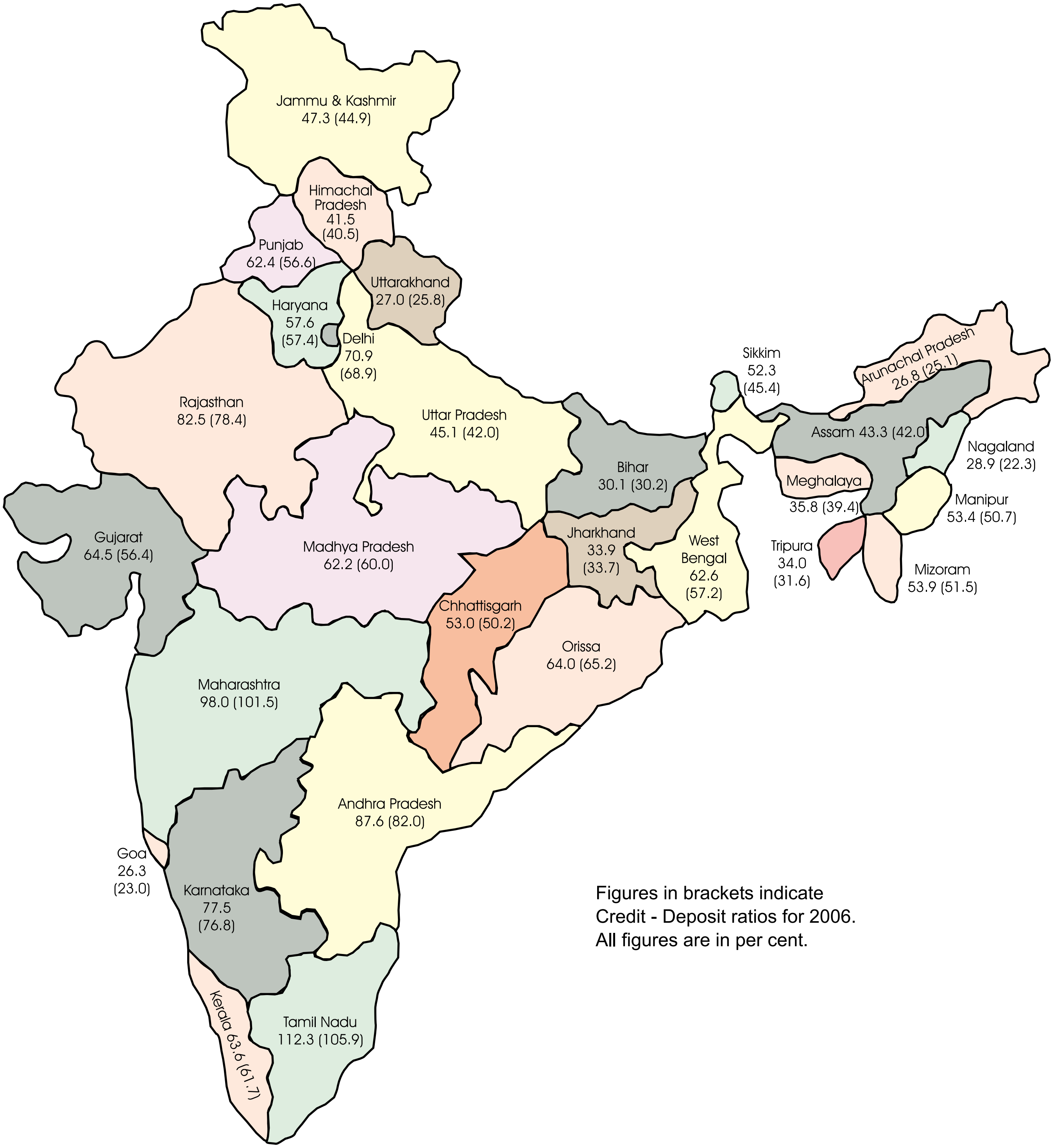
Note : Figures in bracket indicate per cent share in all India total.

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2006 & 2007, RBI.

MAP - 2

STATE-WISE CREDIT-DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS : 2007

(As on March 31)



Figures in brackets indicate
Credit - Deposit ratios for 2006.
All figures are in per cent.

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

(Amount in Rs. crore)

Population Group	March 2003		March 2004		March 2005		March 2006		March 2007	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Rural	176269 (13.8)	74776 (9.8)	195111 (12.9)	85244 (9.6)	213536 (12.2)	106497 (9.2)	226534 (10.8)	127445 (8.4)	258128 (9.9)	154785 (7.9)
Semi-Urban	240523 (18.8)	84684 (11.2)	267378 (17.6)	101354 (11.4)	296303 (16.9)	130596 (11.3)	302245 (14.4)	151076 (10.0)	356827 (13.7)	189783 (9.7)
Urban	290022 (22.7)	125290 (16.5)	330779 (21.8)	156399 (17.6)	376133 (21.5)	189593 (16.4)	431564 (20.6)	248141 (16.4)	531269 (20.4)	316166 (16.2)
Metropolitan	571853 (44.7)	474461 (62.5)	723932 (47.7)	547869 (61.5)	867201 (49.5)	731121 (63.1)	1132698 (54.1)	990835 (65.3)	1452599 (55.9)	1288833 (66.1)
All India	**1278667** (100.0)	**759211** (100.0)	**1517200** (100.0)	**890866** (100.0)	**1753173** (100.0)	**1157807** (100.0)	**2093041** (100.0)	**1517497** (100.0)	**2598823** (100.0)	**1949567** (100.0)

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

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2006 & 2007, RBI.

GRAPH - 3

POPULATION GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS - 2006 AND 2007

(As on the last Friday of March)

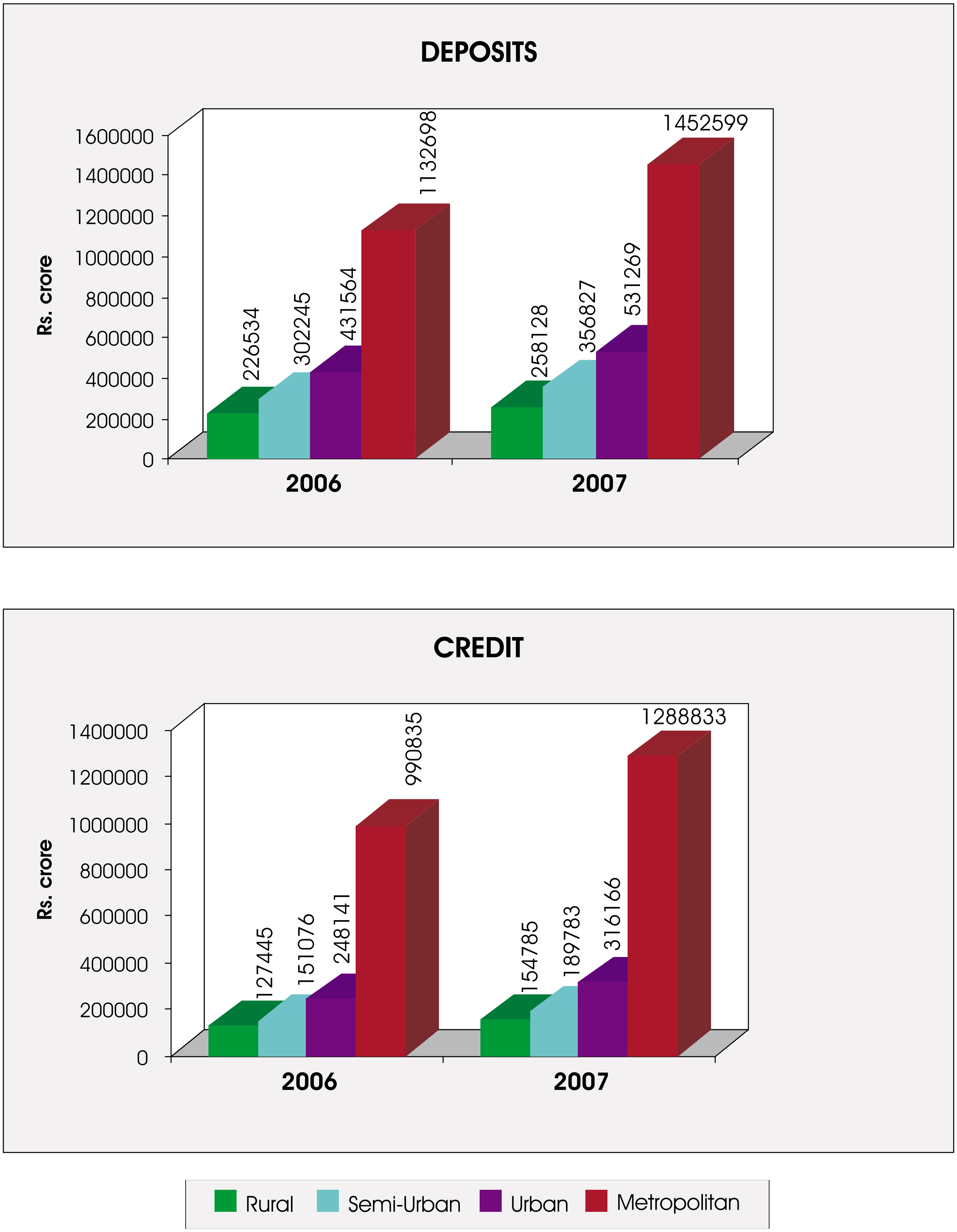


TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007

(In per cent)

	As on March 31									
Ratios	State Bank of India & its Associates		Nationalised Banks $		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash-deposit ratio	5.72	7.08	7.57	7.16	7.13	8.05	5.51	7.43	6.67	7.24
2. Credit-deposit ratio	68.52	76.16	68.01	70.38	85.77	83.78	73.04	75.14	70.07	73.46
3. Investment-deposit ratio	41.44	33.41	37.85	33.29	46.05	47.40	42.14	38.89	40.03	35.25
4. (Credit+Investment)-deposit ratio	109.96	109.57	105.86	103.67	131.83	131.18	115.19	114.03	110.10	108.71
5. Ratio of deposits to total liabilities	78.40	78.62	81.64	83.27	57.06	54.24	74.95	74.05	77.70	77.87
6. Ratio of term deposits to total deposits	56.60	57.11	61.79	64.57	49.47	56.83	69.61	70.17	61.39	63.53
7. Ratio of priority sector advances to total advances	33.64	32.66	36.18	34.69	26.87	27.44	30.59	31.58	33.81	33.08
8. Ratio of term loan to total advances	53.90	54.86	52.66	54.86	48.04	49.25	68.40	70.31	55.92	57.74
9. Ratio of secured advances to total advances	79.05	78.60	82.15	82.66	57.67	54.34	83.23	81.42	80.04	79.61
10. Ratio of investments in non-approved securities to total investments	12.45	14.50	18.61	19.13	21.80	21.20	28.04	25.51	19.17	19.70
11. Ratio of interest income to total assets	7.48	7.52	7.17	7.56	6.96	7.55	7.05	7.77	7.21	7.59
12. Ratio of net interest margin to total assets	3.22	3.00	2.92	2.85	4.05	4.36	2.74	2.77	3.04	2.99
13. Ratio of non-interest income to total assets	1.44	1.04	1.00	0.88	3.04	2.91	1.62	1.69	1.38	1.25
14. Ratio of intermediation cost to total assets	2.39	2.13	2.07	1.84	3.32	3.24	2.41	2.33	2.30	2.12
15. Ratio of wage bills to intermediation cost	67.67	65.49	65.42	63.56	34.25	39.80	33.87	34.43	56.52	54.52
16. Ratio of wage bills to total expense	24.35	21.01	21.42	17.89	18.22	20.06	12.15	10.94	20.11	17.20
17. Ratio of wage bills to total income	18.13	16.32	16.56	13.88	11.35	12.35	9.41	8.47	15.16	13.09
18. Ratio of burden to total assets	0.95	1.09	1.07	0.96	0.27	0.34	0.79	0.64	0.93	0.88
19. Ratio of burden to interest income	12.64	14.53	14.87	12.70	3.93	4.46	11.21	8.22	12.86	11.54
20. Ratio of operating profits to total assets	2.28	1.91	1.86	1.89	3.77	4.02	1.95	2.13	2.12	2.11
21. Return on assets	0.87	0.86	0.89	0.94	2.08	2.27	1.07	1.02	1.01	1.05
22. Return on equity	16.92	16.31	14.65	15.97	14.18	15.98	13.34	13.71	14.77	15.51
23. Cost of deposits	4.83	4.87	4.45	4.96	3.16	3.60	4.46	5.37	4.48	4.95
24. Cost of borrowings	5.11	5.54	1.77	2.30	5.01	5.31	3.27	3.61	3.30	3.87
25. Cost of funds	4.84	4.92	4.27	4.81	3.63	4.03	4.33	5.18	4.38	4.86
26. Return on advances	7.77	8.46	8.13	8.79	8.54	9.77	8.72	9.55	8.19	8.93
27. Return on investments	7.86	7.57	7.83	7.73	8.30	8.77	6.64	7.26	7.65	7.66
28. Return on advances adjusted to cost of funds	2.93	3.55	3.86	3.99	4.90	5.74	4.39	4.38	3.80	4.08
29. Return on investments adjusted to cost of funds	3.02	2.65	3.57	2.93	4.66	4.74	2.31	2.08	3.26	2.80

Note : $ Includes IDBI Ltd.

Source : Annual accounts of banks of respective years.

TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS — 2006 AND 2007

(Amount in Rs. crore)

Maturity-wise liability / assets	As on March 31									
	State Bank of India & its Associates		Nationalised Banks $		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Deposits	**541371**	**633754**	**1066613**	**1354939**	**113572**	**150633**	**427885**	**551263**	**2149442**	**2690590**
a) 1 - 14 days	58774	67394	82458	102504	22243	36461	37112	52426	200589	258787
b) 15 - 28 days	8832	8332	40918	48318	6014	9244	19316	23373	75082	89269
c) 29 days to 3 months	27442	40530	88341	128892	15317	21685	59321	73044	190422	264153
d) Over 3 months to 6 months	26534	39718	93239	119907	6261	14407	48394	66097	174430	240131
e) Over 6 months to one year	60355	75197	157919	211541	10573	14610	73037	99772	301885	401122
f) Over one year to 3 years	162594	180548	326407	395231	49541	53656	159609	200511	698152	829948
g) Over 3 years to 5 years	98354	118196	89549	104273	413	534	16710	21553	205028	244557
h) Over 5 years	98484	103835	187778	244270	3206	32	14382	14482	303850	362621
Borrowings	**35181**	**47496**	**75145**	**70182**	**38921**	**50952**	**49601**	**70579**	**198869**	**239211**
a) 1 - 14 days	10344	11796	12338	9587	16362	26697	6776	5866	45821	53947
b) 15 - 28 days	3627	1844	2905	1053	1397	922	1551	1638	9481	5460
c) 29 days to 3 months	3861	9454	6026	4316	7388	8292	7519	8765	24796	30829
d) Over 3 months to 6 months	5730	6378	4533	6183	4376	5390	6195	9246	20836	27198
e) Over 6 months to one year	2049	4410	3454	6963	3207	3899	6275	11032	14987	26306
f) Over one year to 3 years	4014	6390	20029	16355	5491	5709	8809	18145	38346	46601
g) Over 3 years to 5 years	4717	5976	8701	9953	584	36	9875	13327	23878	29294
h) Over 5 years	835	1245	17176	15768	112	3	2597	2556	20721	19573
Loans and Advances	**369610**	**480906**	**724060**	**950992**	**97863**	**126633**	**312705**	**414670**	**1504239**	**1973201**
a) 1 - 14 days	52331	69256	69399	101353	15121	21714	20110	23183	156962	215507
b) 15 - 28 days	6739	7530	23393	31342	5889	8861	5704	5375	41727	53110
c) 29 days to 3 months	20017	23019	61176	78790	15982	18175	22991	26690	120167	146676
d) Over 3 months to 6 months	15921	21846	56131	71419	11392	10522	22528	30158	105975	133947
e) Over 6 months to one year	17762	26206	74614	95952	6194	6779	34784	49664	133355	178602
f) Over one year to 3 years	150418	193984	229306	280343	25195	39564	122231	162987	527151	676879
g) Over 3 years to 5 years	34690	50695	90829	129590	5193	7699	34201	48955	164915	236941
h) Over 5 years	71729	88366	119207	162197	12894	13316	50153	67655	253985	331536

Note : $ Includes IDBI Ltd.

Source : Annual accounts of banks of respective years.

TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS — 2006 AND 2007 *(Concld.)*

(Amount in Rs. crore)

Maturity-wise liability / assets	As on March 31									
	State Bank of India & its Associates		Nationalised Banks $		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Investments (at book Value)	**226124**	**212630**	**409367**	**453866**	**52682**	**73024**	**181982**	**214687**	**870155**	**954208**
a) 1 - 14 days	7335	4067	8038	5666	12340	10953	24568	14263	52283	34950
b) 15 - 28 days	3126	4189	4526	4913	4141	9021	7907	14889	19702	33014
c) 29 days to 3 months	9536	13422	13044	23746	6809	9621	17818	24257	47208	71047
d) Over 3 months to 6 months	6219	4526	10986	13046	3813	1776	11273	16475	32291	35825
e) Over 6 months to one year	3287	4103	10170	13289	3405	4941	16187	26449	33050	48783
f) Over one year to 3 years	38913	38054	53289	59378	15821	22431	39077	47747	147101	167611
g) Over 3 years to 5 years	41394	32471	66480	68358	2543	9009	16355	17332	126774	127172
h) Over 5 years	116311	111795	242830	265465	3807	5269	48794	53272	411743	435802
Foreign Currency Assets	**80057**	**87052**	**77086**	**102817**	**34297**	**69644**	**40448**	**67683**	**231889**	**327197**
a) 1 - 14 days	24092	28098	18129	30372	13158	18507	8745	16235	64125	93214
b) 15 - 28 days	5852	3831	7595	5679	2586	4334	2010	1861	18044	15706
c) 29 days to 3 months	16142	14038	16363	22380	7908	14323	6101	6165	46515	56907
d) Over 3 months to 6 months	9028	11654	13877	15682	7042	10520	5587	5646	35535	43503
e) Over 6 months to one year	5371	5509	6195	10823	1871	9526	3928	10283	17366	36143
f) Over one year to 3 years	10094	11673	5371	5395	1486	8334	4621	7971	21574	33375
g) Over 3 years to 5 years	7013	8141	4960	6989	178	2814	4312	7405	16464	25351
h) Over 5 years	2462	4104	4593	5493	65	1282	5141	12114	12262	22995
Foreign Currency Liabilities	**78919**	**84765**	**77430**	**101139**	**39638**	**81601**	**45932**	**76101**	**241921**	**343608**
a) 1 - 14 days	21663	18687	12634	20161	8318	12745	5633	7087	48249	58681
b) 15 - 28 days	7245	5747	5897	5168	1134	2408	2929	1877	17207	15202
c) 29 days to 3 months	12278	19722	11323	20777	7073	16747	8819	9523	39495	66770
d) Over 3 months to 6 months	11214	9740	10109	14036	6073	13714	4798	7475	32195	44966
e) Over 6 months to one year	10956	10786	14099	18350	7151	17811	8677	11289	40885	58237
f) Over one year to 3 years	9595	12222	15854	14492	6450	11677	6679	17389	38579	55782
g) Over 3 years to 5 years	5195	6284	3978	2655	2425	3694	7110	12317	18710	24952
h) Over 5 years	770	1573	3533	5496	1010	2802	1282	9141	6596	19013

Note : $ Includes IDBI Ltd.

Source : Annual accounts of banks of respective years.

TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA — 2006 AND 2007

(Amount in Rs. crore)

Items	As on March 31									
	State Bank of India & its Associates		Nationalised Banks $		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Number of reporting banks	**8**	**8**	**20**	**20**	**29**	**29**	**28**	**25**	**85**	**82**
Liabilities										
1. Capital	**1036**	**1036**	**11294**	**11381**	**8940**	**12999**	**3937**	**4144**	**25207**	**29559**
2. Reserves and Surplus	**36623**	**41905**	**66090**	**81303**	**15374**	**20076**	**39887**	**46329**	**157972**	**189612**
2.1. Statutory Reserves	20869	24916	16786	20346	5006	6199	6769	8444	49430	59905
(i) Opening balance	17395	20870	13938	16785	3587	5006	5266	6616	40187	49277
(ii) Additions during the Year	3474	4046	2848	3561	1419	1193	1503	1828	9243	10628
(iii) Deductions during the Year	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	614	632	5208	8195	2611	3071	1168	1373	9599	13270
(i) Opening balance	463	614	4752	5309	1832	2611	1020	1165	8066	9698
(ii) Additions during the Year	151	18	664	3116	779	460	156	222	1749	3816
(iii) Deductions during the Year	—	—	208	230	—	—	8	14	216	244
2.3. Share Premium	3863	3863	12095	12793	—	—	18559	20281	34517	36938
(i) Opening balance	3863	3863	8007	12095	—	—	9496	18510	21366	34468
(ii) Additions during the Year	—	—	4088	698	—	—	9421	1820	13509	2518
(iii) Deductions during the Year	—	—	—	—	—	—	358	49	358	48
2.5. Investment Fluctuations Reserves	—	—	789	166	294	98	418	191	1501	455
(i) Opening balance	7284	—	10948	789	1573	287	2309	367	22113	1443
(ii) Additions during the Year	—	—	68	25	39	22	873	18	980	65
(iii) Deductions during the Year	7284	—	10227	648	1318	211	2764	194	21592	1053
2.6. Revenue and other Reserves	11275	12492	28376	36386	6160	8427	10072	11326	55883	68631
(i) Opening balance	2721	11272	14162	27832	3899	6290	7773	9866	28555	55259
(ii) Additions during the Year	8583	1249	14286	9348	2317	2305	2690	1591	27876	14492
(iii) Deductions during the Year	29	29	72	794	56	168	391	131	548	1120
2.5. Balance of Profit	2	2	2836	3417	1303	2281	2901	4714	7042	10413
3. Deposits (3.1 + 3.2 + 3.3)	**542410**	**633475**	**1080072**	**1360724**	**113746**	**150792**	**428457**	**551987**	**2164679**	**2696977**
3.1. Demand Deposits [(i)+(ii)]	85355	99635	111999	135766	38697	43256	56896	73340	292944	351997
(i) From banks	9151	13337	4560	4855	875	982	1840	2262	16425	21436
(ii) From others	76204	86298	107439	130911	37822	42274	55056	71078	276519	330561
3.2. Savings bank deposits	150051	172082	300737	346389	18783	21839	73304	91342	542874	631651
3.3. Term Deposits [(i)+(ii)]	307004	361758	667336	878569	56266	85697	298257	387305	1328861	1713329
(i) From banks	5640	5457	26319	45117	2575	4744	34156	37913	68690	93230
(ii) From others	301364	356301	641017	833452	53691	80953	264101	349392	1260171	1620099
3.A. Deposits of branches in India	528592	617891	1037460	1294022	113745	150794	419527	542966	2099324	2605672
3.B. Deposits of branches outside India	13818	15584	42612	66702	—	—	8928	9021	65357	91307
Total (3.A + 3.B)	**542410**	**633475**	**1080072**	**1360724**	**113745**	**150794**	**428455**	**551987**	**2164681**	**2696979**

Note : $ Includes IDBI Ltd.

Source : Annual accounts of banks of respective years.

TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA — 2006 AND 2007 *(Contd.)*

(Amount in Rs. crore)

Items	As on March 31									
	State Bank of India & its Associates		Nationalised Banks $		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
4. Borrowings	**37085**	**48323**	**78166**	**73449**	**38412**	**50966**	**49487**	**70131**	**203145**	**242869**
4.1. Borrowings in India	8995	12108	59826	57160	20628	35373	23797	24906	113242	129547
(i) From Reserve Bank of India	165	2455	5518	4445	588	6290	82	2071	6352	15261
(ii) From other banks	1383	1731	2803	2650	14214	22141	7937	9331	26336	35853
(iii) From other institutions and agencies	7447	7922	51505	50065	5826	6942	15778	13504	80554	78433
4.2. Borrowings outside India	28090	36215	18340	16289	17784	15593	25690	45225	89903	113322
5. Other liabilities and provisions	**74693**	**81055**	**87406**	**107331**	**22888**	**43180**	**49867**	**72813**	**234848**	**304378**
(i) Bills Payable	21565	24876	15986	14502	3332	3735	8710	11983	49592	55096
(ii) Inter-office adjustments	13452	1423	2445	4620	6	92	993	508	16897	6643
(iii) Interest accured	4923	5968	5784	7109	1389	1768	3054	4980	15149	19825
(iv) Subordinate debt	1995	3410	18920	33143	2695	3063	14267	27396	37876	67012
(v) Deferred Tax Liabilities	—	484	330	736	2	4	194	203	525	1426
(vi) Others (including provisions)	32758	44894	43941	47221	15464	34518	22649	27743	114809	154376
Total Liabilities	**691847**	**805794**	**1323028**	**1634188**	**199360**	**278013**	**571635**	**745404**	**2785851**	**3463395**
6. Cash and balances with RBI	**31029**	**44828**	**81741**	**97384**	**8108**	**12145**	**23597**	**41017**	**144474**	**195371**
6.1. Cash in hand	2441	2941	5713	6998	335	396	3627	5265	12116	15599
6.2. Balances with RBI	28588	41887	76028	90386	7773	11749	19970	35752	132358	179772
(i) In current account	28588	41887	75620	90228	7441	11747	19870	35652	131518	179513
(ii) In other account	—	—	408	158	332	2	100	100	840	259
7. Balances with banks and money at call and short notice (7.1 + 7.2)	**28227**	**29111**	**46189**	**65339**	**18751**	**26673**	**23274**	**37288**	**116440**	**158409**
7.1. In India (7.1.1 + 7.2.2)	12753	11441	24129	27833	9014	14768	14077	15528	59973	69569
7.1.1. Balances with Banks	1773	2520	16526	16256	8633	13711	11668	11970	38601	44457
(i) In current account	1181	1608	5512	6228	602	1024	2516	3142	9812	12002
(ii) In other deposit account	592	912	11014	10028	8031	12687	9152	8828	28789	32455
7.1.2 Money at call and short notice	10980	8921	7603	11577	381	1057	2409	3558	21372	25112
(i) with Banks	10276	8353	6645	10784	380	989	2129	3168	19430	23294
(ii) with other institutions	704	568	958	793	1	68	280	390	1942	1818
7.2 Outside India (7.2.1 + 7.2.2)	15474	17670	22060	37506	9737	11905	9197	21760	56467	88840
7.2.1 Balances with Banks	6379	6485	18478	29180	3708	3673	6633	15828	35197	55165
(i) In current account	2599	2654	1642	2364	669	1462	1565	2735	6474	9215
(ii) In other deposit account	3780	3831	16836	26816	3039	2211	5068	13093	28723	45950
7.2.2 Money at call and short notice	9095	11185	3582	8326	6029	8232	2564	5932	21270	33675

Note : $ Includes IDBI Ltd.

Source : Annual accounts of banks of respective years.

TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA — 2006 AND 2007 *(Contd.)*

(Amount in Rs. crore)

Items			As on March 31									
			State Bank of India & its Associates		Nationalised Banks $		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
			2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
8.	**Investments (8.1 + 8.2)**		**224762**	**211663**	**408795**	**452981**	**52383**	**71469**	**180568**	**214654**	**866505**	**950764**
	8.1	In India in	219363	205851	398149	441949	52383	71469	175979	209574	845872	928842
	(i)	Government securities	192478	176887	323652	358066	40880	56231	129454	159549	686464	750733
	(ii)	Other approved securities	4303	4093	9080	8245	85	85	482	337	13949	12760
	(iii)	Shares	1691	2706	6028	9378	431	36	2906	2949	11056	15069
	(iv)	Debentures and Bonds	11751	10119	46119	42831	6659	6016	24029	21916	88558	80882
	(v)	Subsidiaries and/or joint ventures	2063	2262	2442	2357	—	—	1942	3007	6446	7626
	(vi)	Others	7077	9784	10828	21072	4328	9101	17166	21816	39399	61772
	8.2	Outside India in	5399	5812	10646	11032	—	—	4589	5080	20634	21922
	(i)	Government securities	647	568	3098	2854	—	—	212	302	3957	3723
	(ii)	Subsidiaries and/or joint ventures	310	352	240	253	—	—	1192	1479	1742	2084
	(iii)	Others	4442	4892	7308	7925	—	—	3185	3299	14935	16115
9.	**Advances**		**371679**	**482426**	**734609**	**957697**	**97562**	**126339**	**312961**	**414755**	**1516810**	**1981214**
	9.A. (i)	Bills purchased and discounted	31369	37087	44336	55609	9520	11544	18432	20186	103657	124424
	(ii)	Cash credits, overdrafts & loans repayable on loan	139963	180696	303414	376649	41169	52569	80455	102952	565001	712866
	(iii)	Term loans	200347	264643	386859	525439	46873	62226	214074	291617	848152	1143924
	Total		**371679**	**482426**	**734609**	**957697**	**97562**	**126339**	**312961**	**414755**	**1516810**	**1981214**
	9.B. (i)	Secured by tangible assets	268311	352301	556009	732512	51463	64158	250234	325639	1126017	1474610
	(ii)	Covered by Bank/ Government Guarantees	25486	26865	47478	59141	4798	4495	10248	12045	88009	102545
	(iii)	Unsecured	77883	103260	131122	166044	41300	57686	52480	77070	302784	404060
	Total		**371679**	**482426**	**734609**	**957697**	**97562**	**126339**	**312961**	**414755**	**1516810**	**1981214**
	9.C.I.	Advances in India	344735	444373	702250	909864	97561	126338	300106	387770	1444651	1868343
	(i)	Priority sectors	125020	157583	265806	332265	26218	34665	95746	130961	512790	655473
	(ii)	Public sectors	32800	37889	80846	104892	931	1120	9392	8784	123968	152684
	(iii)	Banks	807	2822	6175	8820	367	731	1629	1541	8978	13914
	(iv)	others	186108	246079	349423	463887	70045	89822	193339	246484	798915	1046272

Note : $ Includes IDBI Ltd.

Source : Annual accounts of banks of respective years.

TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA — 2006 AND 2007 *(Concld.)*

(Amount in Rs. crore)

Items	As on March 31									
	State Bank of India & its Associates		Nationalised Banks $		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
9.C.II. Advances Outside India	26945	38053	32358	47833	—	—	12855	26985	72156	112870
(i) Due from Banks	2239	2834	7104	7854	—	—	1856	3003	11199	13691
(ii) Due from Others	24706	35219	25254	39979	—	—	10999	23982	60957	99179
a) Bills purchased and discounted	8229	10449	9154	14236	—	—	4465	2491	21847	27176
b) Syndicate loans	6389	12606	4417	9140	—	—	2970	14902	13775	36647
c) Others	10088	12164	11683	16603	—	—	3564	6589	25335	35356
Total (9.C.I + 9.C.II)	**371679**	**482426**	**734608**	**957697**	**97562**	**126338**	**312961**	**414755**	**1516807**	**1981214**
10. Fixed Assets	**3951**	**3962**	**10719**	**16232**	**2411**	**3001**	**8000**	**8168**	**25081**	**31363**
10.1 Premises	1311	1347	6923	12252	1711	2194	3385	3354	13330	19149
(i) At cost as on 31st March of the preceding year	1518	1874	7747	8263	1281	1770	3597	3702	14142	15609
(ii) Additions during the Year	359	117	1659	6517	726	714	405	456	3148	7804
(iii) Deductions during the Year	2	3	270	235	86	67	45	160	402	464
(iv) Depreciation to date	564	641	2213	2293	210	223	572	644	3558	3800
10.2. Assets under construction	82	145	69	93	17	33	162	153	329	423
10.3 Other Fixed assets	2358	2380	3295	3787	667	750	3171	3565	9492	10482
(i) At cost as on 31st March of the preceding year	5845	7097	9310	10598	1868	1974	5532	6696	22555	26364
(ii) Additions during the Year	1486	910	1504	2075	330	407	1438	1421	4758	4813
(iii) Deductions during the Year	234	155	252	337	225	254	107	184	818	929
(iv) Depreciation to date	4739	5472	7267	8549	1306	1377	3692	4368	17003	19766
10.4 Assets on Lease	200	90	432	100	16	24	1282	1096	1930	1309
(i) At cost as on 31st March of the preceding year	1368	1177	1993	1801	28	32	2900	2705	6289	5714
(ii) Additions during the Year	—	—	60	21	12	22	32	21	104	63
(iii) Deductions during the Year	222	76	325	732	8	12	277	191	832	1010
(iv) Depreciation to date	946	1011	1296	990	16	18	1373	1439	3631	3458
11. Other Assets	**32200**	**33804**	**40975**	**44555**	**20140**	**38389**	**23228**	**29522**	**116540**	**146268**
(i) Inter - office adjustments (net)	1140	1811	2006	2155	119	49	190	510	3455	4525
(ii) Interest accrued	6598	7229	10350	12027	1844	2713	5009	7055	23800	29023
(iii) Tax paid in advance/ tax deducted at source	1817	3454	12184	11836	1189	1119	4844	5793	20033	22202
(iv) Stationery and Stamps	110	106	106	105	1	2	45	39	261	251
(v) Others	22535	21204	16329	18432	16987	34506	13140	16125	68991	90267
Total Assets	**691848**	**805794**	**1323028**	**1634188**	**199355**	**278016**	**571628**	**745404**	**2785851**	**3463389**

Note : $ Includes IDBI Ltd.

Source : Annual accounts of banks of respective years.

TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF STATE CO-OPERATIVE BANKS — 2005

(Amount in Rs. crore)

	As on March 31										
States	Capital	Reserves	Deposits	Borrowings	Other Liabilities	Cash in Hand & balances with banks	Investments	Loans & Advances	Other Assets	Accumulated Losses	**Total Assets**
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andaman & Nicobar Islands	2	36	205	14	4	13	161	69	18	—	**261**
Andhra Pradesh	192	1129	1868	3124	544	90	935	5161	671	—	**6857**
Arunachal Pradesh	2	47	211	12	5	18	44	153	37	25	**277**
Assam	6	15	541	3	231	71	148	297	191	89	**796**
Bihar	18	266	939	109	145	104	689	562	122	—	**1477**
Chandigarh *	1	13	114	—	3	4	111	13	3	—	**131**
Chhattisgarh	13	57	883	23	12	64	730	129	55	10	**988**
Delhi	4	116	585	16	30	22	486	184	59	—	**751**
Goa	7	124	575	11	51	48	284	351	85	—	**768**
Gujarat	16	322	2310	1003	164	659	1089	1935	132	—	**3815**
Haryana	45	289	1106	1379	62	353	372	2094	62	—	**2881**
Himachal Pradesh	8	239	1857	238	120	467	1038	770	187	—	**2462**
Jammu & Kashmir	2	17	305	5	11	10	245	73	12	—	**340**
Karnataka	35	349	1977	926	34	104	1535	1641	41	—	**3321**
Kerala	23	117	2407	376	100	727	793	1372	131	—	**3023**
Madhya Pradesh	74	444	1548	643	111	416	426	1700	224	54	**2820**
Maharashtra	215	2757	13404	1400	306	1562	7773	7643	1104	—	**18082**
Manipur @	18	9	40	10	11	12	8	24	12	32	**88**
Meghalaya	5	39	449	28	39	26	392	98	44	—	**560**
Mizoram	2	16	131	45	3	29	51	86	12	19	**197**
Nagaland	9	23	142	3	4	7	72	44	33	25	**181**
Orissa	52	243	1079	692	79	74	682	1279	110	—	**2145**
Pondicherry	7	29	184	5	12	49	70	102	16	—	**237**
Punjab	34	288	1184	1343	130	62	382	2387	148	—	**2979**
Rajasthan	47	168	1139	951	213	501	356	1526	135	—	**2518**
Sikkim	9	3	15	—	2	1	16	11	1	—	**29**
Tamil Nadu	41	494	3063	1082	113	227	1626	2823	117	—	**4793**
Tripura	7	21	197	10	39	25	68	122	39	20	**274**
Uttar Pradesh	67	614	3181	345	439	201	1207	2944	294	—	**4646**
Uttarakhand	30	4	225	23	4	4	217	60	5	—	**286**
West Bengal	23	200	2470	785	364	650	1297	1700	195	—	**3842**
Total	**1014**	**8488**	**44334**	**14604**	**3385**	**6600**	**23303**	**37353**	**4295**	**274**	**71825**

Notes : @ Data repeated for the year 2005.

* Share Capital of Chandigarh SCB is Rs. 0.46 for the year 2006.

Source : National Bank for Agriculture and Rural Development.

TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF STATE CO-OPERATIVE BANKS — 2006 *(Concld.)*

(Amount in Rs. crore)

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

Notes : @ Data repeated for the year 2006.

* Share Capital of Chandigarh SCB is Rs. 0.46 for the year 2006.

Source : National Bank for Agriculture and Rural Development.

TABLE 3.3 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF DISTRICT CENTRAL CO-OPERATIVE BANKS — 2005 AND 2006

(Amount in Rs. crore)

States	Year	Capital	Reserves	Deposits	Borrowings	Other Liabilities	**Total Liabilities**
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	2005	750	1159	2468	4694	888	9959
	2006	770	1470	2491	5077	1137	10945
Bihar	2005	82	435	808	388	81	1794
	2006	163	433	891	279	67	1833
Chhattisgarh	2005	52	243	1410	36	80	1821
	2006	60	262	1497	23	97	1939
Gujarat	2005	296	1378	6491	1359	497	10021
	2006	304	1546	6670	1511	427	10458
Haryana	2005	194	369	2420	2029	264	5276
	2006	227	556	2796	2203	172	5954
Himachal Pradesh	2005	5	425	2416	135	31	3012
	2006	5	474	2513	116	73	3181
Jammu & Kashmir	2005	8	37	767	11	100	923
	2006	8	36	833	6	109	992
Jharkhand	2005	19	34	520	7	197	777
	2006	19	117	616	6	101	859
Karnataka	2005	212	665	3681	1217	1123	6898
	2006	238	773	4089	1229	837	7166
Kerala	2005	106	704	6814	596	561	8781
	2006	114	721	7595	695	613	9738
Madhya Pradesh	2005	277	1065	3919	1242	255	6758
	2006	291	1129	4301	1238	300	7259
Maharashtra	2005	1001	5018	24791	2363	1562	34735
	2006	1082	5581	26405	2576	1537	37181
Orissa	2005	211	204	1832	1080	308	3635
	2006	239	264	1940	1427	311	4181
Punjab	2005	83	648	4179	1798	219	6927
	2006	79	623	4061	1683	202	6648
Rajasthan	2005	193	436	2267	1299	98	4293
	2006	202	489	2541	1451	114	4797
Tamil Nadu	2005	448	1428	6987	2383	951	12197
	2006	509	1991	7033	2643	931	13107
Uttar Pradesh	2005	298	1367	5749	1288	348	9050
	2006	313	1560	6208	1361	383	9825
Uttarakhand	2005	24	226	1750	24	98	2122
	2006	32	239	1978	35	82	2366
West Bengal	2005	83	316	2860	626	513	4398
	2006	92	438	3074	658	398	4660
Total	**2005**	**4342**	**16157**	**82129**	**22575**	**8174**	**133377**
	2006	**4747**	**18702**	**87532**	**24217**	**7891**	**143089**

Note : Data for the year 2006 is provisional.

Source : National bank for Agriculture and Rural Development.

TABLE 3.3 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF DISTRICT CENTRAL CO-OPERATIVE BANKS — 2005 AND 2006 *(Concld.)*

(Amount in Rs. crore)

States	Year	Cash in Hand and balances with banks	Investments	Loans & Advances	Other Assets	Accumulated Losses	**Total Assets**
	(1)	(8)	(9)	(10)	(11)	(12)	(13)
Andhra Pradesh	2005	392	1217	7003	962	385	9959
	2006	418	1167	7784	1053	523	10945
Bihar	2005	111	372	656	373	282	1794
	2006	143	427	633	371	259	1833
Chhattisgarh	2005	397	528	670	130	96	1821
	2006	412	591	726	126	84	1939
Gujarat	2005	730	3294	5106	644	247	10021
	2006	479	3635	5324	701	319	10458
Haryana	2005	221	690	4144	220	1	5276
	2006	982	122	4581	265	4	5954
Himachal Pradesh	2005	109	1835	947	121	—	3012
	2006	99	1914	1018	150	—	3181
Jammu & Kashmir	2005	51	347	296	140	89	923
	2006	55	362	326	151	98	992
Jharkhand	2005	38	378	176	114	71	777
	2006	52	525	122	110	50	859
Karnataka	2005	431	1282	3828	994	363	6898
	2006	1040	1196	4139	590	201	7166
Kerala	2005	1402	1452	5252	664	11	8781
	2006	1531	1726	5715	755	11	9738
Madhya Pradesh	2005	377	1490	3775	592	524	6758
	2006	440	1631	4055	650	483	7259
Maharashtra	2005	1269	12116	17314	2619	1417	34735
	2006	2215	11304	19462	2673	1527	37181
Orissa	2005	143	657	2346	435	54	3635
	2006	133	751	2746	504	47	4181
Punjab	2005	686	1410	4553	278	—	6927
	2006	644	1409	4330	265	—	6648
Rajasthan	2005	425	710	2783	346	29	4293
	2006	406	877	3149	344	21	4797
Tamil Nadu	2005	274	2784	8133	810	196	12197
	2006	380	2525	8740	950	512	13107
Uttar Pradesh	2005	445	2822	3854	1018	911	9050
	2006	614	3161	3837	1171	1042	9825
Uttarakhand	2005	119	1196	609	193	5	2122
	2006	134	1391	698	140	3	2366
West Bengal	2005	947	1357	1680	400	14	4398
	2006	518	1914	1815	388	25	4660
Total	**2005**	**8567**	**35937**	**73125**	**11053**	**4695**	**133377**
	2006	**10695**	**36628**	**79200**	**11357**	**5209**	**143089**

Note : Data for the year 2006 is provisional.

Source : National bank for Agriculture and Rural Development.

TABLE 3.4 : LIABILITIES AND ASSETS OF INDIAN SCHEDULED COMMERCIAL BANKS IN FOREIGN COUNTRIES — 2005 TO 2007

(Amount in US $ million)

Items	As on March 31		
	2005	2006	2007
	(1)	(2)	(3)
No. of banks	9	11	11
No. of branches	93	102	107
Liabilities			
1. H. O. funds	1673.14	1801.48	2568.62
2. Customer deposits	8740.52	12041.77	15366.14
3. Inter-branch borrowings	2929.85	2958.37	3375.46
4. Inter-bank borrowings	8357.78	9775.75	15165.02
5. Other debt Instruments	704.49	2029.59	6699.87
6. Other liabilities	541.66	729.67	1065.66
Total liabilities	**22947.44**	**29336.63**	**44240.77**
Assets			
1. Cash on hand & balances with Central Banks	294.51	457.06	441.59
2. Investments in securities	3139.02	3882.04	4359.70
3. Inter-branch deposits	2237.62	3029.84	3791.94
4. Inter-bank deposits	3835.79	6213.21	10025.31
5. Customer credit	12851.74	15080.09	24477.01
6. Accumulated losses	117.60	85.19	68.42
7. Other assets	471.16	20.00	1076.80
Total assets	**22947.44**	**28767.43**	**44240.77**

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

TABLE 4.1 : MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS — 2004 TO 2006

(Amount in Rs. crore)

Period of maturity	As on March 31					
	2004		2005		2006	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Upto 90 days	11556666 (8.5)	121059 (12.9)	10579624 (8.2)	147979 (13.9)	9674413 (7.9)	168248 (13.5)
91 days & above but less than 6 months	9151282 (6.7)	101885 (10.9)	7598758 (5.9)	111888 (10.5)	6954578 (5.7)	117928 (9.5)
6 months & above but less than 1 year	15472612 (11.4)	133177 (14.2)	14264304 (11.1)	159124 (15.0)	13021077 (10.7)	206329 (16.6)
1 year & above but less than 2 years	28651012 (21.0)	210174 (22.5)	27743289 (21.5)	249091 (23.4)	25817363 (21.2)	330376 (26.5)
2 years & above but less than 3 years	20074114 (14.7)	109149 (11.7)	19985869 (15.5)	113742 (10.7)	17695362 (14.5)	118283 (9.5)
3 years & above but less than 5 years	33003866 (24.2)	183364 (19.6)	30329238 (23.5)	192613 (18.1)	29128550 (23.9)	201227 (16.1)
5 years & above	18346112 (13.5)	77048 (8.2)	18573161 (14.4)	89709 (8.4)	19439312 (16.0)	103963 (8.3)
Total	**136255664** **(100.0)**	**935856** **(100.0)**	**129074243** **(100.0)**	**1064146** **(100.0)**	**121730655** **(100.0)**	**1246354** **(100.0)**

Note : Figures in brackets represent percent share in total.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volumes 33-35.

TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS — 2005 AND 2006

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2005	2006	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Government Sector	**35389**	**40304**	**34190**	**36842**	**191285**	**234868**	**260864**	**312014**
	(15.8)	(14.1)	(7.2)	(6.5)	(17.6)	(18.0)	(14.6)	(14.4)
1. Central & State Governments	13336	16878	15741	18668	59735	67645	88812	103190
	(6.0)	(5.9)	(3.3)	(3.3)	(5.5)	(5.2)	(5.0)	(4.8)
i) Central Government	4500	6812	1634	1776	37253	45151	43387	53739
	(2.0)	(2.4)	(0.3)	(0.3)	(3.4)	(3.5)	(2.4)	(2.5)
ii) State Governments	8836	10065	14107	16892	22482	22494	45425	49451
	(4.0)	(3.5)	(3.0)	(3.0)	(2.1)	(1.7)	(2.5)	(2.3)
2. Local Authorities	3576	4542	9490	11568	29466	41417	42532	57527
	(1.6)	(1.6)	(2.0)	(2.0)	(2.7)	(3.2)	(2.4)	(2.7)
3. Quasi Government Bodies	9650	8500	3209	2247	32672	37032	45531	47779
	(4.3)	(3.0)	(0.7)	(0.4)	(3.0)	(2.8)	(2.6)	(2.2)
Of which: State Electricity Boards	2903	3332	245	401	3528	7484	6675	11217
	(1.3)	(1.2)	(0.1)	(0.1)	(0.3)	(0.6)	(0.4)	(0.5)
4. Public Sector Corporations and Companies	8826	10384	5750	4361	69412	88773	83988	103518
	(3.9)	(3.6)	(1.2)	(0.8)	(6.4)	(6.8)	(4.7)	(4.8)
i) Non - Departmental Commercial Undertakings	5878	5546	416	352	45490	60834	51784	66731
	(2.6)	(1.9)	(0.1)	(0.1)	(4.2)	(4.7)	(2.9)	(3.1)
ii) Others	2948	4838	5334	4009	23922	27940	32204	36787
	(1.3)	(1.7)	(1.1)	(0.7)	(2.2)	(2.1)	(1.8)	(1.7)
II. Private Corporate Sector (Non - Financial)	49187	63769	2407	2938	103074	151387	154668	218094
	(22.0)	(22.4)	(0.5)	(0.5)	(9.5)	(11.6)	(8.7)	(10.1)
1. Non-Financial Companies	37759	55356	566	1131	64270	127142	102596	183630
	(16.9)	(19.4)	(0.1)	(0.2)	(5.9)	(9.7)	(5.7)	(8.5)
2. Non-Credit Co -operative Institutions	410	502	413	369	1483	1706	2306	2577
	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
3. Others	11017	7911	1428	1437	37320	22539	49766	31887
	(4.9)	(2.8)	(0.3)	(0.3)	(3.4)	(1.7)	(2.8)	(1.5)
III. Financial Sector	25358	41375	3181	5977	109987	162454	138526	209805
	(11.3)	(14.5)	(0.7)	(1.0)	(10.1)	(12.4)	(7.8)	(9.7)
1. Banks	10543	20808	435	4245	32758	52543	43735	77596
	(4.7)	(7.3)	(0.1)	(0.7)	(3.0)	(4.0)	(2.4)	(3.6)
i) Indian Commercial Banks	6065	13013	162	3965	18993	23522	25220	40501
	(2.7)	(4.6)	(0.0)	(0.7)	(1.7)	(1.8)	(1.4)	(1.9)
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	618	2526	1	27	4634	1572	5253	4125
	(0.3)	(0.9)	(0.0)	(0.0)	(0.4)	(0.1)	(0.3)	(0.2)
iii) Co-operative Banks & Credit societies	3860	5268	271	252	9131	27450	13262	32970
	(1.7)	(1.8)	(0.1)	(0.0)	(0.8)	(2.1)	(0.7)	(1.5)
a. Co-operative Banks	3641	5047	52	44	8199	26213	11892	31303
	(1.6)	(1.8)	(0.0)	(0.0)	(0.8)	(2.0)	(0.7)	(1.4)
b. Credit Societies	219	221	219	208	932	1237	1370	1666
	(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 : Reserve Bank of India Bulletin, October 2007.

TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 *(Contd.)*

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2005	2006	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2. Other Financial Institutions	8543 (3.8)	11867 (4.2)	1770 (0.4)	1125 (0.2)	55974 (5.1)	79180 (6.1)	66288 (3.7)	92171 (4.3)
i) Financial Companies	934 (0.4)	1030 (0.4)	28 (0.0)	25 (0.0)	1909 (0.2)	2667 (0.2)	2871 (0.2)	3721 (0.2)
a. Housing Finance Companies	791 (0.4)	855 (0.3)	23 (0.0)	22 (0.0)	1790 (0.2)	2528 (0.2)	2604 (0.1)	3405 (0.2)
b. Auto Finance Companies	144 (0.1)	175 (0.1)	4 (0.0)	2 (0.0)	119 (0.0)	139 (0.0)	267 (0.0)	316 (0.0)
ii) Mutual Funds (including Private Sector Mutual Funds)	385 (0.2)	2577 (0.9)	— (0.0)	58 (0.0)	18509 (1.7)	32616 (2.5)	18894 (1.1)	35251 (1.6)
a. Mutual Funds in Private Sector	148 (0.1)	1273 (0.4)	— (0.0)	6 (0.0)	5842 (0.5)	15745 (1.2)	5990 (0.3)	17025 (0.8)
b. Other Mutual Funds	237 (0.1)	1304 (0.5)	— (0.0)	51 (0.0)	12667 (1.2)	16871 (1.3)	12904 (0.7)	18226 (0.8)
iii) Unit Trust of India	618 (0.3)	1723 (0.6)	12 (0.0)	42 (0.0)	1416 (0.1)	5142 (0.4)	2046 (0.1)	6906 (0.3)
iv) Insurance Corporations and Companies (Life and General)	4336 (1.9)	4222 (1.5)	89 (0.0)	21 (0.0)	13983 (1.3)	17326 (1.3)	18408 (1.0)	21569 (1.0)
v) Term Lending Institutions	712 (0.3)	413 (0.1)	7 (0.0)	6 (0.0)	6308 (0.6)	5569 (0.4)	7027 (0.4)	5988 (0.3)
vi) Provident Fund Institutions	1558 (0.7)	1902 (0.7)	1635 (0.3)	973 (0.2)	13848 (1.3)	15860 (1.2)	17042 (1.0)	18736 (0.9)
3. Other Financial Companies@	6271 (2.8)	8700 (3.1)	976 (0.2)	607 (0.1)	21256 (2.0)	30731 (2.4)	28503 (1.6)	40038 (1.9)
i) Financial Services Companies	1309 (0.6)	926 (0.3)	10 (0.0)	15 (0.0)	3764 (0.3)	8630 (0.7)	5083 (0.3)	9572 (0.4)
ii) Other Financial Companies	2711 (1.2)	4170 (1.5)	93 (0.0)	85 (0.0)	9930 (0.9)	10711 (0.8)	12734 (0.7)	14966 (0.7)
iii) Others	2252 (1.0)	3604 (1.3)	873 (0.2)	508 (0.1)	7561 (0.7)	11389 (0.9)	10685 (0.6)	15500 (0.7)

Notes : Figures in brackets indicate percentages to total.

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

Source : Reserve Bank of India Bulletin, October 2007.

TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 *(Concld.)*

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2005	2006	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Household Sector	107836	129505	406335	493538	569053	641329	1083224	1264373
	(48.2)	(45.4)	(86.1)	(86.4)	(52.2)	(49.1)	(60.7)	(58.5)
1. Individuals (including Hindu Undivided Families)	51333	60412	364869	451302	447820	502197	864021	1013912
	(23.0)	(21.2)	(77.3)	(79.0)	(41.1)	(38.5)	(48.4)	(46.9)
i) Farmers	778	2182	60144	73936	69358	76177	130280	152295
	(0.3)	(0.8)	(12.7)	(12.9)	(6.4)	(5.8)	(7.3)	(7.0)
ii) Businessmen, Traders, Professionals and Self - Employed Persons	32219	31660	54027	62269	85382	88981	171627	182910
	(14.4)	(11.1)	(11.4)	(10.9)	(7.8)	(6.8)	(9.6)	(8.5)
iii) Wage and Salary Earners	1940	2222	82051	87620	79503	74324	163495	164166
	(0.9)	(0.8)	(17.4)	(15.3)	(7.3)	(5.7)	(9.2)	(7.6)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	969	737	3110	2211	4725	3832	8804	6780
	(0.4)	(0.3)	(0.7)	(0.4)	(0.4)	(0.3)	(0.5)	(0.3)
v) Other Individuals	15427	23611	165536	225267	208852	258882	389816	507761
	(6.9)	(8.3)	(35.1)	(39.5)	(19.2)	(19.8)	(21.8)	(23.5)
2. Trusts, Associations, Clubs etc.	5713	6661	6295	7091	27249	31456	39257	45208
	(2.6)	(2.3)	(1.3)	(1.2)	(2.5)	(2.4)	(2.2)	(2.1)
3. Proprietary and Partnership concerns etc.	32540	42102	2511	3865	24921	34053	59972	80019
	(14.6)	(14.8)	(0.5)	(0.7)	(2.3)	(2.6)	(3.4)	(3.7)
4. Educational Institutions	2397	2287	6699	5987	12034	11310	21130	19583
	(1.1)	(0.8)	(1.4)	(1.0)	(1.1)	(0.9)	(1.2)	(0.9)
5. Religious Institutions	300	243	1741	1915	5016	4846	7057	7004
	(0.1)	(0.1)	(0.4)	(0.3)	(0.5)	(0.4)	(0.4)	(0.3)
6. Others (not elsewhere classified)	15553	17800	24221	23378	52013	57468	91786	98646
	(7.0)	(6.2)	(5.1)	(4.1)	(4.8)	(4.4)	(5.1)	(4.6)
V. Foreign Sector	5772	10128	26033	31725	116366	114861	148171	156715
	(2.6)	(3.6)	(5.5)	(5.6)	(10.7)	(8.8)	(8.3)	(7.3)
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	224	389	119	277	590	1097	932	1764
	(0.1)	(0.1)	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)
2. Non-Residents	2591	1577	23800	29264	108674	108001	135064	138842
	(1.2)	(0.6)	(5.0)	(5.1)	(10.0)	(8.3)	(7.6)	(6.4)
3. Others	2957	8162	2115	2184	7102	5763	12175	16109
	(1.3)	(2.9)	(0.4)	(0.4)	(0.7)	(0.4)	(0.7)	(0.7)
Total	**223541**	**285082**	**472147**	**571020**	**1089764**	**1304900**	**1785452**	**2161001**
	(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 : Reserve Bank of India Bulletin, October 2007.

TABLE 5.1 : BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — 2006

(Amount in Rs. crore)

Occupation	As on March 31					
	State Bank of India & its Associates			Nationalised Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
I. Agriculture	**6778244**	**51981**	**42654**	**13286853**	**114139**	**96720**
1. Direct Finance	6706176	41568	34640	13064732	71236	61591
2. Indirect Finance	72068	10413	8015	222121	42903	35129
II. Industry	**1007049**	**251819**	**141779**	**1268326**	**401316**	**286585**
1. Mining & Quarrying	8835	9179	4980	9306	11202	9117
2. Food Manufacturing & Processing	67793	18104	10974	154872	24386	17088
(a) Rice Mills, Flour & Dal Mills	17686	4703	3513	87104	6501	4455
(b) Sugar	531	3468	2589	664	4254	2880
(c) Edible Oils & Vanaspati	5520	2027	1449	5715	3251	2270
(d) Tea Processing	575	429	282	1411	2077	1605
(e) Processing of Fruits & Vegetables	912	344	248	3095	676	576
(f) Others	42569	7134	2893	56883	7626	5302
3. Beverage & Tobacco	1183	886	693	2435	2913	2052
4. Textiles	114911	35114	18822	176194	48788	34882
(a) Cotton Textiles	73700	16689	9862	55873	21762	15673
(b) Jute & Other Natural Fibre Textiles	7034	425	276	25096	977	704
(c) Handloom Textiles & Khadi	6458	960	648	14750	1476	1013
(d) Other Textiles and Textile Products	27719	17040	8036	80475	24574	17491
5. Paper, Paper Products & Printing	18481	5307	3514	24486	8117	5668
6. Leather & Leather Products	7722	3349	1364	17517	3591	2509
7. Rubber & Plastic Products	16430	4957	3103	20203	7339	5414
8. Chemicals & Chemical Products	31521	26021	12793	74964	30300	20604
(a) Heavy Industrial Chemicals	1927	10504	5190	4306	7145	4632
(b) Fertilisers	371	4908	1366	672	6125	4949
(c) Drugs & Pharmaceuticals	4662	4353	2632	43579	8632	6219
(d) Non-Edible Oils	310	182	127	442	426	249
(e) Other Chemicals & Chemical Products	24251	6074	3477	25965	7972	4555
9. Petroleum, Coal Products & Nuclear Fuels	1039	22625	7356	1627	11554	8915
10. Manufacture of Cement & Cement Products	4480	1554	1188	7878	6796	4843
11. Basic Metals & Metal Products	38535	33862	18824	52479	57307	38056
(a) Iron & Steel	8116	25593	14795	11129	40995	27963
(b) Non-Ferrous Metals	2821	3273	1779	3218	5581	3061
(c) Metal Products	27598	4996	2249	38132	10731	7032
12. Engineering	57377	20579	12056	71299	29504	21769
(a) Heavy Engineering	3135	2510	1507	11493	7290	5122
(b) Light Engineering	25960	8936	4734	31174	8526	6044
(c) Electrical Machinery & Goods	23484	5597	3886	17717	7250	5370
(d) Electronic Machinery & Goods	4798	3536	1930	10915	6438	5233
13. Vehicles,Vehicle Parts& Transport Equipments	11372	7243	4360	20790	11521	7875
14. Other Industries	440220	29356	18165	529529	45494	28202
15. Electricity, Gas & Water	1833	9814	7025	4565	47099	35451
(a) Electricity Generation & Transmission	1136	8661	6151	3019	43769	32664
(b) Non-Conventional Energy	139	208	124	419	1248	1014
(c) Gas, Steam & Water Supply	558	945	750	1127	2082	1773
16. Construction	185317	23869	16562	100182	55405	44141
III. Transport Operators	**78848**	**6863**	**4158**	**216655**	**10244**	**8667**
IV. Professional And Other Services	**185099**	**20294**	**12896**	**868847**	**49195**	**38569**
V. Personal Loans	**7466794**	**107106**	**84706**	**9014094**	**142987**	**120974**
1. Loans for Purchase of Consumer Durables	169545	1253	934	556771	3463	2871
2. Loans for Housing	1320428	52627	43315	2027079	81527	72321
3. Rest of the Personal Loans	5976821	53226	40456	6430244	57996	45782
VI. Trade	**1265404**	**56976**	**37407**	**2867181**	**122807**	**82167**
1. Wholesale Trade	70757	34084	19925	208999	63456	46479
2. Retail Trade	1194647	22892	17482	2658182	59351	35688
VII. Finance	**5629**	**22826**	**16451**	**61040**	**61823**	**53538**
VIII. All Others	**2092591**	**14589**	**9892**	**4130642**	**53681**	**37911**
Total Bank Credit	**18879658**	**532453**	**349943**	**31713638**	**956192**	**725130**
of which: 1. Artisans and Village & Tiny Industries	239593	5053	3879	246803	2680	2254
2. Other Small Scale Industries	407106	21025	15515	497896	42558	32740

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 35, March 2006.

TABLE 5.1 : BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — 2006 *(Contd.)*

(Amount in Rs. crore)

Occupation	As on March 31					
	Foreign Banks			Regional Rural Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
I. Agriculture	**5102**	**971**	**717**	**7603750**	**22730**	**18820**
1. Direct Finance	4641	413	227	7319590	21523	17840
2. Indirect Finance	461	557	489	284160	1206	981
II. Industry	**98643**	**67916**	**40122**	**776119**	**2442**	**1872**
1. Mining & Quarrying	57	1113	430	622	51	41
2. Food Manufacturing & Processing	733	3036	2068	10221	196	157
(a) Rice Mills, Flour & Dal Mills	27	303	299	5252	115	90
(b) Sugar	9	85	75	36	5	5
(c) Edible Oils & Vanaspati	17	388	241	636	15	13
(d) Tea Processing	34	17	16	8	2	2
(e) Processing of Fruits & Vegetables	21	79	54	127	6	5
(f) Others	625	2165	1383	4162	53	43
3. Beverage & Tobacco	205	1433	966	234	17	12
4. Textiles	15063	5256	3331	9541	70	51
(a) Cotton Textiles	8086	2380	1518	1385	23	16
(b) Jute & Other Natural Fibre Textiles	19	24	19	587	6	4
(c) Handloom Textiles & Khadi	5948	188	108	6058	16	12
(d) Other Textiles and Textile Products	1010	2665	1686	1511	26	20
5. Paper, Paper Products & Printing	295	1358	931	669	23	17
6. Leather & Leather Products	112	268	219	781	4	3
7. Rubber & Plastic Products	830	1101	823	840	11	9
8. Chemicals & Chemical Products	6051	11573	6290	4979	26	21
(a) Heavy Industrial Chemicals	302	2955	1339	13	1	—
(b) Fertilisers	44	933	374	2	—	—
(c) Drugs & Pharmaceuticals	3221	3363	2146	702	6	5
(d) Non-Edible Oils	1	1	1	3	—	—
(e) Other Chemicals & Chemical Products	2483	4321	2431	4259	19	15
9. Petroleum, Coal Products & Nuclear Fuels	111	4699	2756	47	3	2
10. Manufacture of Cement & Cement Products	5102	867	458	377	9	7
11. Basic Metals & Metal Products	1831	8816	3852	1354	22	18
(a) Iron & Steel	1088	3592	1479	33	6	5
(b) Non-Ferrous Metals	288	3448	1427	17	1	1
(c) Metal Products	455	1776	946	1304	15	11
12. Engineering	41609	7577	4561	1619	26	21
(a) Heavy Engineering	621	1937	1035	57	3	2
(b) Light Engineering	26654	1892	1178	494	8	7
(c) Electrical Machinery & Goods	14016	1654	1021	734	12	10
(d) Electronic Machinery & Goods	318	2094	1326	334	3	2
13. Vehicles,Vehicle Parts& Transport Equipments	678	5899	3348	3301	23	16
14. Other Industries	13200	8924	6580	716842	1408	1040
15. Electricity, Gas & Water	81	1358	497	110	6	5
(a) Electricity Generation & Transmission	37	606	277	35	3	2
(b) Non-Conventional Energy	7	36	35	33	1	1
(c) Gas, Steam & Water Supply	37	715	186	42	2	2
16. Construction	12685	4639	3014	24582	548	453
III. Transport Operators	**12479**	**1806**	**1603**	**119077**	**730**	**504**
IV. Professional And Other Services	**26000**	**13229**	**9378**	**287082**	**1058**	**808**
V. Personal Loans	**9447188**	**74505**	**34588**	**1982265**	**10573**	**8241**
1. Loans for Purchase of Consumer Durables	57035	633	615	308884	1549	1105
2. Loans for Housing	124447	18191	16348	246908	3233	2697
3. Rest of the Personal Loans	9265706	55681	17624	1426473	5792	4439
VI. Trade	**29787**	**11450**	**4286**	**1521494**	**4385**	**3401**
1. Wholesale Trade	19408	4113	2042	84918	411	319
2. Retail Trade	10379	7337	2244	1436576	3974	3081
VII. Finance	**1857**	**13147**	**6875**	**28030**	**113**	**83**
VIII. All Others	**94181**	**2765**	**1617**	**1075942**	**3713**	**2915**
Total Bank Credit	**9715237**	**185787**	**99185**	**13393759**	**45744**	**36644**
of which: 1. Artisans and Village & Tiny Industries	3182	184	126	624404	1099	801
2. Other Small Scale Industries	2319	1591	1220	94708	438	336

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 35, March 2006.

TABLE 5.1 : BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — 2006 *(Concld.)*

(Amount in Rs. crore)

	As on March 31					
	Other Scheduled Commercial Banks			All Scheduled Commercial Banks		
Occupation	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. Agriculture	**1394164**	**17043**	**13773**	**29068113**	**206863**	**172684**
1. Direct Finance	1323054	12577	10266	28418193	147318	124563
2. Indirect Finance	71110	4466	3507	649920	59545	48121
II. Industry	**191188**	**129308**	**95858**	**3341325**	**852801**	**566216**
1. Mining & Quarrying	1662	2820	1750	20482	24365	16318
2. Food Manufacturing & Processing	13712	8161	6342	247331	53882	36628
(a) Rice Mills, Flour & Dal Mills	4754	1110	908	114823	12732	9266
(b) Sugar	203	1594	1204	1443	9405	6752
(c) Edible Oils & Vanaspati	1318	1135	890	13206	6815	4863
(d) Tea Processing	227	1385	1190	2255	3910	3096
(e) Processing of Fruits & Vegetables	456	431	309	4611	1536	1191
(f) Others	6754	2506	1841	110993	19484	11462
3. Beverage & Tobacco	574	952	772	4631	6201	4495
4. Textiles	22950	12797	8992	338659	102025	66078
(a) Cotton Textiles	8445	8132	5628	147489	48986	32697
(b) Jute & Other Natural Fibre Textiles	426	98	70	33162	1529	1073
(c) Handloom Textiles & Khadi	1310	209	121	34524	2848	1903
(d) Other Textiles and Textile Products	12769	4359	3173	123484	48663	30405
5. Paper, Paper Products & Printing	5955	3283	2647	49886	18088	12777
6. Leather & Leather Products	2043	585	421	28175	7797	4517
7. Rubber & Plastic Products	3547	2206	1586	41850	15613	10934
8. Chemicals & Chemical Products	6113	12564	8043	123628	80485	47750
(a) Heavy Industrial Chemicals	722	2725	1621	7270	23330	12782
(b) Fertilisers	209	2631	2362	1298	14597	9051
(c) Drugs & Pharmaceuticals	2011	2420	1781	54175	18774	12782
(d) Non-Edible Oils	99	102	82	855	711	459
(e) Other Chemicals & Chemical Products	3072	4686	2198	60030	23072	12676
9. Petroleum, Coal Products & Nuclear Fuels	324	4033	3488	3148	42913	22516
10. Manufacture of Cement & Cement Products	1584	3294	2519	19421	12520	9014
11. Basic Metals & Metal Products	5923	14804	12240	100122	114810	72990
(a) Iron & Steel	2171	11918	10120	22537	82103	54362
(b) Non-Ferrous Metals	468	1365	1095	6812	13668	7364
(c) Metal Products	3284	1521	1025	70773	19039	11264
12. Engineering	7231	7691	5405	179135	65377	43810
(a) Heavy Engineering	1294	2028	1240	16600	13767	8906
(b) Light Engineering	3056	1358	1084	87338	20721	13046
(c) Electrical Machinery & Goods	1734	1982	1304	57685	16494	11590
(d) Electronic Machinery & Goods	1147	2323	1777	17512	14394	10268
13. Vehicles,Vehicle Parts& Transport Equipments	25055	9518	7551	61196	34203	23151
14. Other Industries	49612	14760	9881	1749403	99943	63868
15. Electricity, Gas & Water	495	6776	5083	7084	65053	48061
(a) Electricity Generation & Transmission	265	6351	4780	4492	59390	43874
(b) Non-Conventional Energy	53	94	74	651	1588	1248
(c) Gas, Steam & Water Supply	177	330	228	1941	4075	2938
16. Construction	44408	25066	19138	367174	109528	83309
III. Transport Operators	**191718**	**10183**	**8786**	**618777**	**29826**	**23717**
IV. Professional And Other Services	**134574**	**27457**	**20220**	**1501602**	**111233**	**81870**
V. Personal Loans	**8316699**	**130979**	**104717**	**36227040**	**466150**	**353225**
1. Loans for Purchase of Consumer Durables	371769	2330	1190	1464004	9228	6715
2. Loans for Housing	802669	53658	47485	4521531	209235	182167
3. Rest of the Personal Loans	7142261	74991	56042	30241505	247686	164344
VI. Trade	**250745**	**31855**	**22936**	**5934611**	**227471**	**150197**
1. Wholesale Trade	33304	13452	8752	417386	115516	77518
2. Retail Trade	217441	18403	14184	5517225	111956	72679
VII. Finance	**14574**	**26401**	**18160**	**111130**	**124310**	**95108**
VIII. ALL OTHERS	**1239427**	**25124**	**18490**	**8632783**	**99872**	**70825**
Total Bank Credit	**11733089**	**398350**	**302941**	**85435381**	**2118527**	**1513842**
of which: 1. Artisans and Village & Tiny Industries	21054	303	230	1135036	9318	7290
2. Other Small Scale Industries	46931	7235	5355	1048960	72847	55164

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 35, March 2006.

GRAPH - 4
OCCUPATION-WISE DISTRIBUTION OF CREDIT BY SCHEDULED COMMERCIAL BANKS ACCORDING TO BANK GROUPS - 2006

(As on March 31)

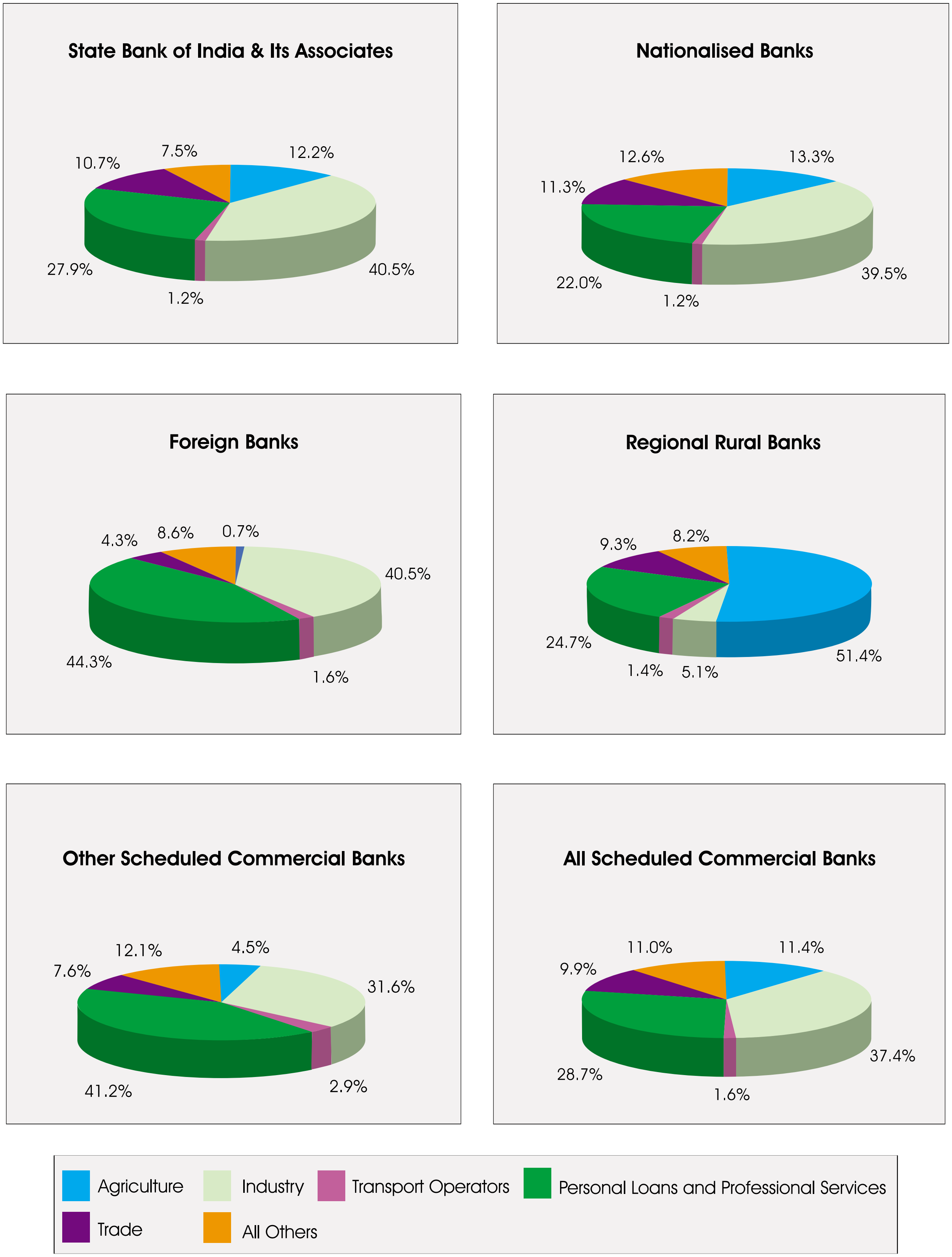


TABLE 5.2 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT — 2006

(Amount in Rs. crore)

	As on March 31					
	State Bank of India and its Associates			Nationalised Banks		
Credit limit range	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Rs. 25000 and less	8379400	12367	10289	14144208	19897	17652
Above Rs. 25000 and upto Rs. 2 lakh	8311223	66627	52893	14344327	107813	91529
Above Rs. 2 lakh and upto Rs. 5 lakh	1620134	53852	44327	2160824	71426	60813
Above Rs. 5 lakh and upto Rs. 10 lakh	360081	26692	21579	605539	45510	38377
Above Rs. 10 lakh and upto Rs. 25 lakh	132068	21248	16268	283137	45850	37458
Above Rs. 25 lakh and upto Rs. 50 lakh	34523	12703	9339	80676	29760	23263
Above Rs. 50 lakh and upto Rs. 1 crore	16853	12745	9154	39411	29815	22374
Above Rs. 1 crore and upto Rs. 4 crore	14949	31290	23097	35543	73798	55754
Above Rs. 4 crore and upto Rs. 6 crore	3213	16166	11843	6500	32530	24079
Above Rs. 6 crore and upto Rs. 10 crore	2775	22759	16571	4878	39783	28342
Above Rs. 10 crore and upto Rs. 25 crore	2653	43825	30954	4774	78222	56585
Above Rs. 25 crore	1786	212179	103628	3821	381788	268905
Total	**18879658**	**532453**	**349943**	**31713638**	**956192**	**725130**

Note : Figures in brackets indicate percent share in total.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 35, March 2006.

TABLE 5.2 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT — 2006 *(Contd.)*

(Amount in Rs. crore)

Credit limit range	As on March 31					
	Foreign Banks			Regional Rural Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
Rs. 25000 and less	2962378	4613	1031	8992762	13153	10641
Above Rs. 25000 and upto Rs. 2 lakh	6117629	37763	10507	4202551	24631	19521
Above Rs. 2 lakh and upto Rs. 5 lakh	431662	13461	7347	179907	5584	4534
Above Rs. 5 lakh and upto Rs. 10 lakh	112096	7849	5837	14308	1016	824
Above Rs. 10 lakh and upto Rs. 25 lakh	65576	10446	8986	3143	513	407
Above Rs. 25 lakh and upto Rs. 50 lakh	13822	4787	3961	791	287	221
Above Rs. 50 lakh and upto Rs. 1 crore	4935	3679	2961	213	156	126
Above Rs. 1 crore and upto Rs. 4 crore	3765	8006	6213	66	114	96
Above Rs. 4 crore and upto Rs. 6 crore	819	4070	3020	6	31	25
Above Rs. 6 crore and upto Rs. 10 crore	832	6794	4769	3	23	19
Above Rs. 10 crore and upto Rs. 25 crore	932	15545	9735	3	61	52
Above Rs. 25 crore	791	68775	34817	6	175	176
Total	**9715237**	**185787**	**99185**	**13393759**	**45744**	**36644**

Note : Figures in brackets indicate percent share in total.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 35, March 2006.

TABLE 5.2 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT — 2006 *(Concld.)*

(Amount in Rs. crore)

	As on March 31					
	Other Scheduled Commercial Banks			All Scheduled Commercial Banks		
Credit limit range	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(13)	(14)	(15)	(16)	(17)	(18)
Rs. 25000 and less	3940356	6400	5603	38419104	56430	45217
Above Rs. 25000 and upto Rs. 2 lakh	5727491	37658	28830	38703221	274491	203281
Above Rs. 2 lakh and upto Rs. 5 lakh	1196636	38798	30566	5589163	183120	147586
Above Rs. 5 lakh and upto Rs. 10 lakh	501803	37230	29578	1593827	118297	96194
Above Rs. 10 lakh and upto Rs. 25 lakh	263570	40250	34084	747494	118307	97202
Above Rs. 25 lakh and upto Rs. 50 lakh	59957	22359	17235	189769	69896	54019
Above Rs. 50 lakh and upto Rs. 1 crore	19587	14639	11302	80999	61034	45917
Above Rs. 1 crore and upto Rs. 4 crore	15076	30360	23310	69399	143568	108470
Above Rs. 4 crore and upto Rs. 6 crore	2662	13351	9977	13200	66148	48945
Above Rs. 6 crore and upto Rs. 10 crore	2248	18904	14171	10736	88264	63873
Above Rs. 10 crore and upto Rs. 25 crore	2582	43569	35308	10944	181222	132636
Above Rs. 25 crore	1121	94833	62975	7525	757751	470501
Total	**11733089**	**398350**	**302941**	**85435381**	**2118527**	**1513842**

Note : Figures in brackets indicate percent share in total.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 35, March 2006.

GRAPH - 5

DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE - 2005 AND 2006

(As on March 31)

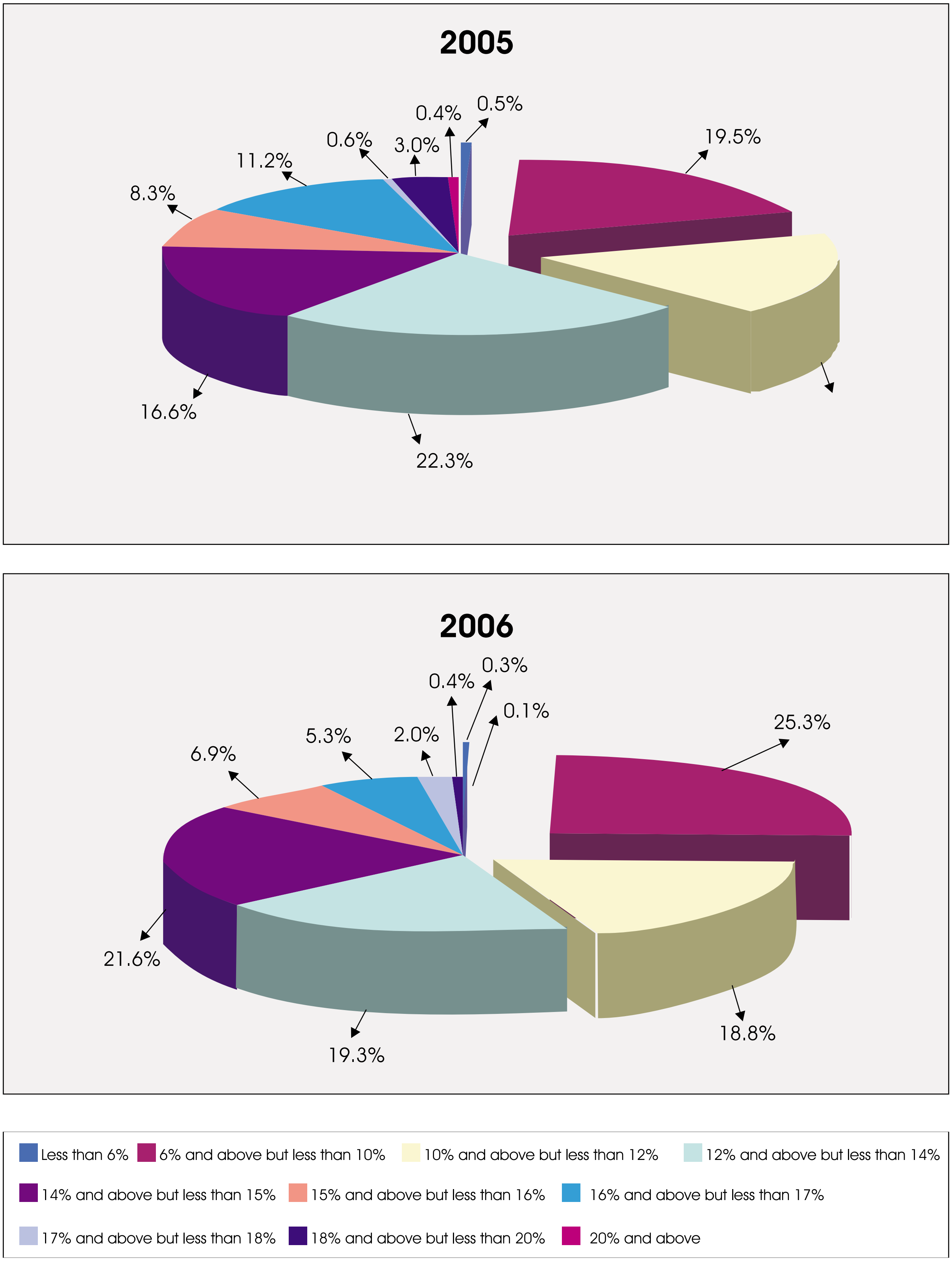


TABLE 5.3 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE — 2005 AND 2006

(Amount in Rs. crore)

Interest rate range	As on March 31					
	2005			2006		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Less than 6%	75892	4194	3916	99400	4554	4348
	(1.3)	(0.3)	(0.4)	(1.2)	(0.3)	(0.4)
6% and above but less than 10%	1708211	209678	172540	2690219	378333	302310
	(28.6)	(16.9)	(19.5)	(32.8)	(23.1)	(25.3)
10% and above but less than 12%	1302647	222040	154477	1859364	323898	224286
	(21.8)	(17.9)	(17.5)	(22.7)	(19.8)	(18.8)
12% and above but less than 14%	940683	287014	197518	1023909	336905	230122
	(15.8)	(23.1)	(22.3)	(12.5)	(20.6)	(19.3)
14% and above but less than 15%	297524	234019	147252	349985	340938	257788
	(5.0)	(18.9)	(16.6)	(4.3)	(20.8)	(21.6)
15% and above but less than 16%	1015181	97182	73093	1542544	121662	82982
	(17.0)	(7.8)	(8.3)	(18.8)	(7.4)	(6.9)
16% and above but less than 17%	93983	130336	99384	121763	85162	63485
	(1.6)	(10.5)	(11.2)	(1.5)	(5.2)	(5.3)
17% and above but less than 18%	76783	8109	5107	166443	31078	23528
	(1.3)	(0.7)	(0.6)	(2.0)	(1.9)	(2.0)
18% and above but less than 20%	251873	35238	26770	160968	9750	3858
	(4.2)	(2.8)	(3.0)	(2.0)	(0.6)	(0.3)
20% and above	202982	12032	4727	188128	6100	1332
	(3.4)	(1.0)	(0.5)	(2.3)	(0.4)	(0.1)
Total loans & advances	**5965759**	**1239842**	**884784**	**8202723**	**1638380**	**1194039**
	(100.0)	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**
Inland & foreign bills purchased/discounted	78674	130649	67805	110333	149228	71306
Total	**6044433**	**1370491**	**952589**	**8313056**	**1787608**	**1265345**

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

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

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 35, March 2006.

TABLE 5.4 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO EXPORTERS

(Amount in Rs. crore)

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

Notes : * As on the last Friday.

Figures since the financial year 2005-06 include outstanding advances of 3 cooperative banks, viz., (i) Bombay Mercantile Co-operative Bank (ii) Maharashtra State Co-operative Bank and (iii) Saraswat Co-operative Bank.

Source : Monetary Policy Department, RBI.

TABLE 5.5 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS FOR PUBLIC FOOD PROCUREMENT OPERATIONS

(Amount in Rs. crore)

Bank Group	As on the last reporting Friday												
	March 2004	June 2004	Sept. 2004	Dec. 2004	March 2005	June 2005	Sept. 2005	Dec. 2005	March 2006	June 2006	Sept. 2006	Dec. 2006	March 2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1. SBI & its Associates	12300	14594	12710	14823	13578	14978	13310	13114	12295	13251	9010	13844	15599
2. Nationalised Banks	22235	26868	23986	27337	25974	28174	24717	25926	26400	25979	22529	25738	28731
3. Public Sector Banks (1+2)	34535	41461	36696	42160	39552	43152	38028	39040	38695	39230	31539	39582	44329
4. Other Scheduled Commercial Banks	1426	1600	1494	1620	1569	1652	1521	1973	1995	2068	1919	2047	2191
Total (3+4)	**35961**	**43061**	**38190**	**43780**	**41121**	**44804**	**39549**	**41013**	**40691**	**41298**	**33458**	**41629**	**46521**

Source : Department of Economic Analysis & Policy, RBI.

TABLE 5.6(A) : SECTOR-WISE GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS — 2005-06

(Amount in Rs. crore)

Sector			As on the last reporting Friday of						
			September 2005	October 2005	November 2005	December 2005	January 2006	February 2006	March 2006
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
I.	**Gross Bank Credit (II + III)**		**1194588**	**1225879**	**1246638**	**1279881**	**1304347**	**1337958**	**1443920**
II.	Food Credit		40327	39805	42455	41013	41013	40529	40691
III.	Non-Food Gross Bank Credit (1 to 4)		1154261	1186074	1204183	1238868	1263334	1297429	1403229
	1.	Agriculture & Allied Activities	140194	142614	145241	150772	154883	161496	173875
	2.	Industry (Small, Medium & Large)	481513	476829	480639	489380	493030	505630	549940
	3.	Services	239113	270207	278492	281420	284148	289707	319334
		3.1 Transport Operators	8228	10998	11882	12012	13134	14786	17341
		3.2 Computer Software	2771	2983	3058	3631	3526	3578	3625
		3.3 Tourism and Hotels and Restaurants	5914	6234	6320	7047	7308	7344	7732
		3.4 Shipping	2479	2488	2719	3628	3961	4183	4351
		3.5 Professional and Other Services	12991	12308	12281	13328	14125	14271	15283
		3.6 Trade	66969	65262	68552	74055	75325	76766	83428
		3.6.1 Wholesale Trade (other than food procurement)	30534	31593	32439	35332	35313	35842	39584
		3.6.2 Retail Trade	36435	33669	36113	38723	40012	40924	43844
		3.7 Real Estate Loans	18047	20578	21378	23783	22891	23758	26693
		3.8 Non-Banking Financial Companies	23853	25864	26889	30694	30440	30673	34270
		3.9 All Others	97861	123492	125413	113242	113438	114348	126611
	4.	Personal Loans	293441	296424	299811	317296	331273	340596	360081
		4.1 Consumer Durables	9211	8487	8538	6943	7041	7117	7101
		4.2 Housing	152286	158277	159257	167207	174571	178669	185181
		4.3 Advances against Fixed Deposits (including FCNR (B), NRNR Deposits etc.)	30573	30739	31157	32130	32110	33742	34283
		4.4 Advances to individuals against share, bonds, etc.	4323	4823	4772	4812	5202	5385	5226
		4.5 Credit Card Outstandings	7506	7854	8230	8318	8558	8839	9086
		4.6 Education	9109	8257	8763	8981	9168	9357	9962
		4.7 Other Personal Loans	80433	77987	79094	88905	94623	97487	109242
Memo:									
	5.	Priority Sector #	427646	432961	439048	451614	463731	477316	510175
		5.1 Agriculture & Allied Activities	140194	142614	145241	150772	154883	161496	173875
		5.2 SSI	77827	78542	80017	81777	82910	84525	91020
		5.3 Housing	107484	112028	115939	122042	124926	126821	133200
		5.4 Transport Operators	6257	7958	8739	9342	9692	11254	11932
		5.5 Computer Software	1423	1269	1356	1240	1814	1247	1265
		5.6 Other priority Sector	94461	90550	87756	86441	89503	91973	98883

Notes : 1. Data are provisional and relate to select scheduled commercial banks which account for more than 90 per cent of bank credit of all scheduled commercial banks.

2. Due to reclassification of sectors and increase in number of banks covered, data for September 2005 onwards is not strictly comparable with the earlier periods.

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

\# Excluding investment in eligible securities.

Source : Monetary Policy Department, RBI

TABLE 5.6(B) : SECTOR-WISE GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS — 2006-07 *(Contd.)*

(Amount in Rs. crore)

Sector	As on the last reporting Friday of					
	April 2006	May 2006	June 2006	July 2006	August 2006	September 2006
	(8)	(9)	(10)	(11)	(12)	(13)
I. Gross Bank Credit (II + III)	**1408042**	**1413268**	**1445641**	**1468940**	**1493006**	**1576982**
II. Food Credit	37258	39062	41298	36084	36535	33458
III. Non-Food Gross Bank Credit (1 to 4)	1370784	1374206	1404343	1432856	1456471	1543524
1. Agriculture & Allied Activities	167233	167965	173693	175644	177125	186527
2. Industry (Small, Medium & Large)	537805	535001	547604	557006	567937	596894
3. Services	312192	312706	315061	324996	331692	360336
3.1 Transport Operators	15769	15948	17691	18196	18417	20581
3.2 Computer Software	3567	3976	3683	3559	3642	4365
3.3 Tourism and Hotels and Restaurants	7775	8498	8677	7961	8224	8474
3.4 Shipping	4625	4746	4765	5168	5249	5230
3.5 Professional and Other Services	16004	16351	21252	17278	18223	18192
3.6 Trade	80635	81427	82516	82723	83814	89285
3.6.1 Wholesale Trade (other than food procurement)	39677	40453	40492	40270	40121	43509
3.6.2 Retail Trade	40958	40974	42024	42453	43693	45776
3.7 Real Estate Loans	26203	27159	28031	28786	30758	35574
3.8 Non-Banking Financial Companies	29387	29321	30605	29681	29423	30355
3.9 All Others	128227	125280	117841	131644	133942	148280
4. Personal Loans	353554	358534	367985	375210	379717	399767
4.1 Consumer Durables	8367	8425	8936	9011	9253	9574
4.2 Housing	183365	187240	193035	197312	200195	209099
4.3 Advances against Fixed Deposits (including FCNR (B), NRNR Deposits etc.)	33204	33072	33960	33315	33512	35294
4.4 Advances to individuals against share, bonds, etc.	5398	5145	4927	4990	4603	4485
4.5 Credit Card Outstandings	9636	9810	9979	10110	10434	10897
4.6 Education	9816	10371	10864	10990	11585	12378
4.7 Other Personal Loans	103768	104471	106284	109482	110135	118040
Memo:						
5. Priority Sector #	499172	504613	512375	526591	519019	536747
5.1 Agriculture & Allied Activities	167233	167965	173693	175644	177125	186527
5.2 SSI	88917	89238	90455	90733	90972	94934
5.3 Housing	129937	130264	133476	134254	137473	141461
5.4 Transport Operators	11530	11412	12993	12905	12862	14500
5.5 Computer Software	1052	1121	1052	1331	920	800
5.6 Other priority Sector	100503	104613	100706	111724	99667	98525

Notes : 1. Data are provisional and relate to select scheduled commercial banks which account for more than 90 per cent of bank credit of all scheduled commercial banks.

2. Due to reclassification of sectors and increase in number of banks covered, data for September 2005 onwards is not strictly comparable with the earlier periods.

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

\# Excluding investment in eligible securities.

Source : Monetary Policy Department, RBI.

TABLE 5.6(B) : SECTOR-WISE GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS — 2006-07 *(Concld.)*

(Amount in Rs. crore)

Sector	As on the last reporting Friday of					
	October 2006	November 2006	December 2006	January 2007	February 2007	March 2007
	(14)	(15)	(16)	(17)	(18)	(19)
I. Gross Bank Credit (II + III)	**1574611**	**1609501**	**1665282**	**1688731**	**1731523**	**1841878**
II. Food Credit	36633	38680	41629	41210	43999	46521
III. Non-Food Gross Bank Credit (1 to 4)	1537978	1570821	1623653	1647521	1687524	1795357
1. Agriculture & Allied Activities	186533	191029	197763	201927	207708	230180
2. Industry (Small, Medium & Large)	595310	603623	625309	634804	647089	691483
3. Services	358080	371324	372672	375930	387905	418191
3.1 Transport Operators	20671	21558	22610	23179	22307	26416
3.2 Computer Software	4299	4480	5006	5306	5414	5093
3.3 Tourism and Hotels and Restaurants	8810	8539	9031	9258	9398	9704
3.4 Shipping	5365	6049	6563	6448	7014	6838
3.5 Professional and Other Services	18286	18761	19379	19377	21425	23782
3.6 Trade	90855	92165	99194	99460	100485	108041
3.6.1 Wholesale Trade (other than food procurement)	43327	44753	46737	45072	46152	49506
3.6.2 Retail Trade	47528	47412	52457	54388	54333	58535
3.7 Real Estate Loans	37838	37981	39642	40790	42528	45328
3.8 Non-Banking Financial Companies	33317	33739	38150	41093	42694	48496
3.9 All Others	138639	148052	133097	131019	136640	144493
4. Personal Loans	398055	404845	427909	434860	444821	455503
4.1 Consumer Durables	9291	9495	8558	8731	8837	9151
4.2 Housing	209468	212455	217829	221072	224688	230689
4.3 Advances against Fixed Deposits (including FCNR (B), NRNR Deposits etc.)	33744	32828	35764	35627	36760	40455
4.4 Advances to individuals against share, bonds, etc.	4443	4468	4482	4522	4735	4511
4.5 Credit Card Outstandings	11870	11794	11913	12307	12842	13316
4.6 Education	12692	12920	13399	13910	14527	15020
4.7 Other Personal Loans	116547	120885	135964	138691	142431	142361
Memo:						
5. Priority Sector #	541017	549078	564396	575282	586410	632647
5.1 Agriculture & Allied Activities	186533	191029	197763	201927	207708	230180
5.2 SSI	94518	96867	100599	103089	105577	116908
5.3 Housing	142393	148492	152200	155087	157066	161832
5.4 Transport Operators	14453	14776	15260	15762	14833	17434
5.5 Computer Software	990	997	1099	1231	1205	1116
5.6 Other priority Sector	102130	96917	97475	98186	100021	105177

Notes : 1. Data are provisional and relate to select scheduled commercial banks which account for more than 90 per cent of bank credit of all scheduled commercial banks.

2. Due to reclassification of sectors and increase in number of banks covered, data for September 2005 onwards is not strictly comparable with the earlier periods.

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

\# Excluding investment in eligible securities.

Source : Monetary Policy Department, RBI.

TABLE 5.7(A) : INDUSTRY-WISE GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS — 2005-06

(Amount in Rs. crore)

Industry	As on the last reporting Friday of						
	September 2005	October 2005	November 2005	December 2005	January 2006	February 2006	March 2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. Mining and Quarrying (including Coal)	2769	2945	2853	3305	3081	3255	4146
2. Food Processing	26042	26218	26624	27459	27944	28660	30940
2.1 Sugar	6875	6472	6563	6531	6827	7170	8776
2.2 Edible Oils and Vanaspati	4173	4042	4258	4436	4452	4774	5077
2.3 Tea	2275	2351	2069	2086	1917	1892	1851
2.4 Others	12719	13353	13734	14406	14748	14825	15237
3. Beverage and Tobacco	2806	2941	3174	3303	4022	3944	4002
4. Textiles	50986	48572	51409	51031	53425	54038	58326
4.1 Cotton Textiles	27259	24826	26008	25746	26916	27495	29668
4.2 Jute Textiles	878	1039	1491	1143	982	1042	1047
4.3 Man-Made Textiles	714	2142	2085	1977	2376	2275	3062
4.4 Other Textiles	22135	20565	21825	22165	23151	23226	24550
5. Leather and Leather Products	3917	3993	4023	3777	4285	4277	4483
6. Wood and Wood Products	1114	1078	1196	1746	1182	1222	1496
7. Paper and Paper Products	7849	8040	8232	8365	8534	9068	9132
8. Petroleum, Coal Products and Nuclear Fuels	21985	20715	20291	18580	18592	19390	25150
9. Chemicals and Chemical Products	40447	40560	41338	43546	44193	44793	48588
9.1 Fertiliser	7951	7248	7598	8975	10334	9943	10569
9.2 Drugs and Pharmaceuticals	13879	14341	15057	15286	14871	15396	16243
9.3 Petro Chemicals	6555	6818	6407	6448	6369	6520	6965
9.4 Others	12062	12153	12276	12837	12619	12934	14810
10. Rubber, Plastic and their Products	5291	5497	6089	6029	6177	6408	7218
11. Glass and Glass Ware	968	1237	1424	1498	1515	1567	1817
12. Cement and Cement Products	8331	7855	7980	8139	7478	7473	7799
13. Basic Metals and Metal Products	55503	55960	56068	58009	58061	60175	65864
13.1 Iron and Steel.	41765	42139	42075	44019	44260	46002	50967
13.2 Other Metal and Metal Products	13738	13821	13993	13990	13801	14173	14897
14. All Engineering	32355	32795	32762	32133	32529	34336	34829
14.1 Electronics	10344	11060	11080	10293	10846	11023	10981
14.2 Others	22011	21735	21682	21840	21683	23313	23849
15. Vehicles, Vehicle Parts and Transport Equipments	15385	15852	16761	16501	16828	17069	18622
16. Gems and Jewellery	18053	18460	18922	18182	19196	19660	20549
17. Construction	11072	10758	11563	11740	11581	11656	13275
18. Infrastructure	96204	96487	99452	102074	101243	103012	112830
18.1 Power*	50206	49652	54726	56656	56212	56430	60134
18.2 Telecomunications	16839	18385	18148	18133	17853	18350	18455
18.3 Roads and Ports	16551	15608	15809	16750	16633	17185	19695
18.4 Other Infrastructure	12608	12842	10769	10535	10545	11047	14546
19. Other Industries	80436	76866	70478	73963	73164	75627	80873
Industry (Small, Medium and Large Scale)	**481513**	**476829**	**480639**	**489380**	**493030**	**505630**	**549940**

Notes : 1. Data are provisional and relate to select scheduled commercial banks which account for more than 90 per cent of bank credit of all scheduled commercial banks.

2. Due to reclassification of sectors and increase in number of banks covered, data for September 2005 onwards is not strictly comparable with the earlier periods.

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

* Generation, transmission and distribution of electricity included.

Source : Monetary Policy Department, RBI.

TABLE 5.7(B) : INDUSTRY-WISE GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS — 2006-07

(Amount in Rs. crore)

Industry	As on the last reporting Friday of					
	April 2006	May 2006	June 2006	July 2006	August 2006	September 2006
	(8)	(9)	(10)	(11)	(12)	(13)
1. Mining and Quarrying (including Coal)	4186	4282	4729	4582	4714	5728
2. Food Processing	30159	30721	30881	31199	31128	32239
2.1 Sugar	8034	8190	8336	8047	7817	8040
2.2 Edible Oils and Vanaspati	5106	5303	5298	5098	5099	5160
2.3 Tea	1857	1923	1982	1966	2087	2139
2.4 Others	15162	15305	15265	16088	16125	16900
3. Beverage and Tobacco	3663	3350	3396	3371	3618	3948
4. Textiles	57644	58280	59729	61760	61835	64744
4.1 Cotton Textiles	28997	29265	29377	29550	30092	30852
4.2 Jute Textiles	1008	1051	1146	1058	1089	1127
4.3 Man-Made Textiles	3031	2927	3041	3875	3593	3566
4.4 Other Textiles	24608	25037	26165	27277	27061	29199
5. Leather and Leather Products	4443	4378	4531	4420	4468	4618
6. Wood and Wood Products	1442	1415	1445	1503	1566	1741
7. Paper and Paper Products	9108	9132	9487	9412	9684	10284
8. Petroleum, Coal Products and Nuclear Fuels	20583	19155	19782	21707	24100	30985
9. Chemicals and Chemical Products	47316	45755	47121	47134	48032	51986
9.1 Fertilise	9416	9242	8968	8938	9526	10047
9.2 Drugs and Pharmaceuticals	16023	16403	16284	16396	16898	17278
9.3 Petro Chemicals	7348	5923	6607	7165	6625	7534
9.4 Others	14529	14187	15262	14635	14983	17127
10. Rubber, Plastic and their Products	6926	6921	7241	7151	7306	7531
11. Glass and Glass Ware	1711	1674	1859	2019	2071	2125
12. Cement and Cement Products	7439	7408	7301	7509	7948	8217
13. Basic Metals and Metal Products	65023	65628	67533	71239	71936	75919
13.1 Iron and Steel.	50088	50632	51941	53770	54278	56896
13.2 Other Metal and Metal Products	14935	14996	15592	17469	17658	19023
14. All Engineering	34308	33962	35932	36582	36368	37534
14.1 Electronics	10899	10706	10766	10553	11277	11181
14.2 Others	23409	23256	25166	26029	25091	26353
15. Vehicles, Vehicle Parts and Transport Equipments	17775	16602	17058	17296	17593	18791
16. Gems and Jewellery	20046	20544	21538	21657	21756	22416
17. Construction	13518	13331	13711	14404	14804	16403
18. Infrastructure	108712	107830	109926	112738	116402	118504
18.1 Power*	57790	56713	58921	59160	62125	62358
18.2 Telecomunications	17270	18023	16772	18228	18481	19476
18.3 Roads and Ports	18524	18860	19609	19898	19519	19413
18.4 Other Infrastructure	15128	14234	14624	15452	16277	17257
19. Other Industries	83803	84633	84404	81323	82608	83181
Industry (Small, Medium and Large Scale)	**537805**	**535001**	**547604**	**557006**	**567937**	**596894**

Notes : 1. Data are provisional and relate to select scheduled commercial banks which account for more than 90 per cent of bank credit of all scheduled commercial banks.

2. Due to reclassification of sectors and increase in number of banks covered, data for September 2005 onwards is not strictly comparable with the earlier periods.

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

* Generation, transmission and distribution of electricity included.

Source : Monetary Policy Department, RBI.

TABLE 5.7(B) : INDUSTRY-WISE GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS — 2006-07 *(Concld.)*

(Amount in Rs. crore)

Industry	As on the last reporting Friday of					
	October 2006	November 2006	December 2006	January 2007	February 2007	March 2007
	(14)	(15)	(16)	(17)	(18)	(19)
1. Mining and Quarrying (including Coal)	5783	5920	5950	6912	6885	7582
2. Food Processing	32399	33117	34492	35619	36564	39560
2.1 Sugar	7367	7469	7898	8638	9356	11426
2.2 Edible Oils and Vanaspati	4758	5182	5695	6041	6154	6026
2.3 Tea	2673	2419	2362	2411	2243	2335
2.4 Others	17601	18047	18537	18529	18810	19773
3. Beverage and Tobacco	3883	3868	3989	4301	4342	4821
4. Textiles	65203	67011	69305	71274	73229	78289
4.1 Cotton Textiles	31070	31805	33318	34296	35298	37546
4.2 Jute Textiles	1071	1456	1077	930	943	953
4.3 Man-Made Textiles	3377	3490	3619	3772	3976	4201
4.4 Other Textiles	29685	30260	31291	32276	33012	35589
5. Leather and Leather Products	4488	4498	4398	4490	4499	4753
6. Wood and Wood Products	1906	1889	2015	2102	2140	2875
7. Paper and Paper Products	10179	10342	10140	10416	10718	11494
8. Petroleum, Coal Products and Nuclear Fuels	29423	29659	31021	33991	31879	35462
9. Chemicals and Chemical Products	51476	51020	51153	51073	53403	55480
9.1 Fertiliser	9434	9633	9916	9931	10370	9875
9.2 Drugs and Pharmaceuticals	17137	16882	17426	17330	17856	18397
9.3 Petro Chemicals	8138	7692	6785	6680	7287	8237
9.4 Others	16767	16813	17026	17132	17890	18971
10. Rubber, Plastic and their Products	7757	7527	7979	8318	8396	9003
11. Glass and Glass Ware	2194	2062	2068	2150	2347	2557
12. Cement and Cement Products	8314	8095	8393	8392	8625	9334
13. Basic Metals and Metal Products	75331	76527	78623	79617	80243	83467
13.1 Iron and Steel.	56693	57424	58896	59356	60611	63553
13.2 Other Metal and Metal Products	18638	19103	19727	20261	19632	19914
14. All Engineering	37803	37712	38439	39741	40534	43368
14.1 Electronics	11110	10642	11943	12164	12134	13401
14.2 Others	26693	27070	26496	27577	28400	29967
15. Vehicles, Vehicle Parts and Transport Equipments	19154	18840	20272	19311	19097	20673
16. Gems and Jewellery	22474	22562	21795	22249	22279	23789
17. Construction	16079	16112	16524	17131	17788	19470
18. Infrastructure	118840	121486	124271	128405	132045	143116
18.1 Power*	62894	64362	65769	66273	69187	73128
18.2 Telecomunications	19204	18965	19691	19693	19198	19619
18.3 Roads and Ports	19056	20323	21668	22929	23652	25047
18.4 Other Infrastructure	17686	17836	17143	19510	20008	25322
19. Other Industries	82624	85376	94482	89312	92076	96390
Industry (Small, Medium and Large Scale)	**595310**	**603623**	**625309**	**634804**	**647089**	**691483**

Notes : 1. Data are provisional and relate to select scheduled commercial banks which account for more than 90 per cent of bank credit of all scheduled commercial banks.

2. Due to reclassification of sectors and increase in number of banks covered, data for September 2005 onwards is not strictly comparable with the earlier periods.

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

* Generation, transmission and distribution of electricity included.

Source : Monetary Policy Department, RBI.

TABLE 6.1 : SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS — 2006

(Amount in Rs. crore)

Region / State / Union Territory	As on last reporting Friday of March					
	Agriculture					
	Direct		Indirect		Total	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)=(1)+(3)	(6)=(2)+(4)
Northern Region	**2665446**	**25841**	**54658**	**21545**	**2720104**	**47387**
Haryana	516381	5355	11964	1099	528345	6454
Himachal Pradesh	166530	775	6757	312	173287	1087
Jammu & Kashmir	39718	322	917	373	40635	696
Punjab	761373	8149	15355	2596	776728	10745
Rajasthan	1094973	6909	13299	2076	1108272	8985
Chandigarh	43082	1522	1157	1493	44239	3015
Delhi	43389	2808	5209	13596	48598	16404
North-Eastern Region	**289597**	**936**	**11950**	**130**	**301547**	**1066**
Assam	144219	653	8467	80	152686	732
Manipur	14811	40	282	3	15093	44
Meghalaya	25068	53	867	32	25935	85
Nagaland	13585	35	1479	9	15064	44
Tripura	78773	114	520	4	79293	117
Arunachal Pradesh	6930	20	197	1	7127	22
Mizoram	6211	21	138	1	6349	22
Eastern Region	**2602715**	**13391**	**156938**	**3554**	**2759653**	**16945**
Bihar	740599	3332	32320	731	772919	4063
Jharkhand	356678	903	14304	81	370982	984
Orissa	615267	2190	41169	269	656436	2460
Sikkim	7029	14	508	2	7537	16
West Bengal	881994	6946	68538	2469	950532	9414
Andaman & Nicobar Islands	1148	5	99	3	1247	8
Central Region	**4381943**	**24788**	**108540**	**4012**	**4490483**	**28800**
Madhya Pradesh	958777	7917	21626	1255	980403	9172
Chhatisgarh	161408	1062	3204	115	164612	1177
Uttar Pradesh	3034704	14653	75991	2585	3110695	17238
Uttarakhand	227054	1157	7719	57	234773	1214
Western Region	**2318717**	**17275**	**113547**	**12332**	**2432264**	**29607**
Gujarat	930327	5594	15846	2434	946173	8028
Maharashtra	1363872	11503	96713	9891	1460585	21394
Daman and Diu	243	1	—	—	243	1
Goa	22755	172	982	8	23737	179
Dadra & Nagar Haveli	1520	5	6	—	1526	5
Southern Region	**11964239**	**52567**	**1376891**	**15601**	**13341130**	**68168**
Andhra Pradesh	4516129	17319	670607	5449	5186736	22768
Karnataka	1723706	12714	52322	4170	1776028	16884
Kerala	1579480	6516	103812	1204	1683292	7720
Tamil Nadu	4104799	15879	539362	4744	4644161	20622
Pondicherry	39529	139	10788	33	50317	171
Lakshadweep	596	2	—	—	596	2
All India	**24222657**	**134798**	**1822524**	**57175**	**26045181**	**191973**

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

TABLE 6.1 : SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS — 2006 *(Contd.)*

(Amount in Rs. crore)

Region / State / Union Territory	As on last reporting Friday of March							
	Small Scale Industries		Of total SSI advances term loans		Of term loans (SSI), comp. loans to artisan, village and cottage industries		Of total advances to SSI, adv. to cottage, village and tiny industries	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Northern Region	**343791**	**21966**	**111958**	**3338**	**53247**	**419**	**170541**	**3817**
Haryana	56495	3691	19464	561	10309	42	24513	518
Himachal Pradesh	20692	418	12613	187	5694	46	7872	75
Jammu & Kashmir	23955	614	15410	193	8846	39	7036	59
Punjab	119409	6032	38368	953	21319	167	54343	953
Rajasthan	75759	2828	19060	551	6190	89	54733	993
Chandigarh	6578	765	1197	105	281	7	2684	99
Delhi	40903	7619	5846	788	608	29	19360	1119
North-Eastern Region	**50989**	**757**	**31965**	**326**	**6546**	**30**	**45877**	**376**
Assam	30916	589	17070	227	2524	21	26493	259
Manipur	2611	26	2141	19	408	3	2383	20
Meghalaya	4206	43	2273	19	121	—	3883	22
Nagaland	3741	38	2994	29	107	2	3701	31
Tripura	6703	36	5323	14	3369	4	6624	26
Arunachal Pradesh	1253	13	1030	8	17	—	1238	8
Mizoram	1559	12	1134	9	—	—	1555	10
Eastern Region	**478086**	**8320**	**298477**	**1810**	**87324**	**233**	**401471**	**2811**
Bihar	72317	713	41130	161	16341	38	50739	269
Jharkhand	33072	1001	10767	203	3058	47	24147	330
Orissa	62518	1318	30679	323	6372	61	52765	403
Sikkim	686	14	143	2	5	—	656	11
West Bengal	308766	5262	215507	1119	61539	87	272468	1789
Andaman & Nicobar Islands	727	11	251	2	9	—	696	9
Central Region	**310661**	**10653**	**135028**	**2375**	**34373**	**454**	**216076**	**3623**
Madhya Pradesh	63514	2509	31408	778	8276	73	46756	1196
Chhatisgarh	25030	870	9461	224	1744	39	19941	269
Uttar Pradesh	202687	6668	83389	1244	23833	326	134459	1954
Uttarakhand	19430	607	10770	129	520	16	14920	204
Western Region	**206029**	**31078**	**51587**	**4091**	**15450**	**234**	**112785**	**3794**
Gujarat	74464	5223	16134	1073	7305	73	32860	1065
Maharashtra	125251	25484	33915	2954	7888	157	75302	2652
Daman and Diu	611	27	103	5	3	—	527	10
Goa	5301	317	1295	50	224	4	3863	63
Dadra & Nagar Haveli	402	28	140	10	30	—	233	4
Southern Region	**415878**	**28510**	**129513**	**5631**	**25004**	**943**	**288904**	**7123**
Andhra Pradesh	107852	5752	24793	1116	8085	462	92575	1888
Karnataka	86929	5502	30959	1029	5085	141	67132	1371
Kerala	103360	3415	37204	892	6898	165	63021	902
Tamil Nadu	115330	13705	35895	2558	4836	172	64403	2928
Pondicherry	2373	136	630	35	98	3	1739	34
Lakshadweep	34	—	32	—	2	—	34	—
All India	**1805434**	**101285**	**758528**	**17571**	**221944**	**2313**	**1235654**	**21543**

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

TABLE 6.1 : SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS — 2006 *(Contd.)*

(Amount in Rs. crore)

Region / State / Union Territory	As on last reporting Friday of March							
	Advances to Agro Industries		Advances to units with P & M up to Rs. 5 lakhs		Advances to units with P & M up to Rs. 5 - 25 lakhs		Advances to units with P & M above Rs. 25 lakhs	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
Northern Region	**7801**	**1096**	**199524**	**3507**	**97555**	**4483**	**41076**	**13452**
Haryana	1074	311	31077	600	18472	836	6862	2205
Himachal Pradesh	512	24	15447	154	4434	97	800	162
Jammu & Kashmir	900	25	18895	192	4014	120	1020	277
Punjab	2809	414	64671	1089	40191	1346	14488	3592
Rajasthan	1902	113	51929	681	13970	771	5386	1416
Chandigarh	31	20	3265	124	2134	97	1182	438
Delhi	573	190	14240	668	14340	1215	11338	5363
North-Eastern Region	**6894**	**101**	**48006**	**319**	**5523**	**127**	**1134**	**322**
Assam	3045	73	30157	218	3437	97	974	268
Manipur	324	7	2374	17	186	4	51	5
Meghalaya	487	4	3545	22	627	5	34	17
Nagaland	521	8	3283	27	433	4	25	6
Tripura	2206	4	6078	18	615	13	28	5
Arunachal Pradesh	199	3	1115	7	124	1	18	19
Mizoram	112	2	1454	10	101	1	4	1
Eastern Region	**95576**	**890**	**418509**	**2268**	**41049**	**1546**	**15123**	**4318**
Bihar	5950	62	59764	331	8158	130	2247	238
Jharkhand	2039	24	25553	277	4724	238	1950	435
Orissa	6854	286	50938	359	9398	186	2180	774
Sikkim	32	—	495	8	187	4	5	3
West Bengal	80616	514	281140	1289	18477	984	8738	2866
Andaman & Nicobar Islands	85	2	619	5	105	4	3	2
Central Region	**16075**	**756**	**227245**	**3261**	**60198**	**2369**	**21767**	**5055**
Madhya Pradesh	2905	160	46360	853	13562	678	3580	975
Chhatisgarh	1727	103	14665	311	8850	164	1494	501
Uttar Pradesh	9382	446	152450	1878	33202	1407	15618	3311
Uttarakhand	2061	48	13770	219	4584	119	1075	268
Western Region	**5614**	**691**	**95064**	**3409**	**68752**	**3345**	**32827**	**19353**
Gujarat	1248	205	32691	874	22832	1057	10401	3150
Maharashtra	4173	476	59389	2479	43247	2221	21796	15955
Daman and Diu	8	—	132	4	412	9	67	14
Goa	176	10	2509	44	2231	55	534	218
Dadra & Nagar Haveli	9	—	343	8	30	3	29	17
Southern Region	**24060**	**2916**	**253511**	**4543**	**111245**	**5803**	**52055**	**17304**
Andhra Pradesh	9608	737	62198	1010	34179	1158	10529	3362
Karnataka	2297	300	47527	935	27085	918	10374	3546
Kerala	4684	591	78353	828	18314	764	5853	1751
Tamil Nadu	7416	1277	64105	1742	30986	2938	24903	8562
Pondicherry	55	11	1326	26	663	24	396	83
Lakshadweep	—	—	2	—	18	1	—	—
All India	**156020**	**6450**	**1241859**	**17308**	**384322**	**17672**	**163982**	**59805**

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

TABLE 6.1 : SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS — 2006 *(Contd.)*

(Amount in Rs. crore)

Region / State / Union Territory	As on last reporting Friday of March									
	Setting up of Industrial Estates		Small Road & Water Transport Operators		Retail Trade		Small Business		Professional and self employed	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Northern Region	**621**	**59**	**82907**	**2381**	**498743**	**7213**	**279461**	**3392**	**85028**	**1244**
Haryana	46	41	9446	164	93554	1327	42233	421	8846	112
Himachal Pradesh	5	—	6222	150	26495	709	12522	144	4028	46
Jammu & Kashmir	3	—	11473	283	48112	921	8181	139	2463	50
Punjab	26	—	23202	403	135100	1682	59268	660	25737	183
Rajasthan	514	13	17607	764	152110	1372	104956	880	19440	172
Chandigarh	—	—	2160	113	10992	179	6313	104	2546	30
Delhi	27	5	12797	505	32380	1023	45988	1045	21968	651
North-Eastern Region	**127**	**2**	**21485**	**318**	**98033**	**1330**	**55919**	**415**	**13050**	**141**
Assam	105	2	13559	213	55945	772	34872	273	9407	105
Manipur	—	—	514	7	6099	43	4239	21	605	6
Meghalaya	5	—	1695	40	7107	144	2546	31	401	7
Nagaland	6	—	550	11	1365	56	838	19	404	10
Tripura	2	—	4661	31	25731	183	12068	32	2067	8
Arunachal Pradesh	2	—	278	8	1048	67	764	17	124	3
Mizoram	7	—	228	7	738	65	592	22	42	2
Eastern Region	**242**	**10**	**92981**	**1689**	**737865**	**10670**	**353033**	**3157**	**149753**	**1042**
Bihar	87	1	27480	242	177595	2716	72310	486	32132	236
Jharkhand	16	—	10622	180	86612	1361	46606	343	28538	126
Orissa	28	4	16114	346	144126	2200	98449	748	42022	197
Sikkim	—	—	427	15	1012	55	1136	29	64	1
West Bengal	98	5	37725	893	326955	4262	133630	1536	46706	476
Andaman & Nicobar Islands	13	—	613	12	1565	76	902	15	291	6
Central Region	**150**	**9**	**64058**	**1118**	**652832**	**8691**	**288227**	**2578**	**122655**	**1066**
Madhya Pradesh	18	6	16572	324	182565	2445	94788	742	35932	323
Chhatisgarh	42	—	4273	55	45132	677	26007	226	9229	83
Uttar Pradesh	82	1	37856	621	387024	4735	146498	1386	71295	533
Uttarakhand	8	2	5357	117	38111	833	20934	224	6199	126
Western Region	**505**	**111**	**125122**	**5516**	**400517**	**4747**	**328066**	**3183**	**146308**	**1813**
Gujarat	449	109	23860	393	117724	1133	116840	1030	44773	365
Maharashtra	50	2	95563	4891	273325	3464	201274	2034	96605	1400
Daman and Diu	—	—	106	4	143	3	303	4	115	1
Goa	6	—	5546	227	8984	143	9221	112	4670	46
Dadra & Nagar Haveli	—	—	47	—	341	4	428	4	145	—
Southern Region	**274**	**92**	**175308**	**3919**	**1025419**	**10620**	**684176**	**5295**	**417137**	**3010**
Andhra Pradesh	168	1	37495	595	253099	2968	158912	1814	75881	495
Karnataka	29	61	61022	1018	252389	2198	139105	1121	106554	999
Kerala	57	—	42182	535	261435	2882	151421	940	82825	416
Tamil Nadu	17	29	34065	1765	252536	2518	230590	1400	148014	1085
Pondicherry	3	—	522	6	5735	52	4090	19	3806	15
Lakshadweep	—	—	22	—	225	1	58	—	57	—
All India	**1919**	**283**	**561861**	**14940**	**3413409**	**43271**	**1988882**	**18021**	**933931**	**8315**

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

TABLE 6.1 : SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS — 2006 *(Contd.)*

(Amount in Rs. crore)

Region / State / Union Territory	As on last reporting Friday of March							
	Educational Loan		Consumption Loan		SC / ST Orgn. For Onlending to other priority sector		SSO for SC / ST for purchase & supply of inputs	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Northern Region	**59613**	**1343**	**28351**	**299**	**5893**	**584**	**367**	**3**
Haryana	10115	211	2089	23	667	25	3	—
Himachal Pradesh	2331	48	491	2	10	—	2	—
Jammu & Kashmir	1992	41	88	—	91	155	2	—
Punjab	12269	279	3442	61	1391	57	11	—
Rajasthan	14137	225	18157	142	1044	51	5	—
Chandigarh	2965	79	2056	3	5	—	17	—
Delhi	15804	460	2028	69	2685	297	327	2
North-Eastern Region	**3404**	**65**	**1493**	**68**	**2937**	**74**	**13**	**—**
Assam	2421	47	1398	67	8	—	—	—
Manipur	225	6	34	—	19	1	1	—
Meghalaya	270	5	—	—	2411	54	8	—
Nagaland	24	1	40	—	25	1	1	—
Tripura	406	3	21	—	83	3	1	—
Arunachal Pradesh	25	1	—	—	1	1	1	—
Mizoram	33	2	—	—	390	15	1	—
Eastern Region	**47676**	**931**	**16118**	**277**	**4879**	**179**	**718**	**2**
Bihar	7482	172	7991	72	61	14	253	—
Jharkhand	6696	140	1068	67	50	1	3	—
Orissa	12700	240	1135	3	527	20	53	—
Sikkim	77	3	—	—	3846	136	10	1
West Bengal	20624	374	5923	135	393	7	398	—
Andaman & Nicobar Islands	97	2	1	—	2	1	1	—
Central Region	**66510**	**1240**	**25816**	**258**	**828**	**216**	**2832**	**14**
Madhya Pradesh	25303	455	7719	123	180	180	2781	14
Chhatisgarh	3551	74	501	3	43	10	1	—
Uttar Pradesh	32682	612	16604	129	475	15	49	—
Uttarakhand	4974	99	992	3	130	11	1	—
Western Region	**75241**	**1466**	**26916**	**115**	**2867**	**2293**	**1863**	**66**
Gujarat	17689	401	8745	44	1049	188	943	4
Maharashtra	55834	1035	17994	70	1091	2035	915	61
Daman and Diu	12	—	12	—	1	—	3	—
Goa	1664	29	160	1	726	69	2	—
Dadra & Nagar Haveli	42	1	5	—	—	—	—	—
Southern Region	**412886**	**6174**	**59048**	**401**	**4785**	**636**	**1291**	**9**
Andhra Pradesh	105636	2014	8592	82	120	90	673	4
Karnataka	64964	889	8424	37	564	125	99	—
Kerala	106944	1372	19469	155	319	58	202	2
Tamil Nadu	132426	1859	21687	126	1837	310	313	3
Pondicherry	2912	39	876	2	1945	52	4	—
Lakshadweep	4	—	—	—	—	—	—	—
All India	**665330**	**11219**	**157742**	**1418**	**22189**	**3982**	**7084**	**94**

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

TABLE 6.1 : SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS — 2006 *(Contd.)*

(Amount in Rs. crore)

Region / State / Union Territory	As on last reporting Friday of March							
	Housing loans (Direct finance)		Housing loans (Indirect finance)		Total housing loans		Funds provided to Regional Rural	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Northern Region	**645238**	**20187**	**55762**	**8735**	**701000**	**28922**	**—**	**—**
Haryana	134541	2835	1589	198	136130	3033	—	—
Himachal Pradesh	45847	489	41	202	45888	691	—	—
Jammu & Kashmir	13685	234	128	3	13813	237	—	—
Punjab	157300	4128	3104	960	160404	5087	—	—
Rajasthan	144241	4153	2444	406	146685	4559	—	—
Chandigarh	37457	1446	55	247	37512	1693	—	—
Delhi	112167	6902	48401	6720	160568	13622	—	—
North-Eastern Region	**29055**	**479**	**6753**	**175**	**35808**	**653**	**—**	**—**
Assam	18044	306	3	2	18047	307	—	—
Manipur	2853	71	1	1	2854	72	—	—
Meghalaya	574	18	5588	126	6162	144	—	—
Nagaland	2255	27	59	2	2314	29	—	—
Tripura	1980	32	195	7	2175	39	—	—
Arunachal Pradesh	2950	12	1	2	2951	15	—	—
Mizoram	399	14	906	34	1305	48	—	—
Eastern Region	**324485**	**6399**	**11382**	**571**	**335867**	**6970**	**—**	**—**
Bihar	38594	399	225	35	38819	434	—	—
Jharkhand	33762	502	192	3	33954	505	—	—
Orissa	124339	1643	967	67	125306	1710	—	—
Sikkim	3029	107	8915	318	11944	425	—	—
West Bengal	124459	3741	1079	146	125538	3887	—	—
Andaman & Nicobar Islands	302	8	4	1	306	9	—	—
Central Region	**478922**	**9651**	**2004**	**294**	**480926**	**9945**	**—**	**—**
Madhya Pradesh	166516	3340	311	9	166827	3349	—	—
Chhatisgarh	41498	470	87	24	41585	494	—	—
Uttar Pradesh	188607	5318	1298	230	189905	5548	—	—
Uttarakhand	82301	523	308	31	82609	554	—	—
Western Region	**592993**	**26120**	**8566**	**12232**	**601559**	**38352**	**—**	**—**
Gujarat	131494	4260	3397	339	134891	4599	—	—
Maharashtra	450020	21547	3480	11728	453500	33275	—	—
Daman and Diu	161	1	1	3	162	4	—	—
Goa	10927	303	1688	162	12615	465	—	—
Dadra & Nagar Haveli	391	9	—	—	391	9	—	—
Southern Region	**1093201**	**34656**	**12389**	**7262**	**1105590**	**41918**	**—**	**—**
Andhra Pradesh	272075	7947	358	1117	272433	9064	—	—
Karnataka	259939	9623	4242	3998	264181	13620	—	—
Kerala	316372	7574	779	203	317151	7777	—	—
Tamil Nadu	242398	9422	2510	1823	244908	11245	—	—
Pondicherry	2374	88	4500	121	6874	210	—	—
Lakshadweep	43	1	—	—	43	1	—	—
All India	**3163894**	**97493**	**96856**	**29268**	**3260750**	**126761**	**—**	**—**

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

TABLE 6.1 : SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS — 2006 *(Contd.)*

(Amount in Rs. crore)

Region / State/ Union Territory	As on last reporting Friday of March							
	Advances to Self Help Group		Advances to software industries having credit limit upto Rs. 1 crore		Advances to food & agro based processing sector not satisfying SSI norms		Investments in venture capital	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Northern Region	**54974**	**227**	**1389**	**52**	**345**	**370**	**—**	**—**
Haryana	4757	32	99	5	28	44	—	—
Himachal Pradesh	11832	44	177	7	3	7	—	—
Jammu & Kashmir	1496	3	80	2	7	—	—	—
Punjab	3387	22	169	4	54	77	—	—
Rajasthan	30448	105	245	5	26	3	—	—
Chandigarh	250	1	29	6	102	5	—	—
Delhi	2804	19	590	24	125	233	—	—
North-Eastern Region	**27242**	**121**	**380**	**11**	**206**	**11**	**—**	**—**
Assam	21870	103	211	5	182	11	—	—
Manipur	2524	5	27	1	19	—	—	—
Meghalaya	1000	2	18	1	—	—	—	—
Nagaland	676	3	48	2	4	—	—	—
Tripura	945	5	10	—	1	—	—	—
Arunachal Pradesh	96	1	14	—	—	—	—	—
Mizoram	131	1	52	2	—	—	—	—
Eastern Region	**143562**	**595**	**1777**	**85**	**824**	**183**	**402**	**—**
Bihar	11087	57	220	6	268	41	402	—
Jharkhand	15806	45	153	7	58	1	—	—
Orissa	82739	383	612	16	26	5	—	—
Sikkim	267	1	19	1	—	—	—	—
West Bengal	33524	108	761	55	472	137	—	—
Andaman & Nicobar Islands	139	1	12	—	—	—	—	—
Central Region	**94289**	**545**	**2303**	**45**	**4769**	**415**	**2**	**—**
Madhya Pradesh	22238	94	581	8	1574	203	—	—
Chhatisgarh	8927	22	146	6	50	7	—	—
Uttar Pradesh	50059	375	1301	25	3132	201	—	—
Uttarakhand	13065	54	275	6	13	3	2	—
Western Region	**61418**	**215**	**4083**	**140**	**35510**	**840**	**29**	**859**
Gujarat	12779	63	1276	17	765	512	—	—
Maharashtra	47783	148	2749	120	34693	305	29	859
Daman and Diu	—	—	8	—	—	—	—	—
Goa	856	4	50	3	52	23	—	—
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—
Southern Region	**718809**	**3075**	**8790**	**302**	**7236**	**1590**	**8**	**141**
Andhra Pradesh	425695	1370	1715	59	725	138	1	2
Karnataka	34438	291	4061	141	888	76	6	139
Kerala	38734	225	708	24	5291	1208	—	—
Tamil Nadu	215531	1172	2281	77	301	168	1	—
Pondicherry	4410	16	25	1	31	1	—	—
Lakshadweep	1	—	—	—	—	—	—	—
All India	**1100294**	**4777**	**18722**	**635**	**48890**	**3409**	**441**	**1000**

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

TABLE 6.1 : SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS — 2006 *(Concld.)*

(Amount in Rs. crore)

Region / State / Union Territory	As on last reporting Friday of March							
	Export Credit (Preshipment and Postshipment) by foreign banks						Total advances under priority sectors	
	SSI Sector		Non SSI Sector		Total export credit			
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Northern Region	**49**	**129**	**427**	**3606**	**476**	**3735**	**4863014**	**119049**
Haryana	—	—	13	60	13	60	892866	15643
Himachal Pradesh	—	—	—	—	—	—	303985	3353
Jammu & Kashmir	—	—	—	—	—	—	152391	3139
Punjab	1	—	8	20	9	20	1320605	25312
Rajasthan	—	—	2	11	2	11	1689407	20113
Chandigarh	—	—	1	1	1	1	115765	5996
Delhi	48	129	403	3514	451	3643	387995	45493
North-Eastern Region	**—**	**—**	**—**	**—**	**—**	**—**	**612633**	**5034**
Assam	—	—	—	—	—	—	341627	3225
Manipur	—	—	—	—	—	—	34864	233
Meghalaya	—	—	—	—	—	—	51764	557
Nagaland	—	—	—	—	—	—	25100	215
Tripura	—	—	—	—	—	—	134167	459
Arunachal Pradesh	—	—	—	—	—	—	13684	147
Mizoram	—	—	—	—	—	—	11427	198
Eastern Region	**12**	**14**	**140**	**829**	**152**	**843**	**5123576**	**51883**
Bihar	—	—	—	—	—	—	1221423	9254
Jharkhand	—	—	—	—	—	—	634236	4763
Orissa	—	—	—	—	—	—	1242791	9651
Sikkim	—	—	—	—	—	—	27025	697
West Bengal	12	14	139	828	151	842	1992184	27379
Andaman & Nicobar Islands	—	—	1	1	1	1	5917	140
Central Region	**—**	**—**	**7**	**63**	**7**	**63**	**6607348**	**65657**
Madhya Pradesh	—	—	3	39	3	39	1600998	19988
Chhatisgarh	—	—	—	—	—	—	329129	3704
Uttar Pradesh	—	—	4	24	4	24	4250348	38110
Uttarakhand	—	—	—	—	—	—	426873	3855
Western Region	**196**	**1740**	**829**	**8042**	**1025**	**9782**	**4449126**	**128445**
Gujarat	19	16	40	129	59	145	1502460	22238
Maharashtra	177	1724	789	7913	966	9637	2868030	104493
Daman and Diu	—	—	—	—	—	—	1719	45
Goa	—	—	—	—	—	—	73590	1617
Dadra & Nagar Haveli	—	—	—	—	—	—	3327	51
Southern Region	**28**	**56**	**337**	**2847**	**365**	**2903**	**18378102**	**176707**
Andhra Pradesh	3	1	19	639	22	640	6635752	47855
Karnataka	4	11	92	895	96	906	2799773	43998
Kerala	—	—	10	21	10	21	2813400	26750
Tamil Nadu	21	44	216	1292	237	1336	6044214	57377
Pondicherry	—	—	—	—	—	—	83923	721
Lakshadweep	—	—	—	—	—	—	1040	5
All India	**285**	**1939**	**1740**	**15387**	**2025**	**17326**	**40033799**	**546774**

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 — 2005 AND 2006

(Amount in Rs. crore)

Regions / State Union Territory	As on the last reporting Friday of March											
	Finance for distribution of fertilizers & other inputs				Loans to State Electricity Boards				Other types of indirect finance			
	2005		2006		2005		2006		2005		2006	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	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)	(9)	(10)	(11)	(12)
Northern Region	**5196**	**2347**	**6216**	**2463**	**216**	**2590**	**183**	**3501**	**25915**	**7821**	**48259**	**15581**
	(6.4)	(45.7)	(6.0)	(38.2)	(22.0)	(62.0)	(13.9)	(54.2)	(4.1)	(30.2)	(2.8)	(35.2)
Haryana	1219	72	1464	76	78	437	69	534	6079	287	10431	489
Himachal Pradesh	272	42	37	2	18	23	7	214	2134	34	6713	96
Jammu & Kashmir	35	2	98	5	1	101	—	—	309	389	819	369
Punjab	1835	225	2731	355	40	756	21	572	8379	974	12603	1669
Rajasthan	1693	177	1692	53	60	721	52	1103	7983	437	11555	920
Chandigarh	54	910	105	241	16	367	31	676	319	585	1021	576
Delhi	88	919	89	1732	3	185	3	402	712	5115	5117	11462
North-Eastern Region	**1333**	**63**	**3154**	**23**	**15**	**1**	**1**	**20**	**5404**	**40**	**8795**	**87**
	(1.6)	(1.2)	(3.0)	(0.4)	(1.5)	(0.0)	(0.1)	(0.3)	(0.9)	(0.2)	(0.5)	(0.2)
Assam	553	21	3089	20	10	1	—	—	2088	26	5378	59
Manipur	3	—	3	—	1	—	—	—	74	1	279	3
Meghalaya	12	35	12	2	1	—	1	20	203	2	854	10
Nagaland	3	—	5	—	—	—	—	—	594	5	1474	9
Tripura	760	7	45	1	2	—	—	—	2336	4	475	3
Arunachal Pradesh	—	—	—	—	—	—	—	—	63	1	197	1
Mizoram	2	—	—	—	1	—	—	—	46	1	138	1
Eastern Region	**30646**	**539**	**41381**	**1044**	**165**	**42**	**322**	**41**	**38808**	**1726**	**115235**	**2469**
	(37.9)	(10.5)	(39.8)	(16.2)	(16.8)	(1.0)	(24.4)	(0.6)	(6.2)	(6.7)	(6.7)	(5.6)
Bihar	11314	124	18391	585	35	2	4	35	5816	90	13925	110
Jharkhand	1355	38	1319	20	8	1	1	—	5149	29	12984	61
Orissa	3554	70	3912	34	53	21	9	—	12481	96	37248	235
Sikkim	5	1	1	—	1	—	—	—	164	1	507	1
West Bengal	14417	306	17757	404	67	18	308	6	15166	1509	50473	2059
Andaman & Nicobar Islands	1	—	1	—	1	—	—	—	32	1	98	3
Central Region	**14897**	**429**	**15771**	**642**	**151**	**53**	**524**	**740**	**36226**	**1416**	**92245**	**2630**
	(18.4)	(8.4)	(15.2)	(10.0)	(15.4)	(1.3)	(39.8)	(11.5)	(5.8)	(5.5)	(5.4)	(5.9)
Madhya Pradesh	1564	99	2043	73	103	33	188	37	8642	670	19395	1145
Chhatisgarh	368	25	401	18	2	1	2	51	1006	22	2801	46
Uttar Pradesh	12442	281	12877	543	34	18	334	652	23949	675	62780	1390
Uttarakhand	523	24	450	9	12	1	—	—	2629	49	7269	48
Western Region	**6696**	**532**	**5806**	**654**	**160**	**424**	**68**	**265**	**61911**	**7164**	**107673**	**11413**
	(8.3)	(10.4)	(5.6)	(10.2)	(16.3)	(10.2)	(5.2)	(4.1)	(9.9)	(27.7)	(6.3)	(25.8)
Gujarat	3053	368	1504	386	29	266	52	247	5162	1427	14290	1801
Maharashtra	3632	164	4290	268	131	158	16	17	56572	5736	92407	9606
Daman and Diu	—	—	—	—	—	—	—	—	—	—	—	—
Goa	10	—	12	1	—	—	—	—	177	1	970	7
Dadra & Nagar Haveli	1	—	—	—	—	—	—	—	—	—	6	—
Southern Region	**22126**	**1224**	**31736**	**1615**	**274**	**1065**	**219**	**1897**	**459551**	**7737**	**1344936**	**12089**
	(27.4)	(23.8)	(30.5)	(25.1)	(27.9)	(25.5)	(16.6)	(29.3)	(73.2)	(29.9)	(78.3)	(27.3)
Andhra Pradesh	6400	319	7472	402	90	422	46	398	204186	2738	663089	4649
Karnataka	8486	530	14167	612	73	200	60	595	50128	2610	38095	2963
Kerala	2353	54	5002	249	48	21	13	1	30561	593	98797	954
Tamil Nadu	4853	320	5042	348	62	422	100	902	171383	1784	534220	3494
Pondicherry	34	1	53	4	1	—	—	—	3293	12	10735	29
Lakshadweep	—	—	—	—	—	—	—	—	—	—	—	—
All India	**80894**	**5134**	**104064**	**6440**	**981**	**4175**	**1317**	**6464**	**627815**	**25904**	**1717143**	**44270**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : Figures in brackets indicate percent share in total.
Figures for 2005 are revised

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

TABLE 6.2 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE — 2005 AND 2006 *(Concld.)*

(Amount in Rs. crore)

Region / State / Union Territory	As on the last reporting Friday of March							
	Direct Finance to				Total			
	2005		2006		2005		2006	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Northern Region	**2377104**	**19120**	**2665446**	**25841**	**2408431**	**31878**	**2720104**	**47387**
	(11.4)	(20.0)	(11.0)	(19.2)	(11.1)	(24.4)	(10.4)	(24.7)
Haryana	471263	3945	516381	5355	478639	4741	528345	6454
Himachal Pradesh	146633	612	166530	775	149057	711	173287	1087
Jammu & Kashmir	34922	258	39718	322	35267	750	40635	696
Punjab	716695	6644	761373	8149	726949	8599	776728	10745
Rajasthan	946290	5221	1094973	6909	956026	6556	1108272	8985
Chandigarh	28556	783	43082	1522	28945	2645	44239	3015
Delhi	32745	1657	43389	2808	33548	7876	48598	16404
North-Eastern Region	**247129**	**602**	**289597**	**936**	**253881**	**706**	**301547**	**1066**
	(1.2)	(0.6)	(1.2)	(0.7)	(1.2)	(0.5)	(1.2)	(0.6)
Assam	124628	408	144219	653	127279	456	152686	732
Manipur	13015	28	14811	40	13093	29	15093	44
Meghalaya	22865	31	25068	53	23081	68	25935	85
Nagaland	12060	24	13585	35	12657	29	15064	44
Tripura	62803	83	78773	114	65901	94	79293	117
Arunachal Pradesh	6132	14	6930	20	6195	15	7127	22
Mizoram	5626	14	6211	21	5675	15	6349	22
Eastern Region	**2269869**	**9777**	**2602715**	**13391**	**2339488**	**12084**	**2759653**	**16945**
	(10.8)	(10.2)	(10.7)	(9.9)	(10.8)	(9.2)	(10.6)	(8.8)
Bihar	663840	2463	740599	3332	681005	2679	772919	4063
Jharkhand	300212	643	356678	903	306724	711	370982	984
Orissa	526401	1467	615267	2190	542489	1654	656436	2460
Sikkim	6261	14	7029	14	6431	16	7537	16
West Bengal	771989	5186	881994	6946	801639	7019	950532	9414
Andaman & Nicobar Islands	1166	4	1148	5	1200	5	1247	8
Central Region	**3773241**	**17940**	**4381943**	**24788**	**3824515**	**19838**	**4490483**	**28800**
	(18.0)	(18.8)	(18.1)	(18.4)	(17.7)	(15.2)	(17.2)	(15.0)
Madhya Pradesh	803987	5969	958777	7917	814296	6771	980403	9172
Chhatisgarh	140599	805	161408	1062	141975	853	164612	1177
Uttar Pradesh	2628782	10446	3034704	14653	2665207	11420	3110695	17238
Uttarakhand	199873	720	227054	1157	203037	794	234773	1214
Western Region	**2018469**	**12418**	**2318717**	**17275**	**2087236**	**20538**	**2432264**	**29607**
	(9.6)	(13.0)	(9.6)	(12.8)	(9.6)	(15.7)	(9.3)	(15.4)
Gujarat	786118	3966	930327	5594	794362	6027	946173	8028
Maharashtra	1211049	8352	1363872	11503	1271384	14410	1460585	21394
Daman and Diu	182	—	243	1	182	—	243	1
Goa	19788	98	22755	172	19975	99	23737	179
Dadra & Nagar Haveli	1332	2	1520	5	1333	2	1526	5
Southern Region	**10246703**	**35705**	**11964239**	**52567**	**10728654**	**45731**	**13341130**	**68167**
	(49.0)	(37.4)	(49.4)	(39.0)	(49.6)	(35.0)	(51.2)	(35.5)
Andhra Pradesh	3999355	11770	4516129	17319	4210031	15249	5186736	22768
Karnataka	1443114	8854	1723706	12714	1501801	12194	1776028	16884
Kerala	1231014	4321	1579480	6516	1263976	4989	1683292	7720
Tamil Nadu	3536477	10663	4104799	15879	3712775	13189	4644161	20622
Pondicherry	36292	96	39529	139	39620	109	50317	171
Lakshadweep	451	1	596	2	451	1	596	2
All India	**20932515**	**95562**	**24222657**	**134798**	**21642205**	**130775**	**26045181**	**191973**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : Figures in brackets indicate percent share in total.
Figures for 2005 are revised

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

TABLE 6.3 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO SMALL SCALE INDUSTRIES, INDUSTRIAL ESTATES AND ROAD & WATER TRANSPORT OPERATORS — 2005 AND 2006

(Amount in Rs. crore)

Region / State / Union Territory	As on the last reporting Friday of March							
	Advances to Small Scale Industries				Loans for setting up of Industrial Estates			
	2005		2006		2005		2006	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	**275800**	**18541**	**343791**	**21966**	**189**	**12**	**621**	**59**
	(18.72)	(22.20)	(19.04)	(21.69)	(13.17)	(4.01)	(32.36)	(20.94)
Haryana	45240	2845	56495	3691	7	—	46	41
Himachal Pradesh	15486	346	20692	418	17	—	5	—
Jammu & Kashmir	19197	573	23955	614	1	—	3	—
Punjab	87572	5018	119409	6032	9	—	26	—
Rajasthan	65933	2470	75759	2828	143	11	514	13
Chandigarh	3681	464	6578	765	—	—	—	—
Delhi	38691	6825	40903	7619	12	1	27	5
North-Eastern Region	**47205**	**697**	**50989**	**757**	**71**	**2**	**127**	**2**
	(3.20)	(0.83)	(2.82)	(0.75)	(4.95)	(0.67)	(6.62)	(0.87)
Assam	23517	394	30916	589	57	2	105	2
Manipur	2665	27	2611	26	—	—	—	—
Meghalaya	5394	145	4206	43	2	—	5	—
Nagaland	2157	37	3741	38	3	—	6	—
Tripura	11038	42	6703	36	4	—	2	—
Arunachal Pradesh	790	12	1253	13	1	—	2	—
Mizoram	1644	40	1559	12	4	—	7	—
Eastern Region	**418917**	**6630**	**478086**	**8320**	**150**	**10**	**242**	**10**
	(28.44)	(7.94)	(26.48)	(8.21)	(10.45)	(3.34)	(12.61)	(3.45)
Bihar	72670	647	72317	713	46	1	87	1
Jharkhand	27168	781	33072	1001	12	—	16	—
Orissa	45436	1035	62518	1318	38	8	28	4
Sikkim	772	26	686	14	—	—	—	—
West Bengal	272246	4108	308766	5262	47	1	98	5
Andaman & Nicobar Islands	625	33	727	11	7	—	13	—
Central Region	**254391**	**8668**	**310661**	**10653**	**74**	**15**	**150**	**9**
	(17.27)	(10.38)	(17.21)	(10.52)	(5.16)	(5.02)	(7.82)	(3.13)
Madhya Pradesh	52880	2024	63514	2509	6	12	18	6
Chhatisgarh	15244	678	25030	870	16	—	42	—
Uttar Pradesh	172619	5430	202687	6668	49	1	82	1
Uttarakhand	13648	536	19430	607	3	2	8	2
Western Region	**149052**	**25401**	**206029**	**31078**	**36**	**114**	**505**	**111**
	(10.12)	(30.42)	(11.41)	(30.68)	(2.51)	(38.13)	(26.32)	(39.25)
Gujarat	53953	4425	74464	5223	7	—	449	109
Maharashtra	90580	20443	125251	25484	27	114	50	2
Daman and Diu	346	33	611	27	—	—	—	—
Goa	3948	491	5301	317	2	—	6	—
Dadra & Nagar Haveli	225	9	402	28	—	—	—	—
Southern Region	**327873**	**23563**	**415878**	**28510**	**915**	**146**	**274**	**92**
	(22.26)	(28.22)	(23.03)	(28.15)	(63.76)	(48.83)	(14.28)	(32.35)
Andhra Pradesh	66813	4853	107852	5752	84	72	168	1
Karnataka	70853	4399	86929	5502	141	42	29	61
Kerala	82815	2921	103360	3415	676	9	57	—
Tamil Nadu	105493	11213	115330	13705	13	23	17	29
Pondicherry	1870	177	2373	136	1	—	3	—
Lakshadweep	29	—	34	—	—	—	—	—
All India	**1473238**	**83500**	**1805434**	**101285**	**1435**	**299**	**1919**	**283**
	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)

Note : Figures in bracket indicate percent share in total.

Source : Rural Planning and Credit Department, RBI.

TABLE 6.3 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO SMALL SCALE INDUSTRIES, INDUSTRIAL ESTATES AND ROAD & WATER TRANSPORT OPERATORS — 2005 AND 2006 *(Concld.)*

(Amount in Rs. crore)

Region / State / Union Territory	As on the last reporting Friday of March							
	Advances to Road & Water Transport Operators				Total			
	2005		2006		2005		2006	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Northern Region	**69926**	**1378**	**82907**	**2381**	**345915**	**19931**	**427319**	**24406**
	(14.21)	(14.05)	(14.76)	(15.94)	(17.59)	(21.29)	(18.04)	(20.95)
Haryana	8722	104	9446	164	53969	2949	65987	3895
Himachal Pradesh	6295	88	6222	150	21798	434	26919	568
Jammu & Kashmir	10544	230	11473	283	29742	803	35431	897
Punjab	18905	171	23202	403	106486	5189	142637	6435
Rajasthan	12439	356	17607	764	78515	2837	93880	3604
Chandigarh	1738	63	2160	113	5419	527	8738	879
Delhi	11283	366	12797	505	49986	7192	53727	8129
North-Eastern Region	**18315**	**175**	**21485**	**318**	**65591**	**874**	**72601**	**1077**
	(3.72)	(1.78)	(3.82)	(2.13)	(3.34)	(0.93)	(3.06)	(0.92)
Assam	11028	109	13559	213	34602	505	44580	804
Manipur	279	5	514	7	2944	32	3125	33
Meghalaya	1945	26	1695	40	7341	171	5906	83
Nagaland	574	7	550	11	2734	44	4297	49
Tripura	3947	19	4661	31	14989	61	11366	67
Arunachal Pradesh	244	3	278	8	1035	15	1533	21
Mizoram	298	6	228	7	1946	46	1794	19
Eastern Region	**77943**	**783**	**92981**	**1689**	**497010**	**7423**	**571309**	**10018**
	(15.84)	(7.98)	(16.55)	(11.30)	(25.27)	(7.93)	(24.11)	(8.60)
Bihar	28009	144	27480	242	100725	792	99884	956
Jharkhand	10192	121	10622	180	37372	902	43710	1182
Orissa	13755	168	16114	346	59229	1211	78660	1668
Sikkim	1038	24	427	15	1810	50	1113	30
West Bengal	24324	318	37725	893	296617	4427	346589	6160
Andaman & Nicobar Islands	625	8	613	12	1257	41	1353	23
Central Region	**52762**	**502**	**64058**	**1118**	**307227**	**9185**	**374869**	**11780**
	(10.73)	(5.12)	(11.40)	(7.48)	(15.62)	(9.81)	(15.82)	(10.11)
Madhya Pradesh	13387	170	16572	324	66273	2206	80104	2839
Chhatisgarh	3447	28	4273	55	18707	706	29345	924
Uttar Pradesh	30787	245	37856	621	203455	5676	240625	7290
Uttarakhand	5141	59	5357	117	18792	597	24795	727
Western Region	**135756**	**4120**	**125122**	**5516**	**284844**	**29635**	**331656**	**36706**
	(27.60)	(41.99)	(22.27)	(36.92)	(14.48)	(31.66)	(14.00)	(31.50)
Gujarat	20035	294	23860	393	73995	4719	98773	5725
Maharashtra	111156	3686	95563	4891	201763	24243	220864	30377
Daman and Diu	102	2	106	4	448	35	717	31
Goa	4408	137	5546	227	8358	628	10853	544
Dadra & Nagar Haveli	55	1	47	—	280	10	449	28
Southern Region	**137229**	**2853**	**175308**	**3919**	**466017**	**26562**	**591460**	**32520**
	(27.90)	(29.08)	(31.20)	(26.23)	(23.70)	(28.38)	(24.96)	(27.91)
Andhra Pradesh	32699	371	37495	595	99596	5296	145515	6347
Karnataka	47186	638	61022	1018	118180	5079	147980	6582
Kerala	33089	388	42182	535	116580	3318	145599	3950
Tamil Nadu	23314	1441	34065	1765	128820	12677	149412	15500
Pondicherry	901	15	522	6	2772	192	2898	142
Lakshadweep	40	—	22	—	69	—	56	—
All India	**491931**	**9811**	**561861**	**14940**	**1966604**	**93610**	**2369214**	**116508**
	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)

Note : Figures in bracket indicate percent share in total.

Source : Rural Planning and Credit Department, RBI.

TABLE 6.4 : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO PRIORITY SECTORS — 2006 AND 2007

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

Bank Group / Bank	As on the last reporting Friday of March							
	Agriculture				Small Scale Industries			
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	2006		2007		2006		2007	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
A. State Bank Group	**88.54**	**47633**	**88.65**	**63419**	**9.20**	**27173**	**9.67**	**33086**
State Bank of India	62.71	30516	60.32	41661	6.55	18489	6.59	22816
State Bank of Bikaner & Jaipur	4.40	2889	4.35	3755	0.37	1680	0.25	1948
State Bank of Hyderabad	6.15	2973	6.95	3799	0.18	1476	0.14	1661
State Bank of Indore	1.82	2157	2.20	2645	0.09	1231	0.11	1334
State Bank of Mysore	3.52	1658	3.84	2181	0.18	808	0.18	1057
State Bank of Patiala	3.28	3515	2.70	4491	0.61	1323	0.26	1643
State Bank of Saurashtra	3.18	1502	3.29	1937	0.15	1239	0.14	1510
State Bank of Travancore	3.48	2423	5.00	2951	1.07	927	2.00	1117
B. Nationalised Banks	**148.27**	**106681**	**164.84**	**141672**	**9.66**	**55319**	**10.35**	**71617**
Allahabad Bank	9.07	5726	10.97	7692	0.88	1886	0.89	2507
Andhra Bank	11.24	4064	12.60	5150	0.15	1217	0.19	1543
Bank of Baroda	8.49	6869	9.47	10366	0.62	4596	0.60	5838
Bank of India	9.82	9020	11.23	11289	0.59	5625	0.61	7751
Bank of Maharashtra	2.47	2750	3.04	3884	0.20	1066	0.19	1210
Canara Bank	18.42	12032	20.27	15521	0.78	6591	1.15	9852
Central Bank of India	8.65	6866	9.83	9252	0.54	3057	0.45	3398
Corporation Bank	1.52	1935	1.78	2622	0.08	1657	0.09	1938
Dena Bank	1.62	2363	1.82	3345	0.16	1322	0.16	1554
IDBI Ltd.	0.05	1050	0.34	1378	0.01	217	0.07	706
Indian Bank	13.21	4249	14.10	5656	0.35	1521	0.38	1976
Indian Overseas Bank	12.61	5954	12.56	7890	0.25	3167	0.23	4010
Oriental Bank of Commerce	2.43	4480	2.75	5732	0.18	2914	0.20	3364
Punjab National Bank	17.42	14587	18.76	18571	1.51	8612	1.72	11028
Punjab & Sind Bank	1.29	1558	1.30	2502	0.13	940	0.12	1055
Syndicate Bank	9.50	5871	11.19	8050	0.31	2007	0.30	2570
Union Bank of India	8.23	8127	9.28	10675	0.53	4447	0.54	5721
United Bank of India	4.01	2327	4.80	2713	2.01	1303	2.07	1581
UCO Bank	5.34	4397	5.75	6154	0.24	2102	0.24	2689
Vijaya Bank	2.88	2456	3.00	3231	0.14	1072	0.15	1325
Public Sector Banks (A+B)	**236.81**	**154314**	**253.49**	**205091**	**18.86**	**82492**	**20.02**	**104703**

Notes : 1. Advances in 'Other Priority Sectors' include (i) funds provided to Regional Rural Banks, (ii) advances to self help groups, (iii) advances to software industries, (iv) advances to food and agro product sectors and (v) investments in venture capital.

2. 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 PRIORITY SECTORS — 2006 AND 2007 *(Concld.)*

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

	As on the last reporting Friday of March									
	Other Priority Sectors				Total Advances to Priority Sectors				Total Outstanding Bank Credit	
Bank Group / Bank	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding		
	2006		2007		2006		2007		2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
A. State Bank Group	**25.69**	**49846**	**28.50**	**64745**	**130.45**	**128469** (38.7)	**136.27**	**166770**	**331458**	**429715**
State Bank of India	13.35	30636	13.88	40844	88.55	82895 (37.0)	89.14	110373	223789	287644
State Bank of Bikaner & Jaipur	1.64	2359	1.43	2669	6.53	6970 (43.5)	6.15	8421	16019	20540
State Bank of Hyderabad	2.20	4205	2.17	5827	8.87	8767 (42.3)	9.28	11295	20711	27717
State Bank of Indore	0.73	1778	0.70	2138	2.77	5190 (43.6)	3.15	6153	11909	15382
State Bank of Mysore	1.09	1939	1.09	2654	4.90	4493 (40.2)	5.35	6063	11173	15844
State Bank of Patiala	2.46	3581	1.75	4167	6.35	8550 (38.6)	4.73	10310	22152	28399
State Bank of Saurashtra	0.91	893	3.03	1075	4.27	3638 (45.1)	6.47	4523	8063	10708
State Bank of Travancore	3.31	4455	4.45	5370	8.21	7966 (45.2)	12.00	9632	17642	23482
B. Nationalised Banks	**66.39**	**114627**	**73.31**	**136284**	**229.60**	**281322** (41.0)	**254.46**	**354411**	**686482**	**887990**
Allahabad Bank	3.84	4815	3.13	6329	13.89	12453 (41.4)	15.09	16554	30090	41794
Andhra Bank	2.54	3280	2.82	4721	14.82	8924 (39.7)	15.64	11427	22481	27778
Bank of Baroda	4.28	7086	4.74	8980	13.61	18740 (40.4)	15.02	25291	46392	62235
Bank of India	5.04	7576	5.53	9125	15.74	22611 (49.1)	17.66	28735	46074	60988
Bank of Maharashtra	1.86	3336	1.97	4390	4.63	7206 (42.7)	5.38	9576	16872	22958
Canara Bank	6.21	12142	6.13	12215	25.66	30937 (41.4)	27.87	37844	74754	94105
Central Bank of India	4.16	7227	4.19	8889	13.67	17897 (46.2)	14.87	22496	38707	51651
Corporation Bank	1.31	5246	1.31	6875	3.00	9044 (41.9)	3.45	11564	21595	28511
Dena Bank	1.21	2187	1.34	2702	3.02	6074 (42.2)	3.36	7629	14393	18151
IDBI Ltd.	1.18	5485	1.20	7368	1.24	6872 (13.3)	1.62	9557	51490	62712
Indian Bank	2.11	4517	2.38	5084	16.29	10675 (50.8)	17.80	13335	21000	26992
Indian Overseas Bank	8.48	4543	8.53	4790	21.99	14114 (42.9)	22.25	17290	32909	42278
Oriental Bank of Commerce	1.87	5891	2.07	6778	4.53	13399 (40.3)	5.06	15955	33211	43751
Punjab National Bank	5.74	9744	5.82	10230	25.18	33410 (44.2)	27.02	40197	75561	95953
Punjab & Sind Bank	0.90	1483	0.73	1460	2.34	3994 (42.0)	2.17	5032	9520	11769
Syndicate Bank	4.06	6664	4.75	7673	14.21	14627 (44.9)	16.39	18441	32547	46216
Union Bank of India	4.66	9397	4.07	10028	13.57	22232 (43.9)	14.46	26649	50644	59959
United Bank of India	3.75	3336	5.80	4939	10.03	7109 (44.8)	12.98	9416	15859	22604
UCO Bank	1.41	6933	4.87	8452	7.31	13643 (38.4)	11.14	17466	35565	43271
Vijaya Bank	1.78	3739	1.93	5256	4.87	7361 (43.8)	5.23	9957	16818	24314
Public Sector Banks (A+B)	**92.08**	**164473**	**101.81**	**201029**	**360.05**	**409791** **(43.3)**	**390.73**	**521180**	**1017940**	**1317705**

Notes : 1. Advances in 'Other Priority Sectors' include (i) funds provided to Regional Rural Banks, (ii) advances to self help groups, (iii) advances to software industries, (iv) advances to food and agro product sectors and (v) investments in venture capital.

2. Data are provisional.

3. Figures in parentheses are priority sector advances as percentage of outstanding bank credit.

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

TABLE 6.5 : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO ‘OTHER PRIORITY SECTORS’ — 2006 AND 2007

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

Bank Group / Bank	As on the last reporting Friday of March							
	Advances to Self Help Group				Advances to Software Industry Units having Credit Limit to Rs. 1 Crore			
	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding
	2006		2007		2006		2007	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
A. State Bank Group	**6.49**	**1843**	**8.75**	**2843**	**0.09**	**319**	**0.08**	**648**
State Bank of India	5.41	1460	7.68	2420	0.09	275	0.06	636
State Bank of Bikaner & Jaipur	0.12	42	0.12	49	0.00	—	0.00	—
State Bank of Hyderabad	0.34	108	0.02	8	0.00	—	0.00	1
State Bank of Indore	0.13	24	0.14	36	0.00	—	0.00	—
State Bank of Mysore	0.11	85	0.23	169	0.00	2	0.01	2
State Bank of Patiala	0.00	—	0.01	8	0.00	34	0.01	1
State Bank of Saurashtra	0.03	3	0.01	1	0.00	—	0.00	—
State Bank of Travancore	0.35	121	0.54	151	0.00	8	0.00	9
B. Nationalised Banks	**5.21**	**2330**	**5.90**	**3042**	**0.02**	**155**	**0.04**	**205**
Allahabad Bank	0.10	26	0.10	26	0.00	—	0.00	—
Andhra Bank	0.89	331	0.03	11	0.00	4	0.00	2
Bank of Baroda	0.22	112	0.21	103	0.00	6	0.00	2
Bank of India	0.29	124	0.30	187	0.00	9	0.00	9
Bank of Maharashtra	0.10	48	0.15	76	0.00	7	0.03	15
Canara Bank	0.25	139	0.32	235	0.00	4	0.00	18
Central Bank of India	0.32	116	0.40	191	0.00	10	0.00	3
Corporation Bank	0.09	65	0.26	119	0.00	3	0.00	—
Dena Bank	0.03	20	0.05	28	0.00	—	0.00	—
IDBI Ltd.	0.00	—	0.01	3	0.00	—	0.00	26
Indian Bank	0.62	350	0.93	575	0.00	6	0.00	10
Indian Overseas Bank	0.65	450	0.93	549	0.00	—	0.00	51
Oriental Bank of Commerce	0.04	17	0.04	9	0.00	—	0.00	—
Punjab National Bank	0.51	233	0.72	295	0.00	—	0.00	—
Punjab & Sind Bank	0.02	13	0.02	14	0.00	—	0.00	—
Syndicate Bank	0.34	40	0.15	106	0.00	9	0.00	10
Union Bank of India	0.12	58	0.55	213	0.01	10	0.01	11
United Bank of India	0.26	44	0.30	60	0.00	38	0.00	28
UCO Bank	0.31	110	0.28	157	0.01	35	0.00	14
Vijaya Bank	0.05	34	0.15	85	0.00	14	0.00	6
Public Sector Banks (A+B)	**11.70**	**4173**	**14.65**	**5885**	**0.11**	**474**	**0.12**	**853**

Notes : Data are provisional.

Refer to Table 6.4 for bank-wise details of total outstanding loans and advances under ‘other priority sectors’.

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

TABLE 6.5 : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO 'OTHER PRIORITY SECTORS' — 2006 AND 2007 *(Concld.)*

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

		As on the last reporting Friday of March			
		Food & Agro based processing sector not satisfying SSI norms			
Bank Group / Bank		No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding
		2006		2007	
		(9)	(10)	(11)	(12)
A.	**State Bank Group**	**0.44**	**1652**	**0.62**	**2029**
	State Bank of India	0.44	1519	0.61	1995
	State Bank of Bikaner & Jaipur	0.00	—	0.00	—
	State Bank of Hyderabad	0.00	5	0.00	—
	State Bank of Indore	0.00	—	0.00	—
	State Bank of Mysore	0.00	—	0.00	—
	State Bank of Patiala	0.00	97	0.00	—
	State Bank of Saurashtra	0.00	—	0.00	—
	State Bank of Travancore	0.00	31	0.01	34
B.	**Nationalised Banks**	**0.04**	**1743**	**0.02**	**1589**
	Allahabad Bank	0.00	—	0.00	—
	Andhra Bank	0.00	—	0.00	—
	Bank of Baroda	0.00	2	0.00	—
	Bank of India	0.00	257	0.00	374
	Bank of Maharashtra	0.00	—	0.00	—
	Canara Bank	0.00	—	0.00	3
	Central Bank of India	0.00	622	0.00	763
	Corporation Bank	0.00	139	0.00	11
	Dena Bank	0.00	181	0.00	—
	IDBI Ltd.	0.00	59	0.00	75
	Indian Bank	0.00	34	0.00	34
	Indian Overseas Bank	0.00	—	0.00	—
	Oriental Bank of Commerce	0.01	97	0.00	72
	Punjab National Bank	0.00	154	0.00	73
	Punjab & Sind Bank	0.00	—	0.00	—
	Syndicate Bank	0.00	27	0.00	33
	Union Bank of India	0.01	4	0.01	1
	United Bank of India	0.00	56	0.01	95
	UCO Bank	0.00	66	0.00	—
	Vijaya Bank	0.02	45	0.00	55
	Public Sector Banks (A+B)	**0.48**	**3395**	**0.64**	**3618**

Notes : Data are provisional.

Refer to Table 6.4 for bank-wise details of total outstanding loans and advances under 'other priority sectors'.

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

TABLE 6.6 : OUTSTANDING LOANS AND ADVANCES OF PUBLIC SECTOR BANKS TO SMALL SCALE INDUSTRIES — 2006 AND 2007

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

	As on the last reporting Friday of March							
	Cottage Khadi & Village industry Artisan Tiny Industries etc.				Advances to SSI units with investment in plant & machinery less than Rs.5 lakhs			
Bank Group / Bank	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	2006		2007		2006		2007	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
A. State Bank Group	**8.57**	**8883**	**8.40**	**13094**	**6.11**	**4950**	**6.57**	**6585**
State Bank of India	6.16	4603	5.74	7846	4.04	2822	4.62	4052
State Bank of Bikaner & Jaipur	0.31	638	0.23	915	0.27	294	0.20	439
State Bank of Hyderabad	0.16	642	0.12	656	0.12	380	0.08	256
State Bank of Indore	0.08	727	0.10	840	0.07	406	0.08	467
State Bank of Mysore	0.15	472	0.15	661	0.10	270	0.09	392
State Bank of Patiala	0.60	767	0.25	852	0.55	359	0.23	467
State Bank of Saurashtra	0.12	438	0.11	589	0.09	78	0.07	91
State Bank of Travancore	0.99	596	1.70	735	0.87	341	1.20	422
B. Nationalised Banks	**8.75**	**24431**	**9.29**	**31217**	**7.54**	**12643**	**7.95**	**16111**
Allahabad Bank	0.86	1291	0.84	1534	0.81	914	0.79	1114
Andhra Bank	0.14	521	0.16	881	0.11	207	0.13	349
Bank of Baroda	0.55	2362	0.52	3076	0.42	1258	0.39	1618
Bank of India	0.50	2770	0.50	3089	0.38	1583	0.36	1692
Bank of Maharashtra	0.18	585	0.17	656	0.15	299	0.14	335
Canara Bank	0.61	2131	0.91	2719	0.46	788	0.72	1146
Central Bank of India	0.50	1837	0.42	2141	0.42	1197	0.35	1259
Corporation Bank	0.07	548	0.07	659	0.06	367	0.06	461
Dena Bank	0.14	488	0.14	568	0.11	203	0.11	222
IDBI Ltd.	0.00	0	0.06	202	0.00	0	0.05	75
Indian Bank	0.31	719	0.37	961	0.27	376	0.33	583
Indian Overseas Bank	0.20	1042	0.18	1346	0.15	503	0.13	640
Oriental Bank of Commerce	0.13	924	0.15	1007	0.08	289	0.10	339
Punjab National Bank	1.43	4527	1.63	6165	1.22	2095	1.40	3053
Punjab & Sind Bank	0.12	461	0.10	534	0.09	161	0.07	145
Syndicate Bank	0.27	771	0.25	986	0.21	281	0.18	327
Union Bank of India	0.38	1163	0.43	1734	0.31	520	0.34	734
United Bank of India	2.00	868	2.02	1033	1.98	735	1.99	869
UCO Bank	0.23	953	0.23	1198	0.20	678	0.20	799
Vijaya Bank	0.13	470	0.14	728	0.11	189	0.11	349
Public Sector Banks (A+B)	**17.32**	**33314**	**17.69**	**44311**	**13.65**	**17593**	**14.52**	**22696**

Notes : Data are provisional.

Loans & advances to Artisans Village & Cottage Industries represent the composite loans and may not include those granted to the weaker sections.

Refer to Table 6.4 for bank-wise details of total outstanding loans and advances to small scale industries.

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

TABLE 6.6 : OUTSTANDING LOANS AND ADVANCES OF PUBLIC SECTOR BANKS TO SMALL SCALE INDUSTRIES — 2006 AND 2007 *(Concld.)*

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

Bank Group / Bank	As on the last reporting Friday of March							
	Advances to SSI units with investment in plant & machinery between Rs 5 & 25 lakhs				Of total SSI Advances to units with investment in plant & machinery above Rs. 25 lakhs			
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	2006		2007		2006		2007	
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
A. State Bank Group	**2.46**	**3930**	**1.83**	**6509**	**0.63**	**18292**	**1.27**	**19992**
State Bank of India	2.12	1781	1.12	3794	0.39	13886	0.85	14971
State Bank of Bikaner & Jaipur	0.04	343	0.03	477	0.06	1042	0.02	1032
State Bank of Hyderabad	0.04	262	0.04	400	0.02	834	0.02	1005
State Bank of Indore	0.01	320	0.02	374	0.01	505	0.01	494
State Bank of Mysore	0.05	202	0.06	269	0.03	336	0.03	396
State Bank of Patiala	0.05	408	0.02	385	0.01	556	0.01	790
State Bank of Saurashtra	0.03	359	0.04	498	0.03	802	0.03	921
State Bank of Travancore	0.12	255	0.50	312	0.08	331	0.30	383
B. Nationalised Banks	**1.21**	**11787**	**1.34**	**15107**	**0.91**	**30647**	**1.03**	**40041**
Allahabad Bank	0.05	377	0.05	420	0.02	595	0.05	973
Andhra Bank	0.03	313	0.03	533	0.01	696	0.03	662
Bank of Baroda	0.13	1104	0.13	1458	0.07	2234	0.08	2762
Bank of India	0.12	1187	0.14	1397	0.09	2855	0.11	4662
Bank of Maharashtra	0.03	286	0.03	322	0.02	481	0.02	554
Canara Bank	0.15	1343	0.19	1573	0.17	4460	0.24	7133
Central Bank of India	0.08	641	0.07	883	0.04	1220	0.03	1256
Corporation Bank	0.01	181	0.01	199	0.01	1109	0.02	1278
Dena Bank	0.03	285	0.03	346	0.02	834	0.02	986
IDBI Ltd.	0.00	—	0.01	127	0.01	217	0.01	504
Indian Bank	0.04	342	0.04	377	0.04	802	0.01	1015
Indian Overseas Bank	0.05	539	0.05	706	0.05	2125	0.05	2664
Oriental Bank of Commerce	0.05	635	0.05	668	0.05	1989	0.05	2357
Punjab National Bank	0.21	2432	0.23	3112	0.08	4085	0.09	4863
Punjab & Sind Bank	0.03	300	0.03	388	0.01	479	0.02	388
Syndicate Bank	0.06	490	0.07	658	0.04	1236	0.05	1585
Union Bank of India	0.07	643	0.09	1000	0.15	3283	0.11	3986
United Bank of India	0.02	133	0.03	164	0.01	196	0.02	323
UCO Bank	0.03	275	0.03	399	0.01	1149	0.01	1491
Vijaya Bank	0.02	281	0.03	378	0.01	602	0.01	597
Public Sector Banks (A+B)	**3.67**	**15717**	**3.17**	**21616**	**1.54**	**48939**	**2.30**	**60033**

Notes : Data are provisional.

Refer to Table 6.4 for bank-wise details of total outstanding loans and advances to small scale industries.

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

TABLE 6.7 : OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS UNDER THE DIFFERENTIAL RATES OF INTEREST (DRI) SCHEME — 2006 AND 2007

(Amount in Rs. lakhs)

Bank Group / Bank	As on the last reporting Friday of March							
	DRI Scheme @				Total Bank Credit		Percentage of Col.(2) to Col.(5)	Percentage of Col.(4) to Col.(6)
	March 2006		March 2007		March 2005 #	March 2006 #		
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
State Bank Group	**225000**	**7815**	**91000**	**4290**	**25006138**	**33145772**	**0.03**	**0.01**
State Bank of India	99000	4700	70000	2505	17120639	22378900	0.03	0.01
State Bank of Bikaner & Jaipur	2000	143	1000	98	1182342	1601916	0.01	0.01
State Bank of Hyderabad	38000	2011	4000	668	1453189	2071139	0.14	0.03
State Bank of Indore	3000	303	3000	304	912046	1190883	0.03	0.03
State Bank of Mysore	70000	124	2000	96	825102	1117250	0.02	0.01
State Bank of Patiala	4000	135	2000	120	1484700	2215200	0.01	0.01
State Bank of Saurashtra	—	83	—	138	638143	806284	0.01	0.02
State Bank of Travancore	9000	316	9000	361	1389977	1764200	0.02	0.02
Nationalised Banks	**163000**	**41207**	**169000**	**59156**	**46724231**	**68615634**	**0.09**	**0.09**
Allahabad Bank	59000	2715	19000	1571	2087860	3009002	0.13	0.05
Andhra Bank	13000	622	76000	315	1670969	2215342	0.04	0.01
Bank of Baroda	2000	5077	2000	10049	2961561	4639248	0.17	0.22
Bank of India	4000	927	3000	2919	3444500	4607400	0.03	0.06
Bank of Maharashtra	—	62	1000	67	1243694	1687234	0.00	0.00
Canara Bank	14000	5000	13000	6500	5747700	7475400	0.09	0.09
Central Bank of India	8000	4260	2000	5626	2836823	3870787	0.15	0.15
Corporation Bank	—	6	1000	6192	1579292	2159543	0.00	0.29
Dena Bank	—	1005	—	137	1119743	1439344	0.09	0.01
IDBI Ltd.	—	—	—	7	—	5148987	0.00	0.00
Indian Bank	3000	142	3000	168	1672611	2100037	0.01	0.01
Indian Overseas Bank	10000	3969	6000	2435	2308958	3290908	0.17	0.07
Oriental Bank of Commerce	1000	9972	1000	14046	2377470	3321115	0.42	0.42
Punjab National Bank	25000	4483	20000	5500	5712407	7556049	0.08	0.07
Punjab & Sind Bank	6000	78	1000	43	666747	952014	0.01	0.00
Syndicate Bank	1000	850	2000	1873	2286189	3254700	0.04	0.06
Union Bank of India	8000	549	8000	530	3787707	5064377	0.01	0.01
United Bank of India	7000	466	9000	565	1152000	1585900	0.04	0.04
UCO Bank	2000	1010	2000	586	2673500	3556500	0.04	0.02
Vijaya Bank	—	14	—	27	1394500	1681747	0.00	0.00
Public Sector Banks	**388000**	**49022**	**260000**	**63446**	**71730369**	**101761406**	**0.07**	**0.06**

Notes : Data are provisional.

@ Annual return on advances under D.R.I. Scheme.

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 — 2002 TO 2007

(Amount in Rs. crore)

Bank group / Years	As on March 31					
	Standard Assets		Sub-standard Assets		Doubtful Assets	
	Amount	Per cent	Amount	Per cent	Amount	Per cent
	(1)	(2)	(3)	(4)	(5)	(6)
Public Sector Banks						
2002	452862	88.9	15788	3.1	33658	6.6
2003	523724	90.6	14909	2.6	32340	5.6
2004	610435	92.2	16909	2.6	28756	4.3
2005	824253	94.6	10838	1.2	29988	3.4
2006	1029493	96.1	11394	1.1	24804	2.3
2007	1335175	97.2	14147	1.0	19944	1.5
Indian Private Banks						
2002	109216	90.3	4738	3.9	6539	5.4
2003	131620	90.8	3703	2.6	8512	5.9
2004	167076	94.2	3127	1.8	6391	3.6
2005	216448	96.1	2213	1.0	5578	2.5
2006	296020	97.4	2396	0.8	4438	1.5
2007	382628	97.6	4378	1.1	3923	1.0
Foreign Banks						
2002	47838	94.5	856	1.7	1004	2.0
2003	50851	94.6	994	1.8	944	1.8
2004	59619	95.2	990	1.6	1099	1.8
2005	72963	97.0	714	0.9	974	1.3
2006	96772	97.9	946	1.0	698	0.7
2007	125415	98.1	1367	1.1	631	0.5
All Scheduled Commercial Banks						
2002	609915	89.6	21381	3.1	41202	6.1
2003	706194	90.9	19605	2.5	41797	5.4
2004	837129	92.8	21025	2.3	36247	4.0
2005	1113664	95.1	13765	1.2	36540	3.1
2006	1422285	96.5	14736	1.0	29940	2.0
2007	1843218	97.3	19892	1.1	24498	1.3

Source : Department of Banking Supervision, RBI.

TABLE 7.1 : BANK GROUP-WISE CLASSIFICATION OF LOAN ASSETS OF SCHEDULED COMMERCIAL BANKS — 2002 TO 2007 *(Concld.)*

(Amount in Rs. crore)

Bank group / Years	As on March 31				
	Loss Assets		Total NPAs		Total Advances
	Amount	Per cent	Amount	Per cent	
	(7)	(8)	(9) {=(3)+(5)+(7)}	(10) {=(4)+(6)+(8)}	(11) {=(1)+(3)+(5)+(7)}
Public Sector Banks					
2002	7061	1.4	**56507**	11.1	**509369**
2003	6840	1.2	**54089**	9.4	**577813**
2004	5876	0.9	**51541**	7.8	**661976**
2005	5771	0.7	**46597**	5.4	**870850**
2006	5181	0.5	**41379**	3.9	**1070872**
2007	4510	0.3	**38601**	2.8	**1373776**
Indian Private Banks					
2002	390	0.3	**11667**	9.7	**120883**
2003	1118	0.8	**13333**	9.2	**144953**
2004	825	0.5	**10343**	5.8	**177419**
2005	900	0.4	**8691**	3.9	**225139**
2006	940	0.3	**7774**	2.6	**303794**
2007	941	0.2	**9242**	2.4	**391870**
Foreign Banks					
2002	920	1.8	**2780**	5.5	**50618**
2003	954	1.8	**2892**	5.4	**53743**
2004	924	1.5	**3013**	4.8	**62632**
2005	569	0.8	**2257**	3.0	**75220**
2006	446	0.5	**2090**	2.1	**98862**
2007	454	0.4	**2452**	1.9	**127867**
All Scheduled Commercial Banks					
2002	8370	1.2	**70953**	10.4	**680868**
2003	8911	1.1	**70313**	9.1	**776507**
2004	7625	0.8	**64897**	7.2	**902026**
2005	7241	0.6	**57546**	4.9	**1171210**
2006	6567	0.4	**51243**	3.5	**1473528**
2007	5905	0.3	**50295**	2.7	**1893513**

Source **:** Department of Banking Supervision, RBI.

TABLE 7.2 : COMPOSITION OF NPAs OF PUBLIC SECTOR BANKS — 1999 TO 2007

(Amount in Rs. crore)

Bank Group	As on March 31						
	Priority Sector		Non-priority Sector		Public Sector		Total
	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
A. State Bank of India and its Associates							
1999	8318	44.6	9668	51.9	655	3.5	18641
2000	8947	45.2	10266	51.9	560	2.8	19773
2001	8928	44.2	10050	49.8	1213	6.0	20191
2002	8977	47.0	9628	50.4	490	2.6	19096
2003	8053	47.5	8379	49.4	526	3.1	16959
2004	7136	47.1	7803	51.5	220	1.5	15159
2005	7017	47.4	7624	51.5	168	1.1	14809
2006	7250	55.0	5819	44.1	125	0.9	13193
2007	7175	57.1	5193	41.4	188	1.5	12556
B. Nationalised Banks							
1999	14288	43.2	17940	54.3	841	2.5	33069
2000	14768	44.1	18258	54.5	495	1.5	33521
2001	15228	46.2	17257	52.3	498	1.5	32983
2002	16173	45.7	18777	53.1	413	1.2	35363
2003	16886	47.1	18402	51.3	561	1.6	35849
2004	16705	47.7	17895	51.1	390	1.1	34990
2005	14909	48.4	15626	50.7	277	0.9	30812
2006	15124	53.7	12845	45.6	216	0.8	28185
2007	15779	60.6	9965	38.3	302	1.2	26046
C. Public Sector Banks (A+B)							
1999	22606	43.7	27608	53.4	1496	2.9	51710
2000	23715	44.5	28524	53.5	1055	2.0	53294
2001	24156	45.4	27307	51.4	1711	3.2	53174
2002	25150	46.2	28405	52.2	903	1.7	54458
2003	24939	47.2	26781	50.7	1087	2.1	52807
2004	23841	47.5	25698	51.2	610	1.2	50149
2005	21926	48.1	23249	51.0	444	1.0	45619
2006	22374	54.1	18664	45.1	341	0.8	41378
2007	22954	59.5	15158	39.3	490	1.3	38602

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

GRAPH - 6

COMPOSITION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS – 2005 AND 2006

(As on March 31)

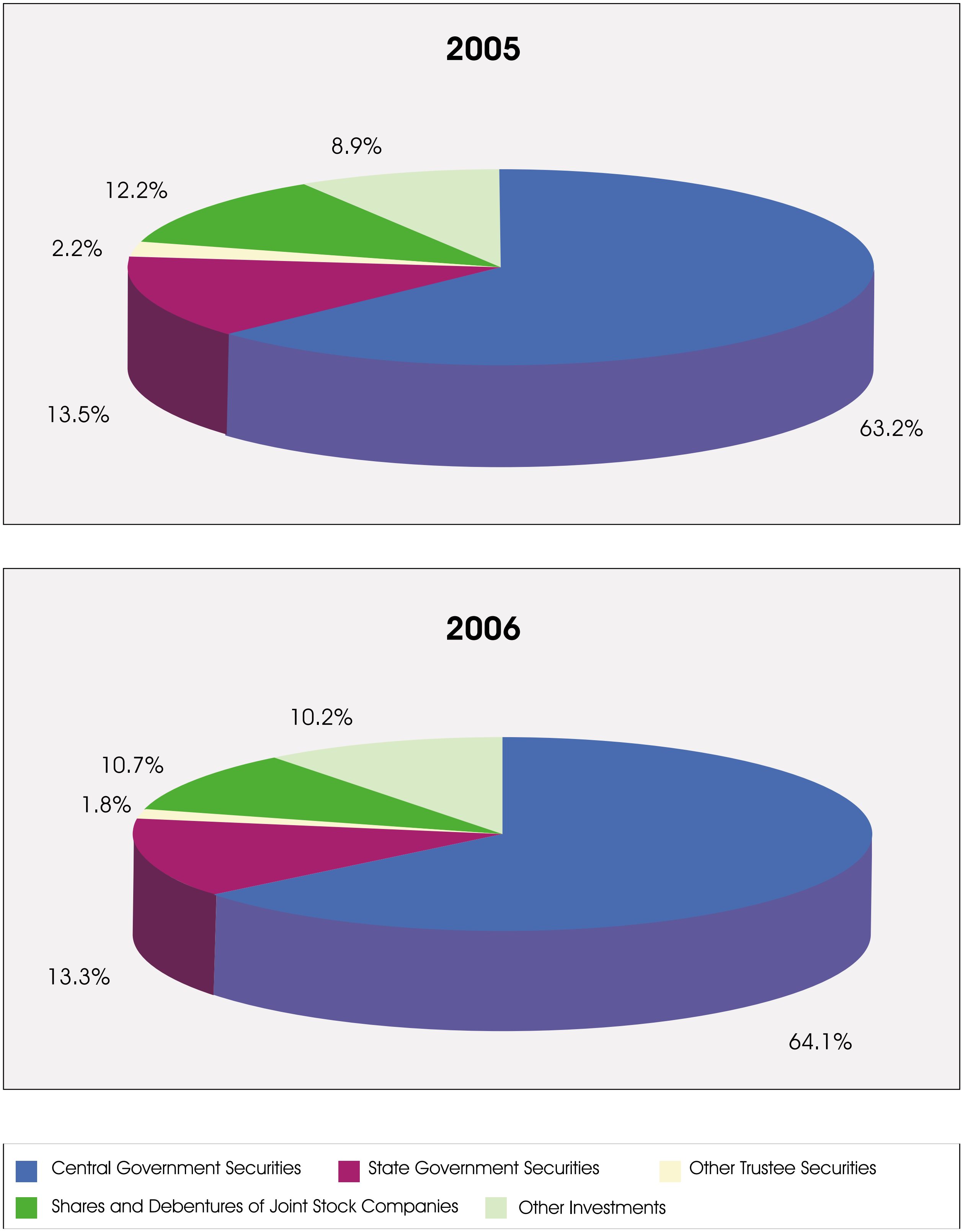


TABLE 8.1 : INVESTMENTS OF SCHEDULED COMMERCIAL BANKS — 2004 TO 2006

(Amount in Rs. crore)

	As on March 31					
	2004		2005		2006	
Items	Amount	Per cent share	Amount	Per cent share	Amount	Per cent share
	(1)	(2)	(3)	(4)	(5)	(6)
I. Investments by offices in India	**767874**	**98.3**	**837559**	**98.4**	**840377**	**98.3**
A. Indian Government Securities	**584422**	**74.8**	**653496**	**76.7**	**661519**	**77.4**
1. Central Government	475521	60.8	538091	63.2	547897	64.1
2. State Governments	107253	13.7	115216	13.5	113622	13.3
3. Others *	1648	0.2	189	0.0	—	0.0
B. Other domestic securities, bonds, shares, etc.	**180326**	**23.1**	**183246**	**21.5**	**176157**	**20.6**
1. Other trustee securities (excluding units of UTI)	20502	2.6	18865	2.2	14994	1.8
2. Fixed Deposits	19127	2.4	19631	2.3	15779	1.8
3. Shares and Debentures of Joint Stock Companies (market value)	105635	13.5	103531	12.2	91093	10.7
4. Initial contribution to Share Capital of UTI	1	0.0	4	0.0	3	0.0
5. Units of UTI	17	0.0	19	0.0	29	0.0
6. Certificate of Deposits and Commercial Papers	2296	0.3	3450	0.4	8457	1.0
7. Mutual Funds	9545	1.2	10480	1.2	11455	1.3
8. Others @	23203	3.0	27266	3.2	34347	4.0
C. Foreign Securities	**3126**	0.4	**817**	0.1	**2701**	**0.3**
1. Foreign Governments' Securities	82	0.0	—	0.0	—	0.0
2. Other Foreign Investments	3044	0.4	817	0.1	2701	0.3
II. Investments by Foreign Offices of Indian Banks	**13621**	1.7	**13995**	**1.6**	**14281**	**1.7**
1. Indian Securities	—	0.0	—	0.0	132	0.0
2. Foreign Countries Securities	2920	0.4	3353	0.4	2583	0.3
3. Other Investments	10701	1.4	10642	1.2	11566	1.4
Total	**781495**	**100.0**	**851554**	**100.0**	**854658**	**100.0**

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

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

Source : Reserve Bank of India Bulletin, July 2007.

TABLE 8.2 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCBS IN STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE ASSOCIATED BODIES — 2005 AND 2006

(Amount in Rs. crore)

State / Union Territory	As on March 31							
	State Govt. Securities		Regional Rural Banks		Co-operative Institutions		State Electricity Boards	
	2005	2006	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	10045	10062	61	62	29	15	194	156
2. Arunachal Pradesh	146	148	1	1	—	—	—	—
3. Assam	2439	2291	6	6	1	—	183	180
4. Bihar	5834	5215	89	89	—	—	123	123
5. Chhattisgarh	1070	1029	9	15	—	1	21	21
6. Goa	609	585	—	—	—	—	—	—
7. Gujarat	6686	6616	29	29	26	16	675	460
8. Haryana	2950	2929	16	16	15	6	139	109
9. Himachal Pradesh	2118	2142	5	5	1	1	133	105
10. Jammu & Kashmir	1403	1392	15	15	1	1	56	46
11. Jharkhand	1375	1416	—	6	—	—	—	—
12. Karnataka	6086	5993	42	46	45	1	7	16
13. Kerala	5625	5794	1	3	1	—	270	170
14. Madhya Pradesh	5506	5378	105	95	14	5	581	587
15. Maharashtra	8864	8783	41	45	23	12	436	402
16. Manipur	336	334	—	—	—	—	—	—
17. Meghalaya	439	426	1	1	—	—	44	42
18. Mizoram	270	268	3	3	—	—	—	—
19. Nagaland	636	591	1	1	—	—	—	—
20. Orissa	4701	4474	45	45	—	—	24	24
21. Punjab	4428	4578	9	9	—	—	254	188
22. Rajasthan	8016	7601	64	64	3	3	479	308
23. Sikkim	157	161	—	—	—	—	3	1
24. Tamil Nadu	7069	7356	1	3	10	4	519	394
25. Tripura	476	458	—	—	—	—	—	—
26. Uttar Pradesh	15324	14976	125	139	—	—	233	257
27. Uttarakhand	1944	1982	6	6	—	—	—	—
28. West Bengal	10664	10642	17	17	1	—	661	541
29. Andaman & Nicobar Islands	—	—	—	—	—	—	—	—
30. Chandigarh	—	—	—	—	—	—	—	—
31. Delhi	—	—	—	—	18	—	—	—
32. Daman & Diu	—	—	—	—	—	—	—	—
33. Lakshadweep	—	—	—	—	—	—	—	—
34. Pondicherry	—	—	—	—	—	—	—	—
35. Dadra & Nagar Haveli	—	—	—	—	—	—	—	—
Total	**115216**	**113620**	**692**	**721**	**188**	**65**	**5035**	**4130**

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 2007.

TABLE 8.2 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCBS IN STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE ASSOCIATED BODIES — 2005 AND 2006 *(Contd.)*

(Amount in Rs. crore)

State / Union Territory	As on March 31							
	Municipalities, Mun. Corpns. & Port Trusts		State Financial Corporations		Housing Boards		State Industrial Dev. Corporations	
	2005	2006	2005	2006	2005	2006	2005	2006
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Andhra Pradesh	12	3	273	139	8	7	7	13
2. Arunachal Pradesh	—	—	—	—	—	—	—	—
3. Assam	—	—	32	4	—	—	—	—
4. Bihar	—	—	86	86	—	—	—	—
5. Chhattisgarh	—	—	2	6	—	1	—	—
6. Goa	—	—	—	—	—	—	12	12
7. Gujarat	211	166	183	51	2	1	113	19
8. Haryana	—	—	155	69	1	1	—	6
9. Himachal Pradesh	—	—	15	4	—	—	19	4
10. Jammu & Kashmir	—	—	45	33	—	—	—	—
11. Jharkhand	—	—	—	—	—	—	—	—
12. Karnataka	21	—	291	136	1	2	30	81
13. Kerala	2	1	142	122	12	11	36	27
14. Madhya Pradesh	—	—	209	135	14	16	11	15
15. Maharashtra	137	126	154	128	12	1	141	71
16. Manipur	—	5	—	—	—	—	4	4
17. Meghalaya	—	—	—	—	—	—	—	—
18. Mizoram	—	—	—	—	—	—	4	4
19. Nagaland	—	—	—	—	—	—	5	5
20. Orissa	—	—	145	99	—	—	1	4
21. Punjab	1	1	145	61	—	—	38	10
22. Rajasthan	—	—	234	151	22	22	69	47
23. Sikkim	—	—	—	—	—	—	13	11
24. Tamil Nadu	17	13	65	18	23	20	200	167
25. Tripura	—	—	—	—	—	—	2	2
26. Uttar Pradesh	—	—	516	343	—	—	43	26
27. Uttarakhand	—	—	—	—	—	—	—	—
28. West Bengal	36	25	172	69	6	6	102	62
29. Andaman & Nicobar Islands	—	—	—	—	—	—	—	—
30. Chandigarh	—	—	—	—	—	—	—	—
31. Delhi	—	—	7	3	4	1	—	—
32. Daman & Diu	—	—	—	—	—	—	—	—
33. Lakshadweep	—	—	—	—	—	—	—	—
34. Pondicherry	—	—	—	—	—	—	9	9
35. Dadra & Nagar Haveli	—	—	—	—	—	—	—	—
Total	**437**	**340**	**2871**	**1657**	**105**	**89**	**859**	**599**

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 2007.

TABLE 8.2 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCBS IN STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE ASSOCIATED BODIES — 2005 AND 2006 *(Concld.)*

(Amount in Rs. crore)

State / Union Territory	As on March 31					
	Road Transport Corpn.		Other Govt. & Quasi Govt. Bodies		Total	
	2005	2006	2005	2006	2005	2006
	(17)	(18)	(19)	(20)	(21)	(22)
1. Andhra Pradesh	14	31	219	238	10862	10726
2. Arunachal Pradesh	—	—	—	—	147	149
3. Assam	—	—	—	—	2661	2481
4. Bihar	—	—	—	—	6132	5513
5. Chhattisgarh	—	—	—	—	1102	1073
6. Goa	—	—	19	4	640	601
7. Gujarat	97	63	503	303	8525	7724
8. Haryana	—	—	5	11	3281	3147
9. Himachal Pradesh	83	46	115	87	2489	2394
10. Jammu & Kashmir	—	—	10	20	1530	1507
11. Jharkhand	—	—	68	—	1443	1422
12. Karnataka	1	1	437	297	6961	6573
13. Kerala	14	14	84	88	6187	6230
14. Madhya Pradesh	17	—	55	73	6512	6304
15. Maharashtra	93	68	1073	687	10974	10323
16. Manipur	—	—	—	1	340	344
17. Meghalaya	—	—	—	2	484	471
18. Mizoram	—	—	—	—	277	275
19. Nagaland	—	—	—	—	642	597
20. Orissa	—	—	3	7	4919	4653
21. Punjab	4	—	70	10	4949	4857
22. Rajasthan	7	—	69	46	8963	8242
23. Sikkim	—	—	15	8	188	181
24. Tamil Nadu	—	—	49	84	7953	8059
25. Tripura	—	—	—	—	478	460
26. Uttar Pradesh	—	—	2	14	16243	15755
27. Uttarakhand	—	—	—	—	1950	1988
28. West Bengal	—	—	669	461	12328	11823
29. Andaman & Nicobar Islands	—	—	—	—	—	—
30. Chandigarh	—	—	—	—	—	—
31. Delhi	—	—	70	45	99	49
32. Daman & Diu	—	—	—	—	—	—
33. Lakshadweep	—	—	—	—	—	—
34. Pondicherry	—	—	—	—	9	9
35. Dadra & Nagar Haveli	—	—	—	—	—	—
Total	**330**	**223**	**3535**	**2486**	**129268**	**123930**

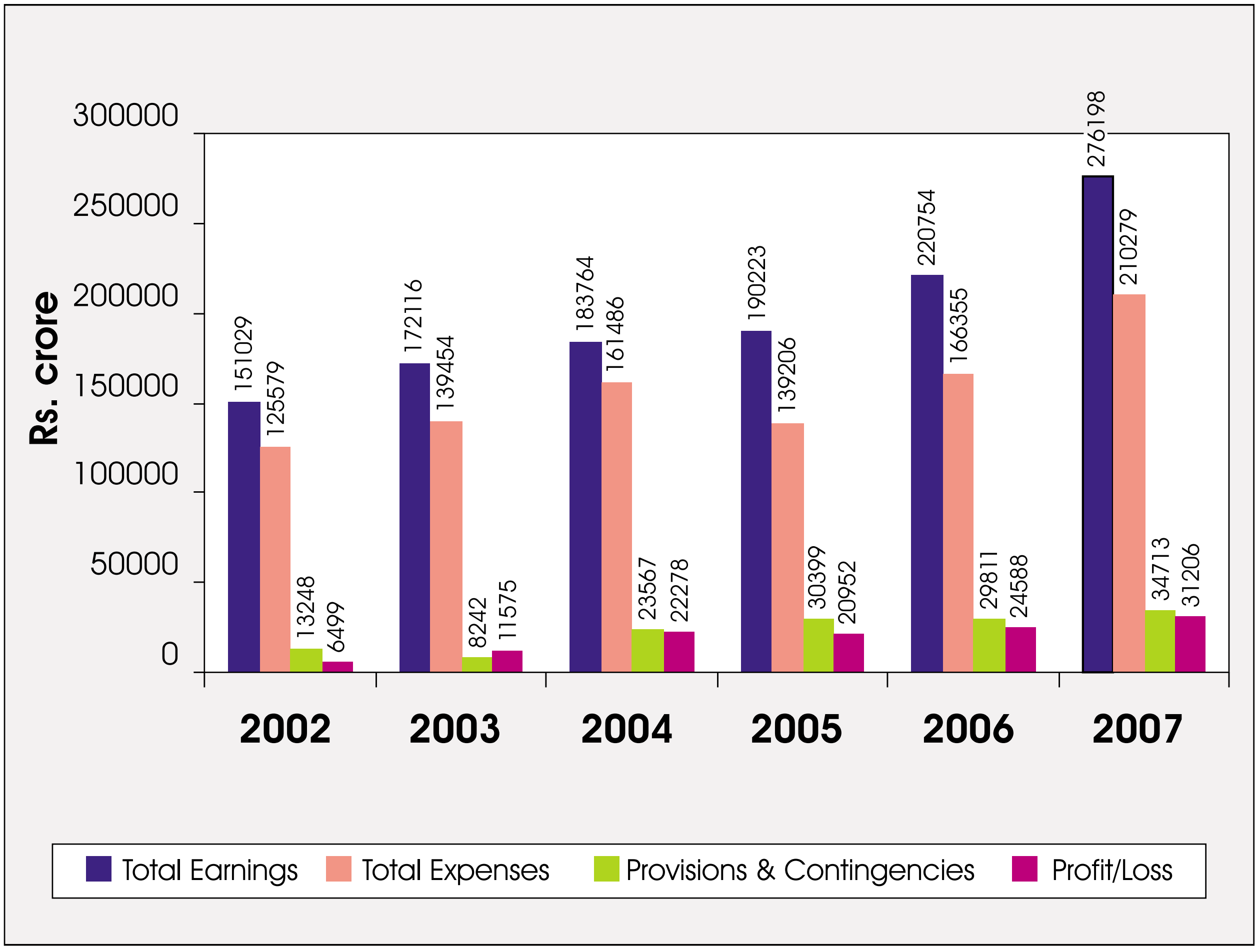
Notes : 1. Figures are inclusive of non-guaranteed bonds and unsecured debentures.

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

Source : Reserve Bank of India Bulletin, July 2007.

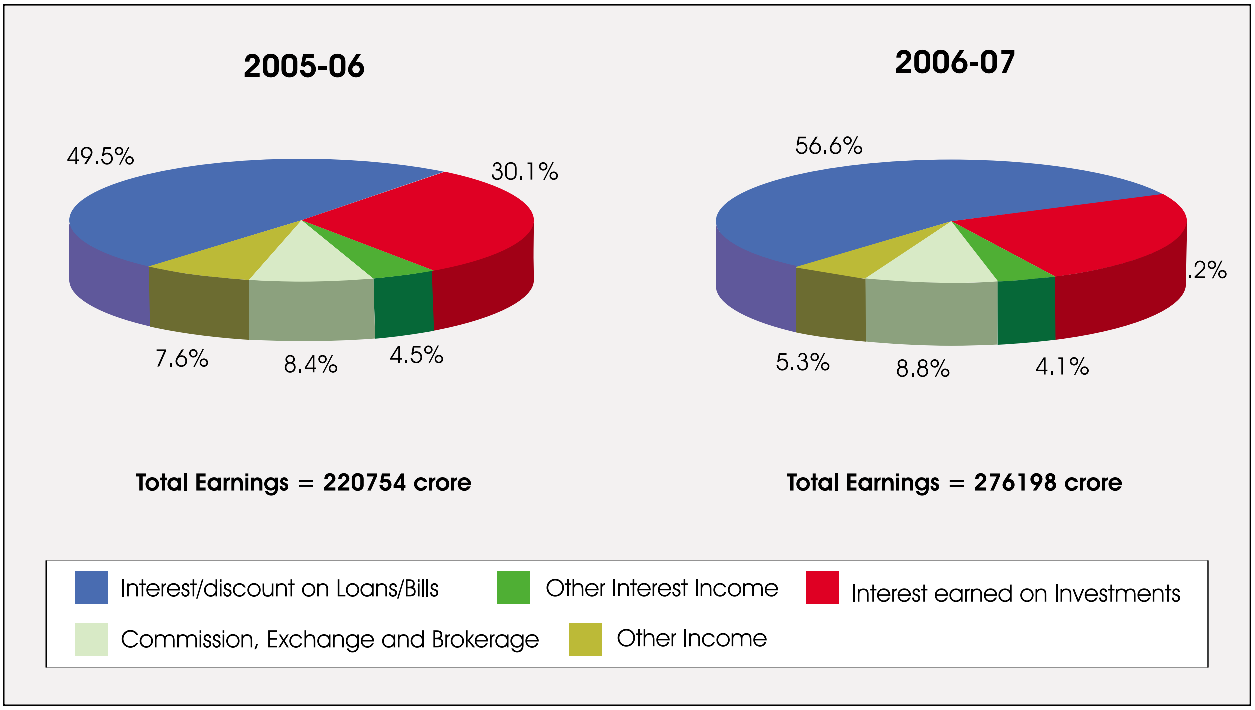
GRAPH - 7
EARNINGS, EXPENSES AND PROFITS OF SCHEDULED COMMERCIAL BANKS – 2001- 02 TO 2006-07

(For the year ended March 31)



GRAPH - 8
COMPOSITION OF MAJOR ITEMS IN TOTAL EARNINGS OF SCHEDULED COMMERCIAL BANKS : 2005-06 AND 2006-07

(For the year ended March 31)

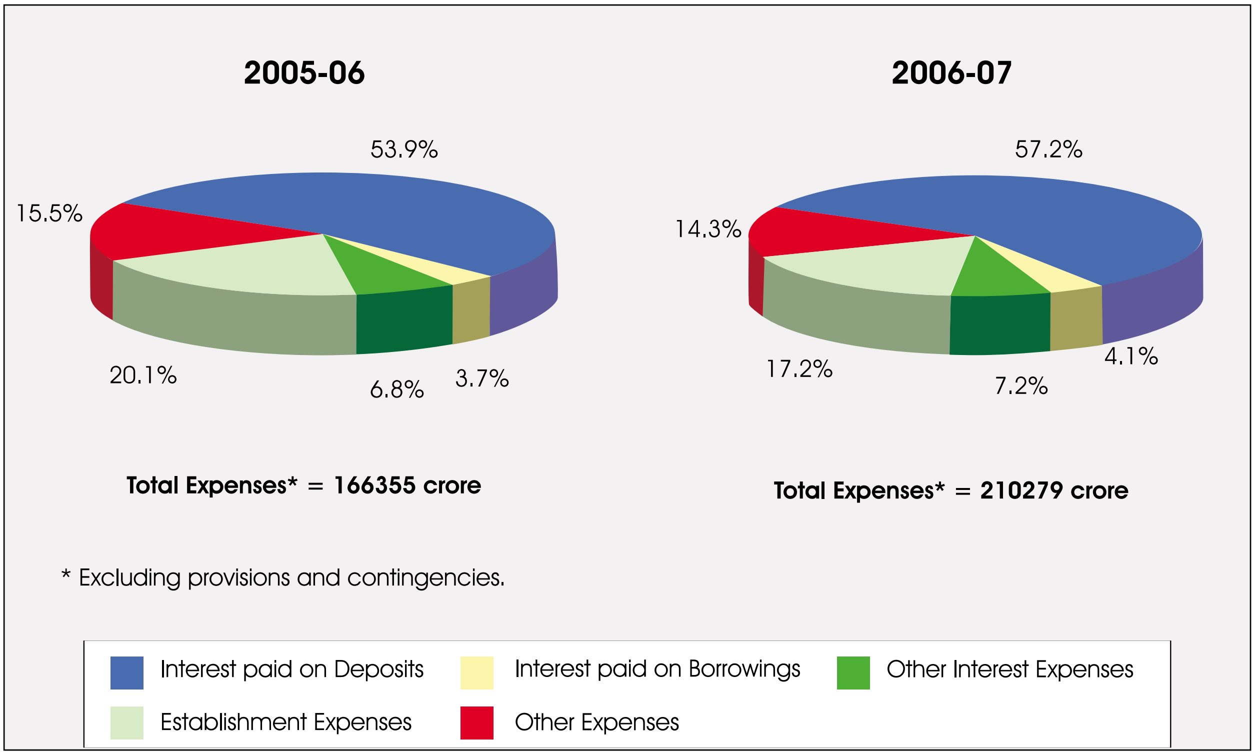


Total Earnings = 220754 crore

Total Earnings = 276198 crore

COMPOSITION OF MAJOR ITEMS IN TOTAL EXPENSES* OF SCHEDULED COMMERCIAL BANKS : 2005-06 AND 2006-07

(For the year ended March 31)



Total Expenses* = 166355 crore

Total Expenses* = 210279 crore

* Excluding provisions and contingencies.

TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS IN INDIA — 2005-06 AND 2006-07

(Amount in Rs. crore)

Items	For the year ended March 31					
	State Bank of India & its Associates		Nationalised Banks $		Foreign Banks	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
Number of reporting banks	**8**	**8**	**20**	**20**	**29**	**29**
I. Interest earned	**49300**	**56339**	**88575**	**111769**	**12291**	**18018**
a) Interest/discount on advances/bills	25517	36148	53002	74396	7380	10941
b) Income on Investments	19089	16512	32668	33308	3951	5432
c) Interest on balances with RBI and other inter-Bank Funds	2428	3106	2257	3365	799	1433
d) Others	2266	573	648	700	161	212
II. Other income	**9525**	**7798**	**12380**	**13073**	**5372**	**6937**
a) Commission, exchange and brokerage	5310	6661	4818	5860	2872	3789
b) Net Profit (loss) on sale and revaluation of investment	693	-1472	1984	52	-666	-1036
c) Net Profit (loss) on sale of land, building and other Assets	—	12	121	304	56	94
d) Net profit (loss) on exchange transactions	1207	568	1381	1641	2128	2858
e) Miscellaneous income	2315	2029	4076	5216	982	1232
Total (I+II)	**58825**	**64137**	**100955**	**124842**	**17663**	**24955**
III. Interest expended	**28041**	**33859**	**52464**	**69597**	**5149**	**7615**
a) Interest on deposits	25289	28639	44723	60544	3161	4758
b) Interest on RBI/inter-bank borrowings	1554	2366	1307	1740	1734	2371
c) Others	1198	2854	6434	7313	254	486
IV. Operating expenses	**15760**	**15986**	**25548**	**27269**	**5853**	**7742**
a) Payments to and provisions for employees	10665	10470	16713	17333	2005	3081
b) Rent, taxes and lighting	1089	1235	1801	2057	296	359
c) Printing and stationery	228	219	312	334	103	135
d) Advertisement and publicity	132	113	253	314	611	708
e) Depreciation on bank's property	1092	932	1399	1602	287	347
f) Directors' fees, allowances and expenses	3	2	9	10	—	—
g) Auditors' fees and expenses	96	100	213	231	4	5
h) Law charges	63	70	99	125	38	60
i) Postage, telegrams, telephones, etc.	140	160	325	345	299	350
j) Repairs and maintenance	208	232	445	496	243	286
k) Insurance	459	508	984	1149	101	133
l) Other expenditure	1585	1945	2995	3273	1866	2278
V. Provisions and contingencies	**9070**	**7720**	**12359**	**14396**	**3590**	**5015**
Total expenses @	**43801**	**49845**	**78012**	**96866**	**11002**	**15357**
VI. Profit (loss) during the year	**5954**	**6572**	**10584**	**13580**	**3071**	**4583**

Notes : 1. $ Includes IDBI Ltd.
2. @ Excluding Provisions and Contingencies

Source : Annual accounts of banks of respective years.

TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS IN INDIA — 2005-06 AND 2006-07 *(Concld.)*

(Amount in Rs. crore)

Items	For the year ended March 31			
	Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2006	2007	2006	2007
	(7)	(8)	(9)	(10)
Number of reporting banks	**28**	**25**	**85**	**82**
I. Interest earned	**35223**	**51145**	**185386**	**237269**
a) Interest/discount on advances/bills	23291	34762	109189	156246
b) Income on Investments	10661	14344	66368	69596
c) Interest on balances with RBI and other inter-Bank Funds	988	1727	6471	9630
d) Others	283	312	3357	1797
II. Other income	**8091**	**11122**	**35369**	**38929**
a) Commission, exchange and brokerage	5640	7897	18640	24207
b) Net Profit(loss) on sale and revaluation of investment	-112	61	1901	-2394
c) Net Profit(loss) on sale of land,building and other Assets	9	107	187	517
d) Net profit(loss) on exchange transactions	909	1208	5624	6274
e) Miscellaneous income	1645	1849	9017	10325
Total(I+II)	**43314**	**62267**	**220754**	**276198**
III. Interest expended	**21507**	**32893**	**107160**	**143964**
a) Interest on deposits	16569	26320	89742	120261
b) Interest on RBI/inter-bank borrowings	1533	2156	6128	8633
c) Others	3405	4417	11290	15070
IV. Operating expenses	**12038**	**15322**	**59195**	**66315**
a) Payments to and provisions for employees	4077	5276	33460	36160
b) Rent, taxes and lighting	912	1099	4097	4750
c) Printing and stationery	291	371	934	1059
d) Advertisement and publicity	353	398	1349	1533
e) Depreciation on bank's property	1253	1232	4031	4111
f) Directors' fees, allowances and expenses	7	7	18	19
g) Auditors' fees and expenses	18	19	330	355
h) Law charges	54	78	254	333
i) Postage, telegrams, telephones, etc.	543	696	1307	1550
j) Repairs and maintenance	601	768	1498	1782
k) Insurance	345	454	1888	2244
l) Other expenditure	3584	4924	10029	12419
V. Provisions and contingencies	**4794**	**7583**	**29811**	**34713**
Total expenses @	**33545**	**48215**	**166355**	**210279**
VI. Profit (loss) during the year	**4975**	**6469**	**24588**	**31206**

Notes : 1. $ Includes IDBI Ltd.
2. @ Excluding Provisions and Contingencies

Source : Annual accounts of banks of respective years.

TABLE 10.1 : STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS — 2006

Region / State / Union Territory	As on March 31							
	Officers		Clerks		Sub-ordinates		Total	
	Number	Share (per cent)	Number	Share (per cent)	Number	Share (per cent)	Number	Share (per cent)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	**63405**	**19.21**	**63508**	**16.50**	**31632**	**17.08**	**158545**	**17.61**
Chandigarh	3523	1.07	2456	0.64	1216	0.66	7195	0.80
Delhi	21271	6.44	19306	5.02	7647	4.13	48224	5.36
Haryana	7783	2.36	8879	2.31	4137	2.23	20799	2.31
Himachal Pradesh	2263	0.69	2683	0.70	1690	0.91	6636	0.74
Jammu & Kashmir	3718	1.13	3274	0.85	2216	1.20	9208	1.02
Punjab	12431	3.77	14749	3.83	7347	3.97	34527	3.84
Rajasthan	12416	3.76	12161	3.16	7379	3.98	31956	3.55
North-Eastern Region	**6561**	**1.99**	**9029**	**2.35**	**4900**	**2.65**	**20490**	**2.28**
Arunachal Pradesh	191	0.06	255	0.07	172	0.09	618	0.07
Assam	4440	1.35	6176	1.60	3221	1.74	13837	1.54
Manipur	209	0.06	382	0.10	185	0.10	776	0.09
Meghalaya	586	0.18	737	0.19	493	0.27	1816	0.20
Mizoram	201	0.06	232	0.06	151	0.08	584	0.06
Nagaland	264	0.08	294	0.08	192	0.10	750	0.08
Tripura	670	0.20	953	0.25	486	0.26	2109	0.23
Eastern Region	**45917**	**13.91**	**62705**	**16.29**	**32761**	**17.69**	**141383**	**15.71**
Andaman & Nicobar Islands	100	0.03	131	0.03	75	0.04	306	0.03
Bihar	10919	3.31	12488	3.25	7410	4.00	30817	3.42
Orissa	8006	2.43	9008	2.34	5041	2.72	22055	2.45
Sikkim	165	0.05	149	0.04	121	0.07	435	0.05
West Bengal	21552	6.53	34684	9.01	16779	9.06	73015	8.11
Jharkhand	5175	1.57	6245	1.62	3335	1.80	14755	1.64
Central Region	**51193**	**15.51**	**57835**	**15.03**	**32245**	**17.41**	**141273**	**15.69**
Chhattisgarh	3682	1.12	3593	0.93	1976	1.07	9251	1.03
Madhya Pradesh	13401	4.06	15054	3.91	8076	4.36	36531	4.06
Uttar Pradesh	30838	9.34	35504	9.23	19971	10.78	86313	9.59
Uttarakhand	3272	0.99	3684	0.96	2222	1.20	9178	1.02
Western Region	**71151**	**21.55**	**86297**	**22.43**	**36357**	**19.63**	**193805**	**21.53**
Dadra & Nagar Haveli	61	0.02	52	0.01	26	0.01	139	0.02
Daman & Diu	70	0.02	98	0.03	60	0.03	228	0.03
Goa	1484	0.45	2076	0.54	791	0.43	4351	0.48
Gujarat	16506	5.00	22600	5.87	11553	6.24	50659	5.63
Maharashtra	53030	16.07	61471	15.97	23927	12.92	138428	15.38
Southern Region	**91866**	**27.83**	**105447**	**27.40**	**47315**	**25.55**	**244628**	**27.18**
Andhra Pradesh	26463	8.02	24420	6.35	13158	7.10	64041	7.11
Karnataka	23366	7.08	27348	7.11	12002	6.48	62716	6.97
Kerala	15075	4.57	20474	5.32	8419	4.55	43968	4.88
Lakshadweep	28	0.01	21	0.01	15	0.01	64	0.01
Pondicherry	481	0.15	649	0.17	254	0.14	1384	0.15
Tamil Nadu	26453	8.01	32535	8.45	13467	7.27	72455	8.05
All India	**330093**	**100.00**	**384821**	**100.00**	**185210**	**100.00**	**900124**	**100.00**

Source **:** Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 35, March 2006.

TABLE 11.1 : CASH RESERVE RATIO AND INTEREST RATES — 2006-07

(In per cent)

Months	CRR	Bank Rate	PLR	Deposit Rate	Call Money Rate			
					Borrowing		Lending	
					High	Low	High	Low
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
April, 2006	5.00	6.00	10.25-10.75	6.00-7.00	5.90	4.00	5.90	4.00
May, 2006	5.00	6.00	10.75-11.25	6.25-7.00	5.95	4.00	5.95	4.00
June, 2006	5.00	6.00	10.75-11.25	6.25-7.00	6.25	4.75	6.25	4.75
July, 2006	5.00	6.00	10.75-11.25	6.25-7.00	6.20	5.00	6.20	5.00
August, 2006	5.00	6.00	11.00-11.50	6.50-8.00	6.25	5.25	6.25	5.25
September, 2006	5.00	6.00	11.00-11.50	6.75-8.00	8.75	5.55	8.75	5.55
October, 2006	5.00	6.00	11.00-11.50	6.75-8.00	7.85	5.70	7.85	5.70
November, 2006	5.00	6.00	11.00-11.50	6.75-8.00	7.25	5.75	7.25	5.75
December, 2006	5.25	6.00	11.00-11.50	7.00-8.00	21.00	6.00	21.00	6.00
January, 2007	5.50	6.00	11.50-12.00	7.50-8.50	8.15	5.60	8.15	5.60
February, 2007	5.75	6.00	12.25-12.50	7.50-9.00	8.25	3.00	8.25	3.00
March, 2007	6.00	6.00	12.25-12.50	7.50-9.00	80.00	6.00	80.00	6.00

Notes : 1. Cash Reserve Ratio (CRR) as applicable to Scheduled Commercial Banks (excluding Regional Rural Banks) as on last Friday.

2. Prime Lending Rate (PLR) relates to five major banks.

3. Deposit rate relates to major banks for term deposits of more than one year maturity.

4. Data cover 90-95 per cent of total transactions reported by major participants.

Based on highs/lows of the the weeks ending on Fridays of the month.

Source : Weekly Statistical Supplement, various issues.

TABLE 11.2 : CHEQUE CLEARANCES — 2003-04 TO 2006-07

(Number in lakh and Amount in Rs. crore)

Centres	2003-04		2004-05		2005-06		2006-07 (P)	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Kolkata	470	465308	600	560660	642	658640	684	682358
2. Mumbai	2162	5511293	2304	3753670	2392	3342829	2518	3319090
3. Chennai	602	612158	735	759883	813	655278	836	705875
4. Kanpur	78	41397	87	47226	93	55329	97	64396
5. New Delhi	1107	1354677	1479	1773610	1597	1697583	1691	1773548
6. Bangalore	547	375885	602	477810	656	498344	702	558676
7. Nagpur	120	56330	124	63495	135	75772	146	92547
8. Patna	50	26739	65	30862	59	36820	57	47969
9. Hyderabad	369	275503	390	301679	417	363317	439	395911
10. Bhubaneshwar	37	37136	42	47253	49	53650	56	64834
11. Ahmedabad	473	280649	525	352697	604	406599	594	429956
12. Thiruvananthapuram	41	43714	48	44396	55	38484	56	40693
13. Jaipur	148	70122	168	89087	187	113453	198	137785
14. Guwahati	37	27840	42	32714	48	39660	55	49101
15. Other centres @	3987	2417209	4460	1785674	5121	3293376	5577	3693361
Total	**10228**	**11595960**	**11671**	**10120716**	**12868**	**11329134**	**13706**	**12056100**

Notes : P Provisional.

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

Source : Department of Economic Analysis and Policy, RBI.

TABLE 11.3 : NUMBER OF CLEARING HOUSES — 1978 TO 2007

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

Note : Figures in bracket indicate MICR Cheque Processing Centres.

Source : Department of Payment and Settlement Systems, RBI.

TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING RATE AND DEPOSIT RATE — 2005 AND 2006

(In per cent)

Occupation	State Bank of India and its Associates		Nationalised Banks		Foreign Banks	
	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)
Weighted Average Lending Rate						
I. Agriculture	**12.00**	**11.34**	**12.23**	**11.76**	**15.80**	**14.77**
1. Direct Finance	11.09	10.99	11.74	11.2	16.58	15.92
2. Indirect Finance	13.14	11.97	12.69	12.17	15.45	14.36
II. Industry	**12.61**	**11.96**	**12.81**	**12.65**	**15.46**	**14.05**
1. Mining & Quarrying	13.06	11.91	13.18	12.48	13.99	14.67
2. Manufacturing & Processing	12.51	11.96	12.74	12.65	15.46	13.96
3. Electricity, Gas & Water	13.29	12.45	13.03	12.91	14.82	14.82
4. Construction	12.68	11.81	12.88	12.45	16.18	14.78
III. Transport Operators	**12.92**	**13.06**	**12.75**	**12.38**	**16.13**	**14.25**
IV. Professional and Other Services	**12.42**	**11.94**	**12.55**	**12.24**	**15.76**	**13.28**
V. Personal Loans	**10.20**	**10.21**	**10.30**	**9.80**	**13.55**	**12.04**
1. Loans for Purchase of Consumer Durables	14.61	15.74	14.31	14.43	15.12	15.02
2. Loans for Housing	8.62	8.49	8.95	8.54	10.15	9.22
3. Rest of the Personal Loans	13.85	13.84	13.50	13.39	18.06	17.50
VI. Trade	**10.60**	**10.72**	**11.24**	**11.00**	**15.02**	**14.64**
1. Wholesale Trade	10.00	10.00	10.50	10.35	14.92	14.47
2. Retail Trade	11.98	11.74	12.71	12.02	15.11	14.79
VII. Finance	**13.55**	**13.24**	**12.77**	**12.51**	**15.37**	**14.82**
VIII. All Others	**13.04**	**11.49**	**12.82**	**11.71**	**14.99**	**13.92**
Total Bank Credit	**11.91**	**11.49**	**12.16**	**11.89**	**14.95**	**13.43**
Of which						
1. Artisans & Village Industries	11.53	10.97	12.54	11.87	17.08	15.47
2. Other Small Scale Industries	11.68	11.21	12.23	11.69	15.05	13.34
Weighted Average Deposit Rate of Term Deposits	**6.14**	**6.22**	**6.11**	**6.42**	**5.08**	**5.75**

Notes : 1. The data given here are based on the accounts with credit limit of over Rs. 2 lakhs.

2. The data are exclusive of Inland & Foreign Bills purchased and discounted.
3. Amount outstanding figures are used as weights for calculating average lending rates.
4. The deposit data corresponds to only term deposits.
5. The data for 2006 on average deposit rate are based on 59642 reporting branches out of 68366 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.

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

TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING RATE AND DEPOSIT RATE — 2005 AND 2006 *(Concld.)*

(In per cent)

Occupation	Regional Rural Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2005	2006	2005	2006	2005	2006
	(7)	(8)	(9)	(10)	(11)	(12)
Weighted Average Lending Rate						
I. Agriculture	**13.28**	**12.49**	**13.88**	**11.75**	**12.45**	**11.70**
1. Direct Finance	13.30	12.59	13.58	11.99	11.97	11.33
2. Indirect Finance	13.07	11.98	14.42	11.24	13.00	12.10
II. Industry	**13.00**	**12.07**	**14.03**	**12.72**	**13.21**	**12.58**
1. Mining & Quarrying	13.68	12.67	14.31	12.45	13.18	12.39
2. Manufacturing & Processing	13.35	12.63	14.00	12.77	13.20	12.59
3. Electricity, Gas & Water	16.48	13.63	14.70	13.29	13.36	12.89
4. Construction	12.48	11.45	13.92	12.41	13.16	12.39
III. Transport Operators	**13.38**	**12.82**	**14.95**	**12.51**	**13.99**	**12.69**
IV. Professional and Other Services	**13.04**	**12.17**	**14.28**	**12.42**	**13.43**	**12.36**
V. Personal Loans	**11.56**	**11.36**	**11.40**	**11.42**	**10.95**	**10.66**
1. Loans for Purchase of Consumer Durables	14.99	15.30	16.48	15.01	14.68	15.03
2. Loans for Housing	10.52	10.16	8.55	8.55	8.85	8.61
3. Rest of the Personal Loans	14.27	13.96	15.21	15.04	14.78	14.60
VI. Trade	**13.24**	**12.60**	**13.44**	**12.21**	**11.52**	**11.23**
1. Wholesale Trade	13.16	12.75	12.73	11.67	10.67	10.49
2. Retail Trade	13.27	12.55	13.93	12.53	12.95	12.17
VII. Finance	**12.69**	**11.06**	**14.89**	**13.32**	**13.52**	**12.95**
VIII. All Others	**13.15**	**12.71**	**14.04**	**11.80**	**13.22**	**11.80**
Total Bank Credit	**12.82**	**12.19**	**13.28**	**12.19**	**12.57**	**11.97**
Of which						
1. Artisans & Village Industries	13.74	12.81	14.74	12.33	11.97	11.41
2. Other Small Scale Industries	13.43	12.72	13.47	12.22	12.29	11.64
Weighted Average Deposit Rate of Term Deposits	**7.52**	**7.11**	**6.35**	**7.07**	**6.18**	**6.51**

Notes : 1. The data given here are based on the accounts with credit limit of over Rs. 2 lakhs.

2. The data are exclusive of Inland & Foreign Bills purchased and discounted.
3. Amount outstanding figures are used as weights for calculating average lending rates.
4. The deposit data corresponds to only term deposits.
5. The data for 2006 on average deposit rate are based on 59642 reporting branches out of 68366 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.

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

TABLE 11.5 : BANK GROUP-WISE INSURED DEPOSITS – 2005-06 AND 2006-07

(Amount in Rs. crore)

Bank Group	2005-06				
	Total Number of Insured Banks	Number of Reporting Banks	Total Assessable Deposits	Insured Deposits	Percentage of Insured Deposits
	(1)	(2)	(3)	(4)	(5)
I. Commercial Banks					
1. SBI & its Associates	8	8	460046	327528	71
2. Other Public Sector Banks	19	15	680019	410944	60
3. Foreign Banks	29	23	63205	8140	13
4. Other Scheduled Commercial Banks	30	25	299757	87931	29
5. Local Area Banks	4	2	186	100	54
Total	**90**	**73**	**1503213**	**834643**	**56**
II. RRBS	**196**	**136**	**42158**	**38423**	**91**
III. Co-operative Banks	**2245**	**1595**	**158363**	**116865**	**74**
Total I + II + III	**2531**	**1804**	**1703734**	**989931**	**58**

Bank Group	2006-07				
	Total No. of Insured Banks	No of Reporting Banks	Total Assessable Deposits	Insured Deposits	Percentage of Insured Deposits
	(6)	(7)	(8)	(9)	(10)
I. Commercial Banks					
1. SBI & its Associates	8	8	519745	354191	68
2. Other Public Sector Banks	19	19	1026061	701460	68
3. Foreign Banks	29	29	112734	11016	10
4. Other Scheduled Commercial Banks	27	27	438989	139490	32
5. Local Area Banks	4	4	332	172	52
Total	**87**	**87**	**2097863**	**1206329**	**57**
II. RRBS	**96**	**86**	**61190**	**56309**	**92**
III. Co-operative Banks	**2209**	**2033**	**207349**	**146135**	**70**
Total I + II + III	**2392**	**2206**	**2366402**	**1408774**	**60**

Note : Insured Deposit is based on the distribution of Deposit Accounts according to size as on September 30, 2006.

Source : Deposit Insurance and Credit Gurantee Corporation.

Bank-wise Tables

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	**52630**	**52630**	**5000**	**5000**	**1725**	**1725**
	(0.1)	(0.1)	(0.2)	(0.1)	(0.0)	(0.0)
2. Reserves and Surplus	**2711778**	**3077224**	**135565**	**160370**	**209676**	**252358**
	(5.5)	(5.4)	(4.9)	(4.6)	(5.2)	(5.1)
2.1. Statutory Reserves	1702092	2037903	46868	56043	67628	82808
2.2. Capital Reserves	41810	41814	978	1055	208	412
2.3. Share Premium	351057	351057	10664	10664	—	—
2.4. Investments Fluctuations Reserves	—	—	—	—	—	—
2.5. Revenue and other Reserves	616785	646416	77055	92608	141840	169138
2.6. Balance of Profit	34	34	—	—	—	—
3. Deposits	**38004605**	**43552109**	**2169362**	**2848049**	**3402459**	**4150267**
	(76.9)	(76.9)	(78.8)	(82.5)	(83.7)	(84.6)
Type-wise						
3A.1. Demand deposits	6799565	8199797	256764	242947	482860	508314
(i) From banks	701351	1097481	21865	32874	77437	69176
(ii) From others	6098214	7102316	234899	210073	405423	439138
3A.2. Savings bank deposits	11272392	12913650	655778	754286	685528	793987
3A.3. Term deposits	19932648	22438662	1256820	1850816	2234071	2847966
(i) From banks	518309	461349	1788	1476	20430	10882
(ii) From others	19414339	21977313	1255032	1849340	2213641	2837084
Location-wise						
3B.1. Deposits of branches in India	36622853	41993676	2169361	2848049	3402460	4150268
3B.2. Deposits of branches outside India	1381752	1558432	—	—	—	—
4. Borrowings	**3064124**	**3970334**	**121231**	**116658**	**63620**	**39343**
	(6.2)	(7.0)	(4.4)	(3.4)	(1.6)	(0.8)
4.1. Borrowings in India	664238	581978	19500	20000	3390	220
(i) From Reserve Bank of India	—	100000	9500	15000	—	—
(ii) From other banks	100000	125481	—	—	3091	—
(iii) From other institutions and agencies	564238	356497	10000	5000	299	220
4.2. Borrowings outside India	2399886	3388356	101731	96658	60230	39123
Secured borrowings included in 4.	442360	465054	19500	2000	60529	39343
5. Other Liabilities	**5569757**	**6004226**	**320244**	**320670**	**385559**	**461538**
	(11.3)	(10.6)	(11.6)	(9.3)	(9.5)	(9.4)
5.1. Bills Payable	1729376	2027680	83753	84630	134195	136212
5.2. Inter-office adjustments	1143524	—	—	—	—	—
5.3. Interest accured	368799	394807	16148	31697	22536	38288
5.4. Others (including provisions)	2328058	3581739	220343	204343	228828	287038
Total Liabilities	**49402894**	**56656523**	**2751402**	**3450747**	**4063039**	**4905231**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	**208023**	**253012**	**5830**	**6223**	**8501**	**9498**
	(0.4)	(0.4)	(0.2)	(0.2)	(0.2)	(0.2)
2. Balances with RBI	**1957247**	**2654631**	**157372**	**359117**	**219269**	**277718**
	(4.0)	(4.7)	(5.7)	(10.4)	(5.4)	(5.7)
3. Balances with banks in India	**60257**	**99668**	**10249**	**10923**	**35283**	**68470**
	(0.1)	(0.2)	(0.4)	(0.3)	(0.9)	(1.4)
4. Money at call and short notice	**1714297**	**1764892**	**55000**	**22500**	**35000**	**49948**
	(3.5)	(3.1)	(2.0)	(0.7)	(0.9)	(1.0)
5. Balances with banks outside India	**516176**	**424667**	**16856**	**37862**	**4481**	**50672**
	(1.0)	(0.7)	(0.6)	(1.1)	(0.1)	(1.0)
6. Investments	**16253424**	**14914888**	**793247**	**868367**	**1425601**	**1391915**
	(32.9)	(26.3)	(28.8)	(25.2)	(35.1)	(28.4)
6.1. Investments in India	15728620	14333631	793247	868367	1425601	1391915
(i) Government securities	13464406	11770311	748474	830852	1335202	1319049
(ii) Other approved securities	353518	334306	9914	9684	11359	10708
(iii) Shares	138488	230465	3668	4581	9468	10911
(iv) Debentures and Bonds	1010044	869071	18829	16689	40644	49230
(v) Subsidiaries and/or joint ventures	202094	222087	1378	1378	633	633
(vi) Others	560070	907391	10984	5183	28295	1384
6.2. Investments outside India	524804	581257	—	—	—	—
(i) Government securities	64733	56772	—	—	—	—
(ii) Subsidiaries and/or joint ventures	31012	35250	—	—	—	—
(iii) Others	429059	489235	—	—	—	—
7. Advances	**26180093**	**33733649**	**1589580**	**2052622**	**2086302**	**2810925**
	(53.0)	(59.5)	(57.8)	(59.5)	(51.3)	(57.3)
Type-wise						
7A.1. Bills purchased and discounted	2485375	3078710	93850	83874	110414	100217
7A.2. Cash credits, overdrafts & loans	9585677	12547617	731465	859308	762906	1028106
7A.3. Term loans	14109041	18107322	764265	1109440	1212982	1682602
Security-wise						
7B.1. Secured by tangible assets	18002189	23333681	1312075	1634252	1580524	2139684
7B.2. Covered by Bank/Govt. Guarantees	2092719	2171909	90402	131268	90938	100571
7B.3. Unsecured	6085185	8228059	187104	287101	414840	570671
Sector-wise						
7C.I. Advances in India	23485588	29928345	1589580	2052622	2086303	2810925
(i) Priority sectors	8001288	10201585	656513	842202	869596	1095844
(ii) Public sectors	2289701	2716492	151273	189380	110395	81914
(iii) Banks	65012	269632	19	498	10006	10224
(iv) Others	13129587	16740636	781775	1020542	1096306	1622943
7C.II. Advances outside India	2694507	3805304	—	—	—	—
8. Fixed Assets	**275294**	**281886**	**16308**	**14225**	**22344**	**24222**
	(0.6)	(0.5)	(0.6)	(0.4)	(0.5)	(0.5)
8.1. Premises	90513	94969	3700	3575	6320	6946
8.2. Fixed assets under construction	7982	14195	84	54	137	248
8.3. Other Fixed assets	176799	172722	12524	10596	15887	17028
9. Other Assets	**2238083**	**2529231**	**106960**	**78908**	**226260**	**221861**
	(4.5)	(4.5)	(3.9)	(2.3)	(5.6)	(4.5)
9.1 Inter - office adjustments (net)	—	21696	12054	18408	91472	108312
9.2 Interest accrued	472484	502031	26752	34625	42547	56619
9.3 Tax paid	35267	215244	—	—	42066	23081
9.4 Stationery and Stamps	8232	7861	646	616	526	493
9.5 Others	1722100	1782399	67508	25259	49649	33356
Total Assets	**49402894**	**56656524**	**2751402**	**3450747**	**4063041**	**4905229**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	**1750** (0.1)	**1750** (0.1)	**3600** (0.2)	**3600** (0.1)	**2475** (0.1)	**2475** (0.1)
2. Reserves and Surplus	**100023** (4.8)	**115948** (4.7)	**89922** (4.7)	**110532** (4.1)	**220986** (5.4)	**246326** (5.2)
2.1. Statutory Reserves	59750	64550	47667	67768	92106	101306
2.2. Capital Reserves	3126	4093	11321	11831	—	—
2.3. Share Premium	4375	4375	6000	6000	—	—
2.4. Investments Fluctuations Reserves	—	—	—	—	—	—
2.5. Revenue and other Reserves	32771	42928	24934	24933	128880	145020
2.6. Balance of Profit	1	2	—	—	—	—
3. Deposits	**1666071** (80.4)	**1997649** (81.4)	**1636875** (84.6)	**2202235** (82.0)	**3377771** (81.9)	**3918363** (82.6)
Type-wise						
3A.1. Demand deposits	167176	182993	155402	184175	294015	284969
(i) From banks	18101	27262	15444	24585	29160	31116
(ii) From others	149075	155731	139958	159590	264855	253853
3A.2. Savings bank deposits	346552	399986	425809	519500	705249	782361
3A.3. Term deposits	1152343	1414670	1055664	1498560	2378507	2851033
(i) From banks	2380	11976	3578	38102	668	635
(ii) From others	1149963	1402694	1052086	1460458	2377839	2850398
Location-wise						
3B.1. Deposits of branches in India	1666071	1997648	1636875	2202235	3377771	3918362
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**72802** (3.5)	**149935** (6.1)	**58222** (3.0)	**98992** (3.7)	**125055** (3.0)	**174149** (3.7)
4.1. Borrowings in India	33987	130191	4679	85897	63040	130679
(i) From Reserve Bank of India	—	10000	—	40000	—	—
(ii) From other banks	—	37583	—	—	10000	10000
(iii) From other institutions and agencies	33987	82608	4679	45897	53040	120679
4.2. Borrowings outside India	38815	19744	53543	13095	62015	43470
Secured borrowings included in 4.	33987	65532	4679	45897	—	—
5. Other Liabilities	**230435** (11.1)	**187399** (7.6)	**145126** (7.5)	**268906** (10.0)	**397044** (9.6)	**404758** (8.5)
5.1. Bills Payable	24626	49114	42014	45446	68017	64402
5.2. Inter-office adjustments	—	—	13461	92281	115516	—
5.3. Interest accured	11836	19856	12048	22015	25594	36600
5.4. Others (including provisions)	193973	118429	77603	109164	187917	303756
Total Liabilities	**2071081** (100.0)	**2452681** (100.0)	**1933745** (100.0)	**2684265** (100.0)	**4123331** (100.0)	**4746071** (100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	**2473**	**2990**	**6632**	**7699**	**4293**	**5017**
	(0.1)	(0.1)	(0.3)	(0.3)	(0.1)	(0.1)
2. Balances with RBI	**112184**	**131043**	**67939**	**201864**	**146649**	**216660**
	(5.4)	(5.3)	(3.5)	(7.5)	(3.6)	(4.6)
3. Balances with banks in India	**37429**	**45378**	**3511**	**4434**	**21566**	**10002**
	(1.8)	(1.9)	(0.2)	(0.2)	(0.5)	(0.2)
4. Money at call and short notice	**10500**	**—**	**50000**	**—**	**124365**	**103500**
	(0.5)	—	(2.6)	—	(3.0)	(2.2)
5. Balances with banks outside India	**42301**	**37881**	**7764**	**29842**	**20854**	**59004**
	(2.0)	(1.5)	(0.4)	(1.1)	(0.5)	(1.2)
6. Investments	**511198**	**599244**	**569352**	**698975**	**1267811**	**1235766**
	(24.7)	(24.4)	(29.4)	(26.0)	(30.7)	(26.0)
6.1. Investments in India	511198	599244	569352	698975	1267811	1235766
(i) Government securities	464638	561079	518640	650661	1167651	1162401
(ii) Other approved securities	2967	3493	15054	14953	24480	23319
(iii) Shares	4136	5734	1716	4687	6860	5428
(iv) Debentures and Bonds	7421	4182	24893	14978	33290	19826
(v) Subsidiaries and/or joint ventures	219	219	1039	1039	35	35
(vi) Others	31817	24537	8010	12657	35495	24757
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	**1187597**	**1535138**	**1175416**	**1646553**	**2218002**	**2876976**
	(57.3)	(62.6)	(60.8)	(61.3)	(53.8)	(60.6)
Type-wise						
7A.1. Bills purchased and discounted	61659	55068	77201	96055	104887	79315
7A.2. Cash credits, overdrafts & loans	464529	573808	432978	551600	790995	1003590
7A.3. Term loans	661409	906262	665237	998898	1322120	1794071
Security-wise						
7B.1. Secured by tangible assets	1036316	1365220	969924	1392545	1765645	2481866
7B.2. Covered by Bank/Govt. Guarantees	16069	1619	41935	63076	115862	116209
7B.3. Unsecured	135212	168299	163557	190933	336494	278901
Sector-wise						
7C.I. Advances in India	1187597	1535138	1175415	1646554	2218001	2876977
(i) Priority sectors	508864	575093	499009	597827	839903	994848
(ii) Public sectors	29487	34005	122151	194265	267377	260254
(iii) Banks	1100	409	367	84	318	695
(iv) Others	648146	925631	553888	854378	1110403	1621180
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	**11275**	**10455**	**16330**	**13338**	**17282**	**16351**
	(0.5)	(0.4)	(0.8)	(0.5)	(0.4)	(0.3)
8.1. Premises	3199	3002	3673	3470	5362	5122
8.2. Fixed assets under construction	—	1	—	—	—	—
8.3. Other Fixed assets	8076	7452	12657	9868	11920	11229
9. Other Assets	**156123**	**90551**	**36800**	**81559**	**302508**	**222793**
	(7.5)	(3.7)	(1.9)	(3.0)	(7.3)	(4.7)
9.1 Inter - office adjustments (net)	10482	17532	0	0	0	15181
9.2 Interest accrued	20729	25307	16003	20581	35051	38327
9.3 Tax paid	11016	12811	7971	8151	38081	36319
9.4 Stationery and Stamps	217	230	501	501	443	328
9.5 Others	113679	34671	12325	52326	228933	132638
Total Assets	**2071080**	**2452680**	**1933744**	**2684264**	**4123330**	**4746069**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31			
	State Bank of Saurashtra		State Bank of Travancore	
	2006	2007	2006	2007
	(13)	(14)	(15)	(16)
1. Capital	**31400** (1.9)	**31400** (1.7)	**5000** (0.2)	**5000** (0.1)
2. Reserves and Surplus	**66311** (4.0)	**72851** (3.9)	**128166** (4.0)	**154944** (4.1)
2.1. Statutory Reserves	18193	20379	52676	60834
2.2. Capital Reserves	1461	1462	2461	2509
2.3. Share Premium	—	—	14250	14250
2.4. Investments Fluctuations Reserves	—	—	—	—
2.5. Revenue and other Reserves	46657	51010	58584	77211
2.6. Balance of Profit	—	—	195	140
3. Deposits	**1384117** (83.7)	**1580488** (83.9)	**2599652** (81.6)	**3098401** (81.6)
Type-wise				
3A.1. Demand deposits	215109	189685	164559	170617
(i) From banks	15295	22834	36442	28345
(ii) From others	199814	166851	128117	142272
3A.2. Savings bank deposits	288106	337188	625637	707279
3A.3. Term deposits	880902	1053615	1809456	2220505
(i) From banks	15561	20445	1326	852
(ii) From others	865341	1033170	1808130	2219653
Location-wise				
3B.1. Deposits of branches in India	1384116	1580488	2599651	3098401
3B.2. Deposits of branches outside India	—	—	—	—
4. Borrowings	**86735** (5.2)	**92575** (4.9)	**116639** (3.7)	**190308** (5.0)
4.1. Borrowings in India	25202	71492	85409	190308
(i) From Reserve Bank of India	—	71490	7000	9000
(ii) From other banks	25200	—	—	—
(iii) From other institutions and agencies	2	2	78409	181308
4.2. Borrowings outside India	61533	21083	31230	—
Secured borrowings included in 4.	—	—	—	—
5. Other Liabilities	**84394** (5.1)	**107370** (5.7)	**336783** (10.6)	**350661** (9.2)
5.1. Bills Payable	24312	18216	50181	61944
5.2. Inter-office adjustments	4205	6305	68525	43688
5.3. Interest accured	9253	15150	26084	38401
5.4. Others (including provisions)	46624	67699	191993	206628
Total Liabilities	**1652957** (100.0)	**1884684** (100.0)	**3186240** (100.0)	**3799314** (100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31			
	State Bank of Saurashtra		State Bank of Travancore	
	2006	2007	2006	2007
	(13)	(14)	(15)	(16)
1. Cash in hand	**2489**	**2360**	**5854**	**7273**
	(0.2)	(0.1)	(0.2)	(0.2)
2. Balances with RBI	**80153**	**108535**	**117949**	**239087**
	(4.8)	(5.8)	(3.7)	(6.3)
3. Balances with banks in India	**4141**	**8216**	**4895**	**4932**
	(0.3)	(0.4)	(0.2)	(0.1)
4. Money at call and short notice	**18283**	**63250**	**—**	**6500**
	(1.1)	(3.4)	—	(0.2)
5. Balances with banks outside India	**19860**	**1345**	**9660**	**7284**
	(1.2)	(0.1)	(0.3)	(0.2)
6. Investments	**592499**	**501100**	**1063000**	**956169**
	(35.8)	(26.6)	(33.4)	(25.2)
6.1. Investments in India	592499	501100	1047831	956169
(i) Government securities	540928	469248	1007833	925108
(ii) Other approved securities	3346	3184	9613	9681
(iii) Shares	1525	2610	3234	6196
(iv) Debentures and Bonds	19662	25199	20291	12738
(v) Subsidiaries and/or joint ventures	859	859	—	—
(vi) Others	26179	—	6860	2446
6.2. Investments outside India	—	—	15169	—
(i) Government securities	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—
(iii) Others	—	—	15169	—
7. Advances	**844304**	**1108114**	**1886640**	**2478628**
	(51.1)	(58.8)	(59.2)	(65.2)
Type-wise				
7A.1. Bills purchased and discounted	75380	73013	128175	142440
7A.2. Cash credits, overdrafts & loans	372245	460373	855492	1045208
7A.3. Term loans	396679	574728	902973	1290980
Security-wise				
7B.1. Secured by tangible assets	636869	815713	1527560	2067091
7B.2. Covered by Bank/Govt. Guarantees	6108	9587	94547	92272
7B.3. Unsecured	201327	282814	264533	319266
Sector-wise				
7C.I. Advances in India	844304	1108114	1886640	2478628
(i) Priority sectors	351339	461391	775456	989487
(ii) Public sectors	61745	38682	247828	273938
(iii) Banks	3398	15	451	637
(iv) Others	427822	608026	862905	1214566
7C.II. Advances outside India	—	—	—	—
8. Fixed Assets	**19772**	**19643**	**16464**	**16036**
	(1.2)	(1.0)	(0.5)	(0.4)
8.1. Premises	13703	13298	4586	4354
8.2. Fixed assets under construction	15	3	—	—
8.3. Other Fixed assets	6054	6342	11878	11682
9. Other Assets	**71457**	**72123**	**81778**	**83403**
	(4.3)	(3.8)	(2.6)	(2.2)
9.1 Inter - office adjustments (net)	—	—	—	—
9.2 Interest accrued	17869	13647	28329	31784
9.3 Tax paid	31018	35025	16275	14741
9.4 Stationery and Stamps	156	299	277	288
9.5 Others	22414	23152	36897	36590
Total Assets	**1652958**	**1884686**	**3186240**	**3799312**
	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	**44670**	**44670**	**48500**	**48500**	**36553**	**36553**
	(0.8)	(0.7)	(1.2)	(1.0)	(0.3)	(0.3)
2. Reserves and Surplus	**319183**	**403013**	**240894**	**267128**	**747889**	**828441**
	(5.8)	(6.0)	(5.9)	(5.6)	(6.6)	(5.8)
2.1. Statutory Reserves	69639	88439	66920	80368	161487	187149
2.2. Capital Reserves	64302	98613	13760	13760	39872	40219
2.3. Share Premium	72000	72000	68000	68000	227388	227388
2.4. Investments Fluctuations Reserves	—	—	—	—	—	—
2.5. Revenue and other Reserves	103812	133711	84595	97377	319142	373685
2.6. Balance of Profit	9430	10250	7619	7623	—	—
3. Deposits	**4849969**	**5954366**	**3392242**	**4145402**	**9366199**	**12491598**
	(87.7)	(88.0)	(83.4)	(87.2)	(82.6)	(87.3)
Type-wise						
3A.1. Demand deposits	408134	549182	308482	366185	837872	987480
(i) From banks	5477	7297	17813	5971	58990	43722
(ii) From others	402657	541885	290669	360214	778882	943758
3A.2. Savings bank deposits	1496730	1711967	923239	1065170	2716044	3157728
3A.3. Term deposits	2945105	3693217	2160521	2714047	5812283	8346390
(i) From banks	64803	47580	2933	4231	385012	1200876
(ii) From others	2880302	3645637	2157588	2709816	5427271	7145514
Location-wise						
3B.1. Deposits of branches in India	4849969	5953767	3392241	4145402	7904944	9972562
3B.2. Deposits of branches outside India	—	598	—	—	1461255	2519036
4. Borrowings	**4677**	**25715**	**75850**	**73353**	**480220**	**114256**
	(0.1)	(0.4)	(1.9)	(1.5)	(4.2)	(0.8)
4.1. Borrowings in India	215	25715	37927	50314	358622	82838
(i) From Reserve Bank of India	—	—	—	29000	—	—
(ii) From other banks	—	—	3036	510	1025	998
(iii) From other institutions and agencies	215	25715	34891	20804	357597	81840
4.2. Borrowings outside India	4462	—	37923	23039	121598	31418
Secured borrowings included in 4.	—	—	—	—	337059	60534
5. Other Liabilities	**310700**	**338610**	**309448**	**219717**	**708391**	**843770**
	(5.6)	(5.0)	(7.6)	(4.6)	(6.2)	(5.9)
5.1. Bills Payable	31762	27298	68331	73078	147234	165657
5.2. Inter-office adjustments	4422	—	—	—	—	—
5.3. Interest accured	24882	38132	15331	13835	68211	96349
5.4. Others (including provisions)	249634	273180	225786	132804	492946	581764
Total Liabilities	**5529199**	**6766374**	**4066934**	**4754100**	**11339252**	**14314618**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	**22093**	**28407**	**32680**	**39183**	**53628**	**67337**
	(0.4)	(0.4)	(0.8)	(0.8)	(0.5)	(0.5)
2. Balances with RBI	**244113**	**378387**	**353391**	**255723**	**279715**	**574015**
	(4.4)	(5.6)	(8.7)	(5.4)	(2.5)	(4.0)
3. Balances with banks in India	**127084**	**60124**	**76258**	**51962**	**211642**	**143156**
	(2.3)	(0.9)	(1.9)	(1.1)	(1.9)	(1.0)
4. Money at call and short notice	**—**	**15204**	**46297**	**17614**	**393601**	**551954**
	—	(0.2)	(1.1)	(0.4)	(3.5)	(3.9)
5. Balances with banks outside India	**45707**	**12074**	**5315**	**37935**	**406877**	**491575**
	(0.8)	(0.2)	(0.1)	(0.8)	(3.6)	(3.4)
6. Investments	**1798466**	**1874606**	**1144416**	**1430073**	**3511423**	**3494364**
	(32.5)	(27.7)	(28.1)	(30.1)	(31.0)	(24.4)
6.1. Investments in India	1798466	1874606	1144416	1430073	3188922	3128023
(i) Government securities	1417469	1464406	974927	1135702	2498490	2538875
(ii) Other approved securities	48732	45989	15314	14855	129333	124780
(iii) Shares	12542	25672	13396	21629	38235	54949
(iv) Debentures and Bonds	257013	282831	92447	94747	320925	269633
(v) Subsidiaries and/or joint ventures	8762	4262	931	931	69199	66000
(vi) Others	53948	51446	47401	162209	132740	73786
6.2. Investments outside India	—	—	—	—	322501	366341
(i) Government securities	—	—	—	—	102091	86798
(ii) Subsidiaries and/or joint ventures	—	—	—	—	17500	18790
(iii) Others	—	—	—	—	202910	260753
7. Advances	**2914777**	**4129004**	**2210043**	**2788907**	**5991178**	**8362087**
	(52.7)	(61.0)	(54.3)	(58.7)	(52.8)	(58.4)
Type-wise						
7A.1. Bills purchased and discounted	112360	120704	131445	162820	570942	878726
7A.2. Cash credits, overdrafts & loans	1219604	1792048	1156455	1427374	3078781	3696865
7A.3. Term loans	1582813	2216252	922143	1198713	2341455	3786496
Security-wise						
7B.1. Secured by tangible assets	2314735	3461390	1784244	2136455	4316427	5868495
7B.2. Covered by Bank/Govt. Guarantees	261828	318481	66979	107393	513264	614424
7B.3. Unsecured	338214	349132	358820	545059	1161487	1879168
Sector-wise						
7C.I. Advances in India	2914778	4128896	2210043	2788906	5037165	6726269
(i) Priority sectors	1221585	1626329	823510	1045455	1758813	2405254
(ii) Public sectors	205314	484934	193943	244378	543045	726404
(iii) Banks	—	16709	—	25139	140621	134772
(iv) Others	1487879	2000924	1192590	1473934	2594686	3459839
7C.II. Advances outside India	—	108	—	—	954013	1635818
8. Fixed Assets	**74271**	**105634**	**19275**	**19234**	**92073**	**108880**
	(1.3)	(1.6)	(0.5)	(0.4)	(0.8)	(0.8)
8.1. Premises	62567	92359	4839	4729	64436	67949
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	11704	13275	14436	14505	27637	40931
9. Other Assets	**302687**	**162933**	**179261**	**113470**	**399117**	**521251**
	(5.5)	(2.4)	(4.4)	(2.4)	(3.5)	(3.6)
9.1 Inter - office adjustments (net)	—	727	84913	2956	18193	126436
9.2 Interest accrued	41784	45540	24044	32505	116475	150057
9.3 Tax paid	19433	12043	22524	31321	140792	128098
9.4 Stationery and Stamps	722	778	453	528	714	807
9.5 Others	240748	103845	47327	46160	122943	115853
Total Assets	**5529198**	**6766373**	**4066936**	**4754101**	**11339254**	**14314619**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of India		Bank of Maharashtra		Canara Bank	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	**48814**	**48814**	**43052**	**43052**	**41000**	**41000**
	(0.4)	(0.3)	(1.4)	(1.1)	(0.3)	(0.2)
2. Reserves and Surplus	**449574**	**540724**	**114163**	**131136**	**672224**	**994399**
	(4.0)	(3.8)	(3.7)	(3.4)	(5.1)	(6.0)
2.1. Statutory Reserves	172517	202517	28423	35219	204800	240800
2.2. Capital Reserves	55829	57390	687	818	52524	266417
2.3. Share Premium	52354	52354	13000	13000	27500	27500
2.4. Investments Fluctuations Reserves	—	—	—	—	—	—
2.5. Revenue and other Reserves	114698	174287	67969	68633	387400	459682
2.6. Balance of Profit	54176	54176	4084	13466	—	—
3. Deposits	**9393203**	**11988173**	**2690620**	**3391934**	**11680324**	**14238144**
	(83.7)	(84.6)	(86.2)	(87.0)	(87.9)	(85.8)
Type-wise						
3A.1. Demand deposits	740657	936586	286419	412138	1026187	1244525
(i) From banks	30319	26482	2783	2765	13617	59955
(ii) From others	710338	910104	283636	409373	1012570	1184570
3A.2. Savings bank deposits	2548616	2925468	866108	1051804	2862713	3243530
3A.3. Term deposits	6103930	8126119	1538093	1927992	7791424	9750089
(i) From banks	280019	828592	35093	22849	200262	213874
(ii) From others	5823911	7297527	1503000	1905143	7591162	9536215
Location-wise						
3B.1. Deposits of branches in India	7785036	9474377	2690619	3391934	11345210	13867295
3B.2. Deposits of branches outside India	1608167	2513797	—	—	335113	370850
4. Borrowings	**589391**	**662083**	**48838**	**20090**	**2582**	**157435**
	(5.2)	(4.7)	(1.6)	(0.5)	(0.0)	(0.9)
4.1. Borrowings in India	154648	412967	33032	12303	1730	113965
(i) From Reserve Bank of India	—	80000	—	—	—	75000
(ii) From other banks	8031	75040	14992	68	—	—
(iii) From other institutions and agencies	146617	257927	18040	12235	1730	38965
4.2. Borrowings outside India	434743	249116	15806	7787	852	43470
Secured borrowings included in 4.	—	80000	—	—	—	—
5. Other Liabilities	**746443**	**923906**	**224781**	**314735**	**886057**	**1165125**
	(6.6)	(6.5)	(7.2)	(8.1)	(6.7)	(7.0)
5.1. Bills Payable	114579	113641	41756	59596	162062	178171
5.2. Inter-office adjustments	26241	10865	20538	—	5563	9133
5.3. Interest accured	44862	48996	18701	21889	14668	15522
5.4. Others (including provisions)	560761	750404	143786	233250	703764	962299
Total Liabilities	**11227425**	**14163700**	**3121454**	**3900947**	**13282187**	**16596103**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of India		Bank of Maharashtra		Canara Bank	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	**28453**	**32456**	**21615**	**29001**	**62891**	**35843**
	(0.3)	(0.2)	(0.7)	(0.7)	(0.5)	(0.2)
2. Balances with RBI	**530389**	**687232**	**165718**	**198019**	**728508**	**873676**
	(4.7)	(4.9)	(5.3)	(5.1)	(5.5)	(5.3)
3. Balances with banks in India	**118899**	**151055**	**43481**	**49833**	**94134**	**61832**
	(1.1)	(1.1)	(1.4)	(1.3)	(0.7)	(0.4)
4. Money at call and short notice	**184300**	**150637**	**—**	**33500**	**53500**	**105000**
	(1.6)	(1.1)	—	(0.9)	(0.4)	(0.6)
5. Balances with banks outside India	**282558**	**719173**	**8059**	**23785**	**343321**	**561042**
	(2.5)	(5.1)	(0.3)	(0.6)	(2.6)	(3.4)
6. Investments	**3178174**	**3549275**	**1135426**	**1129840**	**3697417**	**4522553**
	(28.3)	(25.1)	(36.4)	(29.0)	(27.8)	(27.3)
6.1. Investments in India	2635156	3096810	1135426	1129840	3627675	4454484
(i) Government securities	2192902	2529371	966980	931795	3062143	3732047
(ii) Other approved securities	81252	79924	13021	11644	66306	64474
(iii) Shares	24799	33654	8433	14325	36453	65119
(iv) Debentures and Bonds	287859	308310	100011	94235	403237	432557
(v) Subsidiaries and/or joint ventures	17286	17286	1090	1060	28243	28146
(vi) Others	31058	128265	45891	76781	31293	132141
6.2. Investments outside India	543018	452465	—	—	69742	68069
(i) Government securities	119854	51907	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	6170	6170
(iii) Others	423164	400558	—	—	63572	61899
7. Advances	**6517375**	**8493590**	**1646973**	**2291939**	**7942569**	**9850569**
	(58.0)	(60.0)	(52.8)	(58.8)	(59.8)	(59.4)
Type-wise						
7A.1. Bills purchased and discounted	812380	1097883	73452	98159	492603	571515
7A.2. Cash credits, overdrafts & loans	3245111	4075098	536377	715809	3851519	4702989
7A.3. Term loans	2459884	3320609	1037144	1477971	3598447	4576065
Security-wise						
7B.1. Secured by tangible assets	4378709	5758210	1216546	1804194	5600229	7116647
7B.2. Covered by Bank/Govt. Guarantees	995851	1256174	22549	22712	297029	616412
7B.3. Unsecured	1142815	1479205	407877	465033	2045311	2117510
Sector-wise						
7C.I. Advances in India	5279124	6809710	1646972	2291939	7882777	9771048
(i) Priority sectors	2053121	2537294	685946	899218	2992687	3668033
(ii) Public sectors	721709	812874	263822	277249	1008358	1218473
(iii) Banks	2026	27508	429	140	25	434
(iv) Others	2502268	3432034	696775	1115332	3881707	4884108
7C.II. Advances outside India	1238251	1683878	—	—	59793	79522
8. Fixed Assets	**80997**	**78930**	**18422**	**21490**	**68846**	**286135**
	(0.7)	(0.6)	(0.6)	(0.6)	(0.5)	(1.7)
8.1. Premises	56017	55310	9077	8741	40745	255351
8.2. Fixed assets under construction	1068	1141	—	—	—	—
8.3. Other Fixed assets	23912	22479	9345	12749	28101	30784
9. Other Assets	**306283**	**301351**	**81758**	**123542**	**290994**	**299453**
	(2.7)	(2.1)	(2.6)	(3.2)	(2.2)	(1.8)
9.1 Inter - office adjustments (net)	—	—	—	31707	—	—
9.2 Interest accrued	68280	86552	29001	26915	87085	90062
9.3 Tax paid	162977	118818	13707	12025	84937	51064
9.4 Stationery and Stamps	186	178	499	540	612	552
9.5 Others	74840	95803	38551	52355	118360	157775
Total Assets	**11227428**	**14163699**	**3121452**	**3900949**	**13282180**	**16596103**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Central Bank of India		Corporation Bank		Dena Bank	
	2006	2007	2006	2007	2006	2007
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	**112414**	**112414**	**14344**	**14344**	**28682**	**28682**
	(1.5)	(1.2)	(0.4)	(0.3)	(1.1)	(0.9)
2. Reserves and Surplus	**231783**	**266569**	**323145**	**362200**	**105243**	**120959**
	(3.1)	(2.9)	(8.0)	(6.9)	(4.0)	(3.8)
2.1. Statutory Reserves	51322	63772	87942	104942	29564	35610
2.2. Capital Reserves	50764	48585	2493	5609	5108	5354
2.3. Share Premium	—	—	70196	70196	25601	25601
2.4. Investments Fluctuations Reserves	16442	16690	—	—	—	—
2.5. Revenue and other Reserves	113243	137243	162514	181453	44970	54394
2.6. Balance of Profit	12	279	—	—	—	—
3. Deposits	**6648266**	**8277628**	**3287653**	**4235689**	**2362307**	**2768991**
	(89.0)	(89.0)	(81.2)	(80.3)	(89.0)	(88.0)
Type-wise						
3A.1. Demand deposits	763077	852556	474649	677733	238057	328126
(i) From banks	29130	18541	7864	13025	5347	6685
(ii) From others	733947	834015	466785	664708	232710	321441
3A.2. Savings bank deposits	2348023	2631224	653960	765179	793063	904359
3A.3. Term deposits	3537166	4793848	2159044	2792777	1331187	1536506
(i) From banks	188259	176803	1132	82150	137187	111705
(ii) From others	3348907	4617045	2157912	2710627	1194000	1424801
Location-wise						
3B.1. Deposits of branches in India	6648265	8277628	3287653	4235689	2362306	2768991
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**31082**	**78202**	**166008**	**302101**	**99**	**45095**
	(0.4)	(0.8)	(4.1)	(5.7)	(0.0)	(1.4)
4.1. Borrowings in India	31082	78202	77982	167032	99	45095
(i) From Reserve Bank of India	—	30000	—	18531	—	45000
(ii) From other banks	1187	1148	—	69980	—	—
(iii) From other institutions and agencies	29895	47054	77982	78521	99	95
4.2. Borrowings outside India	—	—	88026	135069	—	—
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	**444561**	**565997**	**259513**	**357730**	**158204**	**181339**
	(6.0)	(6.1)	(6.4)	(6.8)	(6.0)	(5.8)
5.1. Bills Payable	97711	68266	88100	110651	30719	27081
5.2. Inter-office adjustments	3692	22097	—	4710	16470	18320
5.3. Interest accured	20094	26001	9954	15712	9386	12398
5.4. Others (including provisions)	323064	449633	161459	226657	101629	123540
Total Liabilities	**7468106**	**9300810**	**4050663**	**5272064**	**2654535**	**3145066**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Central Bank of India		Corporation Bank		Dena Bank	
	2006	2007	2006	2007	2006	2007
	(13)	(14)	(15)	(16)	(17)	(18)
1. Cash in hand	**52918**	**73848**	**25456**	**29044**	**14091**	**18118**
	(0.7)	(0.8)	(0.6)	(0.6)	(0.5)	(0.6)
2. Balances with RBI	**285368**	**473518**	**138523**	**269322**	**154554**	**177615**
	(3.8)	(5.1)	(3.4)	(5.1)	(5.8)	(5.6)
3. Balances with banks in India	**112503**	**85786**	**59837**	**141755**	**44926**	**35425**
	(1.5)	(0.9)	(1.5)	(2.7)	(1.7)	(1.1)
4. Money at call and short notice	**—**	**187794**	**40500**	**8500**	**—**	**—**
	—	(2.0)	(1.0)	(0.2)	—	—
5. Balances with banks outside India	**28620**	**60342**	**144553**	**223268**	**36788**	**50710**
	(0.4)	(0.6)	(3.6)	(4.2)	(1.4)	(1.6)
6. Investments	**2863910**	**2774190**	**1065201**	**1441750**	**857067**	**923504**
	(38.3)	(29.8)	(26.3)	(27.3)	(32.3)	(29.4)
6.1. Investments in India	2863844	2774124	1065179	1441738	857067	923504
(i) Government securities	2329946	2162698	889616	1157198	703060	758815
(ii) Other approved securities	85647	75831	12206	11973	20035	16076
(iii) Shares	20555	31265	13215	15624	12213	14228
(iv) Debentures and Bonds	391876	350485	116654	90117	93074	88429
(v) Subsidiaries and/or joint ventures	9158	9158	11764	10264	2172	2172
(vi) Others	26662	144687	21724	156562	26513	43784
6.2. Investments outside India	66	66	22	12	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	66	66	—	—	—	—
(iii) Others	—	—	22	12	—	—
7. Advances	**3748348**	**5179547**	**2396243**	**2994965**	**1423124**	**1830339**
	(50.2)	(55.7)	(59.2)	(56.8)	(53.6)	(58.2)
Type-wise						
7A.1. Bills purchased and discounted	127862	101886	128723	132011	90899	116626
7A.2. Cash credits, overdrafts & loans	1452487	1963362	890968	1058568	565089	731516
7A.3. Term loans	2167999	3114299	1376552	1804386	767136	982197
Security-wise						
7B.1. Secured by tangible assets	2691033	3809496	1886131	2355503	1043699	1291431
7B.2. Covered by Bank/Govt. Guarantees	380298	368118	120634	110242	123695	148432
7B.3. Unsecured	677017	1001932	389478	529219	255730	390475
Sector-wise						
7C.I. Advances in India	3748349	5179548	2396243	2994965	1423124	1830339
(i) Priority sectors	1629957	2026276	797247	1075752	583561	723799
(ii) Public sectors	607868	800053	211301	195657	188431	213439
(iii) Banks	139554	148647	32480	79910	22014	42500
(iv) Others	1370970	2204572	1355215	1643646	629118	850601
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	**72483**	**76727**	**25586**	**28103**	**46699**	**44187**
	(1.0)	(0.8)	(0.6)	(0.5)	(1.8)	(1.4)
8.1. Premises	55705	53392	7368	8969	35960	34051
8.2. Fixed assets under construction	—	—	—	—	201	7
8.3. Other Fixed assets	16778	23335	18218	19134	10538	10129
9. Other Assets	**303954**	**389057**	**154767**	**135358**	**77287**	**65164**
	(4.1)	(4.2)	(3.8)	(2.6)	(2.9)	(2.1)
9.1 Inter - office adjustments (net)	—	—	56212	—	—	—
9.2 Interest accrued	66275	60001	25032	36901	22570	27366
9.3 Tax paid	122751	125082	44655	45586	16029	12591
9.4 Stationery and Stamps	1088	1110	235	318	534	342
9.5 Others	113840	202864	28633	52553	38154	24865
Total Assets	**7468104**	**9300809**	**4050666**	**5272065**	**2654536**	**3145062**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	IDBI Ltd.		Indian Bank		Indian Overseas Bank	
	2006	2007	2006	2007	2006	2007
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	**72379**	**72435**	**74382**	**82977**	**54480**	**54480**
	(0.8)	(0.7)	(1.6)	(1.5)	(0.9)	(0.7)
2. Reserves and Surplus	**564827**	**757552**	**174758**	**301100**	**263264**	**344558**
	(6.4)	(7.3)	(3.7)	(5.4)	(4.4)	(4.2)
2.1. Statutory Reserves	31408	47208	63349	82349	85785	116086
2.2. Capital Reserves	17833	18933	22690	22450	28877	33815
2.3. Share Premium	175614	175817	—	69620	14000	14000
2.4. Investments Fluctuations Reserves	—	—	—	—	—	—
2.5. Revenue and other Reserves	236901	384104	81012	118612	134602	180657
2.6. Balance of Profit	103071	131490	7707	8069	—	—
3. Deposits	**2600091**	**4335403**	**4080552**	**4709091**	**5052932**	**6874042**
	(29.4)	(41.8)	(85.7)	(83.9)	(85.1)	(83.6)
Type-wise						
3A.1. Demand deposits	517466	698861	320400	363246	570031	681533
(i) From banks	7834	11999	3868	5786	5242	8228
(ii) From others	509632	686862	316532	357460	564789	673305
3A.2. Savings bank deposits	249896	403442	1100272	1304451	1446814	1714545
3A.3. Term deposits	1832729	3233100	2659880	3041394	3036087	4477964
(i) From banks	125514	211185	69080	44370	17869	23308
(ii) From others	1707215	3021915	2590800	2997024	3018218	4454656
Location-wise						
3B.1. Deposits of branches in India	2600092	4335404	3994104	4595351	4903482	6637813
3B.2. Deposits of branches outside India	—	—	86449	113739	149449	236228
4. Borrowings	**4753020**	**4240438**	**188729**	**193646**	**73663**	**289623**
	(53.7)	(40.8)	(4.0)	(3.4)	(1.2)	(3.5)
4.1. Borrowings in India	4151978	3662075	130293	164621	21328	131353
(i) From Reserve Bank of India	—	—	—	—	16000	25000
(ii) From other banks	163002	71132	136	171	—	—
(iii) From other institutions and agencies	3988976	3590943	130157	164450	5328	106353
4.2. Borrowings outside India	601042	578363	58436	29025	52335	158270
Secured borrowings included in 4.	143421	202282	—	—	47	22
5. Other Liabilities	**866160**	**978104**	**245106**	**328052**	**491442**	**662981**
	(9.8)	(9.4)	(5.1)	(5.8)	(8.3)	(8.1)
5.1. Bills Payable	65927	49896	42025	33410	77682	86976
5.2. Inter-office adjustments	768	—	32779	79398	37589	15899
5.3. Interest accured	144058	133603	17657	24733	17970	26181
5.4. Others (including provisions)	655407	794605	152645	190511	358201	533925
Total Liabilities	**8856477**	**10383932**	**4763527**	**5614866**	**5935781**	**8225684**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	IDBI Ltd.		Indian Bank		Indian Overseas Bank	
	2006	2007	2006	2007	2006	2007
	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	**11756**	**21104**	**9055**	**14107**	**31530**	**46859**
	(0.1)	(0.2)	(0.2)	(0.3)	(0.5)	(0.6)
2. Balances with RBI	**256254**	**519543**	**221243**	**358838**	**276266**	**421751**
	(2.9)	(5.0)	(4.6)	(6.4)	(4.7)	(5.1)
3. Balances with banks in India	**91270**	**16319**	**83941**	**8723**	**31334**	**253770**
	(1.0)	(0.2)	(1.8)	(0.2)	(0.5)	(3.1)
4. Money at call and short notice	**152356**	**119919**	**774**	**71307**	**1455**	**110212**
	(1.7)	(1.2)	(0.0)	(1.3)	(0.0)	(1.3)
5. Balances with banks outside India	**24643**	**14224**	**165722**	**28800**	**30139**	**65338**
	(0.3)	(0.1)	(3.5)	(0.5)	(0.5)	(0.8)
6. Investments	**2535053**	**2567532**	**1901700**	**2087772**	**1895229**	**2397449**
	(28.6)	(24.7)	(39.9)	(37.2)	(31.9)	(29.1)
6.1. Investments in India	2534388	2567427	1882651	2044432	1861614	2341800
(i) Government securities	1617992	1619139	1578277	1614330	1551812	2065700
(ii) Other approved securities	—	1724	54579	53748	31367	25819
(iii) Shares	240349	370818	13966	24949	31482	41022
(iv) Debentures and Bonds	439963	364088	154639	108980	195840	135438
(v) Subsidiaries and/or joint ventures	34698	35702	1110	851	—	—
(vi) Others	201386	175956	80080	241574	51113	73821
6.2. Investments outside India	665	105	19049	43340	33615	55649
(i) Government securities	—	—	13043	29472	21000	33823
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	665	105	6006	13868	12615	21826
7. Advances	**5273906**	**6247082**	**2248464**	**2905812**	**3475620**	**4706028**
	(59.5)	(60.2)	(47.2)	(51.8)	(58.6)	(57.2)
Type-wise						
7A.1. Bills purchased and discounted	220320	229418	63234	74215	214211	294082
7A.2. Cash credits, overdrafts & loans	255628	547764	989457	1074881	1588928	1880910
7A.3. Term loans	4797958	5469900	1195773	1756716	1672481	2531036
Security-wise						
7B.1. Secured by tangible assets	4303152	5433809	1638931	2224155	2969375	4174571
7B.2. Covered by Bank/Govt. Guarantees	150620	102598	201524	294030	190692	209019
7B.3. Unsecured	820135	710676	408009	387626	315554	322439
Sector-wise						
7C.I. Advances in India	5273906	6247083	2134481	2773057	3273412	4427921
(i) Priority sectors	687228	929041	1042334	1310563	1371770	1798593
(ii) Public sectors	464083	668281	125754	428033	392390	250295
(iii) Banks	8327	80827	17510	2094	3314	26390
(iv) Others	4114268	4568934	948883	1032367	1505938	2352643
7C.II. Advances outside India	—	—	113983	132754	202207	278106
8. Fixed Assets	**81090**	**277835**	**51876**	**55118**	**45774**	**51067**
	(0.9)	(2.7)	(1.1)	(1.0)	(0.8)	(0.6)
8.1. Premises	27892	259293	31222	31238	33741	36121
8.2. Fixed assets under construction	840	1105	598	133	1180	1973
8.3. Other Fixed assets	52358	17437	20056	23747	10853	12973
9. Other Assets	**430151**	**600374**	**80753**	**84388**	**148433**	**173210**
	(4.9)	(5.8)	(1.7)	(1.5)	(2.5)	(2.1)
9.1 Inter - office adjustments (net)	—	1194	—	—	—	—
9.2 Interest accrued	68178	82384	38076	44841	54128	71932
9.3 Tax paid	201457	210550	12841	12741	29582	56666
9.4 Stationery and Stamps	42	103	1191	1242	452	511
9.5 Others	160474	306143	28645	25564	64271	44101
Total Assets	**8856479**	**10383932**	**4763528**	**5614865**	**5935780**	**8225684**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank	
	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	**25054**	**25054**	**74306**	**74306**	**31530**	**31530**
	(0.4)	(0.3)	(3.9)	(3.4)	(0.2)	(0.2)
2. Reserves and Surplus	**492024**	**534978**	**47913**	**66262**	**906106**	**1012015**
	(8.3)	(7.2)	(2.5)	(3.0)	(6.2)	(6.2)
2.1. Statutory Reserves	127400	142000	8094	13594	190340	228842
2.2. Capital Reserves	3716	3716	29753	27552	48820	52969
2.3. Share Premium	171470	171470	—	—	201143	201143
2.4. Investments Fluctuations Reserves	—	—	7002	—	—	—
2.5. Revenue and other Reserves	189350	217750	2018	12009	447454	527509
2.6. Balance of Profit	88	42	1046	13107	18349	1552
3. Deposits	**5019746**	**6399597**	**1692459**	**1931875**	**11968492**	**13985968**
	(85.2)	(86.6)	(88.9)	(88.0)	(82.4)	(86.1)
Type-wise						
3A.1. Demand deposits	502057	635768	278088	212857	1672377	1646571
(i) From banks	10531	9724	2302	1970	143844	133108
(ii) From others	491526	626044	275786	210887	1528533	1513463
3A.2. Savings bank deposits	1136870	1303226	604255	670328	4190821	4808862
3A.3. Term deposits	3380819	4460603	810116	1048690	6105294	7530535
(i) From banks	31858	35259	24845	60597	78230	81003
(ii) From others	3348961	4425344	785271	988093	6027064	7449532
Location-wise						
3B.1. Deposits of branches in India	5019746	6399597	1692458	1931876	11961724	13980549
3B.2. Deposits of branches outside India	—	—	—	—	6768	5418
4. Borrowings	**87643**	**62262**	**19**	**20508**	**666487**	**194885**
	(1.5)	(0.8)	(0.0)	(0.9)	(4.6)	(1.2)
4.1. Borrowings in India	57751	37701	19	20508	549240	93466
(i) From Reserve Bank of India	17794	—	—	—	472000	60000
(ii) From other banks	22949	22009	—	—	3213	2160
(iii) From other institutions and agencies	17008	15692	19	20508	74027	31306
4.2. Borrowings outside India	29892	24561	—	—	117247	101419
Secured borrowings included in 4.	—	—	—	—	499946	—
5. Other Liabilities	**269271**	**371738**	**89608**	**103352**	**954123**	**1017850**
	(4.6)	(5.0)	(4.7)	(4.7)	(6.6)	(6.3)
5.1. Bills Payable	86377	48545	24705	25526	181430	95050
5.2. Inter-office adjustments	6991	9884	3195	9459	41897	129961
5.3. Interest accured	14026	22885	4907	5830	19348	24551
5.4. Others (including provisions)	161877	290424	56801	62537	711448	768288
Total Liabilities	**5893738**	**7393629**	**1904305**	**2196303**	**14526738**	**16242248**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank	
	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	**31994**	**38395**	**8388**	**8945**	**75391**	**96339**
	(0.5)	(0.5)	(0.4)	(0.4)	(0.5)	(0.6)
2. Balances with RBI	**394328**	**495214**	**74980**	**98495**	**2264065**	**1140864**
	(6.7)	(6.7)	(3.9)	(4.5)	(15.6)	(7.0)
3. Balances with banks in India	**123363**	**140745**	**87679**	**93372**	**114483**	**117071**
	(2.1)	(1.9)	(4.6)	(4.3)	(0.8)	(0.7)
4. Money at call and short notice	**—**	**—**	**—**	**16928**	**4285**	**196923**
	—	—	—	(0.8)	(0.0)	(1.2)
5. Balances with banks outside India	**2885**	**76568**	**43660**	**47024**	**20946**	**13355**
	(0.0)	(1.0)	(2.3)	(2.1)	(0.1)	(0.1)
6. Investments	**1681756**	**1980835**	**695559**	**669308**	**4105532**	**4518983**
	(28.5)	(26.8)	(36.5)	(30.5)	(28.3)	(27.8)
6.1. Investments in India	1681756	1980835	695559	669308	4105224	4518675
(i) Government securities	1360864	1649088	576001	564154	3341927	3663096
(ii) Other approved securities	35537	23816	49906	44343	122173	98973
(iii) Shares	19660	30576	1665	2162	48184	75489
(iv) Debentures and Bonds	237602	226817	67722	57980	498007	430557
(v) Subsidiaries and/or joint ventures	—	—	65	65	53446	53506
(vi) Others	28093	50538	200	604	41487	197054
6.2. Investments outside India	—	—	—	—	308	308
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	300	300
(iii) Others	—	—	—	—	8	8
7. Advances	**3357725**	**4413847**	**910747**	**1173751**	**7462737**	**9659652**
	(57.0)	(59.7)	(47.8)	(53.4)	(51.4)	(59.5)
Type-wise						
7A.1. Bills purchased and discounted	154272	260167	22468	27250	374045	463144
7A.2. Cash credits, overdrafts & loans	1143707	1479890	415867	448870	3279305	4316096
7A.3. Term loans	2059746	2673790	472412	697631	3809387	4880412
Security-wise						
7B.1. Secured by tangible assets	2563035	3362687	640382	856501	6279543	8113771
7B.2. Covered by Bank/Govt. Guarantees	380100	576444	86196	70869	70670	133254
7B.3. Unsecured	414589	474716	184170	246382	1112524	1412627
Sector-wise						
7C.I. Advances in India	3357724	4413847	910746	1173752	7462726	9659618
(i) Priority sectors	1179396	1459937	375212	472669	3409343	3652761
(ii) Public sectors	549521	579088	129578	142998	562258	1249426
(iii) Banks	40469	23004	1000	32351	2423	26019
(iv) Others	1588338	2351818	404956	525734	3488702	4731412
7C.II. Advances outside India	—	—	—	—	12	35
8. Fixed Assets	**38417**	**38268**	**28422**	**25301**	**103024**	**100983**
	(0.7)	(0.5)	(1.5)	(1.2)	(0.7)	(0.6)
8.1. Premises	21091	19437	26051	23027	56139	55060
8.2. Fixed assets under construction	332	770	—	—	—	—
8.3. Other Fixed assets	16994	18061	2371	2274	46885	45923
9. Other Assets	**263270**	**209755**	**54868**	**63178**	**376280**	**398082**
	(4.5)	(2.8)	(2.9)	(2.9)	(2.6)	(2.5)
9.1 Inter - office adjustments (net)	—	—	—	—	—	—
9.2 Interest accrued	46680	55970	18861	23291	124107	122908
9.3 Tax paid	40249	50176	22180	26755	69075	70164
9.4 Stationery and Stamps	72	52	236	224	727	696
9.5 Others	176269	103557	13591	12908	182371	204314
Total Assets	**5893738**	**7393627**	**1904303**	**2196302**	**14526743**	**16242252**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Syndicate Bank		UCO Bank		Union Bank of India	
	2006	2007	2006	2007	2006	2007
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	**52197** (0.9)	**52197** (0.6)	**79936** (1.3)	**79936** (1.1)	**50512** (0.6)	**50512** (0.5)
2. Reserves and Surplus	**231165** (3.8)	**310111** (3.5)	**166318** (2.7)	**186272** (2.5)	**405305** (4.5)	**468475** (4.6)
2.1. Statutory Reserves	66041	83943	36959	44861	145800	171200
2.2. Capital Reserves	1684	1685	53363	52637	12045	14528
2.3. Share Premium	20000	20000	4000	4000	53236	53236
2.4. Investments Fluctuations Reserves	—	—	—	—	55500	—
2.5. Revenue and other Reserves	143440	204483	43384	44247	138669	229463
2.6. Balance of Profit	—	—	28612	40527	55	48
3. Deposits	**5362440** (87.8)	**7863357** (88.1)	**5454373** (88.2)	**6486001** (86.6)	**7409430** (83.1)	**8518023** (83.0)
Type-wise						
3A.1. Demand deposits	602481	761124	400589	547350	597854	862270
(i) From banks	16304	7900	13023	24858	44610	72613
(ii) From others	586177	753224	387566	522492	553244	789657
3A.2. Savings bank deposits	1445030	1647228	1211248	1346339	1799692	2076294
3A.3. Term deposits	3314929	5455005	3842536	4592312	5011884	5579459
(i) From banks	351812	440498	408706	727562	127429	119335
(ii) From others	2963117	5014507	3433830	3864750	4884455	5460124
Location-wise						
3B.1. Deposits of branches in India	4996642	7436833	5206196	6001943	7409430	8518022
3B.2. Deposits of branches outside India	365798	426523	248177	484057	—	—
4. Borrowings	**34305** (0.6)	**137353** (1.5)	**135279** (2.2)	**246586** (3.3)	**397440** (4.5)	**421553** (4.1)
4.1. Borrowings in India	1219	93949	70088	217173	276651	251760
(i) From Reserve Bank of India	—	—	—	17500	46000	52500
(ii) From other banks	5	282	22069	21099	40458	421
(iii) From other institutions and agencies	1214	93667	48019	178574	190193	198839
4.2. Borrowings outside India	33086	43404	65191	29413	120789	169793
Secured borrowings included in 4.	—	—	48019	178574	153588	120631
5. Other Liabilities	**427569** (7.0)	**564718** (6.3)	**348034** (5.6)	**487594** (6.5)	**649918** (7.3)	**809226** (7.9)
5.1. Bills Payable	122462	52826	25214	29058	93740	109620
5.2. Inter-office adjustments	—	65047	21182	7265	—	—
5.3. Interest accured	28733	46372	45194	70537	21589	28563
5.4. Others (including provisions)	276374	400473	256444	380734	534589	671043
Total Liabilities	**6107676** (100.0)	**8927736** (100.0)	**6183940** (100.0)	**7486389** (100.0)	**8912605** (100.0)	**10267789** (100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Syndicate Bank		UCO Bank		Union Bank of India	
	2006	2007	2006	2007	2006	2007
	(31)	(32)	(33)	(34)	(35)	(36)
1. Cash in hand	**21058**	**34157**	**20125**	**29117**	**19718**	**27874**
	(0.3)	(0.4)	(0.3)	(0.4)	(0.2)	(0.3)
2. Balances with RBI	**293455**	**623266**	**183090**	**350310**	**419009**	**563883**
	(4.8)	(7.0)	(3.0)	(4.7)	(4.7)	(5.5)
3. Balances with banks in India	**49803**	**49355**	**75005**	**56356**	**67637**	**31661**
	(0.8)	(0.6)	(1.2)	(0.8)	(0.8)	(0.3)
4. Money at call and short notice	**47800**	**50000**	**—**	**55898**	**46720**	**89000**
	(0.8)	(0.6)	—	(0.7)	(0.5)	(0.9)
5. Balances with banks outside India	**109235**	**193113**	**56103**	**129772**	**85967**	**130225**
	(1.8)	(2.2)	(0.9)	(1.7)	(1.0)	(1.3)
6. Investments	**1726911**	**2523402**	**1963631**	**1952487**	**2591766**	**2798178**
	(28.3)	(28.3)	(31.8)	(26.1)	(29.1)	(27.3)
6.1. Investments in India	1706392	2492627	1908587	1866485	2591746	2798140
(i) Government securities	1538224	2253825	1639908	1603631	1975876	2240901
(ii) Other approved securities	17291	17454	41443	34964	52298	49635
(iii) Shares	20647	38337	13153	23151	21748	34538
(iv) Debentures and Bonds	102303	161299	161175	130967	450214	382178
(v) Subsidiaries and/or joint ventures	3360	3360	—	—	1916	1916
(vi) Others	24567	18352	52908	73772	89694	88972
6.2. Investments outside India	20519	30775	55044	86002	20	38
(i) Government securities	—	—	53788	83392	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	20519	30775	1256	2610	20	38
7. Advances	**3646624**	**5167044**	**3737758**	**4698891**	**5337995**	**6238643**
	(59.7)	(57.9)	(60.4)	(62.8)	(59.9)	(60.8)
Type-wise						
7A.1. Bills purchased and discounted	107125	96304	256751	312144	337744	352362
7A.2. Cash credits, overdrafts & loans	1313888	1327903	1406830	1603216	2741973	3162933
7A.3. Term loans	2225611	3742837	2074177	2783531	2258278	2723348
Security-wise						
7B.1. Secured by tangible assets	2436222	3491966	2848337	3537773	4080505	4793833
7B.2. Covered by Bank/Govt. Guarantees	231604	187731	382275	560318	85317	88951
7B.3. Unsecured	978797	1487347	507146	600800	1172174	1355859
Sector-wise						
7C.I. Advances in India	3205932	4607113	3510880	4285758	5337995	6238643
(i) Priority sectors	1348839	1695355	1307768	1627279	2033565	2487502
(ii) Public sectors	307400	391605	435353	432532	688191	603846
(iii) Banks	12417	36684	8952	43632	184253	135204
(iv) Others	1537276	2483469	1758807	2182315	2431986	3012091
7C.II. Advances outside India	440692	559932	226879	413134	—	—
8. Fixed Assets	**41928**	**77154**	**60843**	**66669**	**81042**	**82500**
	(0.7)	(0.9)	(1.0)	(0.9)	(0.9)	(0.8)
8.1. Premises	26203	50461	51744	51333	56296	56776
8.2. Fixed assets under construction	1012	2625	—	—	1556	228
8.3. Other Fixed assets	14713	24068	9099	15336	23190	25496
9. Other Assets	**170862**	**210244**	**87385**	**146888**	**262749**	**305823**
	(2.8)	(2.4)	(1.4)	(2.0)	(2.9)	(3.0)
9.1 Inter - office adjustments (net)	10050	—	—	—	31247	52517
9.2 Interest accrued	35061	65822	42148	46247	67019	73870
9.3 Tax paid	39789	60791	20525	23477	118653	82257
9.4 Stationery and Stamps	776	986	404	702	1264	465
9.5 Others	85186	82645	24308	76462	44566	96714
Total Assets	**6107676**	**8927735**	**6183940**	**7486388**	**8912603**	**10267787**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31			
	United Bank of India		Vijaya Bank	
	2006	2007	2006	2007
	(37)	(38)	(39)	(40)
1. Capital	**153243** (4.6)	**153243** (3.6)	**43352** (1.4)	**43352** (1.0)
2. Reserves and Surplus	**29637** (0.9)	**88285** (2.1)	**123564** (3.9)	**146316** (3.5)
2.1. Statutory Reserves	6201	12883	44553	52837
2.2. Capital Reserves	15098	52904	1532	1532
2.3. Share Premium	—	—	14000	14000
2.4. Investments Fluctuations Reserves	—	—	—	—
2.5. Revenue and other Reserves	8338	22498	14175	16858
2.6. Balance of Profit	—	—	49304	61089
3. Deposits	**2924977** (88.0)	**3716666** (87.8)	**2770929** (87.9)	**3760449** (88.8)
Type-wise				
3A.1. Demand deposits	313289	395411	341718	417128
(i) From banks	23232	17783	13886	7133
(ii) From others	290057	377628	327832	409995
3A.2. Savings bank deposits	1043390	1166878	636936	740847
3A.3. Term deposits	1568298	2154377	1792275	2602474
(i) From banks	93279	78280	8601	1599
(ii) From others	1475019	2076097	1783674	2600875
Location-wise				
3B.1. Deposits of branches in India	2924977	3716666	2770929	3760450
3B.2. Deposits of branches outside India	—	—	—	—
4. Borrowings	**29662** (0.9)	**39972** (0.9)	**51582** (1.6)	**19814** (0.5)
4.1. Borrowings in India	24962	39972	3737	15015
(i) From Reserve Bank of India	—	—	—	12000
(ii) From other banks	233	—	—	—
(iii) From other institutions and agencies	24729	39972	3737	3015
4.2. Borrowings outside India	4700	—	47845	4799
Secured borrowings included in 4.	—	—	—	—
5. Other Liabilities	**187253** (5.6)	**232808** (5.5)	**163983** (5.2)	**265817** (6.3)
5.1. Bills Payable	38102	45729	58672	50074
5.2. Inter-office adjustments	22405	38876	786	41098
5.3. Interest accured	31264	30853	7568	8008
5.4. Others (including provisions)	95482	117350	96957	166637
Total Liabilities	**3324772** (100.0)	**4230974** (100.0)	**3153410** (100.0)	**4235748** (100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31			
	United Bank of India		Vijaya Bank	
	2006	2007	2006	2007
	(37)	(38)	(39)	(40)
1. Cash in hand	**14936**	**15248**	**13476**	**14412**
	(0.4)	(0.4)	(0.4)	(0.3)
2. Balances with RBI	**128486**	**253393**	**211388**	**325559**
	(3.9)	(6.0)	(6.7)	(7.7)
3. Balances with banks in India	**30301**	**49121**	**9032**	**28202**
	(0.9)	(1.2)	(0.3)	(0.7)
4. Money at call and short notice	**104000**	**110000**	**42943**	**99919**
	(3.1)	(2.6)	(1.4)	(2.4)
5. Balances with banks outside India	**—**	**735**	**6674**	**38920**
	—	(0.0)	(0.2)	(0.9)
6. Investments	**1412951**	**1460182**	**1117970**	**1201841**
	(42.5)	(34.5)	(35.5)	(28.4)
6.1. Investments in India	1412950	1460181	1117970	1201841
(i) Government securities	1203416	1149594	945394	972250
(ii) Other approved securities	24681	21714	6891	6796
(iii) Shares	6355	10706	5776	9585
(iv) Debentures and Bonds	115981	142548	125394	130899
(v) Subsidiaries and/or joint ventures	—	—	1014	1038
(vi) Others	62517	135619	33501	81273
6.2. Investments outside India	1	1	—	—
(i) Government securities	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—
(iii) Others	1	1	—	—
7. Advances	**1552231**	**2215632**	**1666401**	**2422355**
	(46.7)	(52.4)	(52.8)	(57.2)
Type-wise				
7A.1. Bills purchased and discounted	83558	66260	59183	105180
7A.2. Cash credits, overdrafts & loans	567805	774736	641594	884119
7A.3. Term loans	900868	1374636	965624	1433056
Security-wise				
7B.1. Secured by tangible assets	1310423	1830566	1299264	1829736
7B.2. Covered by Bank/Govt. Guarantees	131671	82290	54971	46191
7B.3. Unsecured	110137	302776	312166	546428
Sector-wise				
7C.I. Advances in India	1552231	2215632	1666401	2422354
(i) Priority sectors	598025	828158	680723	957187
(ii) Public sectors	222387	326975	263902	442643
(iii) Banks	1573	49	113	3
(iv) Others	730246	1060450	721663	1022521
7C.II. Advances outside India	—	—	—	—
8. Fixed Assets	**20507**	**60522**	**20249**	**18617**
	(0.6)	(1.4)	(0.6)	(0.4)
8.1. Premises	14369	51617	10791	10026
8.2. Fixed assets under construction	70	1315	—	—
8.3. Other Fixed assets	6068	7590	9458	8591
9. Other Assets	**61361**	**66143**	**65275**	**85924**
	(1.8)	(1.6)	(2.1)	(2.0)
9.1 Inter - office adjustments (net)	—	—	—	—
9.2 Interest accrued	31450	27924	28731	31591
9.3 Tax paid	11237	19728	24971	33716
9.4 Stationery and Stamps	317	240	67	108
9.5 Others	18357	18251	11506	20509
Total Assets	**3324773**	**4230976**	**3153408**	**4235749**
	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	**16902**	**16902**	**20**	**20**	**14760**	**14760**
	(0.7)	(0.5)	(0.0)	(0.0)	(4.0)	(3.7)
2. Reserves and Surplus	**141957**	**180492**	**7561**	**7753**	**25118**	**29550**
	(6.0)	(5.6)	(11.0)	(9.8)	(6.9)	(7.3)
2.1. Statutory Reserves	31765	41399	1422	1470	11914	12276
2.2. Capital Reserves	163	163	147	147	837	4565
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	16500	—	—	—	—	—
2.5. Revenue and other Reserves	19718	19718	8375	8375	741	—
2.6. Balance of Profit	73811	119212	-2383	-2239	11626	12709
3. Deposits	**1186377**	**1599830**	**45866**	**47379**	**225991**	**266411**
	(50.4)	(49.9)	(66.5)	(59.7)	(61.8)	(65.9)
Type-wise						
3A.1. Demand deposits	322785	367021	5473	5920	62934	58219
(i) From banks	7958	5294	337	24	6126	4102
(ii) From others	314827	361727	5136	5896	56808	54117
3A.2. Savings bank deposits	191612	236474	7446	8052	24699	21811
3A.3. Term deposits	671980	996335	32947	33407	138358	186381
(i) From banks	—	—	—	—	33965	97
(ii) From others	671980	996335	32947	33407	104393	186284
Location-wise						
3B.1. Deposits of branches in India	1186377	1599830	45867	47379	225992	266410
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**712990**	**722654**	**13400**	**21000**	**66309**	**59763**
	(30.3)	(22.5)	(19.4)	(26.5)	(18.1)	(14.8)
4.1. Borrowings in India	326284	378856	13400	21000	63200	54547
(i) From Reserve Bank of India	—	23600	—	—	—	—
(ii) From other banks	298784	353256	13400	21000	63200	54547
(iii) From other institutions and agencies	27500	2000	—	—	—	—
4.2. Borrowings outside India	386706	343798	—	—	3109	5216
Secured borrowings included in 4.	27500	23600	—	—	—	—
5. Other Liabilities	**295773**	**687891** *	**2085**	**3160**	**33347**	**33883**
	(12.6)	(21.4)	(3.0)	(4.0)	(9.1)	(8.4)
5.1. Bills Payable	39973	76256	375	413	2673	2569
5.2. Inter-office adjustments	121	61	48	12	3088	1597
5.3. Interest accured	8139	8319	960	1224	548	834
5.4. Others (including provisions)	247540	603255	702	1511	27038	28883
Total Liabilities	**2353999**	**3207769**	**68932**	**79312**	**365525**	**404367**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate per cent share in total.
* Includes “Innovative perpetual debt” of Rs.19940 lakh.
Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	**5982**	**7119**	**98**	**73**	**886**	**981**
	(0.3)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)
2. Balances with RBI	**70113**	**154146**	**1957**	**3218**	**25718**	**16305**
	(3.0)	(4.8)	(2.8)	(4.1)	(7.0)	(4.0)
3. Balances with banks in India	**1650**	**8097**	**26169**	**25142**	**164**	**977**
	(0.1)	(0.3)	(38.0)	(31.7)	(0.0)	(0.2)
4. Money at call and short notice	**59008**	**22216**	**1561**	**3851**	**1252**	**—**
	(2.5)	(0.7)	(2.3)	(4.9)	(0.3)	—
5. Balances with banks outside India	**646**	**39144**	**807**	**299**	**3667**	**2591**
	(0.0)	(1.2)	(1.2)	(0.4)	(1.0)	(0.6)
6. Investments	**482545**	**640667**	**14208**	**14356**	**99051**	**195896**
	(20.5)	(20.0)	(20.6)	(18.1)	(27.1)	(48.4)
6.1. Investments in India	482545	640667	14208	14356	99051	195896
(i) Government securities	477000	639522	13137	13791	72101	95825
(ii) Other approved securities	195	145	228	228	—	—
(iii) Shares	—	—	—	—	18	—
(iv) Debentures and Bonds	5350	1000	843	264	7073	3902
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	—	—	—	73	19859	96169
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	**1507321**	**1838755**	**11861**	**20344**	**201713**	**159318**
	(64.0)	(57.3)	(17.2)	(25.7)	(55.2)	(39.4)
Type-wise						
7A.1. Bills purchased and discounted	198271	216064	6515	14160	1818	6536
7A.2. Cash credits, overdrafts & loans	747317	682104	3822	2212	83142	91325
7A.3. Term loans	561733	940587	1524	3972	116753	61457
Security-wise						
7B.1. Secured by tangible assets	894106	1144211	5663	6006	41888	7094
7B.2. Covered by Bank/Govt. Guarantees	100255	52731	6178	14312	22442	21032
7B.3. Unsecured	512961	641814	20	27	137383	131192
Sector-wise						
7C.I. Advances in India	1507322	1838755	11861	20345	201713	159318
(i) Priority sectors	554191	599992	2000	2042	39948	9672
(ii) Public sectors	8924	—	9861	—	—	—
(iii) Banks	350	—	—	—	—	—
(iv) Others	943857	1238763	—	18303	161765	149646
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	**12590**	**12404**	**707**	**672**	**6893**	**5648**
	(0.5)	(0.4)	(1.0)	(0.8)	(1.9)	(1.4)
8.1. Premises	2555	2195	577	575	1955	704
8.2. Fixed assets under construction	617	1322	—	—	—	—
8.3. Other Fixed assets	9418	8887	130	97	4938	4944
9. Other Assets	**214143**	**485215**	**11563**	**11357**	**26182**	**22649**
	(9.1)	(15.1)	(16.8)	(14.3)	(7.2)	(5.6)
9.1 Inter - office adjustments (net)	—	—	—	—	—	—
9.2 Interest accrued	14850	26696	875	776	2319	3260
9.3 Tax paid	6962	—	10219	10283	5557	5738
9.4 Stationery and Stamps	—	—	—	—	—	—
9.5 Others	192331	458519	469	298	18306	13651
Total Assets	**2353998**	**3207763**	**68931**	**79312**	**365526**	**404365**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Antwerp Diamond Bank		Arab Bangladesh Bank		Bank International Indonesia	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	**11471** (17.7)	**11471** (18.5)	**3698** (54.8)	**3698** (51.8)	**7338** (62.3)	**7338** (69.0)
2. Reserves and Surplus	**2131** (3.3)	**3189** (5.1)	**884** (13.1)	**912** (12.8)	**130** (1.1)	**288** (2.7)
2.1. Statutory Reserves	533	1507	541	604	126	252
2.2. Capital Reserves	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	709	—	51	51	—	—
2.5. Revenue and other Reserves	—	—	—	—	4	36
2.6. Balance of Profit	889	1682	292	257	—	—
3. Deposits	**5311** (8.2)	**5385** (8.7)	**2120** (31.4)	**2466** (34.5)	**1506** (12.8)	**1102** (10.4)
Type-wise						
3A.1. Demand deposits	4294	4394	1473	1904	720	536
(i) From banks	3698	3554	1003	1442	—	—
(ii) From others	596	840	470	462	720	536
3A.2. Savings bank deposits	16	13	77	74	39	43
3A.3. Term deposits	1001	978	570	488	747	523
(i) From banks	—	—	125	125	—	—
(ii) From others	1001	978	445	363	747	523
Location-wise						
3B.1. Deposits of branches in India	5312	5385	2120	2466	1506	1102
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**39180** (60.5)	**35506** (57.2)	**—** —	**—** —	**2677** (22.7)	**1739** (16.4)
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	39180	35506	—	—	2677	1739
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	**6614** (10.2)	**6486** (10.5)	**46** (0.7)	**64** (0.9)	**130** (1.1)	**163** (1.5)
5.1. Bills Payable	91	17	—	—	17	18
5.2. Inter-office adjustments	—	—	—	—	—	—
5.3. Interest accured	367	360	—	—	11	19
5.4. Others (including provisions)	6156	6109	46	64	102	126
Total Liabilities	**64707** (100.0)	**62037** (100.0)	**6748** (100.0)	**7140** (100.0)	**11781** (100.0)	**10630** (100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Antwerp Diamond Bank		Arab Bangladesh Bank		Bank International Indonesia	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	**—**	**—**	**17**	**23**	**29**	**30**
	—	—	(0.3)	(0.3)	(0.2)	(0.3)
2. Balances with RBI	**3001**	**2391**	**61**	**78**	**133**	**182**
	(4.6)	(3.9)	(0.9)	(1.1)	(1.1)	(1.7)
3. Balances with banks in India	**3980**	**415**	**373**	**316**	**4093**	**4179**
	(6.2)	(0.7)	(5.5)	(4.4)	(34.7)	(39.3)
4. Money at call and short notice	**726**	**4030**	**400**	**200**	**285**	**375**
	(1.1)	(6.5)	(5.9)	(2.8)	(2.4)	(3.5)
5. Balances with banks outside India	**2**	**642**	**1052**	**1613**	**78**	**85**
	(0.0)	(1.0)	(15.6)	(22.6)	(0.7)	(0.8)
6. Investments	**14148**	**15752**	**817**	**922**	**1646**	**1329**
	(21.9)	(25.4)	(12.1)	(12.9)	(14.0)	(12.5)
6.1. Investments in India	14148	15752	817	922	1646	1329
(i) Government securities	14148	15752	672	777	815	423
(ii) Other approved securities	—	—	—	—	431	431
(iii) Shares	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	—	400	475
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	—	—	145	145	—	—
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	**42246**	**37529**	**3405**	**3322**	**716**	**66**
	(65.3)	(60.5)	(50.5)	(46.5)	(6.1)	(0.6)
Type-wise						
7A.1. Bills purchased and discounted	—	—	1814	1717	701	—
7A.2. Cash credits, overdrafts & loans	42131	37431	431	243	15	66
7A.3. Term loans	115	98	1160	1362	—	—
Security-wise						
7B.1. Secured by tangible assets	41299	36403	244	208	15	65
7B.2. Covered by Bank/Govt. Guarantees	926	1099	921	780	—	—
7B.3. Unsecured	21	27	2240	2334	701	—
Sector-wise						
7C.I. Advances in India	42246	37529	3405	3322	716	66
(i) Priority sectors	42131	37431	1229	937	14	—
(ii) Public sectors	—	—	—	—	—	—
(iii) Banks	—	—	—	—	—	—
(iv) Others	115	98	2176	2385	702	66
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	**102**	**44**	**21**	**15**	**632**	**572**
	(0.2)	(0.1)	(0.3)	(0.2)	(5.4)	(5.4)
8.1. Premises	—	—	—	—	623	566
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	102	44	21	15	9	6
9. Other Assets	**504**	**1235**	**602**	**649**	**4171**	**3810**
	(0.8)	(2.0)	(8.9)	(9.1)	(35.4)	(35.8)
9.1 Inter - office adjustments (net)	—	—	—	—	—	—
9.2 Interest accrued	348	212	27	28	63	75
9.3 Tax paid	32	870	58	110	51	60
9.4 Stationery and Stamps	—	—	1	1	—	—
9.5 Others	124	153	516	510	4057	3675
Total Assets	**64709**	**62038**	**6748**	**7138**	**11783**	**10628**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2006	2007	2006	2007	2006	2007
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	**65710**	**65710**	**5840**	**5840**	**3809**	**3809**
	(11.0)	(10.4)	(13.1)	(12.4)	(21.5)	(23.0)
2. Reserves and Surplus	**92497**	**112050**	**2938**	**2938**	**1677**	**1881**
	(15.5)	(17.7)	(6.6)	(6.3)	(9.4)	(11.4)
2.1. Statutory Reserves	31773	36661	1190	1190	522	585
2.2. Capital Reserves	45695	46702	37	37	—	—
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	6503	8003	—	—	—	—
2.5. Revenue and other Reserves	8526	20684	1711	1711	—	—
2.6. Balance of Profit	—	—	—	—	1155	1296
3. Deposits	**210621**	**271798**	**32683**	**36430**	**8715**	**8649**
	(35.3)	(43.0)	(73.3)	(77.6)	(49.1)	(52.2)
Type-wise						
3A.1. Demand deposits	157555	161959	4350	4273	2726	2720
(i) From banks	10504	19806	73	17	960	927
(ii) From others	147051	142153	4277	4256	1766	1793
3A.2. Savings bank deposits	7946	11677	4410	3564	708	720
3A.3. Term deposits	45120	98162	23923	28593	5281	5209
(i) From banks	—	—	—	15	—	—
(ii) From others	45120	98162	23923	28578	5281	5209
Location-wise						
3B.1. Deposits of branches in India	210621	271797	32683	36429	8715	8649
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**145718**	**91372**	**1850**	**235**	**1448**	**—**
	(24.4)	(14.5)	(4.1)	(0.5)	(8.2)	—
4.1. Borrowings in India	52342	52000	1850	235	50	—
(i) From Reserve Bank of India	—	—	200	235	—	—
(ii) From other banks	51500	52000	1650	—	50	—
(iii) From other institutions and agencies	842	—	—	—	—	—
4.2. Borrowings outside India	93376	39372	—	—	1398	—
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	**82017**	**90825**	**1280**	**1533**	**2098**	**2233**
	(13.7)	(14.4)	(2.9)	(3.3)	(11.8)	(13.5)
5.1. Bills Payable	11505	14051	191	136	125	146
5.2. Inter-office adjustments	-2708	6803	—	—	—	—
5.3. Interest accured	1316	958	248	437	11	12
5.4. Others (including provisions)	71904	69013	841	960	1962	2075
Total Liabilities	**596563**	**631755**	**44591**	**46976**	**17747**	**16572**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2006	2007	2006	2007	2006	2007
	(13)	(14)	(15)	(16)	(17)	(18)
1. Cash in hand	**570**	**464**	**61**	**68**	**14**	**56**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)
2. Balances with RBI	**29645**	**19455**	**1410**	**1923**	**644**	**731**
	(5.0)	(3.1)	(3.2)	(4.1)	(3.6)	(4.4)
3. Balances with banks in India	**1328**	**3878**	**2504**	**6506**	**4081**	**3188**
	(0.2)	(0.6)	(5.6)	(13.8)	(23.0)	(19.2)
4. Money at call and short notice	**—**	**—**	**1918**	**1117**	**—**	**500**
	—	—	(4.3)	(2.4)	—	(3.0)
5. Balances with banks outside India	**27513**	**72638**	**2186**	**3763**	**3078**	**2592**
	(4.6)	(11.5)	(4.9)	(8.0)	(17.3)	(15.6)
6. Investments	**166375**	**188617**	**12935**	**10894**	**3036**	**3087**
	(27.9)	(29.9)	(29.0)	(23.2)	(17.1)	(18.6)
6.1. Investments in India	166375	188617	12935	10894	3036	3087
(i) Government securities	130619	134483	12129	10610	1618	1605
(ii) Other approved securities	—	—	—	—	1418	1482
(iii) Shares	6	6	310	284	—	—
(iv) Debentures and Bonds	35750	45397	496	—	—	—
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	—	8731	—	—	—	—
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	**336907**	**291622**	**16898**	**17090**	**4870**	**4094**
	(56.5)	(46.2)	(37.9)	(36.4)	(27.4)	(24.7)
Type-wise						
7A.1. Bills purchased and discounted	70013	45858	6162	6333	845	614
7A.2. Cash credits, overdrafts & loans	265041	239852	3713	3548	2901	2840
7A.3. Term loans	1853	5912	7023	7209	1124	640
Security-wise						
7B.1. Secured by tangible assets	43574	52418	10644	9964	4516	3870
7B.2. Covered by Bank/Govt. Guarantees	2245	—	4811	4900	31	31
7B.3. Unsecured	291088	239203	1443	2227	322	192
Sector-wise						
7C.I. Advances in India	336907	291621	16898	17090	4870	4094
(i) Priority sectors	68583	65433	3868	3840	2609	2198
(ii) Public sectors	17500	—	—	—	—	—
(iii) Banks	2120	—	—	—	—	—
(iv) Others	248704	226188	13030	13250	2261	1896
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	**1652**	**1901**	**624**	**587**	**10**	**13**
	(0.3)	(0.3)	(1.4)	(1.2)	(0.1)	(0.1)
8.1. Premises	421	139	424	416	—	—
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	1231	1762	200	171	10	13
9. Other Assets	**32573**	**53183**	**6054**	**5029**	**2015**	**2313**
	(5.5)	(8.4)	(13.6)	(10.7)	(11.4)	(14.0)
9.1 Inter - office adjustments (net)	—	—	—	—	13	41
9.2 Interest accrued	3204	6841	293	356	84	93
9.3 Tax paid	2280	4164	875	454	1893	2141
9.4 Stationery and Stamps	—	—	—	—	1	1
9.5 Others	27089	42178	4886	4219	24	37
Total Assets	**596563**	**631758**	**44590**	**46977**	**17748**	**16574**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2006	2007	2006	2007	2006	2007
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	**13547**	**36455**	**28658**	**28658**	**113728**	**113728**
	(3.7)	(8.3)	(15.0)	(11.9)	(60.6)	(36.4)
2. Reserves and Surplus	**16774**	**24358**	**30861**	**35546**	**24048**	**25558**
	(4.5)	(5.5)	(16.2)	(14.8)	(12.8)	(8.2)
2.1. Statutory Reserves	4262	6158	11418	12684	8400	15059
2.2. Capital Reserves	—	—	75	75	5	5
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	—	—	1	—	4384	—
2.5. Revenue and other Reserves	9205	12577	18949	18949	3663	3663
2.6. Balance of Profit	3307	5623	418	3838	7596	6831
3. Deposits	**235462**	**198293**	**78427**	**96049**	**36077**	**101008**
	(63.6)	(45.0)	(41.2)	(40.0)	(19.2)	(32.3)
Type-wise						
3A.1. Demand deposits	9652	10763	39498	50291	702	736
(i) From banks	302	301	311	292	38	223
(ii) From others	9350	10462	39187	49999	664	513
3A.2. Savings bank deposits	3322	3551	10768	12205	22	98
3A.3. Term deposits	222488	183979	28161	33553	35353	100174
(i) From banks	90430	84841	—	—	29789	47638
(ii) From others	132058	99138	28161	33553	5564	52536
Location-wise						
3B.1. Deposits of branches in India	235460	198293	78426	96049	36077	101007
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**82523**	**164469**	**27584**	**62280**	**10500**	**66000**
	(22.3)	(37.3)	(14.5)	(25.9)	(5.6)	(21.1)
4.1. Borrowings in India	24993	61574	14200	45500	10500	66000
(i) From Reserve Bank of India	116	—	—	—	10500	15000
(ii) From other banks	24877	61574	14200	45500	—	51000
(iii) From other institutions and agencies	—	—	—	—	—	—
4.2. Borrowings outside India	57530	102895	13384	16780	—	—
Secured borrowings included in 4.	—	—	—	—	10500	15000
5. Other Liabilities	**21820**	**17028**	**24956**	**17869**	**3429**	**6045**
	(5.9)	(3.9)	(13.1)	(7.4)	(1.8)	(1.9)
5.1. Bills Payable	930	656	10641	827	413	602
5.2. Inter-office adjustments	—	320	—	—	—	—
5.3. Interest accured	1490	1537	2711	3593	445	1228
5.4. Others (including provisions)	19400	14515	11604	13449	2571	4215
Total Liabilities	**370126**	**440603**	**190486**	**240402**	**187782**	**312339**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2006	2007	2006	2007	2006	2007
	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	**131**	**127**	**309**	**272**	**2**	**6**
	(0.0)	(0.0)	(0.2)	(0.1)	(0.0)	(0.0)
2. Balances with RBI	**10757**	**15245**	**9002**	**7924**	**383**	**2439**
	(2.9)	(3.5)	(4.7)	(3.3)	(0.2)	(0.8)
3. Balances with banks in India	**1695**	**420**	**7634**	**4084**	**14755**	**15178**
	(0.5)	(0.1)	(4.0)	(1.7)	(7.9)	(4.9)
4. Money at call and short notice	**672**	**5612**	**3500**	**—**	**83430**	**83899**
	(0.2)	(1.3)	(1.8)	—	(44.4)	(26.9)
5. Balances with banks outside India	**624**	**710**	**448**	**256**	**715**	**5872**
	(0.2)	(0.2)	(0.2)	(0.1)	(0.4)	(1.9)
6. Investments	**98071**	**109503**	**44876**	**52238**	**58457**	**134205**
	(26.5)	(24.9)	(23.6)	(21.7)	(31.1)	(43.0)
6.1. Investments in India	98071	109503	44876	52238	58457	134205
(i) Government securities	90282	99677	34849	42431	38856	53878
(ii) Other approved securities	—	—	275	275	200	200
(iii) Shares	—	—	62	—	—	—
(iv) Debentures and Bonds	5000	5000	9690	9532	6251	—
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	2789	4826	—	—	13150	80127
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	**244045**	**296907**	**103351**	**158857**	**433**	**17270**
	(65.9)	(67.4)	(54.3)	(66.1)	(0.2)	(5.5)
Type-wise						
7A.1. Bills purchased and discounted	8101	6183	118	15	—	709
7A.2. Cash credits, overdrafts & loans	205442	270470	85914	118334	—	15494
7A.3. Term loans	30502	20254	17319	40508	433	1067
Security-wise						
7B.1. Secured by tangible assets	84586	81405	32573	31170	373	1166
7B.2. Covered by Bank/Govt. Guarantees	86617	109198	—	—	—	—
7B.3. Unsecured	72842	106304	70778	127688	60	16104
Sector-wise						
7C.I. Advances in India	244045	296907	103351	158857	433	17270
(i) Priority sectors	78181	112655	21022	35717	—	3006
(ii) Public sectors	—	—	5980	10500	—	—
(iii) Banks	—	—	—	—	—	—
(iv) Others	165864	184252	76349	112640	433	14264
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	**557**	**652**	**1314**	**1237**	**485**	**6452**
	(0.2)	(0.1)	(0.7)	(0.5)	(0.3)	(2.1)
8.1. Premises	197	231	192	191	4	4
8.2. Fixed assets under construction	—	—	—	21	—	87
8.3. Other Fixed assets	360	421	1122	1025	481	6361
9. Other Assets	**13573**	**11429**	**20052**	**15537**	**29120**	**47016**
	(3.7)	(2.6)	(10.5)	(6.5)	(15.5)	(15.1)
9.1 Inter - office adjustments (net)	144	—	11592	4818	—	—
9.2 Interest accrued	2416	2960	2699	4309	920	1420
9.3 Tax paid	2974	1756	—	—	271	4658
9.4 Stationery and Stamps	1	1	—	—	—	—
9.5 Others	8038	6712	5761	6410	27929	40938
Total Assets	**370125**	**440605**	**190486**	**240405**	**187780**	**312337**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank	
	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	**34513**	**53073**	**59503**	**59503**	**4640**	**4640**
	(9.2)	(12.6)	(31.8)	(18.0)	(27.8)	(24.5)
2. Reserves and Surplus	**15137**	**21433**	**12291**	**18590**	**-411**	**-347**
	(4.1)	(5.1)	(6.6)	(5.6)	—	—
2.1. Statutory Reserves	4327	5917	6442	8686	162	178
2.2. Capital Reserves	1310	1310	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	1	—	—	—	132	167
2.5. Revenue and other Reserves	13602	14206	2507	2507	—	—
2.6. Balance of Profit	-4103	—	3342	7397	-705	-692
3. Deposits	**184746**	**209790**	**37202**	**77473**	**7807**	**10287**
	(49.5)	(49.9)	(19.9)	(23.4)	(46.8)	(54.3)
Type-wise						
3A.1. Demand deposits	49805	53394	15991	14263	3949	4709
(i) From banks	310	93	327	245	—	—
(ii) From others	49495	53301	15664	14018	3949	4709
3A.2. Savings bank deposits	6844	8190	1878	3546	233	246
3A.3. Term deposits	128097	148206	19333	59664	3625	5332
(i) From banks	4385	—	—	—	—	—
(ii) From others	123712	148206	19333	59664	3625	5332
Location-wise						
3B.1. Deposits of branches in India	184746	209790	37202	77474	7807	10287
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**89355**	**77179**	**46312**	**141574**	**4342**	**4079**
	(23.9)	(18.3)	(24.7)	(42.8)	(26.0)	(21.5)
4.1. Borrowings in India	87460	74110	41002	131750	2000	1500
(i) From Reserve Bank of India	1000	300	—	—	—	—
(ii) From other banks	75500	73300	41002	131750	2000	1500
(iii) From other institutions and agencies	10960	510	—	—	—	—
4.2. Borrowings outside India	1895	3069	5310	9824	2342	2579
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	**49594**	**59207**	**32058**	**33670**	**300**	**298**
	(13.3)	(14.1)	(17.1)	(10.2)	(1.8)	(1.6)
5.1. Bills Payable	3938	6578	1022	1022	78	15
5.2. Inter-office adjustments	—	29	—	—	—	—
5.3. Interest accured	1489	1712	506	918	69	112
5.4. Others (including provisions)	44167	50888	30530	31730	153	171
Total Liabilities	**373345**	**420682**	**187366**	**330810**	**16678**	**18957**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank	
	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	**185**	**259**	**28**	**24**	**8**	**17**
	(0.0)	(0.1)	(0.0)	(0.0)	(0.0)	(0.1)
2. Balances with RBI	**12327**	**18963**	**5988**	**5175**	**1737**	**852**
	(3.3)	(4.5)	(3.2)	(1.6)	(10.4)	(4.5)
3. Balances with banks in India	**106**	**1433**	**115**	**159**	**177**	**276**
	(0.0)	(0.3)	(0.1)	(0.0)	(1.1)	(1.5)
4. Money at call and short notice	**33461**	**28256**	**—**	**103459**	**900**	**1500**
	(9.0)	(6.7)	—	(31.3)	(5.4)	(7.9)
5. Balances with banks outside India	**661**	**876**	**4714**	**5468**	**159**	**134**
	(0.2)	(0.2)	(2.5)	(1.7)	(1.0)	(0.7)
6. Investments	**110810**	**111964**	**42700**	**94784**	**3417**	**4115**
	(29.7)	(26.6)	(22.8)	(28.7)	(20.5)	(21.7)
6.1. Investments in India	110810	111964	42700	94784	3417	4115
(i) Government securities	101521	103175	32718	49246	2635	3333
(ii) Other approved securities	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—
(iv) Debentures and Bonds	500	—	9982	9981	—	—
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	8789	8789	—	35557	782	782
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	**185382**	**234171**	**101179**	**100330**	**9833**	**11590**
	(49.7)	(55.7)	(54.0)	(30.3)	(59.0)	(61.1)
Type-wise						
7A.1. Bills purchased and discounted	27985	21506	756	2243	2697	2821
7A.2. Cash credits, overdrafts & loans	34967	67675	77055	67231	4009	4972
7A.3. Term loans	122430	144990	23368	30856	3127	3797
Security-wise						
7B.1. Secured by tangible assets	85670	100724	37648	40797	3924	7493
7B.2. Covered by Bank/Govt. Guarantees	19990	19885	8235	10750	—	—
7B.3. Unsecured	79722	113562	55296	48783	5910	4097
Sector-wise						
7C.I. Advances in India	185382	234171	101179	100330	9834	11590
(i) Priority sectors	54348	69452	22551	27266	2966	3630
(ii) Public sectors	—	—	—	—	—	—
(iii) Banks	1	—	—	—	—	—
(iv) Others	131033	164719	78628	73064	6868	7960
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	**4999**	**4997**	**3600**	**3416**	**30**	**26**
	(1.3)	(1.2)	(1.9)	(1.0)	(0.2)	(0.1)
8.1. Premises	3616	3491	3074	2968	—	—
8.2. Fixed assets under construction	87	262	—	—	—	—
8.3. Other Fixed assets	1296	1244	526	448	30	26
9. Other Assets	**25411**	**19764**	**29040**	**17996**	**416**	**447**
	(6.8)	(4.7)	(15.5)	(5.4)	(2.5)	(2.4)
9.1 Inter - office adjustments (net)	—	—	—	—	—	—
9.2 Interest accrued	4322	3868	942	1499	62	73
9.3 Tax paid	545	—	7047	8146	143	164
9.4 Stationery and Stamps	6	4	—	—	—	—
9.5 Others	20538	15892	21051	8351	211	210
Total Assets	**373342**	**420683**	**187364**	**330811**	**16677**	**18957**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Citibank		DBS Bank		Deutsche Bank	
	2006	2007	2006	2007	2006	2007
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	**50136**	**160596**	**52223**	**95183**	**71268**	**121268**
	(1.1)	(2.4)	(16.4)	(15.7)	(5.9)	(6.8)
2. Reserves and Surplus	**384575**	**499682**	**5054**	**12463**	**59864**	**72718**
	(8.5)	(7.5)	(1.6)	(2.1)	(5.0)	(4.1)
2.1. Statutory Reserves	96950	119449	1491	3344	37288	42744
2.2. Capital Reserves	1104	1171	51	51	1564	1772
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	—	—	—	—	—	627
2.5. Revenue and other Reserves	286521	379062	3109	3108	12044	12044
2.6. Balance of Profit	—	—	403	5960	8968	15531
3. Deposits	**2791174**	**3787501**	**145224**	**383621**	**437990**	**697838**
	(61.4)	(57.1)	(45.7)	(63.2)	(36.3)	(39.4)
Type-wise						
3A.1. Demand deposits	1011653	1092164	2485	6922	305713	481490
(i) From banks	10950	7291	357	1067	6754	3069
(ii) From others	1000703	1084873	2128	5855	298959	478421
3A.2. Savings bank deposits	626797	742217	163	1186	22153	37516
3A.3. Term deposits	1152724	1953120	142576	375513	110124	178832
(i) From banks	—	—	89260	282298	—	—
(ii) From others	1152724	1953120	53316	93215	110124	178832
Location-wise						
3B.1. Deposits of branches in India	2791174	3787500	145224	383622	437990	697838
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**818308**	**1267633**	**62678**	**53000**	**499383**	**694301**
	(18.0)	(19.1)	(19.7)	(8.7)	(41.4)	(39.2)
4.1. Borrowings in India	391661	731322	62654	53000	435236	688067
(i) From Reserve Bank of India	—	312500	—	—	—	46000
(ii) From other banks	288766	299116	62654	53000	194926	409816
(iii) From other institutions and agencies	102895	119706	—	—	240310	232251
4.2. Borrowings outside India	426647	536311	24	—	64147	6234
Secured borrowings included in 4.	—	—	—	—	—	46000
5. Other Liabilities	**499554**	**920421**	**52460**	**62868**	**136522**	**185384**
	(11.0)	(13.9)	(16.5)	(10.4)	(11.3)	(10.5)
5.1. Bills Payable	139440	138750	144	1532	19228	27008
5.2. Inter-office adjustments	—	75	—	—	12	332
5.3. Interest accured	16063	27123	1716	6303	31788	39528
5.4. Others (including provisions)	344051	754473	50600	55033	85494	118516
Total Liabilities	**4543747**	**6635833**	**317639**	**607135**	**1205027**	**1771509**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Citibank		DBS Bank		Deutsche Bank	
	2006	2007	2006	2007	2006	2007
	(31)	(32)	(33)	(34)	(35)	(36)
1. Cash in hand	**8981**	**11130**	**35**	**59**	**469**	**738**
	(0.2)	(0.2)	(0.0)	(0.0)	(0.0)	(0.0)
2. Balances with RBI	**243837**	**289648**	**6314**	**8646**	**65318**	**92204**
	(5.4)	(4.4)	(2.0)	(1.4)	(5.4)	(5.2)
3. Balances with banks in India	**94352**	**394010**	**136335**	**331347**	**440426**	**380787**
	(2.1)	(5.9)	(42.9)	(54.6)	(36.5)	(21.5)
4. Money at call and short notice	**20500**	**39550**	**—**	**7892**	**—**	**6310**
	(0.5)	(0.6)	—	(1.3)	—	(0.4)
5. Balances with banks outside India	**265498**	**165728**	**21303**	**388**	**12022**	**23558**
	(5.8)	(2.5)	(6.7)	(0.1)	(1.0)	(1.3)
6. Investments	**1055575**	**1602114**	**55132**	**107847**	**326085**	**620354**
	(23.2)	(24.1)	(17.4)	(17.8)	(27.1)	(35.0)
6.1. Investments in India	1055575	1602114	55132	107847	326085	620354
(i) Government securities	912288	1432042	43415	67802	229978	427056
(ii) Other approved securities	—	—	—	—	4	4
(iii) Shares	475	475	—	—	551	551
(iv) Debentures and Bonds	142812	124206	11717	15196	39836	22595
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	—	45391	—	24849	55716	170148
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	**2445528**	**3286110**	**89165**	**122978**	**258178**	**494506**
	(53.8)	(49.5)	(28.1)	(20.3)	(21.4)	(27.9)
Type-wise						
7A.1. Bills purchased and discounted	206570	225293	16530	23394	48364	82647
7A.2. Cash credits, overdrafts & loans	586632	869667	13016	60987	129375	273641
7A.3. Term loans	1652326	2191150	59619	38597	80439	138218
Security-wise						
7B.1. Secured by tangible assets	1402053	1657182	61429	77470	59855	91995
7B.2. Covered by Bank/Govt. Guarantees	3317	1988	—	—	15491	29197
7B.3. Unsecured	1040158	1626940	27737	45508	182832	373314
Sector-wise						
7C.I. Advances in India	2445529	3286111	89166	122978	258178	494506
(i) Priority sectors	580334	879213	18314	35542	70044	163199
(ii) Public sectors	30140	92187	603	—	1383	167
(iii) Banks	29106	20424	120	—	4987	52568
(iv) Others	1805949	2294287	70129	87436	181764	278572
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	**55435**	**79797**	**1115**	**1104**	**11098**	**13030**
	(1.2)	(1.2)	(0.4)	(0.2)	(0.9)	(0.7)
8.1. Premises	23826	48431	—	—	6863	7647
8.2. Fixed assets under construction	—	987	101	—	—	—
8.3. Other Fixed assets	31609	30379	1014	1104	4235	5383
9. Other Assets	**354038**	**767745**	**8237**	**26872**	**91430**	**140024**
	(7.8)	(11.6)	(2.6)	(4.4)	(7.6)	(7.9)
9.1 Inter - office adjustments (net)	98	35	—	—	—	—
9.2 Interest accrued	45391	62922	5504	14553	23256	37093
9.3 Tax paid	—	—	951	266	2292	1682
9.4 Stationery and Stamps	—	—	—	—	9	6
9.5 Others	308549	704788	1782	12053	65873	101243
Total Assets	**4543744**	**6635832**	**317636**	**607133**	**1205026**	**1771511**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Hongkong & Shanghai Banking Corporation		J P Morgan Chase Bank		Krung Thai Bank	
	2006	2007	2006	2007	2006	2007
	(37)	(38)	(39)	(40)	(41)	(42)
1. Capital	**136775**	**227155**	**42144**	**103536**	**3584**	**3584**
	(3.6)	(4.1)	(14.6)	(16.6)	(46.4)	(38.2)
2. Reserves and Surplus	**279852**	**388789**	**12327**	**17611**	**639**	**782**
	(7.5)	(7.1)	(4.3)	(2.8)	(8.3)	(8.3)
2.1. Statutory Reserves	54666	75806	6541	9211	332	370
2.2. Capital Reserves	186308	218519	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	—	—	—	—	223	216
2.5. Revenue and other Reserves	34727	58099	—	—	84	84
2.6. Balance of Profit	4151	36365	5786	8400	—	112
3. Deposits	**2495512**	**3482465**	**182626**	**166656**	**3295**	**4923**
	(66.6)	(63.3)	(63.4)	(26.7)	(42.6)	(52.5)
Type-wise						
3A.1. Demand deposits	888389	984817	46041	87759	1431	1998
(i) From banks	7718	6465	—	—	37	37
(ii) From others	880671	978352	46041	87759	1394	1961
3A.2. Savings bank deposits	454184	531064	—	—	269	407
3A.3. Term deposits	1152939	1966584	136585	78897	1595	2518
(i) From banks	—	—	—	—	—	—
(ii) From others	1152939	1966584	136585	78897	1595	2518
Location-wise						
3B.1. Deposits of branches in India	2495511	3482465	182626	166655	3295	4922
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**311595**	**488749**	**45223**	**325843**	**—**	**—**
	(8.3)	(8.9)	(15.7)	(52.2)	—	—
4.1. Borrowings in India	100398	237695	45000	325812	—	—
(i) From Reserve Bank of India	2900	1150	39000	224500	—	—
(ii) From other banks	1452	112545	6000	59900	—	—
(iii) From other institutions and agencies	96046	124000	—	41412	—	—
4.2. Borrowings outside India	211197	251054	223	31	—	—
Secured borrowings included in 4.	—	—	39000	265912	—	—
5. Other Liabilities	**523574**	**911557**	**5651**	**10012**	**214**	**92**
	(14.0)	(16.6)	(2.0)	(1.6)	(2.8)	(1.0)
5.1. Bills Payable	63172	58531	206	6	3	5
5.2. Inter-office adjustments	—	—	—	—	152	—
5.3. Interest accured	35749	41499	2688	1375	27	48
5.4. Others (including provisions)	424653	811527	2757	8631	32	39
Total Liabilities	**3747308**	**5498715**	**287971**	**623658**	**7732**	**9381**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Hongkong & Shanghai Banking Corporation		J P Morgan Chase Bank		Krung Thai Bank	
	2006	2007	2006	2007	2006	2007
	(37)	(38)	(39)	(40)	(41)	(42)
1. Cash in hand	**8701**	**9990**	**—**	**—**	**4**	**5**
	(0.2)	(0.2)	—	—	(0.1)	(0.1)
2. Balances with RBI	**136941**	**315338**	**9196**	**16538**	**245**	**287**
	(3.7)	(5.7)	(3.2)	(2.7)	(3.2)	(3.1)
3. Balances with banks in India	**20165**	**34796**	**213**	**405**	**3458**	**3280**
	(0.5)	(0.6)	(0.1)	(0.1)	(44.7)	(35.0)
4. Money at call and short notice	**115999**	**425902**	**23547**	**14828**	**—**	**180**
	(3.1)	(7.7)	(8.2)	(2.4)	—	(1.9)
5. Balances with banks outside India	**5682**	**18455**	**736**	**75**	**218**	**2031**
	(0.2)	(0.3)	(0.3)	(0.0)	(2.8)	(21.7)
6. Investments	**1214193**	**1413083**	**216343**	**436669**	**2470**	**2217**
	(32.4)	(25.7)	(75.1)	(70.0)	(31.9)	(23.6)
6.1. Investments in India	1214193	1413083	216343	436669	2470	2217
(i) Government securities	860568	1023318	107249	348493	1663	1410
(ii) Other approved securities	5533	5533	—	—	—	—
(iii) Shares	482	402	—	—	—	—
(iv) Debentures and Bonds	191573	98152	10346	12210	720	720
(v) Subsidiaries and/or joint ventures	5	5	—	—	—	—
(vi) Others	156032	285673	98748	75966	87	87
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	**1681230**	**2314168**	**7565**	**79925**	**1054**	**1044**
	(44.9)	(42.1)	(2.6)	(12.8)	(13.6)	(11.1)
Type-wise						
7A.1. Bills purchased and discounted	177949	219324	—	—	393	486
7A.2. Cash credits, overdrafts & loans	592616	853823	—	1298	426	432
7A.3. Term loans	910665	1241021	7565	78627	235	126
Security-wise						
7B.1. Secured by tangible assets	949291	1214096	900	45442	1001	1010
7B.2. Covered by Bank/Govt. Guarantees	92950	84781	—	—	—	—
7B.3. Unsecured	638988	1015291	6665	34483	52	35
Sector-wise						
7C.I. Advances in India	1681230	2314167	7565	79925	1053	1045
(i) Priority sectors	347455	509343	—	25163	173	172
(ii) Public sectors	9890	8192	—	—	—	—
(iii) Banks	52	—	—	—	—	—
(iv) Others	1323833	1796632	7565	54762	880	873
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	**42071**	**70216**	**243**	**202**	**38**	**78**
	(1.1)	(1.3)	(0.1)	(0.0)	(0.5)	(0.8)
8.1. Premises	35346	59945	—	—	—	—
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	6725	10271	243	202	38	78
9. Other Assets	**522327**	**896767**	**30129**	**75014**	**246**	**258**
	(13.9)	(16.3)	(10.5)	(12.0)	(3.2)	(2.8)
9.1 Inter - office adjustments (net)	—	—	—	—	—	—
9.2 Interest accrued	34594	44420	3346	11513	63	94
9.3 Tax paid	26063	32374	515	3879	24	20
9.4 Stationery and Stamps	49	142	—	—	—	—
9.5 Others	461621	819831	26268	59622	159	144
Total Assets	**3747309**	**5498715**	**287972**	**623656**	**7733**	**9380**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2006	2007	2006	2007	2006	2007
	(43)	(44)	(45)	(46)	(47)	(48)
1. Capital	**4838**	**4838**	**34434**	**34434**	**15596**	**15851**
	(54.6)	(43.8)	(63.4)	(36.9)	(36.4)	(40.1)
2. Reserves and Surplus	**1416**	**2452**	**2462**	**3673**	**569**	**569**
	(16.0)	(22.2)	(4.5)	(3.9)	(1.3)	(1.4)
2.1. Statutory Reserves	1551	1830	684	987	569	569
2.2. Capital Reserves	208	208	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	115	115	—	—	—	—
2.5. Revenue and other Reserves	1677	1677	970	969	—	—
2.6. Balance of Profit	-2135	-1378	808	1717	—	—
3. Deposits	**2144**	**3522**	**13710**	**26139**	**20257**	**19406**
	(24.2)	(31.9)	(25.3)	(28.0)	(47.3)	(49.1)
Type-wise						
3A.1. Demand deposits	1283	1491	1822	7029	967	723
(i) From banks	686	1137	62	23	192	82
(ii) From others	597	354	1760	7006	775	641
3A.2. Savings bank deposits	250	212	78	102	3751	3736
3A.3. Term deposits	611	1819	11810	19008	15539	14947
(i) From banks	—	—	9500	14000	—	—
(ii) From others	611	1819	2310	5008	15539	14947
Location-wise						
3B.1. Deposits of branches in India	2144	3522	13710	26141	20256	19405
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**100**	**—**	**3223**	**26975**	**3123**	**2804**
	(1.1)	—	(5.9)	(28.9)	(7.3)	(7.1)
4.1. Borrowings in India	100	—	3000	26975	—	1500
(i) From Reserve Bank of India	100	—	—	—	—	1500
(ii) From other banks	—	—	3000	26975	—	—
(iii) From other institutions and agencies	—	—	—	—	—	—
4.2. Borrowings outside India	—	—	223	—	3123	1304
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	**362**	**232**	**456**	**2175**	**3276**	**890**
	(4.1)	(2.1)	(0.8)	(2.3)	(7.7)	(2.3)
5.1. Bills Payable	24	18	78	508	115	51
5.2. Inter-office adjustments	—	—	—	—	—	—
5.3. Interest accured	3	2	45	331	2666	636
5.4. Others (including provisions)	335	212	333	1336	495	203
Total Liabilities	**8860**	**11044**	**54285**	**93396**	**42821**	**39520**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2006	2007	2006	2007	2006	2007
	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash in hand	**—**	**—**	**3**	**7**	**24**	**22**
	—	—	(0.0)	(0.0)	(0.1)	(0.1)
2. Balances with RBI	**175**	**277**	**720**	**1186**	**1095**	**1180**
	(2.0)	(2.5)	(1.3)	(1.3)	(2.6)	(3.0)
3. Balances with banks in India	**—**	**500**	**165**	**380**	**10418**	**8799**
	—	(4.5)	(0.3)	(0.4)	(24.3)	(22.3)
4. Money at call and short notice	**706**	**3526**	**8031**	**7607**	**—**	**—**
	(8.0)	(31.9)	(14.8)	(8.1)	—	—
5. Balances with banks outside India	**228**	**107**	**499**	**359**	**545**	**117**
	(2.6)	(1.0)	(0.9)	(0.4)	(1.3)	(0.3)
6. Investments	**3707**	**2797**	**9120**	**15771**	**11453**	**10444**
	(41.8)	(25.3)	(16.8)	(16.9)	(26.7)	(26.4)
6.1. Investments in India	3707	2797	9120	15771	11453	10444
(i) Government securities	3121	2196	6752	12509	11353	10344
(ii) Other approved securities	102	102	—	—	100	100
(iii) Shares	—	—	—	—	—	—
(iv) Debentures and Bonds	484	499	2200	2200	—	—
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	—	—	168	1062	—	—
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	**3070**	**3278**	**32799**	**64149**	**771**	**177**
	(34.6)	(29.7)	(60.4)	(68.7)	(1.8)	(0.4)
Type-wise						
7A.1. Bills purchased and discounted	3039	3264	137	4580	171	—
7A.2. Cash credits, overdrafts & loans	—	—	22501	43087	347	10
7A.3. Term loans	31	14	10161	16482	253	167
Security-wise						
7B.1. Secured by tangible assets	30	13	17385	20957	771	177
7B.2. Covered by Bank/Govt. Guarantees	3039	3264	—	—	—	—
7B.3. Unsecured	1	—	15415	43192	—	—
Sector-wise						
7C.I. Advances in India	3070	3278	32800	64148	771	177
(i) Priority sectors	3039	3264	6787	19879	272	—
(ii) Public sectors	—	—	—	—	—	—
(iii) Banks	—	—	—	—	—	—
(iv) Others	31	14	26013	44269	499	177
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	**32**	**129**	**400**	**780**	**1778**	**1657**
	(0.4)	(1.2)	(0.7)	(0.8)	(4.2)	(4.2)
8.1. Premises	—	—	152	387	1736	1627
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	32	129	248	393	42	30
9. Other Assets	**943**	**428**	**2547**	**3157**	**16738**	**17121**
	(10.6)	(3.9)	(4.7)	(3.4)	(39.1)	(43.3)
9.1 Inter - office adjustments (net)	—	—	—	—	—	5
9.2 Interest accrued	73	91	349	572	551	835
9.3 Tax paid	751	166	—	—	493	494
9.4 Stationery and Stamps	—	—	—	—	—	—
9.5 Others	119	171	2198	2585	15694	15787
Total Assets	**8861**	**11042**	**54284**	**93396**	**42822**	**39517**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Shinhan Bank #		Societe Generale		Sonali Bank	
	2006	2007	2006	2007	2006	2007
	(49)	(50)	(51)	(52)	(53)	(54)
1. Capital	**7866**	**16871**	**29835**	**29835**	**20**	**20**
	(19.9)	(31.2)	(16.5)	(10.4)	(0.7)	(0.5)
2. Reserves and Surplus	**4226**	**4822**	**4073**	**4990**	**442**	**495**
	(10.7)	(8.9)	(2.2)	(1.7)	(14.7)	(12.4)
2.1. Statutory Reserves	3542	3942	2777	3330	354	371
2.2. Capital Reserves	—	—	—	—	28	28
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	251	—	—	—	6	—
2.5. Revenue and other Reserves	—	—	—	—	—	—
2.6. Balance of Profit	433	880	1296	1660	54	96
3. Deposits	**14944**	**20772**	**94292**	**112777**	**2002**	**2810**
	(37.8)	(38.5)	(52.0)	(39.4)	(66.6)	(70.3)
Type-wise						
3A.1. Demand deposits	9778	8484	4065	3006	1267	2150
(i) From banks	—	—	132	268	514	1692
(ii) From others	9778	8484	3933	2738	753	458
3A.2. Savings bank deposits	128	208	312	1387	183	181
3A.3. Term deposits	5038	12080	89915	108384	552	479
(i) From banks	—	—	—	—	—	—
(ii) From others	5038	12080	89915	108384	552	479
Location-wise						
3B.1. Deposits of branches in India	14944	20773	94291	112778	2002	2810
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**8192**	**5933**	**49538**	**135005**	**—**	**—**
	(20.7)	(11.0)	(27.3)	(47.1)	—	—
4.1. Borrowings in India	1500	—	49538	135005	—	—
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	1500	—	17650	66000	—	—
(iii) From other institutions and agencies	—	—	31888	69005	—	—
4.2. Borrowings outside India	6692	5933	—	—	—	—
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	**4308**	**5613**	**3461**	**3754**	**542**	**671**
	(10.9)	(10.4)	(1.9)	(1.3)	(18.0)	(16.8)
5.1. Bills Payable	479	715	1061	105	—	—
5.2. Inter-office adjustments	—	—	—	—	6	11
5.3. Interest accured	6	65	1364	1238	8	8
5.4. Others (including provisions)	3823	4833	1036	2411	528	652
Total Liabilities	**39536**	**54011**	**181199**	**286361**	**3006**	**3996**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate per cent share in total.
See "Explanatory Notes".
Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Shinhan Bank #		Societe Generale		Sonali Bank	
	2006	2007	2006	2007	2006	2007
	(49)	(50)	(51)	(52)	(53)	(54)
1. Cash in hand	**28**	**44**	**26**	**14**	**64**	**33**
	(0.1)	(0.1)	(0.0)	(0.0)	(2.1)	(0.8)
2. Balances with RBI	**770**	**1408**	**4398**	**4816**	**260**	**311**
	(1.9)	(2.6)	(2.4)	(1.7)	(8.6)	(7.8)
3. Balances with banks in India	**271**	**24006**	**10062**	**60020**	**79**	**329**
	(0.7)	(44.4)	(5.6)	(21.0)	(2.6)	(8.2)
4. Money at call and short notice	**12788**	**750**	**19783**	**23474**	**100**	**—**
	(32.3)	(1.4)	(10.9)	(8.2)	(3.3)	—
5. Balances with banks outside India	**5541**	**41**	**223**	**451**	**876**	**2002**
	(14.0)	(0.1)	(0.1)	(0.2)	(29.1)	(50.1)
6. Investments	**6673**	**8226**	**108742**	**145672**	**705**	**538**
	(16.9)	(15.2)	(60.0)	(50.9)	(23.4)	(13.5)
6.1. Investments in India	6673	8226	108742	145672	705	538
(i) Government securities	5253	6866	65654	48182	436	430
(ii) Other approved securities	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—
(iv) Debentures and Bonds	1420	1360	—	75958	—	—
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	—	—	43088	21532	269	108
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	**9108**	**13628**	**27086**	**38487**	**300**	**334**
	(23.0)	(25.2)	(14.9)	(13.4)	(10.0)	(8.4)
Type-wise						
7A.1. Bills purchased and discounted	298	642	571	410	130	91
7A.2. Cash credits, overdrafts & loans	6155	7263	16715	21485	170	243
7A.3. Term loans	2655	5723	9800	16592	—	—
Security-wise						
7B.1. Secured by tangible assets	1832	4167	19364	22740	149	248
7B.2. Covered by Bank/Govt. Guarantees	3880	5820	4186	4938	—	—
7B.3. Unsecured	3396	3641	3536	10809	151	85
Sector-wise						
7C.I. Advances in India	9108	13628	27085	38486	300	334
(i) Priority sectors	4501	3189	1624	6362	130	91
(ii) Public sectors	—	—	—	—	—	—
(iii) Banks	—	—	—	156	—	—
(iv) Others	4607	10439	25461	31968	170	243
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	**61**	**172**	**3456**	**3155**	**19**	**15**
	(0.2)	(0.3)	(1.9)	(1.1)	(0.6)	(0.4)
8.1. Premises	—	—	3158	2870	—	—
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	61	172	298	285	19	15
9. Other Assets	**4296**	**5735**	**7420**	**10273**	**604**	**435**
	(10.9)	(10.6)	(4.1)	(3.6)	(20.1)	(10.9)
9.1 Inter - office adjustments (net)	—	—	—	—	22	20
9.2 Interest accrued	321	786	2405	2932	16	20
9.3 Tax paid	3752	4474	986	561	279	352
9.4 Stationery and Stamps	—	—	—	—	1	1
9.5 Others	223	475	4029	6780	286	42
Total Assets	**39536**	**54010**	**181196**	**286362**	**3007**	**3997**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31			
	Standard Chartered Bank		State Bank of Mauritius	
	2006	2007	2006	2007
	(55)	(56)	(57)	(58)
1. Capital	**52820** (1.1)	**52820** (0.9)	**8339** (18.6)	**8339** (16.2)
2. Reserves and Surplus	**403342** (8.8)	**527263** (9.0)	**4943** (11.0)	**7109** (13.8)
2.1. Statutory Reserves	177857	211965	1224	1421
2.2. Capital Reserves	22990	31760	581	581
2.3. Share Premium	—	—	—	—
2.4. Investments Fluctuations Reserves	—	—	512	571
2.5. Revenue and other Reserves	189460	283538	341	1719
2.6. Balance of Profit	13035	—	2285	2817
3. Deposits	**2845980** (61.9)	**3417405** (58.1)	**26440** (59.0)	**21178** (41.2)
Type-wise				
3A.1. Demand deposits	910367	903924	2498	2617
(i) From banks	28096	40730	21	56
(ii) From others	882271	863194	2477	2561
3A.2. Savings bank deposits	509639	554816	390	620
3A.3. Term deposits	1425974	1958665	23552	17941
(i) From banks	—	45434	—	—
(ii) From others	1425974	1913231	23552	17941
Location-wise				
3B.1. Deposits of branches in India	2845981	3417404	26440	21178
3B.2. Deposits of branches outside India	—	—	—	—
4. Borrowings	**791678** (17.2)	**635182** (10.8)	**3900** (8.7)	**13329** (25.9)
4.1. Borrowings in India	332497	441812	3900	9092
(i) From Reserve Bank of India	5000	4200	—	—
(ii) From other banks	255875	335362	3400	6000
(iii) From other institutions and agencies	71622	102250	500	3092
4.2. Borrowings outside India	459181	193370	—	4237
Secured borrowings included in 4.	—	—	500	3092
5. Other Liabilities	**501641** (10.9)	**1252650** (21.3)	**1221** (2.7)	**1465** (2.8)
5.1. Bills Payable	36701	42832	581	132
5.2. Inter-office adjustments	—	—	—	—
5.3. Interest accured	28335	36983	141	430
5.4. Others (including provisions)	436605	1172835	499	903
Total Liabilities	**4595461** (100.0)	**5885320** (100.0)	**44843** (100.0)	**51420** (100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31			
	Standard Chartered Bank		State Bank of Mauritius	
	2006	2007	2006	2007
	(55)	(56)	(57)	(58)
1. Cash in hand	**6844**	**8043**	**38**	**29**
	(0.1)	(0.1)	(0.1)	(0.1)
2. Balances with RBI	**133276**	**192311**	**1865**	**1655**
	(2.9)	(3.3)	(4.2)	(3.2)
3. Balances with banks in India	**77586**	**58056**	**1038**	**169**
	(1.7)	(1.0)	(2.3)	(0.3)
4. Money at call and short notice	**252451**	**132872**	**—**	**11037**
	(5.5)	(2.3)	—	(21.5)
5. Balances with banks outside India	**8649**	**11399**	**2438**	**5958**
	(0.2)	(0.2)	(5.4)	(11.6)
6. Investments	**1063172**	**1190229**	**11892**	**12640**
	(23.1)	(20.2)	(26.5)	(24.6)
6.1. Investments in India	1063172	1190229	11892	12640
(i) Government securities	807658	966933	9525	10952
(ii) Other approved securities	—	—	—	—
(iii) Shares	41217	1897	—	21
(iv) Debentures and Bonds	181092	171318	2367	1667
(v) Subsidiaries and/or joint ventures	7	1	—	—
(vi) Others	33198	50080	—	—
6.2. Investments outside India	—	—	—	—
(i) Government securities	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—
(iii) Others	—	—	—	—
7. Advances	**2407672**	**3010379**	**22507**	**13428**
	(52.4)	(51.2)	(50.2)	(26.1)
Type-wise				
7A.1. Bills purchased and discounted	169524	268247	2535	1239
7A.2. Cash credits, overdrafts & loans	1190125	1518278	2951	2872
7A.3. Term loans	1048023	1223854	17021	9317
Security-wise				
7B.1. Secured by tangible assets	1325980	1747044	19568	10286
7B.2. Covered by Bank/Govt. Guarantees	102469	84654	1865	97
7B.3. Unsecured	979224	1178681	1075	3045
Sector-wise				
7C.I. Advances in India	2407672	3010380	22506	13427
(i) Priority sectors	690476	843540	5023	4271
(ii) Public sectors	8806	915	29	—
(iii) Banks	—	—	—	—
(iv) Others	1708390	2165925	17454	9156
7C.II. Advances outside India	—	—	—	—
8. Fixed Assets	**89138**	**87727**	**2111**	**3383**
	(1.9)	(1.5)	(4.7)	(6.6)
8.1. Premises	84546	83881	1866	3204
8.2. Fixed assets under construction	733	578	151	—
8.3. Other Fixed assets	3859	3268	94	179
9. Other Assets	**556670**	**1194302**	**2955**	**3121**
	(12.1)	(20.3)	(6.6)	(6.1)
9.1 Inter - office adjustments (net)	—	—	—	—
9.2 Interest accrued	34602	42517	507	444
9.3 Tax paid	41752	26842	2135	2277
9.4 Stationery and Stamps	79	31	—	—
9.5 Others	480237	1124912	313	400
Total Assets	**4595458**	**5885318**	**44844**	**51420**
	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Axis Bank #		Bank of Rajasthan		Bharat Overseas Bank #	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	**27869**	**28163**	**10757**	**10757**	**1575**	
	(0.6)	(0.4)	(1.1)	(0.9)	(0.4)	
2. Reserves and Surplus	**260693**	**312058**	**25508**	**34021**	**18881**	
	(5.2)	(4.3)	(2.6)	(2.8)	(5.1)	
2.1. Statutory Reserves	41992	58469	11434	14204	6254	
2.2. Capital Reserves	7271	8835	2318	2291	74	
2.3. Share Premium	135546	139563	3785	3785	—	
2.4. Investments Fluctuations Reserves	—	—	—	—	—	
2.5. Revenue and other Reserves	2780	2284	1187	2017	12501	
2.6. Balance of Profit	73104	102907	6784	11724	52	
3. Deposits	**4011353**	**5878560**	**889127**	**1081593**	**324405**	
	(80.7)	(80.2)	(90.2)	(89.4)	(87.0)	
Type-wise						
3A.1. Demand deposits	797008	1130432	139985	138107	24007	
(i) From banks	43952	74904	5449	4814	—	
(ii) From others	753056	1055528	134536	133293	24007	
3A.2. Savings bank deposits	806544	1212588	186092	206309	50543	
3A.3. Term deposits	2407801	3535540	563050	737177	249855	
(i) From banks	505358	602066	137038	92613	19516	
(ii) From others	1902443	2933474	426012	644564	230339	
Location-wise						
3B.1. Deposits of branches in India	4011353	5857292	889128	1081592	288611	
3B.2. Deposits of branches outside India	—	21268	—	—	35794	
4. Borrowings	**268093**	**519561**	**1104**	**5861**	**7929**	
	(5.4)	(7.1)	(0.1)	(0.5)	(2.1)	
4.1. Borrowings in India	209178	180390	938	5427	3099	
(i) From Reserve Bank of India	—	—	—	1750	—	
(ii) From other banks	86798	60000	52	3219	600	
(iii) From other institutions and agencies	122380	120390	886	458	2499	
4.2. Borrowings outside India	58915	339171	166	434	4830	
Secured borrowings included in 4.	12994	—	32	114	—	
5. Other Liabilities	**405103**	**587380**	**58865**	**77465**	**20251**	
	(8.1)	(8.0)	(6.0)	(6.4)	(5.4)	
5.1. Bills Payable	113529	130952	8971	10586	3251	
5.2. Inter-office adjustments	—	—	6290	2235	—	
5.3. Interest accured	6452	17727	476	515	2010	
5.4. Others (including provisions)	285122	438701	43128	64129	14990	
Total Liabilities	**4973111**	**7325722**	**985361**	**1209697**	**373041**	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate per cent share in total.
See "Explanatory Notes".

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Axis Bank #		Bank of Rajasthan		Bharat Overseas Bank #	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	**48983**	**83675**	**9081**	**10068**	**2423**	
	(1.0)	(1.1)	(0.9)	(0.8)	(0.6)	
2. Balances with RBI	**193957**	**382428**	**41464**	**49992**	**11244**	
	(3.9)	(5.2)	(4.2)	(4.1)	(3.0)	
3. Balances with banks in India	**43085**	**67666**	**228330**	**157845**	**38777**	
	(0.9)	(0.9)	(23.2)	(13.0)	(10.4)	
4. Money at call and short notice	**69978**	**122238**	**12815**	**27821**	**2639**	
	(1.4)	(1.7)	(1.3)	(2.3)	(0.7)	
5. Balances with banks outside India	**8182**	**35824**	**184**	**212**	**1114**	
	(0.2)	(0.5)	(0.0)	(0.0)	(0.3)	
6. Investments	**2152735**	**2689717**	**256653**	**364069**	**96059**	
	(43.3)	(36.7)	(26.0)	(30.1)	(25.8)	
6.1. Investments in India	2152735	2633529	256653	364069	88280	
(i) Government securities	1176967	1633851	185281	249237	70314	
(ii) Other approved securities	—	—	14262	8109	581	
(iii) Shares	42980	46279	2208	2065	430	
(iv) Debentures and Bonds	693491	704490	36670	21701	14538	
(v) Subsidiaries and/or joint ventures	—	1000	35	35	—	
(vi) Others	239297	247909	18197	82922	2417	
6.2. Investments outside India	—	56188	—	—	7779	
(i) Government securities	—	546	—	—	7779	
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	
(iii) Others	—	55642	—	—	—	
7. Advances	**2231423**	**3687648**	**406497**	**570402**	**205352**	
	(44.9)	(50.3)	(41.3)	(47.2)	(55.0)	
Type-wise						
7A.1. Bills purchased and discounted	58381	127371	14533	15178	18221	
7A.2. Cash credits, overdrafts & loans	604662	988661	147542	193224	108215	
7A.3. Term loans	1568380	2571616	244422	362000	78916	
Security-wise						
7B.1. Secured by tangible assets	1978890	3050229	345831	468737	165301	
7B.2. Covered by Bank/Govt. Guarantees	26655	144893	14159	11148	9445	
7B.3. Unsecured	225879	492527	46506	90517	30606	
Sector-wise						
7C.I. Advances in India	2231419	3430091	406495	570402	172249	
(i) Priority sectors	772993	1319633	97031	152117	51286	
(ii) Public sectors	6360	2154	36044	40696	26652	
(iii) Banks	2517	2768	5033	11699	4000	
(iv) Others	1449549	2105536	268387	365890	90311	
7C.II. Advances outside India	3	257556	—	—	33103	
8. Fixed Assets	**56772**	**67320**	**13603**	**13888**	**3557**	
	(1.1)	(0.9)	(1.4)	(1.1)	(1.0)	
8.1. Premises	2818	2649	9126	9202	283	
8.2. Fixed assets under construction	1437	2482	—	—	1637	
8.3. Other Fixed assets	52517	62189	4477	4686	1637	
9. Other Assets	**167998**	**189208**	**16735**	**15403**	**11875**	
	(3.4)	(2.6)	(1.7)	(1.3)	(3.2)	
9.1 Inter - office adjustments (net)	—	—	—	—	2486	
9.2 Interest accrued	39709	64191	7918	7056	2273	
9.3 Tax paid	10947	10358	2650	315	3358	
9.4 Stationery and Stamps	80	85	387	300	82	
9.5 Others	117262	114574	5780	7732	3676	
Total Assets	**4973113**	**7325724**	**985362**	**1209700**	**373040**	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Catholic Syrian Bank		Centurion Bank of Punjab		City Union Bank	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	**1071**	**1077**	**14083**	**15669**	**2400**	**2520**
	(0.2)	(0.2)	(1.2)	(0.8)	(0.6)	(0.5)
2. Reserves and Surplus	**20486**	**21862**	**79037**	**123941**	**26214**	**34051**
	(4.3)	(4.1)	(7.0)	(6.7)	(6.4)	(6.3)
2.1. Statutory Reserves	9834	10311	12684	15718	17474	19474
2.2. Capital Reserves	655	760	65	65	1307	1406
2.3. Share Premium	1165	1177	57572	89232	2018	3853
2.4. Investments Fluctuations Reserves	35	45	—	—	—	—
2.5. Revenue and other Reserves	8796	9568	1344	2451	5411	9311
2.6. Balance of Profit	1	1	7372	16475	4	7
3. Deposits	**428885**	**474859**	**939964**	**1486372**	**351774**	**469933**
	(89.8)	(89.6)	(83.0)	(80.4)	(85.2)	(87.6)
Type-wise						
3A.1. Demand deposits	24174	26665	142990	204955	32773	57377
(i) From banks	9	7	4658	6616	38	34
(ii) From others	24165	26658	138332	198339	32735	57343
3A.2. Savings bank deposits	99681	110259	221039	250117	47942	56849
3A.3. Term deposits	305030	337935	575935	1031300	271059	355707
(i) From banks	—	—	100131	169241	18619	5161
(ii) From others	305030	337935	475804	862059	252440	350546
Location-wise						
3B.1. Deposits of branches in India	428885	474860	939964	1486372	351774	469933
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**31**	**421**	**5157**	**93089**	**7519**	**1989**
	(0.0)	(0.1)	(0.5)	(5.0)	(1.8)	(0.4)
4.1. Borrowings in India	31	69	695	78092	5734	1989
(i) From Reserve Bank of India	—	—	—	1300	1500	1500
(ii) From other banks	—	47	—	54800	3	15
(iii) From other institutions and agencies	31	22	695	21992	4231	474
4.2. Borrowings outside India	—	352	4462	14997	1785	—
Secured borrowings included in 4.	—	—	—	11587	—	—
5. Other Liabilities	**26909**	**31843**	**94778**	**129207**	**24799**	**27807**
	(5.6)	(6.0)	(8.4)	(7.0)	(6.0)	(5.2)
5.1. Bills Payable	1456	2143	31896	44049	9901	10188
5.2. Inter-office adjustments	3050	3100	202	—	—	—
5.3. Interest accured	2473	2663	5844	11774	2743	1699
5.4. Others (including provisions)	19930	23937	56836	73384	12155	15920
Total Liabilities	**477382**	**530062**	**1133019**	**1848278**	**412706**	**536300**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Catholic Syrian Bank		Centurion Bank of Punjab		City Union Bank	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	**3327**	**3422**	**16749**	**23449**	**6480**	**6196**
	(0.7)	(0.6)	(1.5)	(1.3)	(1.6)	(1.2)
2. Balances with RBI	**28605**	**43683**	**38903**	**84465**	**14894**	**25500**
	(6.0)	(8.2)	(3.4)	(4.6)	(3.6)	(4.8)
3. Balances with banks in India	**15206**	**5431**	**21420**	**29966**	**4575**	**4962**
	(3.2)	(1.0)	(1.9)	(1.6)	(1.1)	(0.9)
4. Money at call and short notice	**500**	**—**	**26146**	**7868**	**—**	**—**
	(0.1)	—	(2.3)	(0.4)	—	—
5. Balances with banks outside India	**2016**	**2747**	**1386**	**3185**	**688**	**11730**
	(0.4)	(0.5)	(0.1)	(0.2)	(0.2)	(2.2)
6. Investments	**143159**	**155329**	**292283**	**461496**	**105747**	**130700**
	(30.0)	(29.3)	(25.8)	(25.0)	(25.6)	(24.4)
6.1. Investments in India	143159	155329	292283	461496	105747	130700
(i) Government securities	119814	125767	237579	395986	89460	114297
(ii) Other approved securities	1147	845	25	—	690	680
(iii) Shares	176	395	936	2442	158	364
(iv) Debentures and Bonds	7644	5217	4942	2568	7885	6120
(v) Subsidiaries and/or joint ventures	—	—	—	—	208	297
(vi) Others	14378	23105	48801	60500	7346	8942
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	**269487**	**301264**	**653344**	**1122135**	**254953**	**332923**
	(56.5)	(56.8)	(57.7)	(60.7)	(61.8)	(62.1)
Type-wise						
7A.1. Bills purchased and discounted	7075	5538	20846	24429	9568	10081
7A.2. Cash credits, overdrafts & loans	117319	133496	138609	271169	155222	207549
7A.3. Term loans	145093	162230	493889	826537	90163	115293
Security-wise						
7B.1. Secured by tangible assets	260867	293058	529563	895415	235888	317818
7B.2. Covered by Bank/Govt. Guarantees	433	39	38938	16809	7027	6894
7B.3. Unsecured	8187	8167	84843	209911	12038	8211
Sector-wise						
7C.I. Advances in India	269487	301264	653344	1122135	254953	332923
(i) Priority sectors	91838	102436	197872	350481	104079	133643
(ii) Public sectors	6286	6549	11835	25100	7027	6894
(iii) Banks	3900	4500	5295	5025	—	—
(iv) Others	167463	187779	438342	741529	143847	192386
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	**4814**	**5986**	**31130**	**33731**	**3602**	**3922**
	(1.0)	(1.1)	(2.7)	(1.8)	(0.9)	(0.7)
8.1. Premises	2503	3548	4620	4558	894	860
8.2. Fixed assets under construction	—	—	174	43	—	—
8.3. Other Fixed assets	2311	2438	26336	29130	2708	3062
9. Other Assets	**10268**	**12201**	**51658**	**81983**	**21764**	**20371**
	(2.2)	(2.3)	(4.6)	(4.4)	(5.3)	(3.8)
9.1 Inter - office adjustments (net)	—	—	—	402	6244	1827
9.2 Interest accrued	4172	4553	9135	17953	2262	2782
9.3 Tax paid	2138	1975	8755	9853	10490	13758
9.4 Stationery and Stamps	108	127	86	60	35	42
9.5 Others	3850	5546	33682	53715	2733	1962
Total Assets	**477382**	**530063**	**1133019**	**1848278**	**412703**	**536304**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	2006	2007	2006	2007	2006	2007
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	**7613**	**14763**	**3206**	**3206**	**8560**	**8560**
	(2.0)	(2.8)	(1.1)	(0.9)	(0.4)	(0.3)
2. Reserves and Surplus	**8806**	**18816**	**10233**	**11532**	**116438**	**141661**
	(2.4)	(3.6)	(3.6)	(3.3)	(5.6)	(5.6)
2.1. Statutory Reserves	8090	8274	3183	3668	32200	39519
2.2. Capital Reserves	5316	4104	1965	1956	8603	10122
2.3. Share Premium	18729	28614	3832	3833	42495	42495
2.4. Investments Fluctuations Reserves	—	—	—	—	15667	17131
2.5. Revenue and other Reserves	—	600	1252	2074	16127	30948
2.6. Balance of Profit	-23329	-22776	1	1	1346	1446
3. Deposits	**312400**	**441520**	**253268**	**308796**	**1787874**	**2158444**
	(83.5)	(83.9)	(88.9)	(89.6)	(86.6)	(86.0)
Type-wise						
3A.1. Demand deposits	40538	52935	27899	35038	93825	121661
(i) From banks	185	144	11	4	822	2185
(ii) From others	40353	52791	27888	35034	93003	119476
3A.2. Savings bank deposits	59608	72233	45342	52555	353415	422967
3A.3. Term deposits	212254	316352	180027	221203	1340634	1613816
(i) From banks	36040	31125	11466	13820	58882	52375
(ii) From others	176214	285227	168561	207383	1281752	1561441
Location-wise						
3B.1. Deposits of branches in India	312400	441520	253267	308796	1787874	2158444
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**13153**	**15440**	**19**	**499**	**61050**	**77021**
	(3.5)	(2.9)	(0.0)	(0.1)	(3.0)	(3.1)
4.1. Borrowings in India	8564	7500	19	450	50978	40023
(i) From Reserve Bank of India	—	—	—	450	—	—
(ii) From other banks	3000	7500	—	—	200	—
(iii) From other institutions and agencies	5564	—	19	—	50778	40023
4.2. Borrowings outside India	4589	7940	—	49	10072	36998
Secured borrowings included in 4.	—	—	—	—	49968	—
5. Other Liabilities	**32201**	**35696**	**18148**	**20762**	**90369**	**123308**
	(8.6)	(6.8)	(6.4)	(6.0)	(4.4)	(4.9)
5.1. Bills Payable	6046	7314	2894	3610	6437	4731
5.2. Inter-office adjustments	—	—	—	—	12259	4510
5.3. Interest accured	3339	4179	2422	3408	5221	12423
5.4. Others (including provisions)	22816	24203	12832	13744	66452	101644
Total Liabilities	**374173**	**526235**	**284874**	**344795**	**2064291**	**2508994**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	2006	2007	2006	2007	2006	2007
	(13)	(14)	(15)	(16)	(17)	(18)
1. Cash in hand	**1980**	**3501**	**4894**	**4390**	**15777**	**20128**
	(0.5)	(0.7)	(1.7)	(1.3)	(0.8)	(0.8)
2. Balances with RBI	**17268**	**29431**	**12708**	**20682**	**105681**	**103026**
	(4.6)	(5.6)	(4.5)	(6.0)	(5.1)	(4.1)
3. Balances with banks in India	**5222**	**5470**	**13107**	**30969**	**62655**	**96695**
	(1.4)	(1.0)	(4.6)	(9.0)	(3.0)	(3.9)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**2500**	**6500**
	—	—	—	—	(0.1)	(0.3)
5. Balances with banks outside India	**5190**	**8365**	**169**	**4465**	**635**	**4964**
	(1.4)	(1.6)	(0.1)	(1.3)	(0.0)	(0.2)
6. Investments	**130693**	**184663**	**70960**	**86519**	**627237**	**703266**
	(34.9)	(35.1)	(24.9)	(25.1)	(30.4)	(28.0)
6.1. Investments in India	130693	184663	70960	86519	627237	703266
(i) Government securities	101532	136780	66566	74126	567871	603744
(ii) Other approved securities	2701	2594	256	58	918	1092
(iii) Shares	247	287	493	284	8492	16502
(iv) Debentures and Bonds	7392	4819	3645	1490	37623	33180
(v) Subsidiaries and/or joint ventures	—	—	—	—	50	51
(vi) Others	18821	40183	—	10561	12283	48697
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	**186732**	**265852**	**159435**	**183950**	**1173647**	**1489910**
	(49.9)	(50.5)	(56.0)	(53.4)	(56.9)	(59.4)
Type-wise						
7A.1. Bills purchased and discounted	18274	9248	10683	12298	129374	136199
7A.2. Cash credits, overdrafts & loans	39790	66481	69546	89529	529187	652661
7A.3. Term loans	128668	190123	79206	82123	515086	701050
Security-wise						
7B.1. Secured by tangible assets	134330	162959	139060	164357	961760	1319327
7B.2. Covered by Bank/Govt. Guarantees	—	—	8045	6563	55853	52676
7B.3. Unsecured	52402	102892	12329	13030	156034	117908
Sector-wise						
7C.I. Advances in India	186732	265852	159435	183949	1173646	1489909
(i) Priority sectors	55433	90445	56714	70775	402585	555202
(ii) Public sectors	4472	3893	15055	7559	71989	68064
(iii) Banks	—	459	565	985	10038	—
(iv) Others	126827	171055	87101	104630	689034	866643
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	**10716**	**8144**	**5340**	**4957**	**17387**	**18609**
	(2.9)	(1.5)	(1.9)	(1.4)	(0.8)	(0.7)
8.1. Premises	6527	3999	2914	2852	11817	12433
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	4189	4145	2426	2105	5570	6176
9. Other Assets	**16374**	**20807**	**18262**	**8863**	**58770**	**65893**
	(4.4)	(4.0)	(6.4)	(2.6)	(2.8)	(2.6)
9.1 Inter - office adjustments (net)	42	18	2685	1697	—	—
9.2 Interest accrued	2040	1920	3565	4165	19494	21432
9.3 Tax paid	9346	9846	2531	1763	32635	34186
9.4 Stationery and Stamps	32	31	12	9	228	266
9.5 Others	4914	8992	9469	1229	6413	10009
Total Assets	**374175**	**526233**	**284875**	**344795**	**2064289**	**2508991**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Ganesh Bank of Kurundwad#		HDFC Bank		ICICI Bank	
	2006	2007	2006	2007	2006	2007
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	**275**		**31314**	**31939**	**123983**	**124934**
	(1.2)		(0.4)	(0.4)	(0.5)	(0.4)
2. Reserves and Surplus	**930**		**498646**	**611376**	**2131616**	**2341392**
	(4.2)		(6.8)	(6.7)	(8.5)	(6.8)
2.1. Statutory Reserves	369		83646	112182	209873	287873
2.2. Capital Reserves	28		174	178	55300	67400
2.3. Share Premium	10		237671	262455	1181756	1201549
2.4. Investments Fluctuations Reserves	103		—	298	—	—
2.5. Revenue and other Reserves	420		31653	43060	655343	684743
2.6. Balance of Profit	—		145502	193203	29344	99827
3. Deposits	**20405**		**5579682**	**6829794**	**16508316**	**23051019**
	(91.4)		(75.9)	(74.9)	(65.7)	(66.9)
Type-wise						
3A.1. Demand deposits	1232		1475246	1981184	1657348	2137565
(i) From banks	18		59578	69535	42240	46489
(ii) From others	1214		1415668	1911649	1615108	2091076
3A.2. Savings bank deposits	4425		1618579	1958482	2093698	2883879
3A.3. Term deposits	14748		2485857	2890128	12757270	18029575
(i) From banks	1		86047	150529	1070804	1457879
(ii) From others	14747		2399810	2739599	11686466	16571696
Location-wise						
3B.1. Deposits of branches in India	20405		5579682	6829794	15651284	22170176
3B.2. Deposits of branches outside India	—		—	—	857033	880842
4. Borrowings	**3**		**285848**	**281539**	**3852191**	**5125603**
	(0.0)		(3.9)	(3.1)	(15.3)	(14.9)
4.1. Borrowings in India	3		141078	108129	1696092	1341764
(i) From Reserve Bank of India	—		—	—	—	—
(ii) From other banks	—		124397	92563	393702	426686
(iii) From other institutions and agencies	3		16681	15566	1302390	915078
4.2. Borrowings outside India	—		144770	173410	2156099	3783839
Secured borrowings included in 4.	—		16681	15566	—	—
5. Other Liabilities	**702**		**955149**	**1368913**	**2522789**	**3822864**
	(3.1)		(13.0)	(15.0)	(10.0)	(11.1)
5.1. Bills Payable	75		207958	367814	332720	423379
5.2. Inter-office adjustments	291		—	—	34965	—
5.3. Interest accured	106		82641	170381	138465	204087
5.4. Others (including provisions)	230		664550	830718	2016639	3195398
Total Liabilities	**22315**		**7350639**	**9123561**	**25138895**	**34465812**
	(100.0)		(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate per cent share in total.
See "Explanatory Notes".

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Ganesh Bank of Kurundwad#		HDFC Bank		ICICI Bank	
	2006	2007	2006	2007	2006	2007
	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	**234**		**50771**	**74651**	**120882**	**206696**
	(1.0)		(0.7)	(0.8)	(0.5)	(0.6)
2. Balances with RBI	**1118**		**279890**	**443597**	**772555**	**1663992**
	(5.0)		(3.8)	(4.9)	(3.1)	(4.8)
3. Balances with banks in India	**346**		**177565**	**165328**	**105885**	**203616**
	(1.6)		(2.4)	(1.8)	(0.4)	(0.6)
4. Money at call and short notice	**1344**		**138306**	**188533**	**145362**	**335833**
	(6.0)		(1.9)	(2.1)	(0.6)	(1.0)
5. Balances with banks outside India	**—**		**45368**	**43279**	**559338**	**1301995**
	—		(0.6)	(0.5)	(2.2)	(3.8)
6. Investments	**7392**		**2839396**	**3056480**	**7154740**	**9125783**
	(33.1)		(38.6)	(33.5)	(28.5)	(26.5)
6.1. Investments in India	7392		2839389	3056458	6703644	8675401
(i) Government securities	7218		1963284	2254422	5107444	6736817
(ii) Other approved securities	174		573	68	6	6
(iii) Shares	—		7687	5831	205785	193726
(iv) Debentures and Bonds	—		812182	738985	180403	246282
(v) Subsidiaries and/or joint ventures	—		2156	2156	166917	260718
(vi) Others	—		53507	54996	1043089	1237852
6.2. Investments outside India	—		7	22	451096	450382
(i) Government securities	—		—	—	13424	29657
(ii) Subsidiaries and/or joint ventures	—		—	—	119153	146505
(iii) Others	—		7	22	318519	274220
7. Advances	**8830**		**3506126**	**4694478**	**14616311**	**19586560**
	(39.6)		(47.7)	(51.5)	(58.1)	(56.8)
Type-wise						
7A.1. Bills purchased and discounted	68		137677	80476	943982	1174634
7A.2. Cash credits, overdrafts & loans	1827		788199	1034453	2493283	3286422
7A.3. Term loans	6935		2580250	3579549	11179046	15125504
Security-wise						
7B.1. Secured by tangible assets	8788		2372996	3284544	11997324	15281338
7B.2. Covered by Bank/Govt. Guarantees	42		51858	52236	135087	341958
7B.3. Unsecured	—		1081272	1357698	2483900	3963263
Sector-wise						
7C.I. Advances in India	8830		3506126	4694478	13363918	17145559
(i) Priority sectors	5828		1086453	1768307	4267562	5527724
(ii) Public sectors	—		38499	20515	115720	40170
(iii) Banks	—		1187	3832	489	9061
(iv) Others	3002		2379987	2901824	8980147	11568604
7C.II. Advances outside India	—		—	—	1252394	2441002
8. Fixed Assets	**1071**		**85508**	**96667**	**398071**	**392341**
	(4.8)		(1.2)	(1.1)	(1.6)	(1.1)
8.1. Premises	923		26326	30242	181704	178877
8.2. Fixed assets under construction	—		—	—	—	—
8.3. Other Fixed assets	148		59182	66425	216367	213464
9. Other Assets	**1977**		**227709**	**360548**	**1265752**	**1648993**
	(8.9)		(3.1)	(4.0)	(5.0)	(4.8)
9.1 Inter - office adjustments (net)	—		—	—	—	37629
9.2 Interest accrued	98		92183	159254	215431	294171
9.3 Tax paid	27		34950	44523	282205	376610
9.4 Stationery and Stamps	11		1796	1687	17	16
9.5 Others	1841		98780	155084	768099	940567
Total Assets	**22312**		**7350639**	**9123561**	**25138896**	**34465809**
	(100.0)		(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	IndusInd Bank		ING Vysya Bank		Jammu & Kashmir Bank	
	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	**29051**	**32000**	**9072**	**9090**	**4849**	**4849**
	(1.6)	(1.5)	(0.5)	(0.5)	(0.2)	(0.2)
2. Reserves and Surplus	**57555**	**73679**	**92895**	**101238**	**175098**	**196024**
	(3.3)	(3.5)	(5.5)	(5.2)	(6.6)	(6.8)
2.1. Statutory Reserves	6299	8004	20077	22300	46841	53702
2.2. Capital Reserves	2781	3003	17640	21521	3503	3503
2.3. Share Premium	29650	41297	43619	43824	8678	8678
2.4. Investments Fluctuations Reserves	100	100	—	—	—	—
2.5. Revenue and other Reserves	136	136	11430	11749	116076	130141
2.6. Balance of Profit	18589	21139	129	1844	—	—
3. Deposits	**1500630**	**1764481**	**1333525**	**1541858**	**2348464**	**2519428**
	(85.2)	(84.3)	(79.5)	(79.9)	(88.8)	(87.9)
Type-wise						
3A.1. Demand deposits	120138	171130	150905	189363	301139	347917
(i) From banks	6825	4316	5132	5844	5013	5777
(ii) From others	113313	166814	145773	183519	296126	342140
3A.2. Savings bank deposits	72924	92141	209345	256390	501351	584883
3A.3. Term deposits	1307568	1501210	973275	1096105	1545974	1586628
(i) From banks	350608	158574	245437	137417	262975	250316
(ii) From others	956960	1342636	727838	958688	1282999	1336312
Location-wise						
3B.1. Deposits of branches in India	1500630	1764480	1333526	1541859	2348464	2519429
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**53495**	**59251**	**110745**	**84356**	**26393**	**62018**
	(3.0)	(2.8)	(6.6)	(4.4)	(1.0)	(2.2)
4.1. Borrowings in India	22208	40366	37170	22497	2301	44973
(i) From Reserve Bank of India	—	1800	4400	6000	—	—
(ii) From other banks	7208	4931	30655	15000	—	10
(iii) From other institutions and agencies	15000	33635	2115	1497	2301	44963
4.2. Borrowings outside India	31287	18885	73575	61859	24092	17045
Secured borrowings included in 4.	5500	—	—	—	—	—
5. Other Liabilities	**121521**	**163304**	**130429**	**192086**	**90093**	**82331**
	(6.9)	(7.8)	(7.8)	(10.0)	(3.4)	(2.9)
5.1. Bills Payable	15791	25598	31389	36781	15596	20045
5.2. Inter-office adjustments	—	—	1575	19366	21184	18904
5.3. Interest accured	8021	18108	2317	2943	12790	5885
5.4. Others (including provisions)	97709	119598	95148	132996	40523	37497
Total Liabilities	**1762252**	**2092715**	**1676666**	**1928628**	**2644897**	**2864650**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	IndusInd Bank		ING Vysya Bank		Jammu & Kashmir Bank	
	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	**8314**	**9685**	**11240**	**15257**	**12743**	**12384**
	(0.5)	(0.5)	(0.7)	(0.8)	(0.5)	(0.4)
2. Balances with RBI	**52095**	**92432**	**72925**	**79324**	**81045**	**173093**
	(3.0)	(4.4)	(4.3)	(4.1)	(3.1)	(6.0)
3. Balances with banks in India	**77073**	**74971**	**28040**	**29870**	**109055**	**66167**
	(4.4)	(3.6)	(1.7)	(1.5)	(4.1)	(2.3)
4. Money at call and short notice	**—**	**10000**	**—**	**10000**	**25000**	**109732**
	—	(0.5)	—	(0.5)	(0.9)	(3.8)
5. Balances with banks outside India	**10569**	**72452**	**128**	**24719**	**898**	**—**
	(0.6)	(3.5)	(0.0)	(1.3)	(0.0)	—
6. Investments	**540990**	**589166**	**437234**	**452780**	**899384**	**739218**
	(30.7)	(28.2)	(26.1)	(23.5)	(34.0)	(25.8)
6.1. Investments in India	540990	589166	437234	452780	899384	739218
(i) Government securities	458314	484932	375291	404481	635025	553140
(ii) Other approved securities	255	155	17	21	4302	3907
(iii) Shares	1323	2140	1453	1153	5486	7817
(iv) Debentures and Bonds	14569	12182	41927	29475	176220	95116
(v) Subsidiaries and/or joint ventures	50	50	210	210	6857	14232
(vi) Others	66479	89707	18336	17440	71494	65006
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	**931047**	**1108420**	**1023152**	**1197617**	**1448311**	**1707994**
	(52.8)	(53.0)	(61.0)	(62.1)	(54.8)	(59.6)
Type-wise						
7A.1. Bills purchased and discounted	42076	40426	69651	77421	52040	61916
7A.2. Cash credits, overdrafts & loans	194751	295200	439789	495491	502424	599038
7A.3. Term loans	694220	772794	513712	624705	893847	1047040
Security-wise						
7B.1. Secured by tangible assets	774284	1002274	870873	1015188	920771	1148666
7B.2. Covered by Bank/Govt. Guarantees	37664	13705	23196	14680	351476	320400
7B.3. Unsecured	119098	92441	129083	167749	176064	238928
Sector-wise						
7C.I. Advances in India	931047	1108420	1023153	1197617	1448310	1707995
(i) Priority sectors	249335	352205	310080	420012	282786	328698
(ii) Public sectors	26497	25317	16044	22494	403008	415709
(iii) Banks	3539	1898	2417	5329	75329	107375
(iv) Others	651676	729000	694612	749782	687187	856213
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	**33958**	**36958**	**40541**	**39596**	**19472**	**18345**
	(1.9)	(1.8)	(2.4)	(2.1)	(0.7)	(0.6)
8.1. Premises	12410	14203	20272	19541	10935	10593
8.2. Fixed assets under construction	310	879	11220	10924	629	676
8.3. Other Fixed assets	21238	21876	9049	9131	7908	7076
9. Other Assets	**108206**	**98632**	**63406**	**79464**	**48991**	**37718**
	(6.1)	(4.7)	(3.8)	(4.1)	(1.9)	(1.3)
9.1 Inter - office adjustments (net)	231	11	0	0	0	0
9.2 Interest accrued	16202	16844	12410	14280	12831	14616
9.3 Tax paid	22381	21860	8876	6273	7846	5846
9.4 Stationery and Stamps	22	51	217	96	276	243
9.5 Others	69370	59866	41903	58815	28038	17013
Total Assets	**1762252**	**2092716**	**1676666**	**1928627**	**2644899**	**2864651**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Karnataka Bank		Karur Vysya Bank		Kotak Mahindra Bank	
	2006	2007	2006	2007	2006	2007
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	**12127**	**12135**	**1798**	**4949**	**30929**	**32616**
	(0.8)	(0.7)	(0.2)	(0.4)	(3.0)	(1.6)
2. Reserves and Surplus	**98986**	**111727**	**85364**	**101367**	**55529**	**133577**
	(6.6)	(6.9)	(9.5)	(9.1)	(5.5)	(6.7)
2.1. Statutory Reserves	56300	67000	29993	34803	12876	16426
2.2. Capital Reserves	125	263	667	667	1276	1681
2.3. Share Premium	15955	15962	2989	9302	7612	51886
2.4. Investments Fluctuations Reserves	—	—	7085	—	—	—
2.5. Revenue and other Reserves	26600	28500	44536	56461	5129	28166
2.6. Balance of Profit	6	2	94	134	28636	35418
3. Deposits	**1324317**	**1403744**	**757684**	**934031**	**656592**	**1100009**
	(88.6)	(86.5)	(84.1)	(84.3)	(64.5)	(55.2)
Type-wise						
3A.1. Demand deposits	89647	108069	95103	122816	75863	210868
(i) From banks	355	267	1149	947	2679	2061
(ii) From others	89292	107802	93954	121869	73184	208807
3A.2. Savings bank deposits	186844	219981	108785	135987	48934	88770
3A.3. Term deposits	1047826	1075694	553796	675228	531795	800371
(i) From banks	24472	24442	50821	44238	186507	314436
(ii) From others	1023354	1051252	502975	630990	345288	485935
Location-wise						
3B.1. Deposits of branches in India	1324316	1403744	757684	934029	656592	1100009
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**18269**	**42074**	**19562**	**22852**	**160924**	**509976**
	(1.2)	(2.6)	(2.2)	(2.1)	(15.8)	(25.6)
4.1. Borrowings in India	1684	32076	6178	14605	149694	488241
(i) From Reserve Bank of India	—	11500	—	5825	258	159323
(ii) From other banks	—	—	472	27	110495	219153
(iii) From other institutions and agencies	1684	20576	5706	8753	38941	109765
4.2. Borrowings outside India	16585	9998	13384	8247	11230	21735
Secured borrowings included in 4.	—	—	2499	5994	—	14992
5. Other Liabilities	**41629**	**52571**	**36380**	**44703**	**113580**	**215366**
	(2.8)	(3.2)	(4.0)	(4.0)	(11.2)	(10.8)
5.1. Bills Payable	541	18643	14750	17307	19338	28309
5.2. Inter-office adjustments	13691	212	2613	—	—	—
5.3. Interest accured	1197	1138	3967	4570	6548	16755
5.4. Others (including provisions)	26200	32578	15050	22826	87694	170302
Total Liabilities	**1495328**	**1622251**	**900788**	**1107902**	**1017554**	**1991544**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Karnataka Bank		Karur Vysya Bank		Kotak Mahindra Bank	
	2006	2007	2006	2007	2006	2007
	(31)	(32)	(33)	(34)	(35)	(36)
1. Cash in hand	**7977**	**8793**	**8474**	**12987**	**4559**	**9001**
	(0.5)	(0.5)	(0.9)	(1.2)	(0.4)	(0.5)
2. Balances with RBI	**45562**	**73890**	**38588**	**46524**	**37321**	**66120**
	(3.0)	(4.6)	(4.3)	(4.2)	(3.7)	(3.3)
3. Balances with banks in India	**39161**	**20531**	**27358**	**17508**	**10025**	**18570**
	(2.6)	(1.3)	(3.0)	(1.6)	(1.0)	(0.9)
4. Money at call and short notice	**27488**	**10000**	**2500**	**—**	**5000**	**—**
	(1.8)	(0.6)	(0.3)	—	(0.5)	—
5. Balances with banks outside India	**1274**	**2939**	**1314**	**175**	**2346**	**35904**
	(0.1)	(0.2)	(0.1)	(0.0)	(0.2)	(1.8)
6. Investments	**554858**	**504816**	**229813**	**287395**	**285553**	**686196**
	(37.1)	(31.1)	(25.5)	(25.9)	(28.1)	(34.5)
6.1. Investments in India	554858	504816	229813	287395	285553	684820
(i) Government securities	405615	396708	186123	240900	237165	586367
(ii) Other approved securities	3536	2218	3133	2133	1	1
(iii) Shares	6062	8940	3282	3886	155	425
(iv) Debentures and Bonds	137285	94252	24787	24685	18364	17680
(v) Subsidiaries and/or joint ventures	—	—	—	—	17699	21937
(vi) Others	2360	2698	12488	15791	12169	58410
6.2. Investments outside India	—	—	—	—	—	1376
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	1376
(iii) Others	—	—	—	—	—	—
7. Advances	**779157**	**955268**	**555544**	**704048**	**634831**	**1092406**
	(52.1)	(58.9)	(61.7)	(63.5)	(62.4)	(54.9)
Type-wise						
7A.1. Bills purchased and discounted	44719	54120	32255	33283	9771	25080
7A.2. Cash credits, overdrafts & loans	411649	484903	281902	382019	39048	84624
7A.3. Term loans	322789	416245	241387	288746	586012	982702
Security-wise						
7B.1. Secured by tangible assets	568604	740969	451934	608523	461967	781211
7B.2. Covered by Bank/Govt. Guarantees	119368	143326	35689	31853	—	—
7B.3. Unsecured	91185	70973	67922	63671	172864	311196
Sector-wise						
7C.I. Advances in India	779157	955268	555545	704048	634831	1092407
(i) Priority sectors	277220	305890	237712	267149	227265	396410
(ii) Public sectors	49275	40825	32139	50338	—	11
(iii) Banks	596	536	28	39	12	—
(iv) Others	452066	608017	285666	386522	407554	695986
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	**10431**	**10682**	**9844**	**9669**	**10523**	**14108**
	(0.7)	(0.7)	(1.1)	(0.9)	(1.0)	(0.7)
8.1. Premises	6139	6149	5202	5074	4945	5542
8.2. Fixed assets under construction	—	—	24	1	—	—
8.3. Other Fixed assets	4292	4533	4618	4594	5578	8566
9. Other Assets	**29420**	**35334**	**27354**	**29593**	**27396**	**69233**
	(2.0)	(2.2)	(3.0)	(2.7)	(2.7)	(3.5)
9.1 Inter - office adjustments (net)	0	0	0	1562	0	0
9.2 Interest accrued	11994	12536	7415	8928	8393	20057
9.3 Tax paid	10075	14658	9424	2213	693	1308
9.4 Stationery and Stamps	174	209	245	277	30	62
9.5 Others	7177	7931	10270	16613	18280	47806
Total Assets	**1495328**	**1622253**	**900789**	**1107899**	**1017554**	**1991538**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank	
	2006	2007	2006	2007	2006	2007
	(37)	(38)	(39)	(40)	(41)	(42)
1. Capital	**1953**	**4781**	**9445**	**9445**	**3000**	**3000**
	(0.4)	(0.8)	(3.6)	(4.3)	(2.3)	(1.8)
2. Reserves and Surplus	**27151**	**34827**	**8839**	**8839**	**8274**	**9485**
	(5.5)	(6.0)	(3.4)	(3.4)	(6.3)	(5.6)
2.1. Statutory Reserves	15542	20865	3071	3071	2034	2479
2.2. Capital Reserves	1783	1860	985	985	201	198
2.3. Share Premium	5055	11373	2393	2393	2600	2600
2.4. Investments Fluctuations Reserves	4074	—	—	—	1504	1504
2.5. Revenue and other Reserves	660	685	2390	2390	1935	2704
2.6. Balance of Profit	37	44	—	—	—	—
3. Deposits	**433637**	**501987**	**227887**	**187252**	**112504**	**148065**
	(88.1)	(86.2)	(87.7)	(85.7)	(85.1)	(86.7)
Type-wise						
3A.1. Demand deposits	45308	50692	18200	12623	11825	15344
(i) From banks	182	489	136	4	167	175
(ii) From others	45126	50203	18064	12619	11658	15169
3A.2. Savings bank deposits	54786	59965	23367	19574	48963	57393
3A.3. Term deposits	333543	391330	186320	155055	51716	75328
(i) From banks	39148	40827	25412	22735	4715	9025
(ii) From others	294395	350503	160908	132320	47001	66303
Location-wise						
3B.1. Deposits of branches in India	433638	501987	227888	187252	112503	148064
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**530**	**7975**	**46**	**27**	**810**	**1940**
	(0.1)	(1.4)	(0.0)	(0.0)	(0.6)	(1.1)
4.1. Borrowings in India	530	7975	46	27	810	1940
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	—	—	—	—	—	43
(iii) From other institutions and agencies	530	7975	46	27	810	1897
4.2. Borrowings outside India	—	—	—	—	—	—
Secured borrowings included in 4.	—	—	—	—	810	1940
5. Other Liabilities	**28665**	**33107**	**13716**	**12985**	**7555**	**8220**
	(5.8)	(5.7)	(5.3)	(5.9)	(5.7)	(4.8)
5.1. Bills Payable	7641	5588	2541	1869	4639	4153
5.2. Inter-office adjustments	966	—	159	1340	—	—
5.3. Interest accured	2134	4120	1049	1200	301	299
5.4. Others (including provisions)	17924	23399	9967	8576	2615	3768
Total Liabilities	**491936**	**582677**	**259933**	**218548**	**132143**	**170710**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank	
	2006	2007	2006	2007	2006	2007
	(37)	(38)	(39)	(40)	(41)	(42)
1. Cash in hand	**4469**	**4310**	**1224**	**846**	**1149**	**1280**
	(0.9)	(0.7)	(0.5)	(0.4)	(0.9)	(0.7)
2. Balances with RBI	**15542**	**24321**	**7510**	**10632**	**5176**	**6786**
	(3.2)	(4.2)	(2.9)	(4.9)	(3.9)	(4.0)
3. Balances with banks in India	**25077**	**29399**	**1367**	**765**	**24066**	**36486**
	(5.1)	(5.0)	(0.5)	(0.4)	(18.2)	(21.4)
4. Money at call and short notice	**—**	**5000**	**9998**	**11467**	**1250**	**1600**
	—	(0.9)	(3.8)	(5.2)	(0.9)	(0.9)
5. Balances with banks outside India	**1252**	**1116**	**2256**	**2304**	**—**	**—**
	(0.3)	(0.2)	(0.9)	(1.1)	—	—
6. Investments	**127987**	**130930**	**78949**	**72398**	**37172**	**38785**
	(26.0)	(22.5)	(30.4)	(33.1)	(28.1)	(22.7)
6.1. Investments in India	127987	130930	78949	72398	37172	38785
(i) Government securities	116769	118740	66288	57668	26119	32486
(ii) Other approved securities	1689	1589	894	663	228	228
(iii) Shares	359	422	77	66	—	—
(iv) Debentures and Bonds	3940	3299	5695	5591	10675	4675
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	5230	6880	5995	8410	150	1396
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	**295281**	**361271**	**142086**	**101782**	**60347**	**79507**
	(60.0)	(62.0)	(54.7)	(46.6)	(45.7)	(46.6)
Type-wise						
7A.1. Bills purchased and discounted	19416	18190	12685	6075	545	708
7A.2. Cash credits, overdrafts & loans	136324	200908	76932	46941	32656	43957
7A.3. Term loans	139541	142173	52469	48766	27146	34842
Security-wise						
7B.1. Secured by tangible assets	265113	334253	125200	96730	56062	75207
7B.2. Covered by Bank/Govt. Guarantees	3746	4118	999	10	—	—
7B.3. Unsecured	26423	22899	15887	5042	4285	4300
Sector-wise						
7C.I. Advances in India	295283	361271	142086	101782	60347	79507
(i) Priority sectors	107860	137507	47347	37700	30348	40016
(ii) Public sectors	9695	9639	—	—	—	17
(iii) Banks	494	304	—	—	—	—
(iv) Others	177234	213821	94739	64082	29999	39474
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	**3247**	**3549**	**2463**	**2061**	**760**	**749**
	(0.7)	(0.6)	(0.9)	(0.9)	(0.6)	(0.4)
8.1. Premises	1692	1383	407	401	276	319
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	1555	2166	2056	1660	484	430
9. Other Assets	**19083**	**22782**	**14079**	**16295**	**2221**	**5511**
	(3.9)	(3.9)	(5.4)	(7.5)	(1.7)	(3.2)
9.1 Inter - office adjustments (net)	—	1936	—	—	124	2487
9.2 Interest accrued	2429	2803	2151	2175	1415	1872
9.3 Tax paid	9661	10628	3325	4109	431	404
9.4 Stationery and Stamps	71	62	25	20	—	—
9.5 Others	6922	7353	8578	9991	251	748
Total Assets	**491938**	**582678**	**259932**	**218550**	**132141**	**170704**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Ratnakar Bank		Sangli Bank		SBI Comm.& Intl. Bank	
	2006	2007	2006	2007	2006	2007
	(43)	(44)	(45)	(46)	(47)	(48)
1. Capital	**2848**	**11656**	**2356**	**3196**	**10000**	**10000**
	(2.9)	(10.2)	(1.1)	(1.8)	(18.9)	(15.0)
2. Reserves and Surplus	**2570**	**8267**	**5880**	**11039**	**-587**	**168**
	(2.6)	(7.2)	(2.7)	(6.3)	—	(0.3)
2.1. Statutory Reserves	1765	1900	2065	2065	1395	1583
2.2. Capital Reserves	35	42	181	181	—	—
2.3. Share Premium	—	5394	—	—	—	—
2.4. Investments Fluctuations Reserves	—	—	—	—	59	—
2.5. Revenue and other Reserves	762	882	3634	8793	—	—
2.6. Balance of Profit	8	49	—	—	-2041	-1415
3. Deposits	**87418**	**87638**	**200423**	**132589**	**37817**	**48785**
	(89.3)	(76.4)	(93.2)	(75.5)	(71.5)	(73.1)
Type-wise						
3A.1. Demand deposits	14830	15256	22906	13072	3098	4536
(i) From banks	392	513	469	28	—	—
(ii) From others	14438	14743	22437	13044	3098	4536
3A.2. Savings bank deposits	18648	17907	58756	50324	2506	2621
3A.3. Term deposits	53940	54475	118761	69193	32213	41628
(i) From banks	4282	923	29480	—	—	4100
(ii) From others	49658	53552	89281	69193	32213	37528
Location-wise						
3B.1. Deposits of branches in India	87418	87639	200423	132590	37817	48786
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**66**	**47**	**12**	**7**	**3800**	**5908**
	(0.1)	(0.0)	(0.0)	(0.0)	(7.2)	(8.8)
4.1. Borrowings in India	66	47	12	7	3800	3300
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	—	—	—	—	3800	3300
(iii) From other institutions and agencies	66	47	12	7	—	—
4.2. Borrowings outside India	—	—	—	—	—	2608
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	**4939**	**7053**	**6412**	**28757**	**1882**	**1908**
	(5.0)	(6.2)	(3.0)	(16.4)	(3.6)	(2.9)
5.1. Bills Payable	2094	2131	1487	1268	615	142
5.2. Inter-office adjustments	—	—	—	1115	—	—
5.3. Interest accured	346	345	1273	934	435	561
5.4. Others (including provisions)	2499	4577	3652	25440	832	1205
Total Liabilities	**97841**	**114661**	**215083**	**175588**	**52912**	**66769**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Ratnakar Bank		Sangli Bank		SBI Comm.& Intl. Bank	
	2006	2007	2006	2007	2006	2007
	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash in hand	**1489**	**1302**	**2889**	**1881**	**70**	**80**
	(1.5)	(1.1)	(1.3)	(1.1)	(0.1)	(0.1)
2. Balances with RBI	**9974**	**10878**	**6585**	**8544**	**1985**	**2602**
	(10.2)	(9.5)	(3.1)	(4.9)	(3.8)	(3.9)
3. Balances with banks in India	**5784**	**11280**	**13286**	**11986**	**3974**	**4437**
	(5.9)	(9.8)	(6.2)	(6.8)	(7.5)	(6.6)
4. Money at call and short notice	**—**	**1000**	**—**	**—**	**1802**	**7225**
	—	(0.9)	—	—	(3.4)	(10.8)
5. Balances with banks outside India	**—**	**—**	**318**	**342**	**2216**	**1376**
	—	—	(0.1)	(0.2)	(4.2)	(2.1)
6. Investments	**27664**	**31583**	**82528**	**79647**	**11055**	**12567**
	(28.3)	(27.5)	(38.4)	(45.4)	(20.9)	(18.8)
6.1. Investments in India	27664	31583	82528	79647	11055	12567
(i) Government securities	20988	22123	74101	64528	10375	10912
(ii) Other approved securities	15	15	1088	1088	505	505
(iii) Shares	276	430	145	35	19	19
(iv) Debentures and Bonds	3078	1123	311	111	156	1131
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	3307	7892	6883	13885	—	—
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	**49083**	**53052**	**88829**	**20507**	**25375**	**32950**
	(50.2)	(46.3)	(41.3)	(11.7)	(48.0)	(49.3)
Type-wise						
7A.1. Bills purchased and discounted	1971	1193	36768	215	3171	2436
7A.2. Cash credits, overdrafts & loans	23968	28465	41400	15394	8189	4728
7A.3. Term loans	23144	23394	10661	4898	14015	25786
Security-wise						
7B.1. Secured by tangible assets	41204	46892	49434	16673	20232	30029
7B.2. Covered by Bank/Govt. Guarantees	—	—	27503	156	3220	2201
7B.3. Unsecured	7880	6160	11891	3677	1923	721
Sector-wise						
7C.I. Advances in India	49084	53051	88828	20506	25376	32950
(i) Priority sectors	15963	18144	7468	6964	2359	4824
(ii) Public sectors	—	—	—	—	2153	3609
(iii) Banks	—	—	27500	—	—	—
(iv) Others	33121	34907	53860	13542	20864	24517
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	**1548**	**1622**	**2908**	**8124**	**4751**	**4675**
	(1.6)	(1.4)	(1.4)	(4.6)	(9.0)	(7.0)
8.1. Premises	390	395	2653	7895	4692	4622
8.2. Fixed assets under construction	215	105	—	—	—	17
8.3. Other Fixed assets	943	1122	255	229	59	36
9. Other Assets	**2298**	**3944**	**17743**	**44558**	**1682**	**856**
	(2.3)	(3.4)	(8.2)	(25.4)	(3.2)	(1.3)
9.1 Inter - office adjustments (net)	347	2012	248	—	—	—
9.2 Interest accrued	578	680	1738	2129	335	405
9.3 Tax paid	852	390	2439	1179	155	232
9.4 Stationery and Stamps	24	43	59	49	2	2
9.5 Others	497	819	13259	41201	1190	217
Total Assets	**97840**	**114661**	**215086**	**175589**	**52910**	**66768**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	South Indian Bank		Tamilnad Mercantile Bank		United Western Bank #	
	2006	2007	2006	2007	2006	2007
	(49)	(50)	(51)	(52)	(53)	(54)
1. Capital	**7041**	**7041**	**28**	**28**	**9450**	
	(0.7)	(0.5)	(0.0)	(0.0)	(1.3)	
2. Reserves and Surplus	**57045**	**65356**	**65651**	**75887**	**20682**	
	(5.3)	(4.8)	(10.8)	(10.7)	(2.9)	
2.1. Statutory Reserves	11300	13381	20270	23445	8713	
2.2. Capital Reserves	4077	5453	414	474	19	
2.3. Share Premium	22789	22789	—	—	4875	
2.4. Investments Fluctuations Reserves	8206	—	—	—	4925	
2.5. Revenue and other Reserves	10025	22914	44936	51956	2150	
2.6. Balance of Profit	648	819	31	12	—	
3. Deposits	**957865**	**1223921**	**520287**	**601988**	**648019**	
	(88.5)	(89.6)	(85.3)	(84.9)	(90.4)	
Type-wise						
3A.1. Demand deposits	56357	61920	74840	82891	122247	
(i) From banks	369	765	150	284	3972	
(ii) From others	55988	61155	74690	82607	118275	
3A.2. Savings bank deposits	196631	231051	73011	85151	137557	
3A.3. Term deposits	704877	930950	372436	433946	388215	
(i) From banks	31416	51592	10490	2845	52023	
(ii) From others	673461	879358	361946	431101	336192	
Location-wise						
3B.1. Deposits of branches in India	957866	1223921	520287	601988	648019	
3B.2. Deposits of branches outside India	—	—	—	—	—	
4. Borrowings	**72**	**3251**	**2314**	**5705**	**3042**	
	(0.0)	(0.2)	(0.4)	(0.8)	(0.4)	
4.1. Borrowings in India	72	3251	2314	5705	3042	
(i) From Reserve Bank of India	—	3200	2000	4500	—	
(ii) From other banks	—	—	—	1000	—	
(iii) From other institutions and agencies	72	51	314	205	3042	
4.2. Borrowings outside India	—	—	—	—	—	
Secured borrowings included in 4.	—	—	—	—	—	
5. Other Liabilities	**60719**	**65690**	**21993**	**25085**	**35506**	
	(5.6)	(4.8)	(3.6)	(3.5)	(5.0)	
5.1. Bills Payable	9135	13584	13245	13682	5817	
5.2. Inter-office adjustments	—	—	—	—	2053	
5.3. Interest accured	3525	5116	1743	2263	5949	
5.4. Others (including provisions)	48059	46990	7005	9140	21687	
Total Liabilities	**1082742**	**1365259**	**610273**	**708693**	**716699**	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate per cent share in total.
\# See "Explanatory Notes".
Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	South Indian Bank		Tamilnad Mercantile Bank		United Western Bank #	
	2006	2007	2006	2007	2006	2007
	(49)	(50)	(51)	(52)	(53)	(54)
1. Cash in hand	**6763**	**6960**	**3811**	**4804**	**5901**	
	(0.6)	(0.5)	(0.6)	(0.7)	(0.8)	
2. Balances with RBI	**47845**	**63007**	**24320**	**31998**	**23536**	
	(4.4)	(4.6)	(4.0)	(4.5)	(3.3)	
3. Balances with banks in India	**56853**	**96161**	**11413**	**9240**	**18089**	
	(5.3)	(7.0)	(1.9)	(1.3)	(2.5)	
4. Money at call and short notice	10500	8000	2625	1000	—	
	(1.0)	(0.6)	(0.4)	(0.1)	—	
5. Balances with banks outside India	**12387**	**20419**	**703**	**879**	**2293**	
	(1.1)	(1.5)	(0.1)	(0.1)	(0.3)	
6. Investments	**273938**	**343013**	**236194**	**231639**	**221393**	
	(25.3)	(25.1)	(38.7)	(32.7)	(30.9)	
6.1. Investments in India	273938	343013	236194	231639	221393	
(i) Government securities	245605	293154	143011	148519	170094	
(ii) Other approved securities	4902	3953	3777	3777	2561	
(iii) Shares	1004	1107	155	280	1024	
(iv) Debentures and Bonds	11460	26517	81820	63704	34444	
(v) Subsidiaries and/or joint ventures	—	—	—	—	8	
(vi) Others	10967	18282	7431	15359	13262	
6.2. Investments outside India	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	
(iii) Others	—	—	—	—	—	
7. Advances	**637023**	**791892**	**312639**	**404672**	**400627**	
	(58.8)	(58.0)	(51.2)	(57.1)	(55.9)	
Type-wise						
7A.1. Bills purchased and discounted	56069	58542	24280	19871	63809	
7A.2. Cash credits, overdrafts & loans	237704	343368	169658	217760	218014	
7A.3. Term loans	343250	389982	118701	167041	118804	
Security-wise						
7B.1. Secured by tangible assets	530805	693925	278912	362221	307190	
7B.2. Covered by Bank/Govt. Guarantees	31730	22977	14743	13039	27232	
7B.3. Unsecured	74488	74988	18984	29412	66205	
Sector-wise						
7C.I. Advances in India	637023	791891	312639	404672	400626	
(i) Priority sectors	226685	293281	143986	189205	155094	
(ii) Public sectors	60432	79267	—	5038	—	
(iii) Banks	—	—	—	—	20000	
(iv) Others	349906	419343	168653	210429	225532	
7C.II. Advances outside India	—	—	—	—	—	
8. Fixed Assets	**8981**	**8959**	**5243**	**4928**	**10341**	
	(0.8)	(0.7)	(0.9)	(0.7)	(1.4)	
8.1. Premises	7564	7432	2723	2635	7805	
8.2. Fixed assets under construction	—	—	—	—	—	
8.3. Other Fixed assets	1417	1527	2520	2293	2536	
9. Other Assets	**28453**	**26847**	**13327**	**19530**	**34521**	
	(2.6)	(2.0)	(2.2)	(2.8)	(4.8)	
9.1 Inter - office adjustments (net)	6613	1406	—	—	—	
9.2 Interest accrued	10664	15401	7841	7614	4240	
9.3 Tax paid	—	—	—	—	5708	
9.4 Stationery and Stamps	115	158	15	20	307	
9.5 Others	11061	9882	5471	11896	24266	
Total Assets	**1082743**	**1365258**	**610275**	**708690**	**716701**	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31	
	Yes Bank	
	2006	2007
	(55)	(56)
1. Capital	**27000** (6.5)	**28000** (2.5)
2. Reserves and Surplus	**30269** (7.3)	**50706** (4.6)
2.1. Statutory Reserves	1383	3742
2.2. Capital Reserves	—	321
2.3. Share Premium	25113	36113
2.4. Investments Fluctuations Reserves	—	—
2.5. Revenue and other Reserves	—	—
2.6. Balance of Profit	3773	10530
3. Deposits	**291038** (69.9)	**822040** (74.0)
Type-wise		
3A.1. Demand deposits	30093	41589
(i) From banks	—	—
(ii) From others	30093	41589
3A.2. Savings bank deposits	1077	5798
3A.3. Term deposits	259868	774653
(i) From banks	53900	155000
(ii) From others	205968	619653
Location-wise		
3B.1. Deposits of branches in India	291038	822039
3B.2. Deposits of branches outside India	—	—
4. Borrowings	**46476** (11.2)	**86732** (7.8)
4.1. Borrowings in India	33300	61800
(i) From Reserve Bank of India	—	10000
(ii) From other banks	32300	44800
(iii) From other institutions and agencies	1000	7000
4.2. Borrowings outside India	13176	24932
Secured borrowings included in 4.	—	—
5. Other Liabilities	**21472** (5.2)	**122868** (11.1)
5.1. Bills Payable	1229	4476
5.2. Inter-office adjustments	—	—
5.3. Interest accured	1588	4905
5.4. Others (including provisions)	18655	113487
Total Liabilities	**416255** (100.0)	**1110346** (100.0)

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

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Concld.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31	
	Yes Bank	
	2006	2007
	(55)	(56)
1. Cash in hand	**90**	**747**
	(0.0)	(0.1)
2. Balances with RBI	**8727**	**38229**
	(2.1)	(3.4)
3. Balances with banks in India	**24**	**1706**
	(0.0)	(0.2)
4. Money at call and short notice	**11626**	**85193**
	(2.8)	(7.7)
5. Balances with banks outside India	**1090**	**3409**
	(0.3)	(0.3)
6. Investments	**135018**	**307313**
	(32.4)	(27.7)
6.1. Investments in India	135018	307313
(i) Government securities	81194	215257
(ii) Other approved securities	—	—
(iii) Shares	163	46
(iv) Debentures and Bonds	31741	47213
(v) Subsidiaries and/or joint ventures	—	—
(vi) Others	21920	44797
6.2. Investments outside India	—	—
(i) Government securities	—	—
(ii) Subsidiaries and/or joint ventures	—	—
(iii) Others	—	—
7. Advances	**240709**	**628973**
	(57.8)	(56.6)
Type-wise		
7A.1. Bills purchased and discounted	5335	23643
7A.2. Cash credits, overdrafts & loans	37721	128773
7A.3. Term loans	197653	476557
Security-wise		
7B.1. Secured by tangible assets	170198	373396
7B.2. Covered by Bank/Govt. Guarantees	690	4813
7B.3. Unsecured	69821	250765
Sector-wise		
7C.I. Advances in India	240710	628973
(i) Priority sectors	63432	227335
(ii) Public sectors	—	4500
(iii) Banks	—	252
(iv) Others	177278	396886
7C.II. Advances outside India	—	—
8. Fixed Assets	**3472**	**7088**
	(0.8)	(0.6)
8.1. Premises	—	—
8.2. Fixed assets under construction	529	159
8.3. Other Fixed assets	2943	6929
9. Other Assets	**15497**	**37688**
	(3.7)	(3.4)
9.1 Inter - office adjustments (net)	—	—
9.2 Interest accrued	1986	7657
9.3 Tax paid	2487	7015
9.4 Stationery and Stamps	—	—
9.5 Others	11024	23016
Total Assets	**416253**	**1110346**
	(100.0)	(100.0)

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**3597957**	**3949102**	**196577**	**250427**	**274887**	**348935**	**132270**	**170755**
a) Interest/discount on advances/bills	1769630	2483918	119900	171209	148638	221215	84538	119578
b) Income on Investments	1397753	1149299	72066	73557	118284	111735	42731	44806
c) Interest on balances with RBI and other inter-Bank Funds	212173	271960	4234	4524	7683	10882	4264	4838
d) Others	218401	43925	377	1137	282	5103	737	1533
II. Other Income	**743520**	**576925**	**24791**	**36310**	**45905**	**45748**	**24492**	**21550**
a) Commission, exchange and brokerage	399620	480450	22325	38293	22663	32479	11962	18524
b) Net Profit (loss) on sale of investments	58717	56778	3608	5366	6922	8453	7832	2480
c) Net Profit (loss) on revaluation of investments	—	-167751	-11135	-13010	-13084	-12686	-3079	-4895
d) Net Profit (loss) on sale of land and other Assets	194	1213	—	14	-20	-48	—	-4
e) Net profit (loss) on exchange transactions	100127	37340	1547	2034	6127	6839	2715	2011
f) Miscellaneous income	184862	168895	8446	3613	23297	10711	5062	3434
Total (I+II)	**4341477**	**4526027**	**221368**	**286737**	**320792**	**394683**	**156762**	**192305**
Expenditure & Provisions								
III. Interest expended	**2039044**	**2343682**	**97287**	**143541**	**165455**	**213453**	**78118**	**112422**
a) Interest on deposits	1813218	1908358	91647	131313	156682	202371	70219	99973
b) Interest on RBI/inter-bank borrowings	132156	214155	3272	5058	3958	3017	4268	5588
c) Others	93670	221169	2368	7170	4815	8065	3631	6861
IV. Operating Expenses	**1172509**	**1182352**	**75978**	**75275**	**81614**	**80849**	**39718**	**40987**
a) Payments to and provisions for employees	812304	793258	49410	47675	53133	49186	21425	22376
b) Rent, taxes and lighting	79635	89650	4571	5607	6135	6938	2802	3328
c) Printing and stationery	17564	17387	1058	1076	1299	1063	720	506
d) Advertisement and publicity	10944	8843	407	445	398	866	403	339
e) Depreciation on bank's property	72913	60239	6799	5796	6361	5463	3887	3497
f) Directors' fees, allowances and expenses	123	108	22	25	23	20	11	16
g) Auditors' fees and expenses	6356	6228	574	598	642	733	401	409
h) Law charges	4949	5736	155	169	178	192	116	69
i) Postage, telegrams, telephones, etc.	10225	11817	1278	999	250	630	426	466
j) Repairs and maintenance	17027	18915	521	548	327	384	477	344
k) Insurance	34076	35529	2014	2260	3345	3653	1172	1386
l) Other expenditure	106393	134642	9169	10077	9523	11721	7878	8251
V. Provisions and contingencies	**689256**	**545863**	**33599**	**37340**	**31021**	**49830**	**25015**	**19901**
Total expenses @	**3211553**	**3526034**	**173265**	**218816**	**247069**	**294302**	**117836**	**153409**
VI. Profit (loss) during the year	**440668**	**454130**	**14504**	**30581**	**42702**	**50551**	**13911**	**18995**
Total (III+IV+V+VI)	**4341477**	**4526027**	**221368**	**286737**	**320792**	**394683**	**156762**	**192305**

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<u>**Income**</u>								
I. Interest Earned	**134675**	**180578**	**246153**	**317016**	**117676**	**133825**	**229862**	**283226**
a) Interest/discount on advances/bills	87318	126999	150711	222085	57773	81557	133200	188189
b) Income on Investments	43996	49835	89466	84257	54716	49403	89915	88346
c) Interest on balances with RBI and other inter-Bank Funds	1877	2081	5622	9507	1987	2081	4968	4696
d) Others	1484	1663	354	1167	3200	784	1779	1995
II. Other Income	**33567**	**32092**	**34705**	**33718**	**10506**	**11383**	**35107**	**22191**
a) Commission, exchange and brokerage	19693	24010	22993	31164	9663	13811	22120	27398
b) Net Profit (loss) on sale of investments	9057	3887	5387	3729	2507	855	6725	1562
c) Net Profit (loss) on revaluation of investments	-1089	-2930	—	-10544	-3045	-4284	—	-14164
d) Net Profit (loss) on sale of land and other Assets	-3	40	-99	—	-15	-12	-3	26
e) Net profit (loss) on exchange transactions	2158	2773	4084	3273	953	1020	2951	1504
f) Miscellaneous income	3751	4312	2340	6096	443	-7	3314	5865
Total (I+II)	**168242**	**212670**	**280858**	**350734**	**128182**	**145208**	**264969**	**305417**
<u>**Expenditure & Provisions**</u>								
III. Interest expended	**73509**	**109292**	**146487**	**205963**	**69761**	**87722**	**134349**	**169844**
a) Interest on deposits	67585	99459	138386	191400	65695	82458	125432	148548
b) Interest on RBI/inter-bank borrowings	1937	1832	6233	3311	3339	3379	218	278
c) Others	3987	8001	1868	11252	727	1885	8699	21018
IV. Operating Expenses	**50949**	**56223**	**61155**	**65856**	**30837**	**32603**	**63236**	**64524**
a) Payments to and provisions for employees	29596	31757	37208	40002	22946	21759	40486	41003
b) Rent, taxes and lighting	4291	5101	4345	4879	2637	3025	4446	4953
c) Printing and stationery	499	82	590	712	412	414	628	697
d) Advertisement and publicity	146	152	378	257	169	92	360	335
e) Depreciation on bank's property	5428	5980	5093	4676	3487	3310	5258	4190
f) Directors' fees, allowances and expenses	15	17	16	8	18	16	23	17
g) Auditors' fees and expenses	366	460	435	510	273	230	596	849
h) Law charges	156	186	373	332	93	99	277	257
i) Postage, telegrams, telephones, etc.	605	698	542	976	202	186	449	199
j) Repairs and maintenance	248	370	1270	1551	324	457	616	670
k) Insurance	235	239	1519	3668	1172	1408	2376	2624
l) Other expenditure	9364	11181	9386	8285	(896)	1607	7721	8730
V. Provisions and contingencies	**22114**	**22235**	**42905**	**42260**	**21573**	**16138**	**41517**	**38420**
Total expenses @	**124458**	**165515**	**207642**	**271819**	**100598**	**120325**	**197585**	**234368**
VI. Profit (loss) during the year	**21670**	**24920**	**30311**	**36655**	**6011**	**8745**	**25867**	**32629**
Total (III+IV+V+VI)	**168242**	**212670**	**280858**	**350734**	**128182**	**145208**	**264969**	**305417**

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**376725**	**488387**	**267512**	**331533**	**704995**	**921264**	**702871**	**918032**
a) Interest/discount on advances/bills	219139	324829	176337	230340	377782	593736	457298	639753
b) Income on Investments	148843	153651	79060	89643	290637	276886	216129	246009
c) Interest on balances with RBI and other inter-Bank Funds	7040	8635	11585	10480	33093	46646	18629	32216
d) Others	1703	1272	530	1070	3483	3996	10815	54
II. Other Income	**48246**	**37640**	**39156**	**44689**	**112741**	**117324**	**118437**	**156295**
a) Commission, exchange and brokerage	22835	31326	16971	18156	36100	47285	51899	59671
b) Net Profit (loss) on sale of investments	13895	7438	7715	5571	30217	13616	11409	20493
c) Net Profit (loss) on revaluation of investments	-12423	-10555	-7283	-7558	-11434	-20855	—	—
d) Net Profit (loss) on sale of land and other Assets	1033	3	46	37	-30	1285	27	1595
e) Net profit (loss) on exchange transactions	5888	4571	2771	3227	17819	23928	18231	22408
f) Miscellaneous income	17018	4857	18936	25256	40069	52065	36871	52128
Total (I+II)	**424971**	**526027**	**306668**	**376222**	**817736**	**1038588**	**821308**	**1074327**
Expenditure & Provisions								
III. Interest expended	**218979**	**313311**	**150615**	**189778**	**387509**	**542655**	**439672**	**573986**
a) Interest on deposits	211554	301339	138862	181078	351721	498605	349824	460840
b) Interest on RBI/inter-bank borrowings	629	524	5721	4021	14213	15747	36194	54332
c) Others	6796	11448	6032	4679	21575	28303	53654	58814
IV. Operating Expenses	**103575**	**102722**	**85795**	**93320**	**238475**	**254429**	**211513**	**260843**
a) Payments to and provisions for employees	68110	62072	49289	54880	152379	164406	132813	161400
b) Rent, taxes and lighting	8529	11166	8190	9374	17262	18862	15126	16855
c) Printing and stationery	1473	1563	1119	1266	2079	1792	2960	3232
d) Advertisement and publicity	2276	2093	1131	1240	2564	2570	1375	4250
e) Depreciation on bank's property	3847	4755	6480	5573	11113	19428	9673	9673
f) Directors' fees, allowances and expenses	121	111	35	60	42	39	5	5
g) Auditors' fees and expenses	967	962	831	1011	2040	1981	1639	1818
h) Law charges	700	884	177	151	952	1168	1020	2242
i) Postage, telegrams, telephones, etc.	1453	1610	1540	1419	2199	2816	1295	1382
j) Repairs and maintenance	1671	1959	2934	3260	4215	5665	3073	3065
k) Insurance	4463	5188	3405	3772	8363	9871	7061	8612
l) Other expenditure	9965	10359	10664	11314	35267	25831	35473	48309
V. Provisions and contingencies	**31802**	**34977**	**21709**	**39334**	**109054**	**138854**	**99979**	**127182**
Total expenses @	**322554**	**416033**	**236410**	**283098**	**625984**	**797084**	**651185**	**834829**
VI. Profit (loss) during the year	**70615**	**75017**	**48549**	**53790**	**82698**	**102650**	**70144**	**112316**
Total (III+IV+V+VI)	**424971**	**526027**	**306668**	**376222**	**817736**	**1038588**	**821308**	**1074327**

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	**247446**	**272204**	**871151**	**1136456**	**538559**	**623421**	**262647**	**343017**
a) Interest/discount on advances/bills	118354	170479	548849	750759	258979	366084	164905	236977
b) Income on Investments	122551	91462	285532	332401	256118	226499	85348	89932
c) Interest on balances with RBI and other inter-Bank Funds	5009	8776	24995	45600	18544	21424	6252	11388
d) Others	1532	1487	11775	7696	4918	9414	6142	4720
II. Other Income	**5223**	**26504**	**131557**	**145095**	**53081**	**47566**	**47357**	**56583**
a) Commission, exchange and brokerage	12761	16582	43081	47485	30282	35048	15685	18725
b) Net Profit (loss) on sale of investments	-3238	7400	11164	13410	18366	13622	13575	12642
c) Net Profit (loss) on revaluation of investments	-12720	-11347	-6195	-6085	-2043	-8617	-9790	-7403
d) Net Profit (loss) on sale of land and other Assets	-11	-14	39	49	-11	-29	-4	3
e) Net profit (loss) on exchange transactions	2866	1615	15478	17310	2609	4310	3294	4596
f) Miscellaneous income	5565	12268	67990	72926	3878	3232	24597	28020
Total (I+II)	**252669**	**298708**	**1002708**	**1281551**	**591640**	**670987**	**310004**	**399600**
Expenditure & Provisions								
III. Interest expended	**150290**	**162784**	**513001**	**733773**	**300551**	**375979**	**139966**	**205237**
a) Interest on deposits	138074	149871	482463	688807	287991	357081	128935	188152
b) Interest on RBI/inter-bank borrowings	928	335	5603	9350	1311	2377	5848	5653
c) Others	11288	12578	24935	35616	11249	16521	5183	11432
IV. Operating Expenses	**65871**	**74606**	**234712**	**256531**	**171623**	**168435**	**74676**	**80359**
a) Payments to and provisions for employees	42453	46404	151530	160929	127574	117542	36353	37831
b) Rent, taxes and lighting	5170	6012	20670	23290	10011	10900	7096	7976
c) Printing and stationery	927	1159	2850	3049	1625	1661	949	973
d) Advertisement and publicity	1179	855	2161	3928	779	601	1418	1078
e) Depreciation on bank's property	3784	5380	14503	14818	5090	6500	5627	5938
f) Directors' fees, allowances and expenses	53	48	51	53	53	45	63	53
g) Auditors' fees and expenses	996	1184	2057	2150	1388	1374	695	794
h) Law charges	242	281	565	793	952	925	97	147
i) Postage, telegrams, telephones, etc.	1139	1217	2338	2427	588	1077	2407	2621
j) Repairs and maintenance	1670	1590	4551	5213	2516	3385	1650	1699
k) Insurance	2972	3025	9769	11559	5729	6438	2979	3646
l) Other expenditure	5286	7451	23667	28322	15318	17987	15342	17603
V. Provisions and contingencies	**31428**	**34136**	**120672**	**149166**	**93725**	**76771**	**50916**	**60390**
Total expenses @	**216161**	**237390**	**747713**	**990304**	**472174**	**544414**	**214642**	**285596**
VI. Profit (loss) during the year	**5080**	**27182**	**134323**	**142081**	**25741**	**49802**	**44446**	**53614**
Total (III+IV+V+VI)	**252669**	**298708**	**1002708**	**1281551**	**591640**	**670987**	**310004**	**399600**

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Dena Bank		IDBI Ltd.		Indian Bank		Indian Overseas Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	**176013**	**211852**	**538072**	**634542**	**336451**	**428465**	**440628**	**583207**
a) Interest/discount on advances/bills	98485	139180	440707	524191	177776	255083	262911	390100
b) Income on Investments	71409	66509	84537	99845	152649	164004	167326	170330
c) Interest on balances with RBI and other inter-Bank Funds	3687	3988	12066	7632	5800	9358	10391	16294
d) Others	2432	2175	762	2874	226	20	—	6483
II. Other Income	**43903**	**39151**	**128046**	**102717**	**46324**	**73322**	**54113**	**38705**
a) Commission, exchange and brokerage	8744	12520	27197	26584	11802	14819	31502	38822
b) Net Profit (loss) on sale of investments	12533	3945	70340	33370	7592	4931	23368	23737
c) Net Profit (loss) on revaluation of investments	-1996	-3072	—	-1956	-6824	-8985	-18708	-47571
d) Net Profit (loss) on sale of land and other Assets	5632	6	635	17862	-128	-99	4352	239
e) Net profit (loss) on exchange transactions	2526	3076	5902	4573	6806	7577	6575	8564
f) Miscellaneous income	16464	22676	23972	22284	27076	55079	7024	14914
Total (I+II)	**219916**	**251003**	**666118**	**737259**	**382775**	**501787**	**494741**	**621912**
Expenditure & Provisions								
III. Interest expended	**103745**	**126316**	**500082**	**568748**	**185434**	**241262**	**233910**	**327128**
a) Interest on deposits	97338	118967	91281	199334	173032	221878	218565	289645
b) Interest on RBI/inter-bank borrowings	1728	620	18272	13752	7270	6107	5068	13549
c) Others	4679	6729	390529	355662	5132	13277	10277	23934
IV. Operating Expenses	**56134**	**61151**	**85951**	**77847**	**107975**	**124664**	**126157**	**138780**
a) Payments to and provisions for employees	35425	38408	31851	28290	77353	87867	89357	93107
b) Rent, taxes and lighting	4556	4857	6103	7237	6887	7854	10501	13576
c) Printing and stationery	845	952	1599	1544	1426	1575	1043	1131
d) Advertisement and publicity	1277	1105	1695	1101	549	1674	886	1357
e) Depreciation on bank's property	3241	3178	14355	12200	5134	6421	5534	6112
f) Directors' fees, allowances and expenses	61	55	29	33	19	36	28	84
g) Auditors' fees and expenses	537	521	97	96	822	912	984	1415
h) Law charges	240	362	465	236	406	219	754	960
i) Postage, telegrams, telephones, etc.	945	1593	2832	3046	572	503	125	542
j) Repairs and maintenance	1730	1796	2690	3491	2591	2431	604	630
k) Insurance	2498	2865	1691	3194	3670	4416	4910	5831
l) Other expenditure	4779	5459	22544	17379	8546	10756	11431	14035
V. Provisions and contingencies	**52738**	**43381**	**23997**	**27634**	**38917**	**59883**	**56339**	**55160**
Total expenses @	**159879**	**187467**	**586033**	**646595**	**293409**	**365926**	**360067**	**465908**
VI. Profit (loss) during the year	**7299**	**20155**	**56088**	**63030**	**50449**	**75978**	**78335**	**100844**
Total (III+IV+V+VI)	**219916**	**251003**	**666118**	**737259**	**382775**	**501787**	**494741**	**621912**

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	**411892**	**516490**	**129955**	**172688**	**958416**	**1153747**	**405042**	**604007**
a) Interest/discount on advances/bills	236335	329933	66283	102822	534146	764392	273229	417992
b) Income on Investments	161476	159854	58707	57137	403034	358958	122610	170530
c) Interest on balances with RBI and other inter-Bank Funds	11477	23270	4764	11844	17639	25644	8299	15205
d) Others	2604	3433	201	885	3597	4753	904	280
II. Other Income	**55277**	**60324**	**12002**	**22849**	**127350**	**104228**	**56197**	**61847**
a) Commission, exchange and brokerage	20432	30323	4406	4933	75263	97001	18045	21323
b) Net Profit (loss) on sale of investments	18851	11105	2662	1735	45800	-1389	13345	14069
c) Net Profit (loss) on revaluation of investments	1671	-831	-3098	-3520	-24707	-30134	-2961	-3262
d) Net Profit (loss) on sale of land and other Assets	1	4386	—	472	266	75	-32	-53
e) Net profit (loss) on exchange transactions	7486	6187	2104	2349	12210	17672	4341	4526
f) Miscellaneous income	6836	9154	5928	16880	18518	21003	23459	25244
Total (I+II)	**467169**	**576814**	**141957**	**195537**	**1085766**	**1257975**	**461239**	**665854**
Expenditure & Provisions								
III. Interest expended	**251385**	**347357**	**66899**	**95987**	**491739**	**602291**	**216955**	**389002**
a) Interest on deposits	241161	329717	63597	90404	461179	561747	205459	363900
b) Interest on RBI/inter-bank borrowings	4009	2507	216	2424	6441	6241	665	508
c) Others	6215	15133	3086	3159	24119	34303	10831	24594
IV. Operating Expenses	**96584**	**99791**	**48300**	**52307**	**302314**	**332623**	**143482**	**138598**
a) Payments to and provisions for employees	50046	52086	36163	37710	211497	235245	103722	89447
b) Rent, taxes and lighting	11098	11869	2848	3069	15432	17338	7500	8738
c) Printing and stationery	1245	1477	545	600	3870	3951	1046	1304
d) Advertisement and publicity	910	1165	35	34	2015	1803	1309	1773
e) Depreciation on bank's property	7552	7182	1611	3705	18665	19480	4543	8340
f) Directors' fees, allowances and expenses	29	30	4	7	73	82	42	46
g) Auditors' fees and expenses	893	931	485	322	2066	2242	1275	1416
h) Law charges	519	938	445	387	923	1067	329	343
i) Postage, telegrams, telephones, etc.	3119	2178	573	536	5570	5151	1550	1890
j) Repairs and maintenance	1666	1609	715	771	3907	4086	4128	4535
k) Insurance	5377	6271	1459	1642	11666	12781	4418	5784
l) Other expenditure	14130	14055	3417	3524	26630	29397	13620	14982
V. Provisions and contingencies	**63481**	**71588**	**15927**	**25391**	**147780**	**169056**	**47153**	**66650**
Total expenses @	**347969**	**447148**	**115199**	**148294**	**794053**	**934914**	**360437**	**527600**
VI. Profit (loss) during the year	**55719**	**58078**	**10831**	**21852**	**143933**	**154005**	**53649**	**71604**
Total (III+IV+V+VI)	**467169**	**576814**	**141957**	**195537**	**1085766**	**1257975**	**461239**	**665854**

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	**435459**	**531785**	**586371**	**738218**	**236003**	**285274**	**231180**	**282311**
a) Interest/discount on advances/bills	263110	353970	375980	507178	115346	165410	134241	176371
b) Income on Investments	155717	157845	195415	211332	116505	113759	93174	94236
c) Interest on balances with RBI and other inter-Bank Funds	12484	16270	9245	12620	2525	4111	2132	5063
d) Others	4148	3700	5731	7088	1627	1994	1633	6641
II. Other Income	**37405**	**44266**	**49450**	**68653**	**43695**	**32005**	**28379**	**27478**
a) Commission, exchange and brokerage	16986	19806	21779	27366	9918	11572	6077	6647
b) Net Profit (loss) on sale of investments	8339	5400	9539	10853	19180	4181	14844	7471
c) Net Profit (loss) on revaluation of investments	-8967	-10778	-13061	-15526	-2000	-4124	-8521	-6191
d) Net Profit (loss) on sale of land and other Assets	251	4508	91	-39	-1	103	-5	-8
e) Net profit (loss) on exchange transactions	3168	3336	14978	19838	620	1295	2353	3116
f) Miscellaneous income	17628	21994	16124	26161	15978	18978	13631	16443
Total (I+II)	**472864**	**576051**	**635821**	**806871**	**279698**	**317279**	**259559**	**309789**
Expenditure & Provisions								
III. Interest expended	**278883**	**362317**	**348941**	**459196**	**133952**	**167520**	**133902**	**175117**
a) Interest on deposits	260565	321061	315604	404016	128946	160349	126173	167608
b) Interest on RBI/inter-bank borrowings	4051	7288	11816	27904	652	743	71	34
c) Others	14267	33968	21521	27276	4354	6428	7658	7475
IV. Operating Expenses	**117738**	**119259**	**140240**	**147591**	**81363**	**77848**	**62355**	**65071**
a) Payments to and provisions for employees	87994	83313	86679	87368	62836	55752	37884	39214
b) Rent, taxes and lighting	5331	6289	9288	10905	3457	3840	5024	5714
c) Printing and stationery	1589	1610	2009	2339	1403	1551	622	620
d) Advertisement and publicity	843	1266	2034	1955	502	811	391	779
e) Depreciation on bank's property	4303	6056	8613	8637	2234	2794	3995	4013
f) Directors' fees, allowances and expenses	48	52	49	57	50	52	25	33
g) Auditors' fees and expenses	1212	1202	1194	1274	402	701	688	781
h) Law charges	389	529	538	594	127	151	80	81
i) Postage, telegrams, telephones, etc.	808	1252	1902	1494	708	1052	864	679
j) Repairs and maintenance	484	549	2906	3022	674	602	156	215
k) Insurance	4557	5025	7880	8926	2585	2924	2954	3157
l) Other expenditure	10180	12116	17148	21020	6385	7618	9672	9785
V. Provisions and contingencies	**56578**	**62866**	**79117**	**115544**	**43929**	**45182**	**50613**	**36468**
Total expenses @	**396621**	**481576**	**489181**	**606787**	**215315**	**245368**	**196257**	**240188**
VI. Profit (loss) during the year	**19665**	**31609**	**67523**	**84540**	**20454**	**26729**	**12689**	**33133**
Total (III+IV+V+VI)	**472864**	**576051**	**635821**	**806871**	**279698**	**317279**	**259559**	**309789**

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank		Antwerp Diamond Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**137611**	**227419**	**11137**	**4664**	**25923**	**28914**	**3698**	**4149**
a) Interest/discount on advances/bills	100496	169132	749	1422	18511	19753	2364	2835
b) Income on Investments	35206	53885	8251	1080	4426	6677	1071	1013
c) Interest on balances with RBI and other inter-Bank Funds	1415	2435	2137	2162	2534	1232	250	233
d) Others	494	1967	—	—	452	1252	13	68
II. Other Income	**61248**	**75308**	**760**	**1542**	**30355**	**37942**	**504**	**718**
a) Commission, exchange and brokerage	42870	56733	291	282	23735	25801	589	565
b) Net Profit (loss) on sale of investments	-3120	-5976	-236	-194	-107	-16	-260	—
c) Net Profit (loss) on revaluation of investments	-2461	-8905	—	—	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	437	841	-1	-1	72	3839	—	1
e) Net profit (loss) on exchange transactions	23505	31279	162	225	3640	4258	86	71
f) Miscellaneous income	17	1336	544	1230	3015	4060	89	81
Total (I+II)	**198859**	**302727**	**11897**	**6206**	**56278**	**66856**	**4202**	**4867**
Expenditure & Provisions								
III. Interest expended	**65916**	**103841**	**10108**	**3227**	**15446**	**16670**	**2148**	**2455**
a) Interest on deposits	20586	37808	9872	2203	14172	14560	35	54
b) Interest on RBI/inter-bank borrowings	37933	42589	236	1024	1112	2078	1701	1908
c) Others	7397	23444	—	—	162	32	412	493
IV. Operating Expenses	**74749**	**97021**	**1399**	**1890**	**30103**	**33939**	**726**	**580**
a) Payments to and provisions for employees	25521	33445	324	523	11885	13682	285	267
b) Rent, taxes and lighting	3908	4510	129	112	1872	1857	48	48
c) Printing and stationery	1814	1822	17	18	823	752	6	5
d) Advertisement and publicity	2892	4438	2	7	1610	4114	2	2
e) Depreciation on bank's property	3965	4844	66	62	2048	1849	77	58
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	30	30	4	4	116	183	6	6
h) Law charges	220	248	10	4	49	40	4	—
i) Postage, telegrams, telephones, etc.	3408	3858	40	47	2524	2450	78	62
j) Repairs and maintenance	2671	3230	76	67	715	1039	24	23
k) Insurance	1081	1355	58	54	146	186	7	7
l) Other expenditure	29239	39241	673	992	8315	7787	189	102
V. Provisions and contingencies	**34025**	**63330**	**-67**	**899**	**5435**	**11073**	**546**	**775**
Total expenses @	**140665**	**200862**	**11507**	**5117**	**45549**	**50609**	**2874**	**3035**
VI. Profit (loss) during the year	**24169**	**38535**	**457**	**190**	**5294**	**5174**	**782**	**1057**
Total (III+IV+V+VI)	**198859**	**302727**	**11897**	**6206**	**56278**	**66856**	**4202**	**4867**

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Arab Bangladesh Bank		Bank International Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	**375**	**452**	**400**	**503**	**34755**	**43011**	**2895**	**3006**
a) Interest/discount on advances/bills	233	309	138	87	20244	21806	1707	1695
b) Income on Investments	37	45	156	123	13062	18541	869	767
c) Interest on balances with RBI and other inter-Bank Funds	105	98	106	293	293	255	331	412
d) Others	—	—	—	—	1156	2409	-12	132
II. Other Income	**404**	**485**	**67**	**392**	**19838**	**24431**	**464**	**441**
a) Commission, exchange and brokerage	308	359	4	2	3469	4625	234	201
b) Net Profit (loss) on sale of investments	—	—	—	—	-793	-1220	29	9
c) Net Profit (loss) on revaluation of investments	—	—	-8	-8	-2113	-1145	-30	-20
d) Net Profit (loss) on sale of land and other Assets	—	—	—	—	155	813	-4	-1
e) Net profit (loss) on exchange transactions	41	63	-34	-38	13669	17767	80	112
f) Miscellaneous income	55	63	105	436	5451	3591	155	140
Total (I+II)	**779**	**937**	**467**	**895**	**54593**	**67442**	**3359**	**3447**
Expenditure & Provisions								
III. Interest expended	**38**	**53**	**93**	**141**	**14701**	**18060**	**1993**	**1729**
a) Interest on deposits	28	39	42	51	4644	6706	1643	1518
b) Interest on RBI/inter-bank borrowings	10	14	51	90	10057	11354	228	118
c) Others	—	—	—	—	—	—	122	93
IV. Operating Expenses	**228**	**418**	**268**	**261**	**11267**	**13978**	**1161**	**1072**
a) Payments to and provisions for employees	64	80	69	61	5535	7782	503	433
b) Rent, taxes and lighting	17	43	13	13	1037	1076	248	329
c) Printing and stationery	5	6	14	10	131	148	14	15
d) Advertisement and publicity	5	7	2	1	—	—	2	2
e) Depreciation on bank's property	15	14	67	61	738	817	132	56
f) Directors' fees, allowances and expenses	17	14	—	—	—	—	—	—
g) Auditors' fees and expenses	1	3	3	3	10	14	8	6
h) Law charges	1	5	—	29	37	25	19	5
i) Postage, telegrams, telephones, etc.	20	26	24	26	334	334	45	36
j) Repairs and maintenance	8	10	14	18	279	297	59	53
k) Insurance	3	3	4	4	197	239	35	38
l) Other expenditure	72	207	58	35	2969	3246	96	99
V. Provisions and contingencies	**226**	**230**	**221**	**-10**	**14167**	**15850**	**875**	**1459**
Total expenses @	**266**	**471**	**361**	**402**	**25968**	**32038**	**3154**	**2801**
VI. Profit (loss) during the year	**287**	**236**	**-115**	**503**	**14458**	**19554**	**-670**	**-813**
Total (III+IV+V+VI)	**779**	**937**	**467**	**895**	**54593**	**67442**	**3359**	**3447**

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	**972**	**1025**	**18377**	**26372**	**7901**	**12741**	**6566**	**13755**
a) Interest/discount on advances/bills	503	374	12130	18346	4699	8994	67	2278
b) Income on Investments	138	203	5834	7014	1957	2913	5248	9167
c) Interest on balances with RBI and other inter-Bank Funds	331	431	262	242	1045	471	1170	2112
d) Others	—	17	151	770	200	363	81	198
II. Other Income	**431**	**344**	**4897**	**7527**	**3616**	**4917**	**23392**	**21719**
a) Commission, exchange and brokerage	247	243	688	831	882	960	1600	6555
b) Net Profit (loss) on sale of investments	—	—	-73	—	1	5	502	-1156
c) Net Profit (loss) on revaluation of investments	—	-59	-923	-649	—	—	-24	-24
d) Net Profit (loss) on sale of land and other Assets	—	—	3	-26	-80	-17	-3	—
e) Net profit (loss) on exchange transactions	144	104	3177	5284	1454	2196	3598	-1479
f) Miscellaneous income	40	56	2025	2087	1359	1773	17719	17823
Total (I+II)	**1403**	**1369**	**23274**	**33899**	**11517**	**17658**	**29958**	**35474**
Expenditure & Provisions								
III. Interest expended	**411**	**400**	**12968**	**17916**	**2979**	**4766**	**2816**	**7095**
a) Interest on deposits	382	389	10920	12842	2270	2612	1125	2912
b) Interest on RBI/inter-bank borrowings	29	4	2041	4951	73	680	1124	2124
c) Others	—	7	7	123	636	1474	567	2059
IV. Operating Expenses	**254**	**269**	**3385**	**3990**	**4219**	**4173**	**5183**	**12814**
a) Payments to and provisions for employees	93	92	1342	1547	2574	2199	3406	8313
b) Rent, taxes and lighting	35	36	432	474	348	350	237	1389
c) Printing and stationery	6	5	59	62	50	48	18	40
d) Advertisement and publicity	5	2	5	66	1	—	12	509
e) Depreciation on bank's property	7	5	160	195	260	213	289	443
f) Directors' fees, allowances and expenses	—	—	—	—	1	2	—	—
g) Auditors' fees and expenses	3	1	17	20	7	7	12	20
h) Law charges	4	17	69	42	65	67	—	17
i) Postage, telegrams, telephones, etc.	38	50	140	147	65	71	204	334
j) Repairs and maintenance	9	6	211	181	145	148	253	262
k) Insurance	1	1	124	144	72	100	12	37
l) Other expenditure	53	54	826	1112	631	968	740	1450
V. Provisions and contingencies	**695**	**496**	**3755**	**4409**	**4285**	**3654**	**9765**	**6457**
Total expenses @	**665**	**669**	**16353**	**21906**	**7198**	**8939**	**7999**	**19909**
VI. Profit (loss) during the year	**43**	**204**	**3166**	**7584**	**34**	**5065**	**12194**	**9108**
Total (III+IV+V+VI)	**1403**	**1369**	**23274**	**33899**	**11517**	**17658**	**29958**	**35474**

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank		Citibank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
<u>**Income**</u>								
I. Interest Earned	**22319**	**30304**	**12982**	**16810**	**871**	**1176**	**306439**	**438364**
a) Interest/discount on advances/bills	11539	16707	6238	9941	606	926	203607	291278
b) Income on Investments	10217	12022	5385	5163	212	208	88379	103159
c) Interest on balances with RBI and other inter-Bank Funds	533	1553	1359	1706	53	42	14302	42939
d) Others	30	22	—	—	—	—	151	988
II. Other Income	**7290**	**13699**	**10713**	**15169**	**93**	**130**	**104307**	**134583**
a) Commission, exchange and brokerage	4884	5852	1494	1489	65	58	57432	61400
b) Net Profit (loss) on sale of investments	-1999	-3537	-1147	1521	2	—	-13542	-13215
c) Net Profit (loss) on revaluation of investments	-7	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	-22	2	—	1	—	—	1074	476
e) Net profit (loss) on exchange transactions	4034	10962	10314	12023	-10	24	54986	85068
f) Miscellaneous income	400	420	52	135	36	48	4357	854
Total (I+II)	**29609**	**44003**	**23695**	**31979**	**964**	**1306**	**410746**	**572947**
<u>**Expenditure & Provisions**</u>								
III. Interest expended	**11314**	**17246**	**10460**	**9533**	**285**	**696**	**100571**	**169637**
a) Interest on deposits	6002	8840	8302	1735	152	302	70552	130971
b) Interest on RBI/inter-bank borrowings	4466	6465	1438	6454	133	391	25725	36562
c) Others	846	1941	720	1344	—	3	4294	2104
IV. Operating Expenses	**10418**	**12932**	**5274**	**7908**	**374**	**415**	**152465**	**185265**
a) Payments to and provisions for employees	5001	6591	2801	4725	122	144	34422	56178
b) Rent, taxes and lighting	610	708	237	332	115	113	8443	8640
c) Printing and stationery	103	156	21	20	3	3	2202	3265
d) Advertisement and publicity	108	173	113	184	1	1	17882	25194
e) Depreciation on bank's property	543	578	262	269	27	14	9268	11233
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	4	10	3	4	5	5	45	53
h) Law charges	5	0	23	94	15	16	611	1021
i) Postage, telegrams, telephones, etc.	344	330	85	104	8	7	9806	11079
j) Repairs and maintenance	534	734	95	163	7	4	8446	7431
k) Insurance	170	182	50	57	8	9	2378	3129
l) Other expenditure	2996	3470	1584	1956	63	99	58962	58042
V. Provisions and contingencies	**5968**	**7464**	**343**	**5560**	**592**	**129**	**87156**	**128045**
Total expenses @	**21732**	**30178**	**15734**	**17441**	**659**	**1111**	**253036**	**354902**
VI. Profit (loss) during the year	**1909**	**6361**	**7618**	**8978**	**-287**	**66**	**70554**	**90000**
Total (III+IV+V+VI)	**29609**	**44003**	**23695**	**31979**	**964**	**1306**	**410746**	**572947**

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	DBS Bank		Deutsche Bank		Hongkong & Shanghai Banking Corporation		J P Morgan Chase Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	**15445**	**38261**	**60373**	**97172**	**220194**	**350792**	**12579**	**27928**
a) Interest/discount on advances/bills	2819	9434	15548	35594	128369	211664	3	2545
b) Income on Investments	6385	11594	17941	28161	83177	120543	7916	21169
c) Interest on balances with RBI and other inter-Bank Funds	6241	17233	26884	33402	8286	16726	3095	2904
d) Others	—	—	—	15	362	1859	1565	1310
II. Other Income	**-881**	**8473**	**55524**	**65366**	**92826**	**121234**	**10082**	**17189**
a) Commission, exchange and brokerage	898	3443	17946	26163	53846	75900	5064	12801
b) Net Profit (loss) on sale of investments	-769	-894	-2189	-213	-24885	-27378	-1933	-3228
c) Net Profit (loss) on revaluation of investments	—	-135	—	—	—	—	-85	-782
d) Net Profit (loss) on sale of land and other Assets	—	3	802	324	3033	2794	—	9
e) Net profit (loss) on exchange transactions	-1074	5880	31514	31193	33630	43750	6919 *	8301 *
f) Miscellaneous income	64	176	7451	7899	27202	26168	117	88
Total (I+II)	**14564**	**46734**	**115897**	**162538**	**313020**	**472026**	**22661**	**45117**
Expenditure & Provisions								
III. Interest expended	**6046**	**24247**	**36830**	**46707**	**82787**	**121339**	**5157**	**12736**
a) Interest on deposits	4261	10148	5823	10655	60546	105406	4016	4996
b) Interest on RBI/inter-bank borrowings	1785	14099	30972	35986	17971	11211	385	2082
c) Others	—	—	35	66	4270	4722	756	5658
IV. Operating Expenses	**3905**	**7413**	**46613**	**74440**	**102522**	**158449**	**4248**	**7057**
a) Payments to and provisions for employees	2265	4596	16272	38102	42202	61693	1973	3949
b) Rent, taxes and lighting	491	650	2079	2793	4463	6388	199	351
c) Printing and stationery	19	21	347	980	1788	2491	16	20
d) Advertisement and publicity	—	—	1560	2603	9397	11842	1	10
e) Depreciation on bank's property	302	489	1825	2914	4843	6513	119	144
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	3	4	27	22	20	22	12	19
h) Law charges	13	5	189	263	557	438	42	138
i) Postage, telegrams, telephones, etc.	174	267	2771	3292	4234	7000	126	225
j) Repairs and maintenance	37	57	1434	2430	2409	4162	99	178
k) Insurance	27	79	525	1159	2502	3070	122	188
l) Other expenditure	574	1245	19584	19882	30107	54830	1539	1835
V. Provisions and contingencies	**3010**	**7663**	**19862**	**19569**	**76215**	**107678**	**5963**	**14646**
Total expenses @	**9951**	**31660**	**83443**	**121147**	**185309**	**279788**	**9405**	**19793**
VI. Profit (loss) during the year	**1603**	**7411**	**12592**	**21822**	**51496**	**84560**	**7293**	**10678**
Total (III+IV+V+VI)	**14564**	**46734**	**115897**	**162538**	**313020**	**472026**	**22661**	**45117**

Notes : @ Excluding 'Provisions and Contingencies'.

* Includes derivatives transactions of Rs.9005 lakh and Rs.9447 lakh as on March 31, 2006 & 2007 respectively.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	**449**	**594**	**2043**	**766**	**2393**	**4445**	**1692**	**1773**
a) Interest/discount on advances/bills	90	97	174	230	1849	3744	39	164
b) Income on Investments	161	141	1458	209	526	639	976	846
c) Interest on balances with RBI and other inter-Bank Funds	198	356	309	223	10	16	677	762
d) Others	—	—	102	104	8	46	—	1
II. Other Income	**615**	**40**	**691**	**790**	**785**	**1347**	**-72**	**-43**
a) Commission, exchange and brokerage	23	29	424	570	542	735	47	33
b) Net Profit (loss) on sale of investments	—	-5	110	—	—	—	-6	-24
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	-168	-139
d) Net Profit (loss) on sale of land and other Assets	-1	—	1	2	—	-18	—	—
e) Net profit (loss) on exchange transactions	10	15	49	116	243	630	39	48
f) Miscellaneous income	583	1	107	102	—	—	16	39
Total (I+II)	**1064**	**634**	**2734**	**1556**	**3178**	**5792**	**1620**	**1730**
Expenditure & Provisions								
III. Interest expended	**67**	**107**	**1849**	**68**	**1135**	**1517**	**1378**	**1279**
a) Interest on deposits	67	107	1819	31	476	579	1235	1101
b) Interest on RBI/inter-bank borrowings	—	—	26	1	562	935	143	178
c) Others	—	—	4	36	97	3	—	—
IV. Operating Expenses	**325**	**265**	**403**	**568**	**909**	**1715**	**557**	**580**
a) Payments to and provisions for employees	64	66	120	227	402	685	149	170
b) Rent, taxes and lighting	84	82	68	106	162	372	47	45
c) Printing and stationery	2	2	7	7	9	16	5	7
d) Advertisement and publicity	1	1	1	2	1	1	2	2
e) Depreciation on bank's property	28	33	20	31	71	158	120	125
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	2	2
g) Auditors' fees and expenses	2	2	2	3	3	5	6	2
h) Law charges	63	0	12	9	12	33	44	36
i) Postage, telegrams, telephones, etc.	5	5	33	33	33	31	18	15
j) Repairs and maintenance	16	15	39	29	37	106	36	29
k) Insurance	2	1	6	2	7	20	24	24
l) Other expenditure	58	58	95	119	172	288	104	123
V. Provisions and contingencies	**257**	**119**	**107**	**-114**	**656**	**1350**	**66**	**116**
Total expenses @	**392**	**372**	**2252**	**636**	**2044**	**3232**	**1935**	**1859**
VI. Profit (loss) during the year	**415**	**143**	**375**	**1034**	**478**	**1210**	**-381**	**-245**
Total (III+IV+V+VI)	**1064**	**634**	**2734**	**1556**	**3178**	**5792**	**1620**	**1730**

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Shinhan Bank #		Societe Generale		Sonali Bank		Standard Chartered Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	**1679**	**2523**	**9286**	**16906**	**133**	**137**	**305635**	**404278**
a) Interest/discount on advances/bills	455	808	1429	2860	52	36	201482	259201
b) Income on Investments	503	474	7318	11613	41	44	87096	124933
c) Interest on balances with RBI and other inter-Bank Funds	710	1238	539	2433	20	9	5722	10508
d) Others	11	3	—	—	20	48	11335	9636
II. Other Income	**464**	**287**	**2382**	**3959**	**376**	**354**	**105774**	**134733**
a) Commission, exchange and brokerage	216	175	1677	1509	309	296	67392	91278
b) Net Profit (loss) on sale of investments	—	—	-1269	-2086	—	—	-9034	-34152
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	—	—	—	—	—	—	134	362
e) Net profit (loss) on exchange transactions	229	92	451	666	61	37	21689	26979
f) Miscellaneous income	19	20	1523	3870	6	21	25593	50266
Total (I+II)	**2143**	**2810**	**11668**	**20865**	**509**	**491**	**411409**	**539011**
Expenditure & Provisions								
III. Interest expended	**714**	**614**	**5177**	**11690**	**79**	**71**	**119017**	**165188**
a) Interest on deposits	392	354	3254	5229	54	41	82270	112196
b) Interest on RBI/inter-bank borrowings	41	69	1923	6460	—	—	31985	48226
c) Others	281	191	—	1	25	30	4762	4766
IV. Operating Expenses	**492**	**885**	**3039**	**4858**	**330**	**304**	**120109**	**140027**
a) Payments to and provisions for employees	138	276	1695	2886	182	178	40936	59034
b) Rent, taxes and lighting	88	202	220	376	61	56	3854	4465
c) Printing and stationery	5	11	18	39	4	4	2810	3522
d) Advertisement and publicity	3	6	1	24	2	2	27535	21570
e) Depreciation on bank's property	26	48	354	471	5	4	2926	2876
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	2	2	3	2	3	3	40	33
h) Law charges	—	1	2	17	1	1	1793	3423
i) Postage, telegrams, telephones, etc.	11	15	135	202	28	27	5127	4817
j) Repairs and maintenance	28	31	58	66	1	1	6555	7752
k) Insurance	17	17	62	88	2	3	2393	3104
l) Other expenditure	174	276	491	687	41	25	26140	29431
V. Provisions and contingencies	**404**	**715**	**1725**	**2106**	**49**	**55**	**81797**	**97363**
Total expenses @	**1206**	**1499**	**8216**	**16548**	**409**	**375**	**239126**	**305215**
VI. Profit (loss) during the year	**533**	**596**	**1727**	**2211**	**51**	**61**	**90486**	**136433**
Total (III+IV+V+VI)	**2143**	**2810**	**11668**	**20865**	**509**	**491**	**411409**	**539011**

Notes : @ Excluding 'Provisions and Contingencies'.
See 'Explanatory Notes'.

Source **:** Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31	
	State Bank of Mauritius	
	2006	2007
	(57)	(58)
Income		
I. Interest Earned	**3966**	**3647**
a) Interest/discount on advances/bills	1836	1885
b) Income on Investments	1113	856
c) Interest on balances with RBI and other inter-Bank Funds	1017	906
d) Others	—	—
II. Other Income	**178**	**635**
a) Commission, exchange and brokerage	65	41
b) Net Profit (loss) on sale of investments	-72	55
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	128	172
f) Miscellaneous income	57	367
Total (I+II)	**4144**	**4282**
Expenditure & Provisions		
III. Interest expended	**2468**	**2473**
a) Interest on deposits	1177	1438
b) Interest on RBI/inter-bank borrowings	1291	1035
c) Others	—	—
IV. Operating Expenses	**487**	**644**
a) Payments to and provisions for employees	170	189
b) Rent, taxes and lighting	29	24
c) Printing and stationery	7	6
d) Advertisement and publicity	1	1
e) Depreciation on bank's property	92	135
f) Directors' fees, allowances and expenses	—	—
g) Auditors' fees and expenses	2	3
h) Law charges	1	13
i) Postage, telegrams, telephones, etc.	69	76
j) Repairs and maintenance	31	38
k) Insurance	20	28
l) Other expenditure	65	131
V. Provisions and contingencies	**886**	**379**
Total expenses @	**2955**	**3117**
VI. Profit (loss) during the year	**303**	**786**
Total (III+IV+V+VI)	**4144**	**4282**

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Axis Bank #		Bank of Rajasthan		Bharat Overseas Bank #		Catholic Syrian Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**288879**	**456041**	**54027**	**75793**	**25214**		**36529**	**41605**
a) Interest/discount on advances/bills	152804	270286	24068	44407	15085		24066	29095
b) Income on Investments	128568	173147	19576	21806	8163		10362	10080
c) Interest on balances with RBI and other inter-Bank Funds	4164	7730	9520	9030	1810		2056	2422
d) Others	3343	4878	863	550	156		45	8
II. Other Income	**72964**	**101011**	**5147**	**12401**	**2554**		**4024**	**3551**
a) Commission, exchange and brokerage	48891	77896	3580	4547	973		1729	1669
b) Net Profit (loss) on sale of investments	12981	6088	-1541	4135	142		194	-74
c) Net Profit (loss) on revaluation of investments	—	—	-928	-1177	—		-843	-711
d) Net Profit (loss) on sale of land and other Assets	-170	-291	10	-36	5		2	7
e) Net profit (loss) on exchange transactions	8689	12485	559	560	554		577	663
f) Miscellaneous income	2573	4833	3467	4372	880		2365	1997
Total (I+II)	**361843**	**557052**	**59174**	**88194**	**27768**		**40553**	**45156**
Expenditure & Provisions								
III. Interest expended	**181056**	**299332**	**31706**	**43940**	**14553**		**21835**	**25151**
a) Interest on deposits	155170	248089	30454	42050	13267		21066	24017
b) Interest on RBI/inter-bank borrowings	6034	16880	108	76	639		44	77
c) Others	19852	34363	1144	1814	647		725	1057
IV. Operating Expenses	**81405**	**121460**	**25507**	**25074**	**8672**		**15021**	**13740**
a) Payments to and provisions for employees	24020	38135	17167	16128	3858		11214	9250
b) Rent, taxes and lighting	11367	15908	1818	1911	1493		1291	1383
c) Printing and stationery	2824	3758	279	324	109		210	222
d) Advertisement and publicity	1705	2962	471	525	108		57	85
e) Depreciation on bank's property	9219	11186	1256	1192	870		178	513
f) Directors' fees, allowances and expenses	50	59	23	36	23		37	37
g) Auditors' fees and expenses	42	50	44	50	51		40	45
h) Law charges	603	638	330	269	24		67	97
i) Postage, telegrams, telephones, etc.	4262	7010	435	451	239		138	140
j) Repairs and maintenance	9501	12887	580	592	113		266	293
k) Insurance	3456	5481	722	822	253		423	469
l) Other expenditure	14356	23386	2382	2774	1531		1100	1206
V. Provisions and contingencies	**50873**	**70357**	**437**	**8123**	**3984**		**3085**	**4357**
Total expenses @	**262461**	**420792**	**57213**	**69014**	**23225**		**36856**	**38891**
VI. Profit (loss) during the year	**48509**	**65903**	**1524**	**11057**	**559**		**612**	**1908**
Total (III+IV+V+VI)	**361843**	**557052**	**59174**	**88194**	**27768**		**40553**	**45156**

Notes : @ Excluding 'Provisions and Contingencies'.
See 'Explanatory Notes'.
Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Centurion Bank of Punjab		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	**80320**	**126853**	**32639**	**40005**	**27714**	**34693**	**20989**	**24653**
a) Interest/discount on advances/bills	57948	98371	24447	30832	17609	22536	14455	17690
b) Income on Investments	17990	24357	7675	8586	8703	9519	5375	5578
c) Interest on balances with RBI and other inter-Bank Funds	3954	3917	517	587	1387	2403	727	1299
d) Others	428	208	—	—	15	235	432	86
II. Other Income	**27669**	**40544**	**3954**	**5408**	**5522**	**9249**	**2191**	**2963**
a) Commission, exchange and brokerage	19731	35870	1388	1397	3949	5946	943	909
b) Net Profit (loss) on sale of investments	330	719	804	344	1389	629	-90	-24
c) Net Profit (loss) on revaluation of investments	-3468	-3522	-482	-562	-2506	-2154	-514	-546
d) Net Profit (loss) on sale of land and other Assets	94	112	7	2	-7	1553	—	3
e) Net profit (loss) on exchange transactions	3130	4816	382	406	1059	1493	230	279
f) Miscellaneous income	7852	2549	1855	3821	1638	1782	1622	2342
Total (I+II)	**107989**	**167397**	**36593**	**45413**	**33236**	**43942**	**23180**	**27616**
Expenditure & Provisions								
III. Interest expended	**40444**	**69895**	**18661**	**23255**	**20196**	**22738**	**12689**	**14977**
a) Interest on deposits	37581	65346	18426	22788	17682	20643	12079	14200
b) Interest on RBI/inter-bank borrowings	1389	3438	122	124	2150	1888	40	157
c) Others	1474	1111	113	343	364	207	570	620
IV. Operating Expenses	**50281**	**70582**	**7018**	**9010**	**15008**	**17180**	**8181**	**8775**
a) Payments to and provisions for employees	14243	22131	3633	4437	5241	6918	4182	4371
b) Rent, taxes and lighting	5055	6196	815	1027	2189	2391	1003	1107
c) Printing and stationery	1612	1781	154	202	262	351	125	95
d) Advertisement and publicity	1290	989	108	228	67	252	77	64
e) Depreciation on bank's property	5148	5697	425	1056	787	898	715	882
f) Directors' fees, allowances and expenses	44	22	18	21	18	23	24	18
g) Auditors' fees and expenses	38	62	16	40	27	30	27	32
h) Law charges	233	370	4	8	92	17	90	27
i) Postage, telegrams, telephones, etc.	2187	3403	325	306	400	428	274	155
j) Repairs and maintenance	3024	3796	110	294	320	476	200	184
k) Insurance	940	1250	370	411	343	343	231	250
l) Other expenditure	16467	24885	1040	980	5262	5053	1233	1590
V. Provisions and contingencies	**8484**	**14782**	**5278**	**5967**	**6560**	**3289**	**1358**	**2250**
Total expenses @	**90725**	**140477**	**25679**	**32265**	**35204**	**39918**	**20870**	**23752**
VI. Profit (loss) during the year	**8780**	**12138**	**5636**	**7181**	**-8528**	**735**	**952**	**1614**
Total (III+IV+V+VI)	**107989**	**167397**	**36593**	**45413**	**33236**	**43942**	**23180**	**27616**

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Federal Bank		Ganesh Bank of Kurundwad #		HDFC Bank		ICICI Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	**143653**	**181736**	**1235**		**447534**	**688902**	**1430613**	**2299429**
a) Interest/discount on advances/bills	91600	128145	721		270020	433415	1020659	1609631
b) Income on Investments	45817	48250	422		163166	229862	369276	598854
c) Interest on balances with RBI and other inter-Bank Funds	3594	4381	12		14255	25294	33546	80856
d) Others	2642	960	80		93	331	7132	10088
II. Other Income	**21695**	**28668**	**71**		**112398**	**151623**	**418087**	**592916**
a) Commission, exchange and brokerage	6993	8278	42		104505	129238	300195	433086
b) Net Profit (loss) on sale of investments	3308	4929	—		3754	-7440	74975	111524
c) Net Profit (loss) on revaluation of investments	-1615	-1590	—		-8966	599	-85574	-103378
d) Net Profit (loss) on sale of land and other Assets	244	71	—		27	-105	712	11522
e) Net profit (loss) on exchange transactions	2017	3044	—		9940	19035	47308	64396
f) Miscellaneous income	10748	13936	29		3138	10296	80471	75766
Total (I+II)	**165348**	**210404**	**1306**		**559932**	**840525**	**1848700**	**2892345**
Expenditure & Provisions								
III. Interest expended	**83673**	**108496**	**1030**		**192950**	**317945**	**959745**	**1635850**
a) Interest on deposits	79740	103006	1030		155943	269532	583668	1164771
b) Interest on RBI/inter-bank borrowings	342	1431	—		31501	27405	92542	130010
c) Others	3591	4059	—		5506	21008	283535	341069
IV. Operating Expenses	**36457**	**40608**	**413**		**169109**	**242080**	**500115**	**669056**
a) Payments to and provisions for employees	22836	26045	253		48682	77686	108229	161675
b) Rent, taxes and lighting	3225	3759	25		16831	19397	23480	31082
c) Printing and stationery	433	509	1		6876	8530	11104	15247
d) Advertisement and publicity	281	390	1		8085	7488	18555	21774
e) Depreciation on bank's property	2574	2397	50		17859	21960	62379	54478
f) Directors' fees, allowances and expenses	46	48	1		19	46	32	38
g) Auditors' fees and expenses	287	370	—		59	57	185	212
h) Law charges	381	359	14		243	555	1124	2848
i) Postage, telegrams, telephones, etc.	723	387	7		15029	18505	21576	29258
j) Repairs and maintenance	824	923	11		9051	12574	25807	33695
k) Insurance	1581	1866	22		5182	7166	10803	16890
l) Other expenditure	3266	3555	28		41193	68116	216841	301859
V. Provisions and contingencies	**22697**	**32025**	**933**		**110795**	**166355**	**134834**	**276419**
Total expenses @	**120130**	**149104**	**1443**		**362059**	**560025**	**1459860**	**2304906**
VI. Profit (loss) during the year	**22521**	**29275**	**-1070**		**87078**	**114145**	**254006**	**311020**
Total (III+IV+V+VI)	**165348**	**210404**	**1306**		**559932**	**840525**	**1848700**	**2892345**

Notes : @ Excluding 'Provisions and Contingencies'.
See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	IndusInd Bank		ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	**118828**	**150026**	**122243**	**140138**	**170625**	**189933**	**101804**	**125624**
a) Interest/discount on advances/bills	83560	104460	82451	95959	110237	135367	61470	81352
b) Income on Investments	31100	39195	30271	33260	56107	50803	37225	41269
c) Interest on balances with RBI and other inter-Bank Funds	1418	3086	2649	2891	4281	3763	3106	2516
d) Others	2750	3285	6872	8028	—	—	3	487
II. Other Income	**18882**	**24414**	**13918**	**19432**	**11085**	**16021**	**16680**	**17428**
a) Commission, exchange and brokerage	4051	6872	12581	16054	7193	8981	6279	8450
b) Net Profit (loss) on sale of investments	1326	1866	1986	2516	-1664	1120	8751	6395
c) Net Profit (loss) on revaluation of investments	-3727	-4012	-5114	-5425	—	—	-963	-1072
d) Net Profit (loss) on sale of land and other Assets	-434	-2765	305	499	—	—	-14	-23
e) Net profit (loss) on exchange transactions	1054	1867	706	-451	739	884	1465	1828
f) Miscellaneous income	16612	20586	3454	6239	4817	5036	1162	1850
Total (I+II)	**137710**	**174440**	**136161**	**159570**	**181710**	**205954**	**118484**	**143052**
Expenditure & Provisions								
III. Interest expended	**87319**	**122885**	**74124**	**85931**	**104252**	**113148**	**65207**	**83639**
a) Interest on deposits	77778	105989	61703	71251	102648	109545	63834	81956
b) Interest on RBI/inter-bank borrowings	4990	8390	3286	2691	582	3536	1213	795
c) Others	4551	8506	9135	11989	1022	67	160	888
IV. Operating Expenses	**31662**	**34395**	**51879**	**50706**	**34526**	**37244**	**20450**	**23755**
a) Payments to and provisions for employees	8479	9629	23419	23848	19240	22007	11614	12909
b) Rent, taxes and lighting	2853	3032	3501	3872	2276	2669	1852	2657
c) Printing and stationery	999	1041	1049	1113	389	384	269	302
d) Advertisement and publicity	815	333	536	349	306	494	316	278
e) Depreciation on bank's property	3599	3409	3720	3798	3892	3314	1780	1662
f) Directors' fees, allowances and expenses	42	39	84	72	17	22	27	22
g) Auditors' fees and expenses	84	81	96	105	299	364	53	57
h) Law charges	1072	1141	199	196	59	67	99	89
i) Postage, telegrams, telephones, etc.	2061	2214	1794	1925	414	462	100	404
j) Repairs and maintenance	1997	2393	3552	2488	474	493	793	950
k) Insurance	1271	1415	1886	1948	1533	1604	1265	1513
l) Other expenditure	8390	9668	12043	10992	5627	5364	2282	2912
V. Provisions and contingencies	**15048**	**10336**	**9251**	**14041**	**25248**	**28113**	**15226**	**17955**
Total expenses @	**118981**	**157280**	**126003**	**136637**	**138778**	**150392**	**85657**	**107394**
VI. Profit (loss) during the year	**3681**	**6824**	**907**	**8892**	**17684**	**27449**	**17601**	**17703**
Total (III+IV+V+VI)	**137710**	**174440**	**136161**	**159570**	**181710**	**205954**	**118484**	**143052**

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Karur Vysya Bank		Kotak Mahindra Bank		Lakshmi Vilas Bank		Lord Krishna Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	**65085**	**86739**	**71889**	**135410**	**32206**	**42917**	**18406**	**18903**
a) Interest/discount on advances/bills	45316	62111	53905	100379	21667	31213	11683	12416
b) Income on Investments	18694	21835	16842	31583	9534	10006	5958	5672
c) Interest on balances with RBI and other inter-Bank Funds	1068	2779	1053	3312	1003	1616	734	815
d) Others	7	14	89	136	2	82	31	—
II. Other Income	**12060**	**11917**	**21807**	**28367**	**3493**	**4580**	**1579**	**1527**
a) Commission, exchange and brokerage	7712	9393	15893	18732	3119	3570	816	842
b) Net Profit (loss) on sale of investments	4888	2747	1607	2474	-1070	-125	61	-284
c) Net Profit (loss) on revaluation of investments	-2251	-2703	-4503	-4392	-1113	-1092	-1110	-1123
d) Net Profit (loss) on sale of land and other Assets	-9	11	28	55	-7	41	-1	-24
e) Net profit (loss) on exchange transactions	933	1195	2853	1521	456	555	496	419
f) Miscellaneous income	787	1274	5929	9977	2108	1631	1317	1697
Total (I+II)	**77145**	**98656**	**93696**	**163777**	**35699**	**47497**	**19985**	**20430**
Expenditure & Provisions								
III. Interest expended	**36796**	**52029**	**33891**	**69923**	**21657**	**29919**	**12964**	**14404**
a) Interest on deposits	35635	50694	27432	52145	20682	28435	12122	13700
b) Interest on RBI/inter-bank borrowings	652	1019	4811	9905	51	330	178	150
c) Others	509	316	1648	7873	924	1154	664	554
IV. Operating Expenses	**17485**	**19248**	**38748**	**61270**	**10050**	**10221**	**6917**	**5708**
a) Payments to and provisions for employees	8736	9270	17139	29298	5970	5620	3166	2585
b) Rent, taxes and lighting	1340	1571	2668	4100	773	829	1241	1133
c) Printing and stationery	218	315	883	1553	150	147	81	49
d) Advertisement and publicity	431	941	1116	1500	72	126	148	26
e) Depreciation on bank's property	2280	2201	2960	3474	634	745	530	374
f) Directors' fees, allowances and expenses	38	44	8	20	20	18	7	4
g) Auditors' fees and expenses	38	44	78	87	17	24	18	22
h) Law charges	38	38	306	614	34	50	29	25
i) Postage, telegrams, telephones, etc.	638	751	1741	2073	285	254	124	77
j) Repairs and maintenance	289	419	1102	2604	48	64	140	149
k) Insurance	693	853	632	417	359	438	219	211
l) Other expenditure	2746	2801	10115	15530	1688	1906	1214	1053
V. Provisions and contingencies	**9329**	**11377**	**9233**	**18445**	**1745**	**5600**	**-262**	**1649**
Total expenses @	**54281**	**71277**	**72639**	**131193**	**31707**	**40140**	**19881**	**20112**
VI. Profit (loss) during the year	**13535**	**16002**	**11824**	**14139**	**2247**	**1757**	**366**	**-1331**
Total (III+IV+V+VI)	**77145**	**98656**	**93696**	**163777**	**35699**	**47497**	**19985**	**20430**

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Nainital Bank		Ratnakar Bank		Sangli Bank		SBI Comm. & Intl. Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	**9208**	**12316**	**7024**	**7949**	**13105**	**11129**	**3621**	**3441**
a) Interest/discount on advances/bills	4834	7167	4648	5436	5910	3460	1702	2020
b) Income on Investments	3534	3148	2184	2125	5420	5673	802	873
c) Interest on balances with RBI and other inter-Bank Funds	834	1990	175	373	1415	1994	439	546
d) Others	6	11	17	15	360	2	678	2
II. Other Income	**1275**	**457**	**636**	**464**	**28**	**683**	**1045**	**386**
a) Commission, exchange and brokerage	244	347	211	226	451	444	109	102
b) Net Profit (loss) on sale of investments	670	-462	218	26	18	36	-63	—
c) Net Profit (loss) on revaluation of investments	-11	-7	—	—	-684	-59	—	—
d) Net Profit (loss) on sale of land and other Assets	—	—	6	—	—	2	—	—
e) Net profit (loss) on exchange transactions	—	—	—	—	47	50	75	-184
f) Miscellaneous income	372	579	201	212	195	210	924	468
Total (I+II)	**10483**	**12773**	**7660**	**8413**	**13133**	**11812**	**4666**	**3827**
Expenditure & Provisions								
III. Interest expended	**4027**	**5548**	**4021**	**4244**	**8103**	**7100**	**1899**	**2271**
a) Interest on deposits	4013	5441	3979	4209	8079	7079	1541	1964
b) Interest on RBI/inter-bank borrowings	14	107	5	3	23	21	349	301
c) Others	—	—	37	32	1	—	9	6
IV. Operating Expenses	**3665**	**3389**	**2341**	**3217**	**5921**	**8652**	**765**	**939**
a) Payments to and provisions for employees	2744	2347	1452	2208	4520	6690	307	462
b) Rent, taxes and lighting	226	249	302	307	392	440	116	123
c) Printing and stationery	53	46	35	40	27	28	7	9
d) Advertisement and publicity	17	16	8	13	7	6	4	2
e) Depreciation on bank's property	168	193	227	290	185	36	96	94
f) Directors' fees, allowances and expenses	3	4	6	5	2	2	10	11
g) Auditors' fees and expenses	10	11	6	7	17	37	3	3
h) Law charges	11	17	24	17	38	67	23	17
i) Postage, telegrams, telephones, etc.	47	54	33	38	64	67	12	21
j) Repairs and maintenance	21	38	39	46	163	193	29	26
k) Insurance	92	110	80	89	164	160	45	51
l) Other expenditure	273	304	129	157	342	926	113	120
V. Provisions and contingencies	**1573**	**2060**	**1239**	**653**	**2035**	**29198**	**1426**	**-137**
Total expenses @	**7692**	**8937**	**6362**	**7461**	**14024**	**15752**	**2664**	**3210**
VI. Profit (loss) during the year	**1218**	**1776**	**59**	**299**	**-2926**	**-33138**	**576**	**754**
Total (III+IV+V+VI)	**10483**	**12773**	**7660**	**8413**	**13133**	**11812**	**4666**	**3827**

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Concld.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	South Indian Bank		Tamilnad Mercantile Bank		United Western Bank #		Yes Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	**76133**	**97660**	**54832**	**63799**	**48627**		**19280**	**58760**
a) Interest/discount on advances/bills	54926	69441	28904	38704	30815		13612	42264
b) Income on Investments	18714	21880	23034	21950	16528		5015	15104
c) Interest on balances with RBI and other inter-Bank Funds	2493	6339	1294	1686	844		452	1056
d) Others	—	—	1600	1459	440		201	336
II. Other Income	**7227**	**10316**	**7802**	**8285**	**5619**		**9713**	**19458**
a) Commission, exchange and brokerage	2247	2428	3050	3262	2979		4193	11159
b) Net Profit (loss) on sale of investments	1491	3160	1691	983	-851		402	1064
c) Net Profit (loss) on revaluation of investments	-1823	-1837	-460	-989	0		-266	-614
d) Net Profit (loss) on sale of land and other Assets	52	-2	27	39	-12		-3	0
e) Net profit (loss) on exchange transactions	993	1469	905	1151	1001		4773	3305
f) Miscellaneous income	4267	5098	2589	3839	2502		614	4544
Total (I+II)	**83360**	**107976**	**62634**	**72084**	**54246**		**28993**	**78218**
Expenditure & Provisions								
III. Interest expended	**45114**	**60909**	**30232**	**34221**	**32130**		**10472**	**41625**
a) Interest on deposits	43402	59260	28714	32965	30721		8508	32930
b) Interest on RBI/inter-bank borrowings	52	91	68	118	266		1889	6694
c) Others	1660	1558	1450	1138	1143		75	2001
IV. Operating Expenses	**22605**	**21885**	**12969**	**14743**	**18053**		**8612**	**19350**
a) Payments to and provisions for employees	13937	13323	7615	8899	10830		5012	11747
b) Rent, taxes and lighting	1868	1945	1062	1183	1356		772	1602
c) Printing and stationery	405	521	279	308	225		89	251
d) Advertisement and publicity	227	364	215	326	112		177	268
e) Depreciation on bank's property	1223	1178	967	1022	1044		566	1107
f) Directors' fees, allowances and expenses	37	32	29	36	29		10	27
g) Auditors' fees and expenses	98	82	31	32	72		23	31
h) Law charges	85	89	27	32	92		39	184
i) Postage, telegrams, telephones, etc.	593	520	478	374	194		122	307
j) Repairs and maintenance	507	625	475	443	632		62	185
k) Insurance	822	1015	475	543	582		29	113
l) Other expenditure	2803	2191	1316	1545	2885		1711	3528
V. Provisions and contingencies	**10548**	**14770**	**9312**	**12542**	**14710**		**4376**	**7806**
Total expenses @	**67719**	**82794**	**43201**	**48964**	**50183**		**19084**	**60975**
VI. Profit (loss) during the year	**5093**	**10412**	**10121**	**10578**	**-10647**		**5533**	**9437**
Total (III+IV+V+VI)	**83360**	**107976**	**62634**	**72084**	**54246**		**28993**	**78218**

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B3 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007

(Amount in Rs. lakh)

Bank Name	Provisions and Contingencies for									
	Taxation		NPAs		Investments		Others		Total	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India & its Associates										
State Bank of India	249948	308377	14781	142826	389850	37923	34676	56737	689255	545863
State Bank of Bikaner and Jaipur	11908	17113	4248	7566	14347	7014	3096	5647	33599	37340
State Bank of Hyderabad	13764	23960	8500	4600	19984	16565	1856	4705	44104	49830
State Bank of Indore	5817	10137	500	4844	17367	976	1330	3944	25014	19901
State Bank of Mysore	6726	11703	14927	4043	7618	2571	-7157	3918	22114	22235
State Bank of Patiala	15324	17873	-3200	6432	26620	19808	4161	8700	42905	52813
State Bank of Saurashtra	882	5299	2692	1092	16060	8425	1939	1321	21573	16137
State Bank of Travancore	8031	14185	4600	6985	20768	10171	8117	7080	41516	38421
Nationalised Banks										
Allahabad Bank	4872	8524	7680	9000	19144	14175	106	3278	31802	34977
Andhra Bank	7193	24700	4000	9259	6529	6162	3987	-788	21709	39333
Bank of Baroda	6506	62780	34001	22715	60961	33566	7587	19793	109055	138854
Bank of India	21422	40969	53561	55689	9131	1334	15864	29191	99978	127183
Bank of Maharashtra	1490	6400	8300	13848	18511	8407	3127	5481	31428	34136
Canara Bank	20000	25000	63518	45795	30849	57452	6305	20919	120672	149166
Central Bank of India	11851	19730	6600	32659	68892	23745	6382	637	93725	76771
Corporation Bank	23004	28045	18700	18626	4883	5463	4329	8256	50916	60390
Dena Bank	-2149	3146	23691	28790	27069	8300	4126	3145	52737	43381
IDBI Ltd.	2746	5231	13169	13924	3873	-1140	4209	9619	23997	27634
Indian Bank	5622	12444	9715	9425	13267	10220	10313	27793	38917	59882
Indian Overseas Bank	20228	36500	15361	13531	14011	-1453	6740	6582	56340	55160
Oriental Bank of Commerce	16174	22630	-5495	-19910	23161	33980	5041	10288	38881	46988
Punjab and Sind Bank	4126	2435	9463	9967	904	2717	1434	10272	15927	25391
Punjab National Bank	59552	62905	6158	59982	89000	28811	-6930	17358	147780	169056
Syndicate Bank	1504	1176	29006	30365	1032	9044	15611	26064	47153	66649
UCO Bank	1379	4241	18126	29024	7403	10901	29670	23793	56578	67959
Union Bank of India	21945	53500	15573	33000	6732	11609	34867	17435	79117	115544
United Bank of India	6800	3533	13415	23154	22765	13967	949	4528	43929	45182
Vijaya Bank	5258	1641	12675	12068	25736	12593	6944	10166	50613	36468

Source : Annual accounts of banks of respective years

TABLE B3 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

(Amount in Rs. lakh)

Bank Name	Provisions and Contingencies for									
	Taxation		NPAs		Investments		Others		Total	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Foreign Banks										
ABN Amro Bank	17730	31879	3	4322	5363	1237	10930	25892	34025	63330
Abu Dhabi Commercial Bank	36	351	28	380	-150	81	19	86	-67	898
American Express Bank	622	2979	—	—	270	-209	4544	8303	5436	11073
Antwerp Diamond Bank	616	782	—	—	-117	15	48	-22	547	775
Arab Bangladesh Bank	218	210	—	—	—	—	8	20	226	230
Bank International Indonesia	4	3	—	—	—	—	217	-13	221	-10
Bank of America	11623	15272	—	—	1912	566	633	12	14168	15850
Bank of Bahrain & Kuwait	889	1508	272	347	213	101	-499	-496	875	1459
Bank of Ceylon	311	152	—	—	5	—	380	344	696	496
Bank of Nova Scotia	1755	5322	1294	561	156	-149	550	-1325	3755	4409
Bank of Tokyo-Mitsubishi UFJ	3787	2612	-70	-22	281	158	287	907	4285	3655
Barclays Bank	9577	7975	—	—	105	10	83	-1528	9765	6457
BNP Paribas	2571	7859	-283	-192	2763	-1165	917	962	5968	7464
Calyon Bank	748	4787	-375	-477	-186	-24	156	1273	343	5559
Chinatrust Commercial Bank	3	12	—	—	50	12	217	105	270	129
Citibank	50996	65991	10366	27742	20588	10203	5206	24109	87156	128045
DBS Bank	1233	5347	—	—	1099	1537	678	780	3010	7663
Deutsche Bank	18106	18651	—	—	1357	-1438	399	2355	19862	19569
Hongkong & Shanghai Banking Corporation	45322	62766	—	—	12014	5781	18879	39130	76215	107677
J P Morgan Chase Bank	5255	8526	—	4439	734	718	-25	964	5963	14647
Krung Thai Bank	344	110	—	—	6	10	-93	-1	257	119
Mashreq Bank	9	-14	—	—	26	19	71	-119	106	-114
Mizuho Corporate Bank	722	1176	-136	-6	4	53	65	125	656	1348
Oman International Bank	9	7	-139	31	196	78	—	—	66	116
Shinhan Bank	372	692	—	—	36	-1	-4	23	404	714
Societe Generale	1100	1345	—	—	626	884	-1	-123	1725	2106
Sonali Bank	47	51	52	3	—	—	2	2	101	55
Standard Chartered Bank	47555	72772	—	—	19735	-6910	14506	31501	81796	97363
State Bank of Mauritius	83	348	—	—	269	44	534	-13	886	379

Source : Annual accounts of banks of respective years

TABLE B3 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Concld.)*

(Amount in Rs. lakh)

Bank Name	Provisions and Contingencies for									
	Taxation		NPAs		Investments		Others		Total	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Other Scheduled Commercial Banks										
Axis Bank	24635	33746	12706	7373	341	6697	13191	22541	50873	70357
Bank of Rajasthan	767	4908	1163	1506	481	197	-1974	1512	437	8123
Bharat Overseas Bank	882		429		1388		1285		3984	
Catholic Syrian Bank	-174	1321	1981	1961	889	357	389	718	3085	4357
Centurion Bank of Punjab	-69	6231	7805	4024	-887	83	1635	4444	8484	14782
City Union Bank	1312	2712	—	—	106	475	3860	2780	5278	5967
Development Credit Bank	308	-627	-11	—	156	285	6106	3630	6559	3288
Dhanalakshmi Bank	605	1122	71	-380	-134	190	816	1318	1358	2250
Federal Bank	5979	10127	9558	8929	1091	6099	6069	6870	22697	32025
Ganesh Bank of Kurundwad	—		—		—		325		325	
HDFC Bank	38303	49770	38485	69115	24516	24109	9491	23361	110795	166355
ICICI Bank	55653	53782	—	—	-2560	4194	81740	218443	134833	276419
IndusInd Bank	2237	3916	9029	5592	762	231	3020	597	15048	10336
ING Vysya Bank	1246	3872	5339	6945	577	-338	2089	3562	9251	14041
Jammu & Kashmir Bank	8429	14071	8200	7157	6048	1812	2571	5073	25248	28113
Karnataka Bank	9306	9577	4705	4503	1065	3875	150	—	15226	17955
Karur Vysya Bank	4640	7023	—	—	2805	1542	1884	2812	9329	11377
Kotak Mahindra Bank	5537	6188	3749	12310	-52	-53	—	—	9233	18445
Lakshmi Vilas Bank	-410	-545	—	—	-500	736	2655	5409	1745	5600
Lord Krishna Bank	-1946	-36	—	—	729	257	954	1428	-263	1649
Nainital Bank	746	1060	—	—	387	48	440	952	1573	2060
Ratnakar Bank	58	58	521	143	586	337	74	115	1239	653
Sangli Bank	1	1540	697	1692	1158	2584	178	23382	2034	29198
SBI Comm.& Int. Bank	88	76	808	-435	1	73	529	150	1426	-137
South Indian Bank	1806	4231	7187	8329	586	820	970	1390	10548	14770
Tamilnad Mercantile Bank	5558	4738	1150	3019	2254	4235	350	550	9312	12542
United Western Bank	1254		6660		3153		3643		14710	
Yes Bank	2912	4932	—	—	734	310	730	2565	4376	7807

Source **:** Annual accounts of banks of respective years

TABLE B4 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007

(Amount in Rs. lakh)

Bank Name	As on March 31					
	Liability on account of outstanding forward exchange contracts $		Guarantees given on behalf of constituents			
			In India		Outside India	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India & its Associates						
State Bank of India	13435029	19728531	2077083	2371563	611615	1390557
State Bank of Bikaner & Jaipur	265943	694593	56613	83727	918	1417
State Bank of Hyderabad	1320522	1116966	175651	248558	12992	57525
State Bank of Indore	1503782	1962215	48997	100633	252	1502
State Bank of Mysore	515311	515009	56336	78074	—	—
State Bank of Patiala	425406	527326	86689	134532	2348	2441
State Bank of Saurashtra	244326	237865	27969	34525	272	2842
State Bank of Travancore	994561	1094120	105402	158176	1	11
Total	**18704879**	**25876623**	**2634739**	**3209787**	**628397**	**1456294**
Nationalised Banks						
Allahabad Bank	1744926	1498647	163093	191925	6227	40597
Andhra Bank	1864499	1544684	230895	271409	29571	23131
Bank of Baroda	1908588	3494463	327724	411361	151198	191468
Bank of India	5287822	4555357	548386	653446	204083	236734
Bank of Maharashtra	489122	949012	104134	184430	42044	55762
Canara Bank	3513431	3787429	1110101	1360623	1117	963
Central Bank of India	1120952	965470	198665	209944	28824	16552
Corporation Bank	1388829	1588279	231401	349681	28787	46035
Dena Bank	377563	852158	176444	207120	—	—
IDBI Ltd.	1957055	1770891	402261	808063	459	12145
Indian Bank	665526	249805	161288	211850	836	1398
Indian Overseas Bank	480693	786443	296416	417264	7671	6591
Oriental Bank of Commerce	347653	438742	406597	489207	17666	18306
Punjab & Sind Bank	193157	131914	44909	49216	—	—
Punjab National Bank	3062991	4016031	704963	927031	144084	281993
Syndicate Bank	3148002	3830833	256619	371876	103	12492
UCO Bank	908980	1426018	352257	288640	2412	2900
Union Bank of India	2757863	2789528	393525	396336	8653	14186
United Bank of India	96314	306224	110636	124399	14177	19813
Vijaya Bank	512688	435023	190093	200551	—	—
Total	**31826651**	**35416950**	**6410406**	**8124372**	**687912**	**981067**

Note : $ Includes derivative contracts.

Source : Annual accounts of banks of respective years.

TABLE B4 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

(Amount in Rs. lakh)

Bank Name	As on March 31					
	Acceptances, endorsements and other obligations		Others @		Total	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
State Bank of India & its Associates						
State Bank of India	3702548	4705064	3061863	2463287	22888138	30659002
State Bank of Bikaner & Jaipur	97831	122073	22734	26230	444038	928041
State Bank of Hyderabad	237629	293280	31161	95347	1777955	1811675
State Bank of Indore	108051	122612	16961	23544	1678043	2210505
State Bank of Mysore	106014	127487	2451	3869	680112	724439
State Bank of Patiala	179383	236833	19854	27147	713680	928278
State Bank of Saurashtra	45318	77617	47757	35164	365642	388013
State Bank of Travancore	91233	156500	9031	8823	1200228	1417629
Total	**4568009**	**5841466**	**3211811**	**2683411**	**29747835**	**39067581**
Nationalised Banks						
Allahabad Bank	156820	225219	35228	75584	2106295	2031971
Andhra Bank	123701	141117	93212	79490	2341879	2059831
Bank of Baroda	451143	634894	1081400	1405347	3920054	6137532
Bank of India	593269	777120	1647490	2766806	8281050	8989464
Bank of Maharashtra	49470	60445	15386	70260	700156	1319909
Canara Bank	783834	946039	81588	66061	5490071	6161114
Central Bank of India	160779	212194	52644	41685	1561863	1445845
Corporation Bank	240887	313573	32365	13030	1922269	2310599
Dena Bank	106347	132877	53751	177391	714105	1369545
IDBI Ltd.	582921	822754	4759311	7438929	7702006	10852782
Indian Bank	168947	173979	47439	44802	1044035	681835
Indian Overseas Bank	436831	600913	181124	381765	1402733	2192976
Oriental Bank of Commerce	279188	371896	113583	108403	1164687	1426554
Punjab & Sind Bank	28013	27305	455	314	266535	208749
Punjab National Bank	1317474	1387334	74031	63452	5303542	6675842
Syndicate Bank	185273	234053	124331	128625	3714328	4577879
UCO Bank	294211	266386	21300	35311	1579160	2019255
Union Bank of India	800251	880891	90551	89435	4050844	4170376
United Bank of India	55413	72402	473	469	277012	523308
Vijaya Bank	70486	69672	135059	199557	908326	904803
Total	**6885259**	**8351063**	**8640720**	**13186716**	**54450948**	**66060169**

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

Source : Annual accounts of banks of respective years.

TABLE B4 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

(Amount in Rs. lakh)

Bank Name	As on March 31					
	Liability on account of outstanding forward exchange contracts $		Guarantees given on behalf of constituents			
			In India		Outside India	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
Foreign Banks						
ABN Amro Bank	23341362	45395257	156939	196815	82197	143728
Abu Dhabi Commercial Bank	51489	45816	1140	1116	2969	2645
American Express Bank	1666954	2201889	1428	984	3056	1766
Antwerp Diamond Bank	16096	16437	100	100	—	—
Arab Bangladesh Bank	—	—	199	66	—	—
Bank International Indonesia	2704	1783	—	—	—	—
Bank of America	13013486	27703275	73911	38888	—	—
Bank of Bahrain & Kuwait	17094	18686	3982	3053	—	—
Bank of Ceylon	14104	17829	297	243	—	—
Bank of Nova Scotia	1124995	919536	37011	37689	3591	29
Bank of Tokyo-Mitsubishi UFJ	355069	458754	36660	35263	—	—
Barclays Bank	26023552	57659535	637	29882	—	—
BNP Paribas	10202013	21315723	120914	166522	—	—
Calyon Bank	21812288	36769123	37179	31866	84327	92324
Chinatrust Commercial Bank	2506	3068	1254	1576	—	—
Citibank	24347216	30933986	332308	392634	88680	112714
DBS Bank	2010572	3441741	66854	159129	—	—
Deutsche Bank	8006168	18945368	88693	112430	43782	176646
Hongkong & Shanghai Banking Corporation	30571480	56185518	370618	490559	158170	167541
J P Morgan Chase Bank	16689817	34637578	—	10786	—	—
Krung Thai Bank	364	1389	36	16	—	—
Mashreq Bank	5194	3720	4889	52	—	—
Mizuho Corporate Bank	79786	337911	16805	23997	—	—
Oman International Bank	24753	20823	179	236	—	—
Shinhan Bank	5976	4668	14295	8340	—	—
Societe Generale	2172925	5158364	20381	26938	—	—
Sonali Bank	258	208	6	6	19	14
Standard Chartered Bank	36795592	79910409	427593	587691	199667	273162
State Bank of Mauritius	48211	44356	493	481	—	—
Total	**218402025**	**422152754**	**1814802**	**2357357**	**666457**	**970570**

Note : $ Includes derivative contracts.

Source : Annual accounts of banks of respective years.

TABLE B4 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

(Amount in Rs. lakh)

Bank Name	As on March 31					
	Acceptances, endorsements and other obligations		Others @		Total	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
Foreign Banks						
ABN Amro Bank	142414	242175	19901	6805	23742812	45984781
Abu Dhabi Commercial Bank	1032	693	1812	2103	58442	52373
American Express Bank	3106	2960	3335367	4917525	5009910	7125124
Antwerp Diamond Bank	—	—	194	98	16390	16636
Arab Bangladesh Bank	1793	1357	31	31	2024	1455
Bank International Indonesia	—	—	67	35	2771	1819
Bank of America	50383	89704	7175	54880	13144955	27886747
Bank of Bahrain & Kuwait	646	2328	—	500	21722	24568
Bank of Ceylon	1247	1418	—	—	15649	19490
Bank of Nova Scotia	18593	20897	814	1306	1185004	979457
Bank of Tokyo-Mitsubishi UFJ	6300	3553	3769	10898	401797	508469
Barclays Bank	—	12099	—	663	26024189	57702179
BNP Paribas	36298	46096	12079054	24475428	22438279	46003768
Calyon Bank	15856	24559	73174	96231	22022824	37014103
Chinatrust Commercial Bank	53	294	—	—	3813	4939
Citibank	119544	399994	12272472	36529863	37160221	68369193
DBS Bank	24593	64339	2934971	5603258	5036989	9268467
Deutsche Bank	187064	288996	1627005	4708319	9952712	24231758
Hongkong & Shanghai Banking Corporation	830931	1063185	42304	30407	31973503	57937210
J P Morgan Chase Bank	—	—	—	—	16689817	34648364
Krung Thai Bank	58	111	—	—	458	1517
Mashreq Bank	8847	14492	357	235	19287	18498
Mizuho Corporate Bank	1537	2685	—	—	98129	364593
Oman International Bank	154	197	3475	3594	28561	24850
Shinhan Bank	41	351	—	—	20312	13359
Societe Generale	6389	8314	—	—	2199694	5193617
Sonali Bank	73	87	—	—	355	315
Standard Chartered Bank	643036	787202	29654	31546	38095542	81590011
State Bank of Mauritius	1623	153	1683	1738	52011	46728
Total	**2101610**	**3078240**	**32433279**	**76475464**	**255418173**	**505034385**

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

Source : Annual accounts of banks of respective years.

TABLE B4 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

(Amount in Rs. lakh)

Bank Name	As on March 31					
	Liability on account of outstanding forward exchange contracts $		Guarantees given on behalf of constituents			
			In India		Outside India	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
Other Scheduled Commercial Banks						
Axis Bank	9053753	17343043	294455	438135	—	503
Bank of Rajasthan	50641	65551	22245	32865	—	—
Bharat Overseas Bank	68136		12024		2027	
Catholic Syrian Bank	27701	37057	8627	7565	—	—
Centurion Bank of Punjab	403643	429107	28804	67690	—	—
City Union Bank	93362	72059	18460	23162	—	—
Development Credit Bank	195306	152950	19960	35460	15985	5376
Dhanalakshmi Bank	32758	25166	8415	8364	—	—
Federal Bank	701447	403030	63706	76987	—	—
Ganesh Bank of Kurundwad	—		186		—	
HDFC Bank	20544321	31715313	308877	405422	—	—
ICICI Bank	9183150	13315604	1709095	2416253	201181	504938
IndusInd Bank	1405201	1679644	102145	147519	—	—
ING Vysya Bank	2408176	3623670	179204	221262	—	—
Jammu & Kashmir Bank	274640	97934	66255	84017	938	—
Karnataka Bank	128406	187183	44525	65379	—	—
Karur Vysya Bank	148533	334302	45524	58165	—	—
Kotak Mahindra Bank	353084	387020	7812	15744	—	—
Lakshmi Vilas Bank	62789	26664	9657	11463	3	—
Lord Krishna Bank	17386	7961	11264	10964	—	—
Nainital Bank	—	—	703	1194	—	—
Ratnakar Bank	—	—	2129	2785	—	—
Sangli Bank	682	310	1118	1060	—	—
SBI Comm.& Int. Bank	10366	20931	599	813	140	48
South Indian Bank	71076	102270	20352	22732	—	—
Tamilnad Mercantile Bank	43751	45077	23400	32492	—	—
United Western Bank	13624	30273	—			
Yes Bank	1703562	5007437	20073	163918	—	—
Total	**46995495**	**75079283**	**3059886**	**4351409**	**220274**	**510866**
All Scheduled Commercial Banks	**315929049**	**558479795**	**13919833**	**18042925**	**2203040**	**3918797**

Note : $ Includes derivative contracts.

Source : Annual accounts of banks of respective years.

TABLE B4 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Concld.)*

(Amount in Rs. lakh)

Bank Name	As on March 31					
	Acceptances, endorsements and other obligations		Others @		Total	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
Other Scheduled Commercial Banks						
Axis Bank	418621	547719	89709	87075	9856538	18416475
Bank of Rajasthan	8947	9584	9974	9449	91806	117448
Bharat Overseas Bank	8706		48087		138980	
Catholic Syrian Bank	8980	8503	2618	2605	47925	55730
Centurion Bank of Punjab	41975	97429	15133	100838	489555	695064
City Union Bank	21557	15769	36	135	133415	111125
Development Credit Bank	40884	33692	27967	26343	300103	253822
Dhanalakshmi Bank	1534	2307	2179	2161	44887	37998
Federal Bank	870915	795500	18289	20552	1654357	1296069
Ganesh Bank of Kurundwad	138		20		344	
HDFC Bank	241037	260505	383999	433584	21478234	32814824
ICICI Bank	1068675	1867067	27341266	38192129	39503367	56295991
IndusInd Bank	157836	226837	18465	22174	1683646	2076174
ING Vysya Bank	137159	158531	14666	17521	2739204	4020984
Jammu & Kashmir Bank	153605	145513	1575	2487	497013	329952
Karnataka Bank	41648	50827	26691	39401	241270	342790
Karur Vysya Bank	60733	47073	502	547	255292	440087
Kotak Mahindra Bank	20621	28287	3568963	9634419	3950480	10065470
Lakshmi Vilas Bank	16846	14718	7309	45640	96604	98485
Lord Krishna Bank	9357	3130	3595	3981	41602	26036
Nainital Bank	197	116	93	113	993	1422
Ratnakar Bank	171	100	145	196	2445	3081
Sangli Bank	16	116	1067	3038	2883	4523
SBI Comm.& Int. Bank	1276	915	2106	2146	14487	24854
South Indian Bank	37442	38871	649	185	129519	164058
Tamilnad Mercantile Bank	38988	42574	636	583	106774	120725
United Western Bank	13491	5880	63268			
Yes Bank	21726	23620	6929	1111	1752290	5196087
Total	**3443079**	**4419303**	**31598547**	**48648415**	**85317281**	**133009275**
All Scheduled Commercial Banks	**16997958**	**21690072**	**75884357**	**141039822**	**424934238**	**743171410**

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

Source : Annual accounts of banks of respective years.

TABLE B5 : MOVEMENT OF NON-PERFORMING ASSETS (NPAS) OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007

(Amount in Rs. lakh)

Name of the Bank	Gross NPAs				Net NPAs	
	As on March 31, 2006	Addition during the year	Reduction during the year	As on March 31, 2007	As on March 31, 2006	As on March 31, 2007
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India & its Associates						
State Bank of India	962814	496387	459379	999822	491141	525772
State Bank of Bikaner & Jaipur	38873	24326	16896	46303	18716	22280
State Bank of Hyderabad	45306	20886	31109	35083	7539	6130
State Bank of Indore	36293	21308	28181	29420	21680	15906
State Bank of Mysore	39813	—	1437	38376	8646	7488
State Bank of Patiala	54295	33774	35628	52441	22036	23841
State Bank of Saurashtra	15712	5032	8506	12238	9806	7751
State Bank of Travancore	60995	24740	31724	54011	27646	26762
Nationalised Banks						
Allahabad Bank	118383	56960	65984	109359	24609	44019
Andhra Bank	43691	24366	28356	39701	5246	4725
Bank of Baroda	239014	77366	107166	209214	51804	50167
Bank of India	247918	94692	132561	210049	96950	63203
Bank of Maharashtra	94408	30912	43293	82027	33406	27738
Canara Bank	179261	127172	157090	149343	87918	92697
Central Bank of India	268400	80700	91900	257200	97200	87800
Corporation Bank	62557	26890	26990	62457	15379	14193
Dena Bank	94940	53376	73868	74448	43285	36480
IDBI Ltd.	111552	93074	81440	123186	56312	72193
Indian Bank	66899	17207	29525	54581	17666	10213
Indian Overseas Bank	122755	70743	81477	112021	22433	25783
Oriental Bank of Commerce	211631	37927	104153	145405	16298	21566
Punjab & Sind Bank	94150	7649	72715	29084	22042	7704
Punjab National Bank	313829	206126	180883	339072	21017	72562
Syndicate Bank	150636	74010	68665	155981	31253	39101
UCO Bank	123474	100414	73265	150623	78494	100606
Union Bank of India	209805	75021	97564	187262	83395	60122
United Bank of India	74400	40600	33300	81700	30300	33300
Vijaya Bank	54015	39800	37384	56431	14232	14396

Source **:** Annual accounts of banks

TABLE B5 : MOVEMENT OF NON-PERFORMING ASSETS (NPAS) OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

(Amount in Rs. lakh)

Name of the Bank	Gross NPAs				Net NPAs	
	As on March 31, 2006	Addition during the year	Reduction during the year	As on March 31, 2007	As on March 31, 2006	As on March 31, 2007
	(1)	(2)	(3)	(4)	(5)	(6)
Foreign Banks						
ABN Amro Bank	5112	22296	17320	10088	1647	2128
Abu Dhabi Commercial Bank	6318	204	2544	3978	1894	128
American Express Bank	2044	2211	2090	2165	1172	1231
Antwerp Diamond Bank	—	—	—	—	—	—
Arab Bangladesh Bank	—	—	—	—	—	—
Bank International Indonesia	24	—	24	—	—	—
Bank of America	389	—	319	70	—	—
Bank of Bahrain & Kuwait	4500	184	956	3728	217	19
Bank of Ceylon	3279	42	426	2895	1156	608
Bank of Nova Scotia	6990	—	5172	1818	2448	—
Bank of Tokyo-Mitsubishi UFJ	794	—	22	772	112	113
Barclays Bank	—	—	—	—	—	—
BNP Paribas	4104	3	231	3876	—	—
Calyon Bank	953	—	648	305	154	—
Chinatrust Commercial Bank	353	—	58	295	177	32
Citibank	39180	20860	7040	53000	23350	33610
DBS Bank	—	—	—	—	—	—
Deutsche Bank	826	454	178	1102	—	42
Hongkong & Shanghai Banking Corporation	31750	43938	36189	39499	9746	9858
J P Morgan Chase Bank	—	6177	—	6177	—	1738
Krung Thai Bank	—	—	—	—	—	—
Mashreq Bank	1226	—	1226	—	—	—
Mizuho Corporate Bank	713	—	55	658	50	—
Oman International Bank	14138	1699	361	15476	—	—
Shinhan Bank	—	—	—	—	—	—
Societe Generale	531	—	183	349	—	—
Sonali Bank	92	1	17	76	2	—
Standard Chartered Bank	68381	43636	32069	79948	37895	43190
State Bank of Mauritius	1061	—	1061	—	431	—

Source **:** Annual accounts of banks

TABLE B5 : MOVEMENT OF NON-PERFORMING ASSETS (NPAS) OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Concld.)*

(Amount in Rs. lakh)

Name of the Bank	Gross NPAs				Net NPAs	
	As on March 31, 2006	Addition during the year	Reduction during the year	As on March 31, 2007	As on March 31, 2006	As on March 31, 2007
	(1)	(2)	(3)	(4)	(5)	(6)
Other Scheduled Commercial Banks						
Axis Bank	37795	16931	12859	41867	21983	26633
Bank of Rajasthan	13551	2795	4242	12104	4018	1367
Catholic Syrian Bank	15992	3804	6890	12906	7479	5968
Centurion Bank of Punjab	32061	16516	16789	31788	7395	14150
City Union Bank	11283	3902	6478	8707	4979	3625
Development Credit Bank	31492	3495	20371	14616	8396	4364
Dhanalakshmi Bank	11138	2637	4146	9629	4489	3224
Federal Bank	56305	18229	29454	45080	11160	6505
HDFC Bank	50889	77860	62973	65776	15518	20289
ICICI Bank	222259	216100	25753	412606	105268	199204
IndusInd Bank	26883	23759	16369	34273	19497	27375
ING Vysya Bank	18093	20378	25833	12638	18047	11402
Jammu & Kashmir Bank	37019	27357	14193	50183	13387	19394
Karnataka Bank	41513	13045	15825	38733	9151	11604
Karur Vysya Bank	22315	5313	7365	20263	4483	1597
Kotak Mahindra Bank	3771	28404	4420	27755	1500	21680
Lakshmi Vilas Bank	12477	7950	7309	13118	5559	5695
Lord Krishna Bank	7071	4336	3263	8144	4427	4447
Nainital Bank	1158	1011	609	1560	—	—
Ratnakar Bank	3929	564	688	3805	1279	1020
Sangli Bank	6198	1784	299	7683	2079	1451
SBI Comm.& Int. Bank	4374	77	3334	1117	968	61
South Indian Bank	32782	14434	15095	32121	11820	7781
Tamilnad Mercantile Bank	23058	7300	11298	19060	6792	3979
Yes Bank	—	—	—	—	—	—

Source : Annual accounts of banks

TABLE B6 : BANK-WISE NON-PERFORMING ASSETS (NPAS) OF SCHEDULED COMMERCIAL BANK — 2007

(Amount in Rs. lakh)

Bank Name	As on March 31		
	Gross NPAs	Gross Advances	Gross NPA Ratio %
State Bank of India & its Associates			
State Bank of India	9998	342077	2.9
State Bank of Bikaner & Jaipur	463	20766	2.2
State Bank of Hyderabad	351	28402	1.2
State Bank of Indore	294	15487	1.9
State Bank of Mysore	384	16783	2.3
State Bank of Patiala	524	29056	1.8
State Bank of Saurashtra	128	11132	1.2
State Bank of Travancore	540	25059	2.2
Nationalised Banks			
Allahabad Bank	1094	41914	2.6
Andhra Bank	397	28233	1.4
Bank of Baroda	2092	84714	2.5
Bank of India	2100	86791	2.4
Bank of Maharashtra	820	23462	3.5
Canara Bank	1493	98973	1.5
Central Bank of India	2572	53489	4.8
Corporation Bank	625	30422	2.1
Dena Bank	744	18258	4.1
IDBI Ltd.	1232	65251	1.9
Indian Bank	546	29502	1.9
Indian Overseas Bank	1120	47923	2.3
Oriental Bank of Commerce	1454	45395	3.2
Punjab & Sind Bank	291	11948	2.4
Punjab National Bank	3391	98206	3.5
Syndicate Bank	1560	52839	3.0
UCO Bank	1506	47471	3.2
Union Bank of India	1873	63658	2.9
United Bank of India	817	22640	3.6
Vijaya Bank	564	24644	2.3
Foreign Banks			
ABN AMRO Bank	101	18507	0.5
Abu Dhabi Commercial Bank	40	242	16.4
American Express Bank	22	1603	1.4
Antwerp Diamond Bank	—	375	0.0
Arab Bangladesh Bank	—	33	0.0
Bank Internasional Indonesia	—	1	0.0
Bank of America	1	2917	0.0
Bank of Bahrain & Kuwait	37	208	17.9
Bank of Ceylon	29	64	45.6
Bank of Nova Scotia	18	2987	0.6
Bank of Tokyo - Mitsubishi UFJ	—	1589	0.0
Barclays Bank	—	173	0.0
BNP Paribas	39	2380	1.6

TABLE B6 : BANK-WISE NON-PERFORMING ASSETS (NPAS) OF SCHEDULED COMMERCIAL BANK — 2007 *(Concld.)*

(Amount in Rs. lakh)

Bank Name	As on March 31		
	Gross NPAs	Gross Advances	Gross NPA Ratio %
Calyon Bank	3	1007	0.3
China Trust Commercial Bank	3	119	2.5
Citibank	694	33219	2.1
Deutsche Bank	12	4956	0.2
Development Bank of Singapore	—	1230	0.0
Hongkong & Shanghai Banking Corpn.	395	23438	1.7
JP Morgan Chase Bank	62	844	7.3
Krung Thai Bank	—	10	0.0
Mashreq Bank	—	33	0.0
Mizuho Corporate Bank	7	648	1.0
Oman International Bank	155	157	98.9
Shinhan Bank	—	136	0.0
Societe Generale	3	388	0.9
Sonali Bank	—	—	0.0
Standard Chartered Bank	800	30471	2.6
State Bank of Mauritius	—	134	0.0
Other Scheduled Commercial Banks			
Axis Bank	411	37022	1.1
Bank of Rajasthan	121	5811	2.1
Catholic Syrian Bank	129	3077	4.2
Centurion Bank of Punjab	318	11398	2.8
City Union Bank	87	3380	2.6
Development Credit Bank	146	2841	5.1
Dhanalakshmi Bank	96	1903	5.1
Federal Bank	451	15277	3.0
HDFC Bank	645	47387	1.4
ICICI Bank	4126	198193	2.1
IndusInd Bank	343	11153	3.1
ING Vysya Bank	126	11989	1.1
Jammu & Kashmir Bank	502	17388	2.9
Karnataka Bank	387	9810	3.9
Karur Vysya Bank	203	7194	2.8
Kotak Mahindra Bank	282	10989	2.6
Lakshmi Vilas Bank	131	3679	3.6
* Lord Krishna Bank	83	1055	7.9
Nainital Bank	16	800	2.0
Ratnakar Bank	38	558	6.8
Sangli Bank	77	264	29.2
* SBI Commercial & International Bank Ltd.	11	340	3.3
South Indian Bank	321	8151	3.9
Tamilnad Mercantile Bank	191	4195	4.5
Yes Bank	—	6290	0.0
All Scheduled Commercial Banks	**50634**	**2012506**	**2.5**

Note : Data are Provisional. Data pertain to the balance sheets of banks. Figures are rounded off.
* data unaudited and provisional.

Source : Department of Banking Supervision, RBI.

TABLE B7 : APPROPRIATIONS OF PROFIT OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07

(Amount in Rs. lakh)

Name of the Bank	For the year ended March 31					
	Net profit for the year		Profit brought forward		Profit available for appropriation	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India & its Associates						
State Bank of India	440667	454131	34	323	440701	454453
State Bank of Bikaner & Jaipur	14503	30580	29525	—	44028	30580
State Bank of Hyderabad	42704	50550	—	—	42705	50550
State Bank of Indore	13911	18996	1	1	13912	18997
State Bank of Mysore	21672	24923	—	—	21672	24923
State Bank of Patiala	30311	36653	—	—	30311	36653
State Bank of Saurashtra	6012	8744	1	—	6013	8744
State Bank of Travancore	25868	32628	156	195	26024	32823
Total	**595648**	**657204**	**29717**	**518**	**625365**	**657722**
Nationalised Banks						
Allahabad Bank	70613	75014	5950	9430	76563	84444
Andhra Bank	48550	53790	7546	7619	56096	61410
Bank of Baroda	82696	102646	—	—	82696	102646
Bank of India	70144	112317	22000	54176	92144	166493
Bank of Maharashtra	5079	27184	3123	4084	8202	31268
Canara Bank	134322	142081	—	—	134322	142081
Central Bank of India	25742	49801	78422	12	104163	49814
Corporation Bank	44446	53614	—	—	44446	53614
Dena Bank	7299	20156	—	—	7299	20156
IDBI Ltd.	56089	63031	117945	103240	174034	166271
Indian Bank	50448	75977	—	7707	50448	83683
Indian Overseas Bank	78334	100843	60114	—	138449	100843
Oriental Bank of Commerce	55716	58081	94	88	55811	58170
Punjab & Sind Bank	10833	21853	-4661	10327	6171	32180
Punjab National Bank	143931	154008	—	18349	143931	172357
Syndicate Bank	53649	71606	—	—	53649	71606
UCO Bank	19665	31610	15326	28612	34992	60222
Union Bank of India	67518	84539	4099	55	71617	84594
United Bank of India	20457	26728	—	—	20457	26728
Vijaya Bank	12688	33134	47358	49304	60045	82439
Total	**1058217**	**1358015**	**357317**	**293003**	**1415534**	**1651018**
Public Sector Banks	**1653866**	**2015218**	**387033**	**293522**	**2040899**	**2308740**

Source **:** Annual accounts of banks of respective years.

TABLE B7 : APPROPRIATIONS OF PROFIT OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

(Amount in Rs. lakh)

Name of the Bank	For the year ended March 31							
	Transfer to statutory reserves		Transfer to capital reserves		Transfer to investments fluctuation reserves		Transfer to debenture redemption reserves	
	2006	2007	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
State Bank of India & its Associates								
State Bank of India	293377	335811	11522	4	—	—	—	—
State Bank of Bikaner & Jaipur	4351	9175	—	77	—	—	—	—
State Bank of Hyderabad	12811	15180	154	204	—	—	—	—
State Bank of Indore	3983	4800	1450	967	-22047	—	—	—
State Bank of Mysore	16950	20101	770	510	—	—	—	—
State Bank of Patiala	8000	9200	—	—	-40858	—	—	—
State Bank of Saurashtra	1503	2186	1	1	-17690	—	—	—
State Bank of Travancore	6467	8158	1161	48	-29600	—	—	—
Total	**347442**	**404612**	**15058**	**1812**	**-110195**	**—**	**—**	**—**
Nationalised Banks								
Allahabad Bank	18000	18800	1291	4838	-42995	—	—	—
Andhra Bank	12138	13448	—	—	—	—	—	—
Bank of Baroda	20674	25662	8	1432	-104254	—	—	—
Bank of India	18000	30000	1997	2657	-32176	—	—	—
Bank of Maharashtra	1270	6796	90	132	-35275	—	—	—
Canara Bank	34000	36000	103	221	-120815	—	—	—
Central Bank of India	7723	12450	—	—	5744	248	—	—
Corporation Bank	12000	17000	—	3116	-44400	—	—	—
Dena Bank	2190	6047	4185	246	-4270	—	—	—
IDBI Ltd.	14022	15800	—	1100	—	—	—	—
Indian Bank	12700	19000	289	186	-55699	—	—	—
Indian Overseas Bank	23500	30300	5639	5365	—	—	—	—
Oriental Bank of Commerce	14000	14600	983	—	-70550	—	—	—
Punjab & Sind Bank	2750	5500	105	1002	1100	2280	—	—
Punjab National Bank	35983	38502	3028	5003	-190234	—	—	—
Syndicate Bank	13412	17902	108	1	-41912	—	—	—
UCO Bank	4917	7902	507	1730	—	—	—	—
Union Bank of India	20300	25400	3004	2484	—	—	—	—
United Bank of India	5114	6682	1762	507	—	—	—	—
Vijaya Bank	3174	8284	624	—	—	—	—	—
Total	**275867**	**356075**	**23722**	**30019**	**-735736**	**2528**	**—**	**—**
Public Sector Banks	**623309**	**760687**	**38780**	**31831**	**-845930**	**2528**	**—**	**—**

Source **:** Annual accounts of banks of respective years.

TABLE B7 : APPROPRIATIONS OF PROFIT OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

(Amount in Rs. lakh)

Name of the Bank	For the year ended March 31							
	Transfer to other reserves		Transfer to proposed dividend		Transfer to tax on dividend		Balance carried over to balance sheet	
	2006	2007	2006	2007	2006	2007	2006	2007
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
State Bank of India & its Associates								
State Bank of India	51752	32400	73682	73682	10334	12522	34	34
State Bank of Bikaner & Jaipur	35972	15553	3250	5000	456	776	—	—
State Bank of Hyderabad	21871	27298	7868	7868	—	—	—	—
State Bank of Indore	28031	10157	2188	2625	307	446	1	2
State Bank of Mysore	257	99	3240	3600	454	612	—	—
State Bank of Patiala	51881	16157	11288	11296	—	—	—	—
State Bank of Saurashtra	22199	4719	-176	1570	176	267	—	—
State Bank of Travancore	42100	18627	5000	5000	701	850	195	140
Total	**254063**	**125010**	**106339**	**110640**	**12428**	**15472**	**230**	**176**
Nationalised Banks								
Allahabad Bank	70463	34878	17868	13401	2506	2278	9430	10250
Andhra Bank	16983	19064	16975	18430	2381	2844	7619	7623
Bank of Baroda	145501	50307	20768	25246	—	—	—	—
Bank of India	33474	59991	16673	19669	—	—	54176	54176
Bank of Maharashtra	36070	800	1722	8610	242	1463	4084	13466
Canara Bank	190174	72282	27060	28700	3800	4878	—	—
Central Bank of India	84983	25200	5000	9960	701	1676	12	279
Corporation Bank	65397	18564	10041	12910	1408	2024	—	—
Dena Bank	5194	11179	—	2685	—	—	—	—
IDBI Ltd.	44561	5169	10857	10865	1523	1847	103071	131490
Indian Bank	73934	37600	10100	16093	1417	2735	7707	8069
Indian Overseas Bank	93158	46057	16151	19122	—	—	—	—
Oriental Bank of Commerce	96450	29900	13258	11775	1581	1852	88	42
Punjab & Sind Bank	1171	10291	—	—	—	—	1046	13107
Punjab National Bank	255234	80000	18918	40989	2653	6311	18349	1552
Syndicate Bank	67162	36837	14879	16867	—	—	—	—
UCO Bank	955	948	—	7994	—	1121	28612	40527
Union Bank of India	28100	36203	17679	17679	2480	2780	55	48
United Bank of India	8338	14161	4597	4597	645	781	—	—
Vijaya Bank	2000	3050	4943	10015	—	—	49304	61089
Total	**1319302**	**592482**	**227490**	**295607**	**21336**	**32589**	**283553**	**341717**
Public Sector Banks	**1573365**	**717493**	**333830**	**406247**	**33764**	**48062**	**283782**	**341893**

Source **:** Annual accounts of banks of respective years.

TABLE B7 : APPROPRIATIONS OF PROFIT OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

(Amount in Rs. lakh)

Name of the Bank	For the year ended March 31					
	Net profit for the year		Profit brought forward		Profit available for appropriation	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
Foreign Banks						
ABN Amro Bank	24168	38535	62185	90311	86353	128846
Abu Dhabi Commercial Bank	458	192	-2727	-2383	-2268	-2191
American Express Bank	5294	5172	6441	11626	11734	16798
Antwerp Diamond Bank	783	1057	353	889	1137	1946
Arab Bangladesh Bank	287	238	260	292	547	530
Bank International Indonesia	-115	502	-3863	-3978	-3978	-3476
Bank of America	14456	19554	—	—	14456	19554
Bank of Bahrain & Kuwait	-672	-812	2	—	-670	-812
Bank of Ceylon	44	207	1116	1224	1160	1431
Bank of Nova Scotia	3167	7585	931	3307	4098	10891
Bank of Tokyo-Mitsubishi UFJ	33	5065	1071	418	1104	5483
Barclays Bank	12195	9107	8727	7596	20922	16704
BNP Paribas	1907	6360	-4103	-4103	-2196	2256
Calyon Bank	7614	8981	-1880	3342	5734	12322
Chinatrust Commercial Bank	-285	64	-374	-705	-659	-641
Citibank	70555	90000	41499	—	112054	90000
DBS Bank	1603	7411	-800	403	803	7813
Deutsche Bank	12593	21822	10354	8968	22947	30791
Hongkong & Shanghai Banking Corporation	51492	84561	—	4151	51492	88713
J P Morgan Chase Bank	7293	10679	5112	5786	12406	16465
Krung Thai Bank	416	143	—	—	416	143
Mashreq Bank	374	1035	-2415	-2135	-2041	-1099
Mizuho Corporate Bank	480	1212	448	808	928	2020
Oman International Bank	-382	-246	-15192	-15556	-15573	-15802
Shinhan Bank	532	597	34	433	566	1030
Societe Generale	1728	2214	314	—	2042	2214
Sonali Bank	51	61	122	55	173	115
Standard Chartered Bank	90485	136431	53403	—	143887	136431
State Bank of Mauritius	304	789	2194	2285	2498	3073
Total	**306860**	**458516**	**163212**	**113032**	**470072**	**571549**

Source **:** Annual accounts of banks of respective years.

TABLE B7 : APPROPRIATIONS OF PROFIT OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

(Amount in Rs. lakh)

Name of the Bank	For the year ended March 31							
	Transfer to statutory reserves		Transfer to capital reserves		Transfer to investments fluctuation reserves		Transfer to debenture redemption reserves	
	2006	2007	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Foreign Banks								
ABN Amro Bank	6042	9634	—	—	6500	—	—	—
Abu Dhabi Commercial Bank	115	48	—	—	-880	—	—	—
American Express Bank	1323	361	—	3728	-1215	—	—	—
Antwerp Diamond Bank	196	264	—	—	51	—	—	—
Arab Bangladesh Bank	75	63	—	—	—	—	—	—
Bank International Indonesia	—	126	—	—	—	32	—	—
Bank of America	3614	4888	101	790	3000	1500	—	—
Bank of Bahrain & Kuwait	—	—	—	—	—	—	—	—
Bank of Ceylon	13	62	—	—	-77	—	—	—
Bank of Nova Scotia	792	1896	—	—	—	65	—	—
Bank of Tokyo-Mitsubishi UFJ	9	1266	—	—	-1959	—	—	—
Barclays Bank	3049	6660	—	—	1550	-4384	—	—
BNP Paribas	477	1590	—	666	1431	—	—	—
Calyon Bank	1904	2245	—	—	489	—	—	—
Chinatrust Commercial Bank	—	16	—	—	46	35	—	—
Citibank	17639	22500	531	67	—	—	—	—
DBS Bank	401	1853	—	—	—	—	—	—
Deutsche Bank	3148	5456	476	208	—	627	—	—
Hongkong & Shanghai Banking Corporation	12873	21140	8217	32210	31240	—	—	—
J P Morgan Chase Bank	3343	2670	—	—	-1520	—	—	—
Krung Thai Bank	184	38	—	—	217	-7	—	—
Mashreq Bank	94	279	—	—	—	—	—	—
Mizuho Corporate Bank	120	303	—	—	-605	—	—	—
Oman International Bank	—	—	—	—	17	—	—	—
Shinhan Bank	133	149	—	—	—	—	—	—
Societe Generale	746	553	—	—	—	—	—	—
Sonali Bank	10	16	—	—	4	—	—	—
Standard Chartered Bank	76024	34108	70	8271	12398	—	—	—
State Bank of Mauritius	76	197	—	—	137	59	—	—
Total	**132399**	**118383**	**9395**	**45941**	**50825**	**-2073**	**—**	**—**

Source **:** Annual accounts of banks of respective years.

TABLE B7 : APPROPRIATIONS OF PROFIT OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

(Amount in Rs. lakh)

Name of the Bank	For the year ended March 31							
	Transfer to other reserves		Transfer to proposed dividend		Transfer to tax on dividend		Balance carried over to balance sheet	
	2006	2007	2006	2007	2006	2007	2006	2007
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
Foreign Banks								
ABN Amro Bank	—	—	—	—	—	—	73811	119212
Abu Dhabi Commercial Bank	880	—	—	—	—	—	-2383	-2239
American Express Bank	—	—	—	—	—	—	11626	12709
Antwerp Diamond Bank	—	—	—	—	—	—	889	1682
Arab Bangladesh Bank	180	210	—	—	—	—	292	257
Bank International Indonesia	—	—	—	—	—	—	-3978	-3633
Bank of America	7742	12375	—	—	—	—	—	—
Bank of Bahrain & Kuwait	—	—	—	—	—	—	-670	-812
Bank of Ceylon	—	—	—	—	—	—	1224	1368
Bank of Nova Scotia	—	3307	—	—	—	—	3307	5623
Bank of Tokyo-Mitsubishi UFJ	2636	379	—	—	—	—	418	3838
Barclays Bank	8727	7596	—	—	—	—	7596	6831
BNP Paribas	—	—	—	—	—	—	-4103	—
Calyon Bank	—	2680	—	—	—	—	3342	7397
Chinatrust Commercial Bank	—	—	—	—	—	—	-705	-692
Citibank	93884	67433	—	—	—	—	—	—
DBS Bank	—	—	—	—	—	—	403	5960
Deutsche Bank	10355	8969	—	—	—	—	8968	15531
Hongkong & Shanghai Banking Corporation	-4989	-1002	—	—	—	—	4151	36365
J P Morgan Chase Bank	4797	5395	—	—	—	—	5786	8400
Krung Thai Bank	15	—	—	—	—	—	—	112
Mashreq Bank	—	—	—	—	—	—	-2135	-1378
Mizuho Corporate Bank	605	—	—	—	—	—	808	1717
Oman International Bank	—	—	—	—	—	—	-15556	-15802
Shinhan Bank	—	—	—	—	—	—	433	880
Societe Generale	—	—	—	—	—	—	1296	1660
Sonali Bank	104	4	—	—	—	—	54	96
Standard Chartered Bank	42361	94052	—	—	—	—	13035	—
State Bank of Mauritius	—	—	—	—	—	—	2285	2817
Total	**167295**	**201398**	**—**	**—**	**—**	**—**	**110193**	**207900**

Source **:** Annual accounts of banks of respective years.

TABLE B7 : APPROPRIATIONS OF PROFIT OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

(Amount in Rs. lakh)

Name of the Bank	For the year ended March 31					
	Net profit for the year		Profit brought forward		Profit available for appropriation	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
Other Scheduled Commercial Banks						
Axis Bank	48508	65903	49022	69924	97531	135826
Bank of Rajasthan	1526	11057	5997	6784	7522	17841
Bharat Overseas Bank	557	..	115	..	673	..
Catholic Syrian Bank	614	1907	1134	1	1748	1909
Centurion Bank of Punjab	8780	12138	-7503	7372	1277	19510
City Union Bank	5637	7181	5	4	5642	7185
Development Credit Bank	-8526	737	-14803	-23329	-23329	-22592
Dhanalakshmi Bank	952	1614	-278	74	673	1688
Federal Bank	22521	29273	230	1346	22751	30620
Ganesh Bank of Kurundawd	-1070	..	-594	..	-1664	..
HDFC Bank	87078	114145	108653	145502	195731	259647
ICICI Bank	254007	311022	18822	29344	272830	340366
IndusInd Bank	3682	6822	7890	-99	11571	6722
ING Vysya Bank	906	8891	2050	129	2956	9020
Jammu & Kashmir Bank	17684	27449	145	—	17829	27449
Karnataka Bank	17603	17703	12001	6	29604	17709
Karur Vysya Bank	13535	16001	19	7179	13554	23180
Kotak Mahindra Bank	11823	14137	19442	50312	31265	64449
Lakshmi Vilas Bank	2247	1758	22	4111	2269	5870
Lord Krishna Bank	369	-1333	-2178	-1902	-1809	-3235
Nainital Bank	1217	1776	—	—	1217	1776
Ratnakar Bank	59	301	372	8	431	309
Sangli Bank	-2927	-33138	-2772	-5699	-5699	-38837
SBI Comm.& Int. Bank	575	755	-2524	-2041	-1949	-1286
South Indian Bank	5090	10412	4	648	5094	11060
Tamilnad Mercantile Bank	10119	10578	23	31	10142	10609
United Western Bank	-10648	..	-3606	..	-14254	..
Yes Bank	5532	9437	-376	3773	5157	13210
Total	**497452**	**646526**	**191311**	**293480**	**688763**	**940006**
All Scheduled Commercial Banks	**2458177**	**3120261**	**741556**	**700026**	**3199734**	**3820287**

Source : Annual accounts of banks of respective years.

TABLE B7 : APPROPRIATIONS OF PROFIT OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Contd.)*

(Amount in Rs. lakh)

Name of the Bank	For the year ended March 31							
	Transfer to statutory reserves		Transfer to capital reserves		Transfer to investments fluctuation reserves		Transfer to debenture redemption reserves	
	2006	2007	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Other Scheduled Commercial Banks								
Axis Bank	12127	16476	1045	1564	—	—	—	—
Bank of Rajasthan	382	2770	12	—	—	—	—	—
Bharat Overseas Bank	170	..	36	..	-3232	..	100	..
Catholic Syrian Bank	153	477	104	105	35	10	—	—
Centurion Bank of Punjab	2195	3035	—	—	—	—	—	—
City Union Bank	3500	2000	28	99	-3600	—	—	—
Development Credit Bank	—	184	—	—	—	—	—	—
Dhanalakshmi Bank	285	484	—	15	—	—	—	—
Federal Bank	5631	7319	500	1564	—	1464	—	—
Ganesh Bank of Kurundawd	—	..	—	..	—	..	—	..
HDFC Bank	21770	28536	112	4	—	298	—	—
ICICI Bank	63600	78000	6800	12100	-73034	—	—	—
IndusInd Bank	920	1705	142	222	—	—	—	—
ING Vysya Bank	226	2223	2600	3957	—	305	—	—
Jammu & Kashmir Bank	4462	6862	246	—	-25206	—	—	—
Karnataka Bank	10600	10700	125	138	—	—	—	—
Karur Vysya Bank	4100	4810	—	—	—	—	—	—
Kotak Mahindra Bank	2975	3550	965	405	-3830	—	—	—
Lakshmi Vilas Bank	1000	5324	100	77	475	—	—	—
Lord Krishna Bank	93	—	—	—	-1500	—	—	—
Nainital Bank	305	445	—	—	376	—	—	—
Ratnakar Bank	15	135	15	—	—	—	—	—
Sangli Bank	—	—	—	—	—	—	—	—
SBI Comm.& Int. Bank	144	189	—	—	-52	-59	—	—
South Indian Bank	1273	2081	1346	1417	—	-8206	—	—
Tamilnad Mercantile Bank	3050	3175	—	—	—	—	—	—
United Western Bank	—	..	—	..	—	..	—	..
Yes Bank	1383	2359	—	321	—	—	—	—
Total	**140361**	**182840**	**14177**	**21989**	**-109567**	**-6187**	**100**	**—**
All Scheduled Commercial Banks	**896068**	**1061909**	**62351**	**99761**	**-904672**	**-5732**	**100**	**—**

Source : Annual accounts of banks of respective years.

TABLE B7 : APPROPRIATIONS OF PROFIT OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 *(Concld.)*

(Amount in Rs. lakh)

Name of the Bank	For the year ended March 31							
	Transfer to other reserves		Transfer to proposed dividend		Transfer to tax on dividend		Balance carried over to balance sheet	
	2006	2007	2006	2007	2006	2007	2006	2007
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
Other Scheduled Commercial Banks								
Axis Bank	—	—	11255	14879	—	—	73104	102907
Bank of Rajasthan	38	830	269	2151	38	366	6784	11724
Bharat Overseas Bank	3332	..	189	..	27	..	52	..
Catholic Syrian Bank	1453	1127	—	189	—	—	1	1
Centurion Bank of Punjab	-8290	—	—	—	—	—	7372	16475
City Union Bank	4615	3900	960	1008	135	171	4	7
Development Credit Bank	—	—	—	—	—	—	-23329	-22776
Dhanalakshmi Bank	131	822	224	321	31	45	1	1
Federal Bank	11857	14821	2996	3424	420	582	1346	1446
Ganesh Bank of Kurundawd	—	..	—	..	—	..	-1664	..
HDFC Bank	8708	11414	17223	22392	2416	3800	145502	193203
ICICI Bank	159536	45012	75934	90117	10650	15310	29344	99827
IndusInd Bank	—	—	—	1919	—	326	10509	2550
ING Vysya Bank	—	—	—	591	—	100	129	1844
Jammu & Kashmir Bank	44699	14064	3878	5575	544	947	-10794	—
Karnataka Bank	14725	1900	3638	4247	510	722	6	2
Karur Vysya Bank	6900	11925	2157	5394	303	917	94	134
Kotak Mahindra Bank	300	22401	1946	2286	273	388	28636	35418
Lakshmi Vilas Bank	100	25	488	342	68	58	37	44
Lord Krishna Bank	1500	—	—	—	—	—	-1902	-3235
Nainital Bank	51	770	425	480	60	82	—	—
Ratnakar Bank	392	125	—	—	—	—	8	49
Sangli Bank	—	—	—	—	—	—	-5699	-38837
SBI Comm.& Int. Bank	—	—	—	—	—	—	-2041	-1415
South Indian Bank	382	12889	1267	1760	178	299	648	819
Tamilnad Mercantile Bank	6736	7081	324	284	—	57	31	12
United Western Bank	-50	..	—	..	—	..	-14204	..
Yes Bank	—	—	—	—	—	—	3773	10530
Total	**257115**	**149106**	**123175**	**157359**	**15652**	**24170**	**247751**	**410730**
All Scheduled Commercial Banks	**1997775**	**1067996**	**457004**	**563606**	**49416**	**72232**	**641725**	**960523**

Source **:** Annual accounts of banks of respective years.

TABLE B8 : EXPOSURE TO SENSITIVE SECTORS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007

(Amount in Rs. lakh)

Name of the Bank	As on March 31							
	Capital Market Sector		Real Estate Sector		Commodity Sector		Total	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
State Bank of India & its Associates								
State Bank of India	233870	326649	3272134	4072113	—	—	3506004	4398762
State Bank of Bikaner & Jaipur	13914	9860	229173	279316	—	—	243087	289176
State Bank of Hyderabad	29631	10363	331022	421357	—	—	360653	431720
State Bank of Indore	10723	11714	148061	204919	—	—	158784	216633
State Bank of Mysore	12004	19642	129009	253849	—	—	141013	273491
State Bank of Patiala	17305	14415	99803	260786	—	—	117108	275201
State Bank of Saurashtra	10229	3205	51509	150367	—	—	61738	153572
State Bank of Travancore	9846	12768	353610	488768	—	—	363456	501536
Nationalised Banks								
Allahabad Bank	36300	48691	408600	641863	—	—	444900	690554
Andhra Bank	19567	29923	275571	472018	—	—	295138	501941
Bank of Baroda	59970	78866	702038	1065682	—	—	762008	1144548
Bank of India	127742	184148	849576	1279833	—	—	977318	1463981
Bank of Maharashtra	12100	29412	306066	456036	—	—	318166	485448
Canara Bank	104307	144633	1148657	1347933	—	—	1252964	1492566
Central Bank of India	42825	46602	417878	712236	—	—	460703	758838
Corporation Bank	36958	50858	647090	866544	33542	35115	717590	952517
Dena Bank	16725	17431	179552	317677	—	—	196277	335108
IDBI Ltd.	147833	259976	1005316	1379760	—	—	1153149	1639736
Indian Bank	22149	47395	431554	558985	—	—	453703	606380
Indian Overseas Bank	35550	53562	449618	653785	—	—	485168	707347
Oriental Bank of Commerce	62477	77141	366920	732438	—	—	429397	809579
Punjab & Sind Bank	4721	5050	185613	204231	8200	7554	198534	216835
Punjab National Bank	109318	152294	1222187	1439366	—	—	1331505	1591660
Syndicate Bank	29221	50119	526750	696231	—	—	555971	746350
UCO Bank	30335	36227	470749	679579	81012	126875	582096	842681
Union Bank of India	69329	123789	812056	1102479	—	—	881385	1226268
United Bank of India	17301	31118	321749	426818	—	—	339050	457936
Vijaya Bank	24748	33424	461472	632933	—	—	486220	666357

Notes : 1. Exposure to capital market is inclusive of both investments and advances.
2. Exposure to real estate sector is inclusive of both direct and indirect lending.

Source : Annual accounts of banks of respective years.

TABLE B8 : EXPOSURE TO SENSITIVE SECTORS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

(Amount in Rs. lakh)

Name of the Bank	As on March 31							
	Capital Market Sector		Real Estate Sector		Commodity Sector		Total	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Foreign Banks								
ABN Amro Bank	20176	42185	239402	350113	—	—	259578	392297
Abu Dhabi Commercial Bank	269	338	263	187	—	—	532	525
American Express Bank	18	—	5893	6502	—	—	5911	6502
Antwerp Diamond Bank	—	—	—	—	—	—	—	—
Arab Bangladesh Bank	—	—	—	—	—	—	—	—
Bank International Indonesia	—	—	—	—	—	—	—	—
Bank of America	15006	10006	—	—	—	—	15006	10006
Bank of Bahrain & Kuwait	—	—	146	—	—	—	146	—
Bank of Ceylon	—	—	100	801	—	—	100	801
Bank of Nova Scotia	—	—	11150	17386	—	—	11149	17386
Bank of Tokyo-Mitsubishi UFJ	62	—	275	275	—	—	337	275
Barclays Bank	—	—	9716	13643	—	—	9715	13642
BNP Paribas	1089	7389	13300	19300	—	—	14388	26689
Calyon Bank	3000	2000	2723	250	—	—	5723	2250
Chinatrust Commercial Bank	—	—	383	1154	—	—	383	1154
Citibank	73410	85470	548130	671810	—	—	621540	757280
DBS Bank	—	—	20035	46483	3164	1036	23199	47519
Deutsche Bank	2101	1403	9664	53961	—	—	11765	55364
Hongkong & Shanghai Banking Corporation	37560	51709	783327	1106027	—	—	820887	1157736
J P Morgan Chase Bank	—	—	—	42510	—	—	—	42510
Krung Thai Bank	—	—	—	—	—	—	—	—
Mashreq Bank	—	—	30	13	—	—	29	13
Mizuho Corporate Bank	—	—	—	—	—	—	—	—
Oman International Bank	—	—	82	124	—	—	82	124
Shinhan Bank	—	—	—	—	—	—	—	—
Societe Generale	3	32	4000	2599	—	—	4003	2631
Sonali Bank	—	—	—	—	—	—	—	—
Standard Chartered Bank	97461	107795	844370	980882	—	—	941831	1088677
State Bank of Mauritius	—	21	2395	3604	—	—	2395	3625

Notes : 1. Exposure to capital market is inclusive of both investments and advances.
2. Exposure to real estate sector is inclusive of both direct and indirect lending.

Source : Annual accounts of banks of respective years.

TABLE B8 : EXPOSURE TO SENSITIVE SECTORS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Concld.)*

(Amount in Rs. lakh)

Name of the Bank	As on March 31							
	Capital Market Sector		Real Estate Sector		Commodity Sector		Total	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Other Scheduled Commercial Banks								
Axis Bank	47769	94174	426942	1120999	—	—	474711	1215173
Bank of Rajasthan	3727	5410	76526	85369	—	—	80253	90779
Bharat Overseas Bank	3707	..	32540	..	—	..	36247	..
Catholic Syrian Bank	424	582	47308	49133	—	—	47732	49715
Centurion Bank of Punjab	5478	36273	83220	147325	—	—	88698	183598
City Union Bank	1754	2619	15724	37364	—	—	17478	39983
Development Credit Bank	3466	5061	37935	40787	—	—	41401	45848
Dhanalakshmi Bank	1089	1298	24130	27936	—	—	25219	29234
Federal Bank	17295	28583	225082	312383	—	—	242377	340966
HDFC Bank	159421	156448	483453	732012	—	—	642874	888460
ICICI Bank	281935	356981	5382725	7971679	—	—	5664660	8328660
IndusInd Bank	16512	33069	70518	43351	—	—	87030	76420
ING Vysya Bank	23020	20114	169899	220367	—	—	192919	240481
Jammu & Kashmir Bank	18791	38091	218713	288455	14726	50091	252230	376637
Karnataka Bank	12313	15297	157517	211992	—	—	169830	227289
Karur Vysya Bank	7686	10167	27488	62589	—	—	35174	72756
Kotak Mahindra Bank	12998	19935	137411	218584	—	—	150409	238519
Lakshmi Vilas Bank	4746	9299	14651	24829	—	—	19397	34128
Lord Krishna Bank	1871	974	29697	26438	—	—	31568	27412
Nainital Bank	150	150	17898	19175	—	—	18048	19325
Ratnakar Bank	412	526	4041	6899	—	—	4451	7425
Sangli Bank	185	77	908	817	—	—	1093	893
SBI Comm.& Int. Bank	399	344	1895	2078	—	—	2293	2421
South Indian Bank	2626	2731	79685	124276	—	—	82311	127007
Tamilnad Mercantile Bank	2262	4515	15994	44083	—	—	18256	48598
United Western Bank	2460	..	48403	..	—	..	50863	..
Yes Bank	663	3396	75818	134543	—	—	76481	137938

Notes : 1. Exposure to capital market is inclusive of both investments and advances.
2. Exposure to real estate sector is inclusive of both direct and indirect lending.

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	**38004605**	**43552108**	**2169361**	**2848049**	**3372606**	**4120122**	**1666100**	**1997600**
a) 1 - 14 days	4940438	5699043	141878	151326	225884	292836	27600	62000
b) 15 - 28 days	452029	523158	84460	24672	84482	75030	15700	70300
c) 29 days to 3 months	985503	1798035	184656	365751	556932	356327	125300	277100
d) Over 3 months to 6 months	1174882	1826634	123695	224793	331348	642341	183200	103700
e) Over 6 months to one year	3854913	4039361	359357	696731	511942	811506	280000	314100
f) Over one year to 3 years	10864622	12001053	1145805	638837	686016	904504	621200	677300
g) Over 3 years to 5 years	7946647	9536578	94898	444845	679155	597898	13200	33200
h) Over 5 years	7785571	8128246	34612	301094	296847	439680	399900	459900
Borrowings	**3064124**	**3970333**	**121231**	**116658**	**3390**	**220**	**66300**	**149900**
a) 1 - 14 days	950071	946658	30924	55147	3138	45	6500	46300
b) 15 - 28 days	290269	165872	33461	11737	—	—	—	2500
c) 29 days to 3 months	275027	851972	42031	39123	23	15	10100	15500
d) Over 3 months to 6 months	488305	436137	14815	10651	26	15	700	24500
e) Over 6 months to one year	180531	357961	—	—	38	28	700	6600
f) Over one year to 3 years	386097	530465	—	—	94	80	2100	39600
g) Over 3 years to 5 years	458816	557920	—	—	64	36	900	14700
h) Over 5 years	35008	123348	—	—	7	1	45300	200
Loans and Advances	**26180094**	**33733649**	**1589580**	**2052621**	**2043386**	**2759983**	**1187600**	**1535100**
a) 1 - 14 days	4254993	5677422	112493	321305	256069	412496	41300	31000
b) 15 - 28 days	474640	547779	56047	53130	19663	49796	4500	23900
c) 29 days to 3 months	1380629	1607960	67068	52203	89052	100914	61800	66200
d) Over 3 months to 6 months	1160841	1548272	34466	64040	50435	78011	77800	71900
e) Over 6 months to one year	1027039	1328192	44118	93076	80443	109086	83500	93900
f) Over one year to 3 years	10943289	14447801	825457	1003099	599361	607902	615500	712400
g) Over 3 years to 5 years	2205534	3219500	145316	150887	311813	406470	136500	224000
h) Over 5 years	4733129	5356723	304615	314881	636550	995308	166700	311800

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments (at book value)	**16253424**	**14914888**	**793247**	**868367**	**1427220**	**1400987**	**511200**	**599200**
a) 1 - 14 days	104392	65634	94118	2468	151742	121200	39300	2600
b) 15 - 28 days	224492	330368	13928	36761	16444	18381	26300	19100
c) 29 days to 3 months	854431	956963	5549	54620	17687	100411	3000	45500
d) Over 3 months to 6 months	480639	347599	6476	24786	53761	4149	15800	1000
e) Over 6 months to one year	206102	264709	2510	40190	13469	31999	1800	3100
f) Over one year to 3 years	2835124	2714216	197643	185076	199501	219212	98800	79900
g) Over 3 years to 5 years	2992636	2141121	183224	189296	234588	244819	67000	58700
h) Over 5 years	8555608	8094278	289799	335170	740028	660816	259200	389300
Foreign Currency Assets	**7219213**	**7921838**	**108851**	**110272**	**86695**	**84568**	**114600**	**84400**
a) 1 - 14 days	2209759	2507727	39804	60849	10406	10429	16300	37300
b) 15 - 28 days	498345	349520	6706	4816	7958	4690	39200	4400
c) 29 days to 3 months	1359743	1206498	27385	15404	59555	40050	45400	37700
d) Over 3 months to 6 months	769779	1049896	21719	17622	3407	17858	11700	4000
e) Over 6 months to one year	493379	534562	40	679	1379	1855	1300	500
f) Over one year to 3 years	981251	1094291	317	1466	3990	9686	200	500
g) Over 3 years to 5 years	686794	786762	834	1305	—	—	500	—
h) Over 5 years	220163	392582	12046	8131	—	—	—	—
Foreign Currency Liabilities	**7093946**	**7811407**	**113924**	**108863**	**90024**	**69267**	**114600**	**84400**
a) 1 - 14 days	1984398	1664324	24469	43077	15972	12131	11200	25400
b) 15 - 28 days	568811	545766	33564	11937	15903	7017	42500	400
c) 29 days to 3 months	1032721	1774200	37612	40350	42677	30188	29200	32900
d) Over 3 months to 6 months	1064515	926826	11631	7341	3157	4179	5700	1300
e) Over 6 months to one year	1028582	1021519	2266	2112	5871	7998	3300	3300
f) Over one year to 3 years	841429	1100709	4167	3764	6444	7468	3500	21100
g) Over 3 years to 5 years	496448	620731	215	282	—	286	19200	—
h) Over 5 years	77042	157332	—	—	—	—	—	—

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits	**1636875**	**2202235**	**3342745**	**3876468**	**1345199**	**1680487**	**2599651**	**3098401**
a) 1 - 14 days	71305	64675	248611	286921	52518	42327	169184	140357
b) 15 - 28 days	20669	34360	125825	40557	12763	30809	87296	34393
c) 29 days to 3 months	145298	162848	391422	502530	49028	211249	306078	379244
d) Over 3 months to 6 months	75236	158481	448600	733997	36993	34645	279535	247252
e) Over 6 months to one year	121094	368579	495297	492563	75277	130452	337628	666466
f) Over one year to 3 years	604005	651931	1042161	1121686	502844	637078	792747	1422476
g) Over 3 years to 5 years	306028	408313	333695	419323	163992	195411	297845	184045
h) Over 5 years	293240	353048	257134	278891	451784	398516	329338	24168
Borrowings	**58222**	**98992**	**63040**	**130679**	**25203**	**92576**	**116640**	**190308**
a) 1 - 14 days	26774	40000	10000	10000	3	71493	7000	10052
b) 15 - 28 days	13831	4347	—	—	25200	—	—	—
c) 29 days to 3 months	12938	8694	10001	15001	—	13693	36008	1414
d) Over 3 months to 6 months	184	208	2806	17914	—	4347	66261	144050
e) Over 6 months to one year	185	33353	22807	37663	—	—	676	5455
f) Over one year to 3 years	1522	10399	10187	35081	—	3043	1497	20406
g) Over 3 years to 5 years	1519	1073	7236	15019	—	—	3256	8879
h) Over 5 years	1269	918	3	1	—	—	1942	52
Loans and Advances	**1175416**	**1646554**	**2118713**	**2775978**	**779606**	**1108114**	**1886640**	**2478628**
a) 1 - 14 days	53536	45567	92983	154843	155549	36849	266200	246128
b) 15 - 28 days	19676	19810	78133	39460	5677	3846	15616	15367
c) 29 days to 3 months	101450	126400	141601	125196	26419	60953	133719	162102
d) Over 3 months to 6 months	56714	75444	146982	140020	17183	76367	47759	130624
e) Over 6 months to one year	114419	162647	340758	606247	16423	77783	69504	149709
f) Over one year to 3 years	559885	711203	346328	407320	311331	481606	840657	1027143
g) Over 3 years to 5 years	125774	224866	295700	431448	86529	141684	161882	270725
h) Over 5 years	143962	280617	676228	871444	160495	229026	351303	476830

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments (at book value)	**569352**	**698975**	**1339764**	**1323382**	**655253**	**501099**	**1063002**	**956169**
a) 1 - 14 days	32255	1837	230246	127796	20115	85192	61379	—
b) 15 - 28 days	5093	1435	20641	2462	5301	10466	500	—
c) 29 days to 3 months	39123	18496	23011	76645	999	52462	9830	37116
d) Over 3 months to 6 months	32629	2325	22637	51458	100	18932	9891	2413
e) Over 6 months to one year	33613	10520	56629	36584	871	19979	13746	3228
f) Over one year to 3 years	161568	59207	145656	246073	152368	126016	100672	175724
g) Over 3 years to 5 years	82451	85783	201083	190327	102000	60632	276455	276521
h) Over 5 years	182620	519372	639861	592037	373499	127420	590529	461167
Foreign Currency Assets	**44000**	**59717**	**120163**	**160011**	**102852**	**97635**	**209349**	**186819**
a) 1 - 14 days	7942	32457	32077	65744	17475	12962	75460	82373
b) 15 - 28 days	6292	3986	13026	10076	12601	4271	1122	1385
c) 29 days to 3 months	25726	20363	33895	23245	48167	55136	14403	5433
d) Over 3 months to 6 months	2722	1876	26194	42018	22966	24150	44351	8006
e) Over 6 months to one year	919	600	5184	66	—	477	34910	12246
f) Over one year to 3 years	31	76	2153	1183	1643	639	19865	59525
g) Over 3 years to 5 years	368	359	7188	12758	—	—	5636	12996
h) Over 5 years	—	—	446	4921	—	—	13602	4855
Foreign Currency Liabilities	**67799**	**34250**	**99503**	**83881**	**102852**	**97634**	**209349**	**186819**
a) 1 - 14 days	27261	3982	6993	36915	25085	18301	70993	64664
b) 15 - 28 days	14379	6312	23212	1138	24348	624	1860	1576
c) 29 days to 3 months	14959	11873	41064	26101	21772	46012	7815	10652
d) Over 3 months to 6 months	1847	3654	13025	2920	5756	11422	15828	16373
e) Over 6 months to one year	2787	3664	7446	6545	11600	10226	33804	23288
f) Over one year to 3 years	6566	4765	7763	10019	14166	10714	75496	63721
g) Over 3 years to 5 years	—	—	—	243	125	335	3553	6545
h) Over 5 years	—	—	—	—	—	—	—	—

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	**4849969**	**5954366**	**3392241**	**4145402**	**9366200**	**12491598**	**9393203**	**11988174**
a) 1 - 14 days	108801	66362	178429	159882	904306	1048442	1701717	2495833
b) 15 - 28 days	76971	61208	133715	117939	367111	381070	836060	1119918
c) 29 days to 3 months	309128	181795	327251	389351	923862	2025096	981261	1317578
d) Over 3 months to 6 months	284106	332553	475725	340846	1041971	1262436	986957	1431927
e) Over 6 months to one year	685467	797305	518436	1038176	1283857	2092644	927415	1115119
f) Over one year to 3 years	1241875	1722989	1632851	1922485	4466344	5302036	2915938	3265301
g) Over 3 years to 5 years	788477	1068163	84287	113167	323590	290816	629978	642189
h) Over 5 years	1355144	1723991	41547	63556	55159	89058	413877	600309
Borrowings	**4677**	**25715**	**75849**	**73353**	**480220**	**114256**	**589391**	**662083**
a) 1 - 14 days	—	22500	3553	29510	307265	42187	77738	249816
b) 15 - 28 days	1338	—	—	1304	2232	1	57368	5905
c) 29 days to 3 months	3123	2	4471	22246	75596	13059	108162	94180
d) Over 3 months to 6 months	—	197	6501	4899	37	15719	46439	19419
e) Over 6 months to one year	—	178	6660	4664	3732	6415	10927	37911
f) Over one year to 3 years	37	726	49092	9120	84431	22891	60797	83722
g) Over 3 years to 5 years	79	714	4831	1432	5654	13022	142811	116591
h) Over 5 years	100	1398	741	178	1273	962	85149	54539
Loans and Advances	**2914778**	**4129003**	**2210043**	**2788907**	**5991178**	**8362087**	**6517374**	**8493589**
a) 1 - 14 days	105974	107251	73838	113517	653735	1007237	1246148	1488168
b) 15 - 28 days	85962	145781	74794	76614	107231	290317	212203	374227
c) 29 days to 3 months	295227	417620	209877	214245	787066	861437	607105	1104661
d) Over 3 months to 6 months	216926	285163	227848	299921	669737	790313	501853	721646
e) Over 6 months to one year	184163	389455	336241	437343	469645	634480	499628	811835
f) Over one year to 3 years	892736	1209781	853100	1065693	2007770	2671598	1830126	1979350
g) Over 3 years to 5 years	431958	626900	243099	326314	602293	1045752	502978	730578
h) Over 5 years	701832	947052	191246	255260	693701	1060953	1117333	1283124

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments (at book value)	**1798465**	**1874607**	**1144415**	**1430072**	**3511422**	**3494363**	**3178175**	**3549276**
a) 1 - 14 days	17867	1627	48433	18663	56808	107870	106385	7515
b) 15 - 28 days	10763	777	32426	41587	41964	43061	38385	24956
c) 29 days to 3 months	33143	39020	53301	96928	103858	153524	59747	120028
d) Over 3 months to 6 months	25074	18243	20418	23244	69600	190431	244928	92219
e) Over 6 months to one year	10561	25155	25368	39350	50974	79436	155774	145392
f) Over one year to 3 years	140135	286055	79046	126764	525477	516577	390972	503977
g) Over 3 years to 5 years	375142	179115	125171	210238	597073	591819	608897	657712
h) Over 5 years	1185780	1324615	760252	873298	2065668	1811645	1573087	1997477
Foreign Currency Assets	**65095**	**22937**	**96482**	**99330**	**2305896**	**3457683**	**618095**	**626335**
a) 1 - 14 days	18489	13374	20499	40751	407168	927214	169161	107877
b) 15 - 28 days	34603	660	5434	4498	187106	234077	19300	23987
c) 29 days to 3 months	11691	4485	40712	26517	441887	629519	129047	179866
d) Over 3 months to 6 months	—	4418	28143	26777	398771	567580	108709	28477
e) Over 6 months to one year	312	—	891	—	156783	306756	44721	114831
f) Over one year to 3 years	—	—	—	—	286630	240855	22583	9124
g) Over 3 years to 5 years	—	—	—	—	281872	414864	5855	1714
h) Over 5 years	—	—	803	787	145679	136818	118719	160459
Foreign Currency Liabilities	**29404**	**17636**	**73726**	**54222**	**2475839**	**3816586**	**615744**	**655535**
a) 1 - 14 days	15084	9983	6047	6598	293731	673795	143626	107647
b) 15 - 28 days	—	1229	1384	1659	209966	273968	51069	48024
c) 29 days to 3 months	4462	936	7575	25029	444204	1030896	50719	71674
d) Over 3 months to 6 months	132	1686	5187	3875	314331	419460	100646	194242
e) Over 6 months to one year	897	2305	48500	12544	387032	605114	99358	111769
f) Over one year to 3 years	5897	1497	4719	4128	527066	417893	152255	96669
g) Over 3 years to 5 years	2932	—	203	280	86647	156773	14868	8944
h) Over 5 years	—	—	111	109	212862	238687	3203	16566

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits	**2690617**	**3391934**	**11680323**	**14238145**	**6577541**	**8208000**	**3287653**	**4235689**
a) 1 - 14 days	171287	201378	1164240	1283925	149943	170900	226082	232377
b) 15 - 28 days	50319	69392	769303	671282	121179	139500	60540	125210
c) 29 days to 3 months	208055	259065	1139109	984988	245547	324400	214628	433245
d) Over 3 months to 6 months	261572	337010	968970	665173	330076	742400	275117	290193
e) Over 6 months to one year	407206	416521	2538084	3716798	616364	952700	469753	508215
f) Over one year to 3 years	1440974	1831183	1822410	1747970	2044789	2926700	1440726	1799064
g) Over 3 years to 5 years	105438	154158	1617431	2625966	1424567	1589300	63816	178174
h) Over 5 years	45766	123227	1660776	2542043	1645076	1362100	536991	669211
Borrowings	**48838**	**20090**	**2582**	**38971**	**31081**	**78200**	**166008**	**302101**
a) 1 - 14 days	30799	7855	—	—	22203	71100	14080	58531
b) 15 - 28 days	—	—	1	—	34	—	—	—
c) 29 days to 3 months	45	38	111	4292	133	—	90443	100591
d) Over 3 months to 6 months	3279	2545	958	4327	1455	1500	22673	72383
e) Over 6 months to one year	2625	2127	214	8609	28	1300	11710	43539
f) Over one year to 3 years	8300	6475	750	13415	5067	3600	26584	26784
g) Over 3 years to 5 years	3651	996	424	8203	1532	700	427	218
h) Over 5 years	139	54	124	125	629	—	91	55
Loans and Advances	**1646972**	**2291938**	**7942570**	**9850569**	**3699178**	**5156300**	**2396243**	**2994965**
a) 1 - 14 days	94761	93042	817491	1203662	130312	160300	271734	289298
b) 15 - 28 days	62232	119028	632116	611321	58697	87500	151922	193672
c) 29 days to 3 months	146633	204076	868787	1022906	175401	307900	313189	360830
d) Over 3 months to 6 months	58541	192165	564884	875384	291609	513100	150724	211632
e) Over 6 months to one year	82846	223725	1053259	1228335	225887	408600	213984	203050
f) Over one year to 3 years	435630	908801	2061661	2194262	2031258	2428000	768236	1172153
g) Over 3 years to 5 years	222965	309083	924827	1099710	377824	629000	277964	312525
h) Over 5 years	543364	242018	1019545	1614989	408190	621900	248490	251805

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Investments (at book value)	**1135426**	**1129839**	**3697418**	**4522555**	**2863909**	**2774200**	**1065200**	**1441749**
a) 1 - 14 days	13000	2691	113657	48602	88176	4900	21393	65186
b) 15 - 28 days	6965	934	22621	82010	14852	50100	7106	4423
c) 29 days to 3 months	23014	66496	241210	634150	69515	68900	12959	134787
d) Over 3 months to 6 months	18494	6938	172133	61271	18297	34200	44475	39050
e) Over 6 months to one year	16622	35809	42445	177018	161522	39400	17027	32805
f) Over one year to 3 years	200656	148076	373852	547562	359230	426300	91335	131512
g) Over 3 years to 5 years	209051	156600	356519	518973	449672	406400	180819	200486
h) Over 5 years	647624	712295	2374981	2452969	1702645	1744000	690086	833500
Foreign Currency Assets	**35011**	**50440**	**653255**	**1166148**	**80045**	**74900**	**300387**	**459120**
a) 1 - 14 days	9629	27592	164509	428345	34890	28300	166785	254744
b) 15 - 28 days	3327	4421	76329	44968	5323	1200	9534	5218
c) 29 days to 3 months	9701	11028	224941	386045	14977	32100	56287	87297
d) Over 3 months to 6 months	10808	6421	155197	145831	23909	12700	50558	39097
e) Over 6 months to one year	556	98	19282	85375	326	400	11690	58973
f) Over one year to 3 years	990	262	7922	21030	620	200	3823	1206
g) Over 3 years to 5 years	—	—	1724	9550	—	—	1710	1731
h) Over 5 years	—	618	3351	45004	—	—	—	10854
Foreign Currency Liabilities	**38189**	**11701**	**810705**	**1148723**	**80407**	**84600**	**300387**	**459122**
a) 1 - 14 days	8203	11017	160875	270170	21198	24100	119307	222153
b) 15 - 28 days	2402	1	71753	50211	846	1800	1604	2015
c) 29 days to 3 months	2818	28	123353	174385	3615	2700	48240	25735
d) Over 3 months to 6 months	7644	443	117693	85291	5116	5600	33226	79056
e) Over 6 months to one year	8790	169	156101	288922	17144	10800	48977	79373
f) Over one year to 3 years	3211	43	167194	149212	31768	19000	45743	44984
g) Over 3 years to 5 years	5121	—	2233	5209	613	20600	3290	5806
h) Over 5 years	—	—	11503	125323	107	—	—	—

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Dena Bank		IDBI Ltd.		Indian Bank		Indian Overseas Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Deposits	**2362308**	**2768991**	**2542127**	**4310091**	**4080555**	**4709091**	**5052932**	**6874619**
a) 1 - 14 days	178178	113147	183117	397679	332875	539616	219936	568160
b) 15 - 28 days	63135	40817	113624	185458	217332	166130	69831	91155
c) 29 days to 3 months	201816	227072	342251	768685	353819	458121	179873	457849
d) Over 3 months to 6 months	164133	173625	208112	522517	289389	398790	216050	201437
e) Over 6 months to one year	303382	406281	746172	997379	552222	439842	179644	379907
f) Over one year to 3 years	1349698	1651828	849507	1289515	1898501	2312108	1000918	1444792
g) Over 3 years to 5 years	54044	90254	79895	118530	201908	201312	1206958	1106796
h) Over 5 years	47922	65967	19449	30328	234509	193172	1979722	2624523
Borrowings	**99**	**45095**	**4532414**	**4189145**	**188729**	**193645**	**73663**	**307222**
a) 1 - 14 days	88	45084	116482	62150	136	125	19329	190747
b) 15 - 28 days	—	—	148574	96611	13821	—	314	1300
c) 29 days to 3 months	—	—	178108	36547	8772	79117	3169	8677
d) Over 3 months to 6 months	—	—	192623	308187	84615	30634	20856	12267
e) Over 6 months to one year	2	—	134959	374149	777	8981	26973	22476
f) Over one year to 3 years	7	9	1506749	1105370	72614	70349	2128	4152
g) Over 3 years to 5 years	1	—	633164	707653	7395	4173	502	67532
h) Over 5 years	1	2	1621755	1498478	599	266	392	71
Loans and Advances	**1423125**	**1868307**	**4845717**	**5890781**	**2248464**	**2905811**	**3575943**	**4790272**
a) 1 - 14 days	68544	193070	174958	332981	252272	338864	539956	989240
b) 15 - 28 days	18646	60470	63505	115469	168956	137357	67075	93561
c) 29 days to 3 months	83135	64626	249613	391249	248703	117921	258566	343762
d) Over 3 months to 6 months	100384	49254	224085	238309	76238	157360	279934	326857
e) Over 6 months to one year	99530	77527	327841	428331	176847	482469	361331	496923
f) Over one year to 3 years	670672	905125	1080332	1290552	771451	1003051	1135708	1502356
g) Over 3 years to 5 years	186542	199126	694712	819311	211108	362363	499131	632988
h) Over 5 years	195672	319109	2030671	2274579	342889	306426	434242	404585

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Dena Bank		IDBI Ltd.		Indian Bank		Indian Overseas Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Investments (at book value)	**857067**	**932454**	**2535053**	**2567531**	**1901700**	**2087773**	**1911472**	**2441054**
a) 1 - 14 days	1800	8814	4798	6908	5583	16482	2382	71
b) 15 - 28 days	1150	2950	125511	69670	6045	55468	4278	6930
c) 29 days to 3 months	14153	41661	24914	77005	86464	242416	69190	127390
d) Over 3 months to 6 months	5183	10984	74357	48595	17233	43135	19961	8427
e) Over 6 months to one year	22343	11503	76923	80327	19321	36680	21780	15881
f) Over one year to 3 years	81316	116360	508989	417549	213972	243997	195923	271462
g) Over 3 years to 5 years	121787	79976	336688	284496	299561	266943	486198	654289
h) Over 5 years	609335	660206	1382873	1582981	1253521	1182652	1111760	1356604
Foreign Currency Assets	**111788**	**117898**	**728602**	**751705**	**178416**	**239765**	**443965**	**273696**
a) 1 - 14 days	49994	64790	57678	124283	86657	31704	112626	134615
b) 15 - 28 days	7545	7228	31859	9801	30192	47549	49171	11372
c) 29 days to 3 months	29335	25472	52002	75932	12861	32338	79671	22717
d) Over 3 months to 6 months	24914	19490	69267	43541	13008	29001	83313	11792
e) Over 6 months to one year	—	125	234076	284167	1568	12178	54833	33583
f) Over one year to 3 years	—	770	101694	91387	19437	40072	18166	25566
g) Over 3 years to 5 years	—	—	62057	38169	11573	39805	8985	14101
h) Over 5 years	—	23	119969	84425	3120	7118	37200	19950
Foreign Currency Liabilities	**40165**	**44464**	**727800**	**726053**	**229213**	**244230**	**413621**	**289140**
a) 1 - 14 days	7026	3760	1061	2191	47924	48812	55735	34870
b) 15 - 28 days	590	499	12247	285	14724	40858	19650	1813
c) 29 days to 3 months	2877	3039	6609	91815	19547	46568	49155	28173
d) Over 3 months to 6 months	4984	3169	44998	27195	60682	23430	63054	30752
e) Over 6 months to one year	10919	8705	142646	247429	37200	38958	81962	58025
f) Over one year to 3 years	13670	24399	304234	331960	47021	42170	96433	51423
g) Over 3 years to 5 years	99	534	212439	22500	2115	3434	3575	14410
h) Over 5 years	—	359	3566	2678	—	—	44057	69674

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Deposits	**5019745**	**6399597**	**1692458**	**1931876**	**11968492**	**13985967**	**5362439**	**7863357**
a) 1 - 14 days	309728	403609	237626	123515	783825	615950	401784	573956
b) 15 - 28 days	258655	521148	26266	33510	330310	274574	169957	180940
c) 29 days to 3 months	574001	831535	99308	177834	694474	844108	308379	861823
d) Over 3 months to 6 months	724664	951404	119340	188115	619204	760851	337868	994482
e) Over 6 months to one year	1450757	1715157	250262	290172	371163	1013866	1111101	1592047
f) Over one year to 3 years	825814	998413	475290	473701	638584	1022324	1967705	2354805
g) Over 3 years to 5 years	768552	244532	117411	243191	421259	424728	228106	341919
h) Over 5 years	107574	733799	366955	401838	8109673	9029566	837539	963385
Borrowings	**87642**	**62262**	**1900**	**20508**	**666487**	**194886**	**34306**	**137353**
a) 1 - 14 days	2872	2183	—	20497	515611	77339	236	294
b) 15 - 28 days	14277	264	—	—	22620	—	—	—
c) 29 days to 3 months	28949	20652	300	1	31079	40077	55	—
d) Over 3 months to 6 months	3097	1741	200	1	7812	9009	32911	7366
e) Over 6 months to one year	8732	15653	300	1	14819	7511	110	70418
f) Over one year to 3 years	24938	21745	1000	8	22164	56453	420	36300
g) Over 3 years to 5 years	2891	14	100	—	49603	2305	574	21147
h) Over 5 years	1886	10	—	—	2779	2192	—	1828
Loans and Advances	**3554858**	**4413847**	**910747**	**1173751**	**7462737**	**9659652**	**3646623**	**5167044**
a) 1 - 14 days	378555	449577	117843	110998	636268	1413951	542830	958065
b) 15 - 28 days	93623	115330	11234	20022	161868	336936	128560	49600
c) 29 days to 3 months	215581	340072	42284	126062	597050	678008	198559	368093
d) Over 3 months to 6 months	257703	277955	68506	68705	746014	694837	194536	282919
e) Over 6 months to one year	395329	629886	148976	149513	1519614	1295260	293020	493768
f) Over one year to 3 years	724607	865210	165249	307149	1715198	2515657	1368071	1824126
g) Over 3 years to 5 years	794422	729007	93103	91709	1094705	1461219	407376	522806
h) Over 5 years	695038	1006810	263552	299593	992020	1263784	513671	667667

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Investments (at book value)	**1688981**	**1980836**	**695559**	**669308**	**4209559**	**4651479**	**1726911**	**2523401**
a) 1 - 14 days	10745	39596	4422	81	551	1000	139071	68578
b) 15 - 28 days	1600	1900	2351	1913	11919	11249	43681	439
c) 29 days to 3 months	62716	171899	10275	10534	22926	58085	108697	31197
d) Over 3 months to 6 months	32582	29126	5079	45093	6080	152384	74727	98499
e) Over 6 months to one year	32871	48130	11240	10294	18774	96749	32884	118745
f) Over one year to 3 years	163944	236293	57818	62894	557662	607216	142050	232147
g) Over 3 years to 5 years	238148	339293	77877	95769	810350	765630	182256	188671
h) Over 5 years	1146375	1114599	526497	442730	2781297	2959166	1003545	1785125
Foreign Currency Assets	**278396**	**344847**	**64757**	**65421**	**257257**	**440857**	**461826**	**645199**
a) 1 - 14 days	69994	82300	20652	28785	26883	129960	138204	212488
b) 15 - 28 days	36316	21827	15381	4453	39969	12388	113701	38754
c) 29 days to 3 months	95654	148762	18744	14619	63996	71094	89652	180337
d) Over 3 months to 6 months	55909	67472	8899	9850	75595	68020	36698	102280
e) Over 6 months to one year	20523	24486	1077	6863	11084	26620	12954	14134
f) Over one year to 3 years	—	—	4	851	23721	51988	23875	25958
g) Over 3 years to 5 years	—	—	—	—	15553	33180	38429	54156
h) Over 5 years	—	—	—	—	456	47607	8313	17092
Foreign Currency Liabilities	**297098**	**378183**	**29457**	**29895**	**259097**	**260572**	**388362**	**530721**
a) 1 - 14 days	58514	81945	4790	3969	22780	43522	161625	153633
b) 15 - 28 days	39949	7548	708	1025	25179	4698	80894	27972
c) 29 days to 3 months	109947	165594	2905	2965	38457	47456	69402	186352
d) Over 3 months to 6 months	47788	54854	4068	3747	19048	20750	43670	54643
e) Over 6 months to one year	31029	36276	9325	11179	59533	38686	28894	95761
f) Over one year to 3 years	9871	31531	7634	6970	46959	101308	3877	11871
g) Over 3 years to 5 years	—	435	27	40	47134	4128	—	489
h) Over 5 years	—	—	—	—	7	24	—	—

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Deposits	**5206089**	**6001943**	**7409400**	**8518021**	**2924977**	**3716666**	**1802060**	**3760449**
a) 1 - 14 days	355005	286093	362400	490793	175068	191981	101505	286833
b) 15 - 28 days	189945	299525	142300	192775	35914	73680	59403	86621
c) 29 days to 3 months	835062	872041	575200	836576	128287	294288	192792	343844
d) Over 3 months to 6 months	661175	1114612	961000	688064	142872	179029	255674	415330
e) Over 6 months to one year	837692	832275	1582000	1605797	438496	488828	522514	755113
f) Over one year to 3 years	1994909	601615	3413400	4140929	754350	1054153	466192	1661228
g) Over 3 years to 5 years	235277	253039	283500	330211	164358	239567	156108	171307
h) Over 5 years	97024	1742743	89600	232876	1085632	1195140	47872	40173
Borrowings	**106611**	**246586**	**397400**	**251759**	**24962**	**39972**	**3737**	**15015**
a) 1 - 14 days	58594	25873	64400	52920	429	—	—	—
b) 15 - 28 days	—	—	30000	—	—	—	—	—
c) 29 days to 3 months	—	12172	70100	20	—	10	4	5
d) Over 3 months to 6 months	—	71129	27100	42021	2596	2806	196	12172
e) Over 6 months to one year	—	46814	120000	41967	2534	3281	377	323
f) Over one year to 3 years	48017	62508	78600	96490	10017	14283	1281	1161
g) Over 3 years to 5 years	—	24812	6100	16116	9384	9029	989	737
h) Over 5 years	—	3278	1100	2225	2	10563	890	617
Loans and Advances	**3510773**	**4285757**	**5338000**	**6238641**	**1552231**	**2215632**	**1018482**	**2422355**
a) 1 - 14 days	264314	318682	339800	264939	189507	196093	41128	106454
b) 15 - 28 days	104579	168313	82100	85618	29014	25232	25048	27924
c) 29 days to 3 months	233966	321384	420900	414631	133340	123320	32650	96260
d) Over 3 months to 6 months	266744	155382	545200	749111	70096	116444	101623	135534
e) Over 6 months to one year	200889	251115	657000	603643	114822	142248	100627	207774
f) Over one year to 3 years	1319237	514454	2133000	1464466	723804	963902	242835	1248686
g) Over 3 years to 5 years	537048	610127	666100	1978576	120472	232194	194317	239763
h) Over 5 years	583996	1946300	493900	677657	171176	416199	280254	359960

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Investments (at book value)	**1893269**	**1855930**	**2591800**	**2798177**	**1412951**	**1460181**	**1117970**	**1201841**
a) 1 - 14 days	126411	133083	31400	2500	2032	2812	8970	29704
b) 15 - 28 days	54010	75877	9400	8070	9911	8109	7724	954
c) 29 days to 3 months	213356	223211	63800	36200	21775	10111	9467	31151
d) Over 3 months to 6 months	167478	277633	38000	93589	1821	14593	42695	16983
e) Over 6 months to one year	216491	211530	59200	86652	13979	33115	10912	4998
f) Over one year to 3 years	537065	244362	422200	515314	185749	161008	101590	142454
g) Over 3 years to 5 years	334549	374028	465700	474447	227385	147207	165240	243766
h) Over 5 years	243909	316206	1502100	1581405	950299	1083226	771372	731831
Foreign Currency Assets	**529818**	**798442**	**352100**	**394615**	**69773**	**191596**	**77709**	**60796**
a) 1 - 14 days	110206	236906	119400	110815	16075	31331	13449	21096
b) 15 - 28 days	52498	43448	31300	30419	6507	10108	4132	11556
c) 29 days to 3 months	138977	147613	75700	89346	32971	61195	17553	11776
d) Over 3 months to 6 months	93834	177523	108200	127523	9334	64828	32657	15583
e) Over 6 months to one year	25012	53449	9100	36166	4886	23338	9918	785
f) Over one year to 3 years	23307	29173	4400	346	—	796	—	—
g) Over 3 years to 5 years	64378	91688	3900	—	—	—	—	—
h) Over 5 years	21606	18642	100	—	—	—	—	—
Foreign Currency Liabilities	**473044**	**687179**	**312600**	**422906**	**70502**	**191656**	**77709**	**60796**
a) 1 - 14 days	61662	156618	44500	111993	20495	24813	9221	24511
b) 15 - 28 days	40605	32559	2300	2466	3103	4436	10730	13804
c) 29 days to 3 months	95923	92873	9600	12174	29079	67203	13908	2172
d) Over 3 months to 6 months	70018	153674	40200	170030	9908	68576	18530	3212
e) Over 6 months to one year	70715	92909	145400	61707	6715	25155	18851	9266
f) Over one year to 3 years	40704	43061	69500	62439	1192	1425	6469	7258
g) Over 3 years to 5 years	15493	19273	1100	2097	10	48	—	573
h) Over 5 years	77924	96212	—	—	—	—	—	—

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank		Antwerp Diamond Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	**1186377**	**1599831**	**45867**	**47379**	**225993**	**266410**	**5311**	**5385**
a) 1 - 14 days	273420	238060	2653	3118	9762	18129	612	984
b) 15 - 28 days	98648	124379	411	446	15635	10657	—	150
c) 29 days to 3 months	235871	186422	5151	5296	27864	98247	125	128
d) Over 3 months to 6 months	43983	308617	6294	5933	40298	22470	3709	3685
e) Over 6 months to one year	88937	228219	10838	10470	50027	42253	794	438
f) Over one year to 3 years	342834	512604	20500	21731	81989	74362	71	—
g) Over 3 years to 5 years	1220	1430	19	379	418	158	—	—
h) Over 5 years	101464	100	1	6	—	134	—	—
Borrowings	**712990**	**722654**	**13400**	**21000**	**66309**	**59763**	**39181**	**35506**
a) 1 - 14 days	350616	412249	13400	1000	27332	28547	5330	2282
b) 15 - 28 days	23600	18424	—	10000	—	—	5426	6577
c) 29 days to 3 months	210685	84496	—	—	36300	11216	17657	20976
d) Over 3 months to 6 months	114704	207485	—	10000	2677	—	9206	5671
e) Over 6 months to one year	13385	—	—	—	—	20000	1562	—
f) Over one year to 3 years	—	—	—	—	—	—	—	—
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—
Loans and Advances	**1521321**	**1842754**	**11861**	**20345**	**201713**	**159318**	**42246**	**37530**
a) 1 - 14 days	157692	319057	1065	2565	11609	8139	6469	5792
b) 15 - 28 days	76064	30610	1096	3177	8860	8110	4632	3240
c) 29 days to 3 months	315461	125579	4428	5370	52430	16855	24438	21471
d) Over 3 months to 6 months	244192	100470	1185	3984	8839	14685	6592	6929
e) Over 6 months to one year	116975	116087	2391	543	16957	14655	1	1
f) Over one year to 3 years	375934	972483	895	3945	97620	94346	20	50
g) Over 3 years to 5 years	48597	57798	541	725	5187	2338	32	—
h) Over 5 years	186406	120670	260	36	211	190	62	47

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank		Antwerp Diamond Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments (at book value)	**495292**	**642185**	**14208**	**14356**	**99051**	**195896**	**14147**	**15752**
a) 1 - 14 days	48058	—	941	1401	—	11473	2001	—
b) 15 - 28 days	5513	3011	106	254	4977	15837	—	—
c) 29 days to 3 months	45869	125808	2702	1508	11859	78333	4711	15752
d) Over 3 months to 6 months	49552	35665	2012	1778	25006	—	3978	—
e) Over 6 months to one year	74936	13617	2966	3081	—	—	2399	—
f) Over one year to 3 years	96927	189479	5206	6259	26934	69460	1058	—
g) Over 3 years to 5 years	137288	199659	275	—	9286	—	—	—
h) Over 5 years	37149	74946	—	75	20989	20793	—	—
Foreign Currency Assets	**453727**	**577605**	**136**	**5241**	**54648**	**23467**	**36793**	**39160**
a) 1 - 14 days	102735	138220	136	4214	35337	6268	5360	7912
b) 15 - 28 days	40159	30999	—	859	7149	1088	3988	3239
c) 29 days to 3 months	185554	222069	—	154	11853	9906	21483	21080
d) Over 3 months to 6 months	121355	156197	—	10	309	6205	5962	6929
e) Over 6 months to one year	3924	1786	—	—	—	—	—	—
f) Over one year to 3 years	—	25827	—	4	—	—	—	—
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	2507	—	—	—	—	—	—
Foreign Currency Liabilities	**575599**	**596131**	**14627**	**16765**	**15419**	**29860**	**48546**	**44622**
a) 1 - 14 days	127480	148761	159	364	12729	17413	5387	2350
b) 15 - 28 days	227	19290	154	235	13	13	5426	6648
c) 29 days to 3 months	175595	90286	1582	1987	—	6252	17657	21114
d) Over 3 months to 6 months	118619	135602	3495	3633	2677	4596	13112	9234
e) Over 6 months to one year	40627	19180	8322	8020	—	1497	1833	277
f) Over one year to 3 years	12898	78278	909	2148	—	89	—	—
g) Over 3 years to 5 years	57263	53199	6	378	—	—	—	—
h) Over 5 years	42890	51535	—	—	—	—	5131	4999

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Arab Bangladesh Bank		Bank International Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits	**1062**	**1023**	**1507**	**524**	**210620**	**277200**	**32683**	**36430**
a) 1 - 14 days	71	61	123	2	39740	131630	3169	2041
b) 15 - 28 days	3	51	111	225	14700	8270	655	723
c) 29 days to 3 months	267	182	372	171	5440	4490	3257	7989
d) Over 3 months to 6 months	4	19	74	28	5490	2260	5065	5994
e) Over 6 months to one year	232	195	175	93	2640	960	9496	9520
f) Over one year to 3 years	485	496	651	5	142500	129340	10996	10137
g) Over 3 years to 5 years	—	16	1	—	50	20	45	26
h) Over 5 years	—	3	—	—	60	230	—	—
Borrowings	**—**	**—**	**2677**	**1739**	**201470**	**91370**	**1851**	**235**
a) 1 - 14 days	—	—	—	—	36590	61370	1690	9
b) 15 - 28 days	—	—	—	—	14630	8080	10	24
c) 29 days to 3 months	—	—	2677	1739	52410	20740	73	104
d) Over 3 months to 6 months	—	—	—	—	41190	1180	78	96
e) Over 6 months to one year	—	—	—	—	890	—	—	2
f) Over one year to 3 years	—	—	—	—	—	—	—	—
g) Over 3 years to 5 years	—	—	—	—	44600	—	—	—
h) Over 5 years	—	—	—	—	11160	—	—	—
Loans and Advances	**3405**	**3322**	**716**	**66**	**336910**	**299120**	**16898**	**17092**
a) 1 - 14 days	550	605	14	—	54070	89000	2299	1578
b) 15 - 28 days	239	243	14	—	65020	49670	1320	824
c) 29 days to 3 months	1295	2369	647	66	97780	68960	3585	4825
d) Over 3 months to 6 months	1203	13	40	—	58560	50330	2110	1671
e) Over 6 months to one year	3	1	1	—	54610	23310	3828	1570
f) Over one year to 3 years	113	89	—	—	6290	17850	2532	5511
g) Over 3 years to 5 years	2	2	—	—	190	—	933	1011
h) Over 5 years	—	—	—	—	390	—	291	102

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Arab Bangladesh Bank		Bank International Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Investments (at book value)	**833**	**922**	**1645**	**1329**	**166380**	**312850**	**12934**	**10892**
a) 1 - 14 days	238	589	—	270	28120	159290	882	555
b) 15 - 28 days	—	—	179	—	4570	50250	205	190
c) 29 days to 3 months	10	—	—	100	5550	23390	827	2084
d) Over 3 months to 6 months	—	188	474	—	32080	1640	1291	1577
e) Over 6 months to one year	440	—	—	431	1550	19480	2414	2510
f) Over one year to 3 years	145	145	992	528	74220	58760	2811	2626
g) Over 3 years to 5 years	—	—	—	—	700	40	125	66
h) Over 5 years	—	—	—	—	19590	—	4379	1284
Foreign Currency Assets	**1052**	**1613**	**93**	**86**	**92820**	**111540**	**19260**	**20093**
a) 1 - 14 days	1052	1613	79	86	29700	82160	3938	1077
b) 15 - 28 days	—	—	14	—	9990	5510	1098	879
c) 29 days to 3 months	—	—	—	—	31340	3100	3186	12110
d) Over 3 months to 6 months	—	—	—	—	21790	20740	7738	2180
e) Over 6 months to one year	—	—	—	—	—	10	2712	2988
f) Over one year to 3 years	—	—	—	—	—	20	588	783
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	76
Foreign Currency Liabilities	**1002**	**1442**	**2735**	**1805**	**180430**	**167490**	**19211**	**21738**
a) 1 - 14 days	150	216	31	40	10540	42760	2595	1227
b) 15 - 28 days	—	—	—	—	14630	8100	1641	1983
c) 29 days to 3 months	—	—	2699	1761	36520	97240	2435	6664
d) Over 3 months to 6 months	—	—	5	4	41190	1240	3822	3727
e) Over 6 months to one year	—	—	—	—	890	—	6580	5866
f) Over one year to 3 years	852	1226	—	—	20910	7350	2138	2271
g) Over 3 years to 5 years	—	—	—	—	44600	10800	—	—
h) Over 5 years	—	—	—	—	11150	—	—	—

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Deposits	**8716**	**8648**	**235460**	**198294**	**78426**	**96048**	**36077**	**101007**
a) 1 - 14 days	753	1927	43741	42039	28126	28497	19466	37269
b) 15 - 28 days	113	112	62259	31846	7357	6655	9	18509
c) 29 days to 3 months	1167	1109	91158	100847	8935	9987	163	16114
d) Over 3 months to 6 months	392	839	10250	3450	2476	1591	140	7160
e) Over 6 months to one year	1496	1522	7948	5106	3218	4013	75	6370
f) Over one year to 3 years	2893	2906	15877	13632	28314	45304	15407	15585
g) Over 3 years to 5 years	1902	233	4227	1299	—	1	817	—
h) Over 5 years	—	—	—	75	—	—	—	—
Borrowings	**50**	**—**	**82523**	**164469**	**27584**	**62280**	**10500**	**66000**
a) 1 - 14 days	50	—	66331	126677	14200	11300	10500	66000
b) 15 - 28 days	—	—	8865	3656	—	21200	—	—
c) 29 days to 3 months	—	—	5278	13188	8923	17694	—	—
d) Over 3 months to 6 months	—	—	1877	16934	—	4000	—	—
e) Over 6 months to one year	—	—	130	4014	4461	8086	—	—
f) Over one year to 3 years	—	—	42	—	—	—	—	—
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—
Loans and Advances	**6997**	**6352**	**244045**	**296906**	**103350**	**158857**	**433**	**17271**
a) 1 - 14 days	759	271	36627	91298	34694	14761	—	6
b) 15 - 28 days	77	141	28434	35060	6756	25628	2	582
c) 29 days to 3 months	501	701	76526	67542	20078	39067	5	7700
d) Over 3 months to 6 months	650	637	44917	78199	20307	32113	7	7007
e) Over 6 months to one year	755	696	47086	16936	7697	14392	14	1038
f) Over one year to 3 years	849	1007	5744	6859	10359	27925	51	156
g) Over 3 years to 5 years	119	2896	1637	247	2483	4184	33	160
h) Over 5 years	3287	3	3074	765	976	787	321	622

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Investments (at book value)	**7093**	**6592**	**98071**	**109502**	**45184**	**52706**	**58458**	**134205**
a) 1 - 14 days	—	1982	20969	28525	3778	7133	47771	93180
b) 15 - 28 days	—	—	15811	9848	1970	4379	9701	40063
c) 29 days to 3 months	4050	2500	27500	43672	14910	17757	—	—
d) Over 3 months to 6 months	—	500	15282	13576	8573	7148	—	150
e) Over 6 months to one year	1418	—	524	943	5678	6014	—	50
f) Over one year to 3 years	212	1378	17985	12938	10275	10275	421	212
g) Over 3 years to 5 years	1286	105	—	—	—	—	565	550
h) Over 5 years	127	127	—	—	—	—	—	—
Foreign Currency Assets	**2778**	**2399**	**106439**	**178208**	**29796**	**48798**	**100641**	**101104**
a) 1 - 14 days	2150	1290	15271	45985	12769	23249	84158	79795
b) 15 - 28 days	—	—	14829	33775	—	—	—	575
c) 29 days to 3 months	—	1075	56775	54346	51	13966	154	296
d) Over 3 months to 6 months	—	—	19405	43855	2006	602	—	2963
e) Over 6 months to one year	628	—	159	25	676	2189	—	—
f) Over one year to 3 years	—	—	—	—	11898	7062	14723	14345
g) Over 3 years to 5 years	—	—	—	—	2396	1730	—	—
h) Over 5 years	—	34	—	222	—	—	1606	3130
Foreign Currency Liabilities	**1290**	**—**	**92211**	**192469**	**36702**	**49034**	**—**	**7755**
a) 1 - 14 days	—	—	45689	104516	7749	7189	—	—
b) 15 - 28 days	—	—	13728	16488	617	214	—	2
c) 29 days to 3 months	—	—	26231	36583	9197	14085	—	363
d) Over 3 months to 6 months	—	—	2264	25704	2888	1376	—	1196
e) Over 6 months to one year	1290	—	1922	5691	1535	11778	—	5580
f) Over one year to 3 years	—	—	2300	3234	12320	12662	—	614
g) Over 3 years to 5 years	—	—	—	178	2396	1730	—	—
h) Over 5 years	—	—	77	75	—	—	—	—

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank		Citibank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Deposits	**184747**	**209790**	**37202**	**77474**	**7805**	**10287**	**2791170**	**3787500**
a) 1 - 14 days	52350	119021	8392	53958	589	3967	423580	622530
b) 15 - 28 days	14140	6253	3836	1732	701	1959	114420	258080
c) 29 days to 3 months	48014	19063	5368	4215	1233	2463	194100	457420
d) Over 3 months to 6 months	11627	5190	1513	1399	4139	727	95980	129890
e) Over 6 months to one year	8908	6596	3210	2817	1074	1042	261500	298420
f) Over one year to 3 years	49688	53616	14883	13353	67	128	1468570	2003270
g) Over 3 years to 5 years	16	51	—	—	2	1	14220	16990
h) Over 5 years	4	—	—	—	—	—	218800	900
Borrowings	**89355**	**77179**	**46313**	**141574**	**4341**	**4079**	**818310**	**1267630**
a) 1 - 14 days	74355	77179	23794	109250	—	1500	229610	565870
b) 15 - 28 days	—	—	20288	—	4007	—	—	—
c) 29 days to 3 months	15000	—	—	22500	223	2579	55970	152390
d) Over 3 months to 6 months	—	—	2231	9824	111	—	580	7090
e) Over 6 months to one year	—	—	—	—	—	—	237060	174090
f) Over one year to 3 years	—	—	—	—	—	—	281170	364130
g) Over 3 years to 5 years	—	—	—	—	—	—	13850	3690
h) Over 5 years	—	—	—	—	—	—	70	370
Loans and Advances	**185382**	**234172**	**101179**	**100330**	**10008**	**11856**	**2445530**	**3286110**
a) 1 - 14 days	37593	48821	9867	7151	873	1812	491730	699140
b) 15 - 28 days	11292	30858	14782	4728	1391	1747	113700	213000
c) 29 days to 3 months	42861	56865	23103	34449	3206	4225	248170	355280
d) Over 3 months to 6 months	13183	33511	18483	23387	2409	1294	280500	341280
e) Over 6 months to one year	12089	11875	12095	10107	1253	1873	163510	237200
f) Over one year to 3 years	49753	45356	21737	19600	503	521	903800	1227140
g) Over 3 years to 5 years	18278	6386	60	154	15	167	124930	99020
h) Over 5 years	333	500	1052	754	358	217	119190	114050

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank		Citibank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Investments (at book value)	**110811**	**111965**	**42700**	**94784**	**3417**	**4121**	**1055570**	**1602110**
a) 1 - 14 days	8817	—	9489	74224	540	—	78890	—
b) 15 - 28 days	—	—	7974	537	101	294	131850	313760
c) 29 days to 3 months	37304	28174	1592	6833	1994	591	127240	285270
d) Over 3 months to 6 months	—	—	1878	2746	—	999	13960	31220
e) Over 6 months to one year	—	—	1027	1931	—	955	40720	48190
f) Over one year to 3 years	35510	44649	14072	3095	782	782	446570	674060
g) Over 3 years to 5 years	6543	31039	—	—	—	500	4140	2930
h) Over 5 years	22637	8103	6668	5418	—	—	212200	246680
Foreign Currency Assets	**59872**	**59045**	**12572**	**111061**	**838**	**563**	**628720**	**1020310**
a) 1 - 14 days	49314	33580	466	109054	227	196	231630	594850
b) 15 - 28 days	499	2849	5762	9	31	367	61260	72250
c) 29 days to 3 months	7748	6763	117	143	464	—	110930	128580
d) Over 3 months to 6 months	1865	15418	3908	160	116	—	162100	179310
e) Over 6 months to one year	446	435	—	—	—	—	32340	23390
f) Over one year to 3 years	—	—	601	—	—	—	16740	18760
g) Over 3 years to 5 years	—	—	—	—	—	—	13720	3170
h) Over 5 years	—	—	1718	1695	—	—	—	—
Foreign Currency Liabilities	**58338**	**61902**	**41796**	**44494**	**2347**	**2582**	**836210**	**1608560**
a) 1 - 14 days	21213	10095	1912	1104	6	1	133170	620200
b) 15 - 28 days	31	229	2912	52	2007	—	6360	25520
c) 29 days to 3 months	334	314	772	3389	223	2581	86340	208640
d) Over 3 months to 6 months	820	1443	4710	10675	111	—	55420	84780
e) Over 6 months to one year	1987	1986	2741	2258	—	—	354230	293740
f) Over one year to 3 years	12539	19042	5757	4613	—	—	187310	359680
g) Over 3 years to 5 years	2616	4185	—	—	—	—	13380	16000
h) Over 5 years	18798	24608	22992	22403	—	—	—	—

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	DBS Bank		Deutsche Bank		Hongkong & Shanghai Banking Corporation		J P Morgan Chase Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Deposits	**145224**	**383622**	**437989**	**697838**	**2495512**	**3482465**	**182626**	**166656**
a) 1 - 14 days	43133	89565	150408	268892	561578	1050357	9806	17504
b) 15 - 28 days	15628	35165	13027	53828	121403	107732	14000	5500
c) 29 days to 3 months	42719	80344	22647	257996	229557	330533	24025	5790
d) Over 3 months to 6 months	10236	140617	7874	83805	161230	287302	20300	5650
e) Over 6 months to one year	31034	37392	6745	24410	229647	410143	74200	43900
f) Over one year to 3 years	2451	508	237288	8731	1183005	1290022	39160	77770
g) Over 3 years to 5 years	23	31	—	168	9089	6372	1135	10542
h) Over 5 years	—	—	—	8	3	4	—	—
Borrowings	**62678**	**53000**	**499384**	**694302**	**311595**	**488749**	**45223**	**325843**
a) 1 - 14 days	62678	53000	342996	300841	41562	138958	45223	325843
b) 15 - 28 days	—	—	12000	4000	13639	—	—	—
c) 29 days to 3 months	—	—	22187	195046	95126	137807	—	—
d) Over 3 months to 6 months	—	—	22172	30931	66268	116984	—	—
e) Over 6 months to one year	—	—	55773	101620	—	—	—	—
f) Over one year to 3 years	—	—	44256	61864	95000	95000	—	—
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—
Loans and Advances	**89166**	**122979**	**258178**	**494507**	**1681229**	**2314166**	**7565**	**79925**
a) 1 - 14 days	16854	17264	122974	154329	218911	301787	—	—
b) 15 - 28 days	18852	8310	25431	69068	103605	109914	—	—
c) 29 days to 3 months	23982	27477	55713	95311	237303	275648	900	6521
d) Over 3 months to 6 months	18347	11030	25750	73661	123025	158691	—	5575
e) Over 6 months to one year	375	20242	12918	25657	41711	68325	—	3628
f) Over one year to 3 years	10756	22151	11472	15451	367661	650643	—	38393
g) Over 3 years to 5 years	—	—	2387	15365	157223	297065	—	20955
h) Over 5 years	—	16505	1533	45665	431790	452093	6665	4853

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	DBS Bank		Deutsche Bank		Hongkong & Shanghai Banking Corporation		J P Morgan Chase Bank	
	2006 (33)	2007 (34)	2006 (35)	2007 (36)	2006 (37)	2007 (38)	2006 (39)	2007 (40)
Investments (at book value)	**55132**	**107847**	**326085**	**621959**	**1214193**	**1413083**	**216343**	**436669**
a) 1 - 14 days	32092	46837	165118	362482	355927	137212	105506	150007
b) 15 - 28 days	4043	18819	20584	54493	109656	85183	64154	234320
c) 29 days to 3 months	2009	9060	10712	14663	88729	124215	14860	50009
d) Over 3 months to 6 months	1304	718	3237	4888	79812	24128	4877	2333
e) Over 6 months to one year	53	24876	3237	17388	123374	188501	2779	—
f) Over one year to 3 years	15432	3106	119619	156633	344892	328351	24167	—
g) Over 3 years to 5 years	199	1196	3237	4888	72628	467949	—	—
h) Over 5 years	—	3235	341	6524	39175	57544	—	—
Foreign Currency Assets	**80118**	**119954**	**402265**	**131405**	**419664**	**772988**	**29391**	**38988**
a) 1 - 14 days	30082	108575	174935	39600	162545	480278	26928	18241
b) 15 - 28 days	2298	2960	3333	413	47301	40979	—	—
c) 29 days to 3 months	2364	5381	49287	1013	99412	86656	2463	8828
d) Over 3 months to 6 months	5943	3038	42227	656	67075	87738	—	29
e) Over 6 months to one year	39261	—	69053	4138	8172	14885	—	144
f) Over one year to 3 years	170	—	63430	66023	30224	57288	—	9
g) Over 3 years to 5 years	—	—	—	19562	1723	5164	—	11737
h) Over 5 years	—	—	—	—	3212	—	—	—
Foreign Currency Liabilities	**137627**	**284048**	**204060**	**436686**	**586232**	**700582**	**26998**	**19477**
a) 1 - 14 days	15902	17051	91035	162130	86745	90962	4240	2948
b) 15 - 28 days	1785	607	556	6925	21036	8762	—	—
c) 29 days to 3 months	35801	46540	682	59945	133568	181455	—	—
d) Over 3 months to 6 months	5747	136699	709	46191	127032	167865	—	—
e) Over 6 months to one year	30817	36822	5009	100637	137956	159080	—	—
f) Over one year to 3 years	178	270	86384	60858	79884	92458	22758	16529
g) Over 3 years to 5 years	47397	46059	19685	—	—	—	—	—
h) Over 5 years	—	—	—	—	11	—	—	—

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Deposits	**3295**	**4922**	**2145**	**3522**	**4031**	**12880**	**13749**	**13257**
a) 1 - 14 days	1064	1502	313	1715	859	3276	1212	666
b) 15 - 28 days	560	1151	36	28	865	2017	65	200
c) 29 days to 3 months	25	250	100	51	489	474	1300	1121
d) Over 3 months to 6 months	530	548	200	135	292	338	1579	1673
e) Over 6 months to one year	624	655	173	135	5	54	1963	3667
f) Over one year to 3 years	492	816	1323	1458	1519	6718	7630	5930
g) Over 3 years to 5 years	—	—	—	—	—	3	—	—
h) Over 5 years	—	—	—	—	2	—	—	—
Borrowings	**—**	**—**	**100**	**—**	**3000**	**26975**	**—**	**1500**
a) 1 - 14 days	—	—	100	—	3000	26975	—	1500
b) 15 - 28 days	—	—	—	—	—	—	—	—
c) 29 days to 3 months	—	—	—	—	—	—	—	—
d) Over 3 months to 6 months	—	—	—	—	—	—	—	—
e) Over 6 months to one year	—	—	—	—	—	—	—	—
f) Over one year to 3 years	—	—	—	—	—	—	—	—
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—
Loans and Advances	**1052**	**1045**	**3069**	**3279**	**32800**	**64147**	**14618**	**15653**
a) 1 - 14 days	515	528	568	745	8850	16207	152	5
b) 15 - 28 days	62	156	456	389	4499	10812	171	—
c) 29 days to 3 months	233	234	1614	1783	3093	13841	17	8
d) Over 3 months to 6 months	8	—	411	350	3954	1772	—	12
e) Over 6 months to one year	—	25	1	1	3450	4406	28	12
f) Over one year to 3 years	51	—	4	4	4503	7362	33	17
g) Over 3 years to 5 years	129	102	3	2	3706	9041	2	4
h) Over 5 years	54	—	12	5	745	706	14215	15595

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Investments (at book value)	**2383**	**2217**	**3707**	**2798**	**9164**	**15579**	**12725**	**10444**
a) 1 - 14 days	55	87	1000	935	—	1968	—	—
b) 15 - 28 days	237	—	—	15	—	1723	55	502
c) 29 days to 3 months	788	1076	—	16	3600	4271	693	505
d) Over 3 months to 6 months	530	281	—	50	1339	2391	100	100
e) Over 6 months to one year	—	650	95	34	1857	4164	—	1
f) Over one year to 3 years	650	123	616	1725	2368	1062	1319	2
g) Over 3 years to 5 years	123	—	1961	—	—	—	—	1607
h) Over 5 years	—	—	35	23	—	—	10558	7727
Foreign Currency Assets	**270**	**2080**	**3973**	**5848**	**12068**	**13052**	**567**	**243**
a) 1 - 14 days	229	765	1502	3237	8087	7807	567	243
b) 15 - 28 days	9	—	456	389	214	4399	—	—
c) 29 days to 3 months	24	1315	1605	1782	158	191	—	—
d) Over 3 months to 6 months	8	—	410	349	3609	629	—	—
e) Over 6 months to one year	—	—	—	—	—	26	—	—
f) Over one year to 3 years	—	—	—	91	—	—	—	—
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—
Foreign Currency Liabilities	**492**	**689**	**744**	**2236**	**408**	**305**	**9908**	**7452**
a) 1 - 14 days	283	390	106	1519	291	300	31	178
b) 15 - 28 days	25	30	5	5	—	—	437	1466
c) 29 days to 3 months	—	—	—	—	112	—	2022	893
d) Over 3 months to 6 months	—	—	25	15	—	—	3395	1356
e) Over 6 months to one year	—	—	90	81	5	5	4023	3549
f) Over one year to 3 years	184	269	518	616	—	—	—	10
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Shinhan Bank #		Societe Generale		Sonali Bank		Standard Chartered Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Deposits	**14944**	**20773**	**94292**	**112778**	**2002**	**2810**	**2845980**	**3417403**
a) 1 - 14 days	6220	4409	9220	57746	255	415	531871	845955
b) 15 - 28 days	590	747	673	1636	177	280	99819	245546
c) 29 days to 3 months	65	3597	4346	3705	302	439	571557	568259
d) Over 3 months to 6 months	—	2636	35182	12531	84	1212	151269	403859
e) Over 6 months to one year	—	1873	41886	36064	106	135	212196	270890
f) Over one year to 3 years	7973	7372	2985	1096	1036	271	1270959	1065572
g) Over 3 years to 5 years	—	40	—	—	19	7	8135	15670
h) Over 5 years	96	99	—	—	23	51	174	1652
Borrowings	**8192**	**5933**	**49538**	**135005**	**—**	**—**	**791678**	**635181**
a) 1 - 14 days	1500	2859	49538	100505	—	—	231989	246913
b) 15 - 28 days	1338	500	—	5000	—	—	35907	14814
c) 29 days to 3 months	3123	2574	—	—	—	—	213241	146178
d) Over 3 months to 6 months	2231	—	—	29500	—	—	174372	95108
e) Over 6 months to one year	—	—	—	—	—	—	7490	82168
f) Over one year to 3 years	—	—	—	—	—	—	128679	50000
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—
Loans and Advances	**9108**	**13627**	**27084**	**38489**	**300**	**333**	**2407673**	**3010379**
a) 1 - 14 days	28	1641	2255	2494	139	174	294255	384642
b) 15 - 28 days	1438	209	787	4151	—	—	99753	275498
c) 29 days to 3 months	1476	369	5650	7614	—	—	349856	575879
d) Over 3 months to 6 months	1449	3844	5756	6358	—	—	254852	91480
e) Over 6 months to one year	3059	3003	1179	2622	132	37	107847	98377
f) Over one year to 3 years	724	2167	6910	3097	—	—	636642	789889
g) Over 3 years to 5 years	630	2391	1505	10597	29	48	149756	238775
h) Over 5 years	304	3	3042	1556	—	74	514712	555839

Note : # See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Shinhan Bank #		Societe Generale		Sonali Bank		Standard Chartered Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Investments (at book value)	**18167**	**32619**	**108743**	**145673**	**704**	**538**	**1063172**	**1190229**
a) 1 - 14 days	800	750	26002	—	65	—	294410	9613
b) 15 - 28 days	3048	—	18000	—	—	—	10958	68561
c) 29 days to 3 months	6192	2694	18364	14087	—	—	247101	109359
d) Over 3 months to 6 months	2889	14270	3177	12211	—	—	128073	17798
e) Over 6 months to one year	1256	12878	23818	9322	200	25	47496	135771
f) Over one year to 3 years	2430	—	16232	97941	94	118	317783	578779
g) Over 3 years to 5 years	—	—	3150	9610	10	116	12676	180662
h) Over 5 years	1552	2027	—	2502	335	279	4675	89686
Foreign Currency Assets	**9131**	**1794**	**34085**	**29680**	**876**	**2001**	**832912**	**3535624**
a) 1 - 14 days	6900	1794	1556	25159	219	500	325303	28895
b) 15 - 28 days	1338	—	—	—	175	400	57268	231466
c) 29 days to 3 months	893	—	30818	151	219	500	173924	852923
d) Over 3 months to 6 months	—	—	1677	4370	—	—	236739	516450
e) Over 6 months to one year	—	—	34	—	—	—	29643	902600
f) Over one year to 3 years	—	—	—	—	263	601	10035	642623
g) Over 3 years to 5 years	—	—	—	—	—	—	—	240086
h) Over 5 years	—	—	—	—	—	—	—	120581
Foreign Currency Liabilities	**11971**	**6332**	**68787**	**35964**	**—**	**1692**	**988871**	**3810557**
a) 1 - 14 days	1056	2918	1138	940	—	254	261259	38539
b) 15 - 28 days	1338	604	—	—	—	169	40528	143546
c) 29 days to 3 months	3123	2574	113	9	—	254	172374	891752
d) Over 3 months to 6 months	2231	—	26982	—	—	—	192042	731214
e) Over 6 months to one year	—	—	40551	34857	—	—	74487	1088561
f) Over one year to 3 years	4223	236	—	158	—	1015	192958	503372
g) Over 3 years to 5 years	—	—	—	—	—	—	55223	236943
h) Over 5 years	—	—	3	—	—	—	—	176630

Note : # See ‘Explanatory Notes’.
Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31	
	State Bank of Mauritius	
	2006	2007
	(57)	(58)
Deposits	**26440**	**21178**
a) 1 - 14 days	1897	897
b) 15 - 28 days	1648	589
c) 29 days to 3 months	6158	1845
d) Over 3 months to 6 months	5908	1156
e) Over 6 months to one year	8170	13733
f) Over one year to 3 years	2614	2936
g) Over 3 years to 5 years	41	11
h) Over 5 years	4	11
Borrowings	**3900**	**13329**
a) 1 - 14 days	3900	9092
b) 15 - 28 days	—	—
c) 29 days to 3 months	—	—
d) Over 3 months to 6 months	—	4237
e) Over 6 months to one year	—	—
f) Over one year to 3 years	—	—
g) Over 3 years to 5 years	—	—
h) Over 5 years	—	—
Loans and Advances	**22507**	**13428**
a) 1 - 14 days	716	1666
b) 15 - 28 days	250	11
c) 29 days to 3 months	3876	1526
d) Over 3 months to 6 months	2519	3955
e) Over 6 months to one year	9462	1329
f) Over one year to 3 years	4581	4395
g) Over 3 years to 5 years	964	498
h) Over 5 years	139	48

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31	
	State Bank of Mauritius	
	2006	2007
	(57)	(58)
Investments (at book value)	**11892**	**12643**
a) 1 - 14 days	2603	6824
b) 15 - 28 days	431	124
c) 29 days to 3 months	1744	388
d) Over 3 months to 6 months	1878	1300
e) Over 6 months to one year	2343	3386
f) Over one year to 3 years	2395	617
g) Over 3 years to 5 years	167	2
h) Over 5 years	331	2
Foreign Currency Assets	**4266**	**10457**
a) 1 - 14 days	2637	6101
b) 15 - 28 days	1511	42
c) 29 days to 3 months	10	10
d) Over 3 months to 6 months	20	4247
e) Over 6 months to one year	78	19
f) Over one year to 3 years	10	38
g) Over 3 years to 5 years	—	—
h) Over 5 years	—	—
Foreign Currency Liabilities	**1246**	**7521**
a) 1 - 14 days	937	136
b) 15 - 28 days	—	—
c) 29 days to 3 months	7	70
d) Over 3 months to 6 months	26	4871
e) Over 6 months to one year	247	1644
f) Over one year to 3 years	29	800
g) Over 3 years to 5 years	—	—
h) Over 5 years	—	—

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Axis Bank #		Bank of Rajasthan		Bharat Overseas Bank #		Catholic Syrian Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	**4011353**	**5878558**	**889128**	**1081592**	**324405**		**428885**	**474860**
a) 1 - 14 days	496476	538738	117077	119820	29861		14092	12528
b) 15 - 28 days	153941	191046	53352	77831	8013		7789	5701
c) 29 days to 3 months	537698	916639	68612	119154	66870		26349	23783
d) Over 3 months to 6 months	331269	801692	23181	98446	44847		30737	30310
e) Over 6 months to one year	840745	938196	35846	106876	38528		48350	59646
f) Over one year to 3 years	1534734	2361599	180058	302308	126229		176774	186589
g) Over 3 years to 5 years	83627	96667	97519	55160	4151		40917	41749
h) Over 5 years	32863	33981	313483	201997	5906		83877	114554
Borrowings	**268093**	**519560**	**17011**	**28438**	**7929**		**31**	**421**
a) 1 - 14 days	33000	3387	52	1870	3467		—	399
b) 15 - 28 days	10000	—	—	—	—		—	—
c) 29 days to 3 months	14462	77388	872	—	892		—	1
d) Over 3 months to 6 months	76274	102305	234	1123	3570		4	—
e) Over 6 months to one year	20126	105334	207	111	—		2	—
f) Over one year to 3 years	110221	159734	1404	199	—		5	3
g) Over 3 years to 5 years	24	70767	42	3605	—		—	12
h) Over 5 years	3986	645	14200	21530	—		20	6
Loans and Advances	**2231423**	**3687648**	**402479**	**569035**	**205352**		**269487**	**301264**
a) 1 - 14 days	103585	142848	47412	54519	21809		17172	18699
b) 15 - 28 days	8362	35897	27842	13146	3755		5474	3298
c) 29 days to 3 months	85263	133387	31679	66010	19655		19272	15479
d) Over 3 months to 6 months	112980	187050	41353	50456	20476		19220	23992
e) Over 6 months to one year	169636	310190	71959	115143	18101		38792	57003
f) Over one year to 3 years	826810	1176750	127904	164014	90169		129073	110985
g) Over 3 years to 5 years	423072	655465	28133	54763	18033		19752	28261
h) Over 5 years	501715	1046061	26197	50984	13354		20732	43547

Note : # See 'Explanatory Notes'.
Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Axis Bank #		Bank of Rajasthan		Bharat Overseas Bank #		Catholic Syrian Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments (at book value)	**2152735**	**2689716**	**256654**	**364069**	**96057**		**143159**	**155329**
a) 1 - 14 days	416881	253215	12710	17651	—		1500	3468
b) 15 - 28 days	117805	218060	2491	11163	—		—	—
c) 29 days to 3 months	384760	560864	6599	67657	548		538	2022
d) Over 3 months to 6 months	131307	250175	2897	35871	86		200	563
e) Over 6 months to one year	211787	247226	8937	17039	1969		1625	829
f) Over one year to 3 years	548061	740504	23078	34872	20677		3519	5714
g) Over 3 years to 5 years	150019	198231	26495	31276	21112		14158	7652
h) Over 5 years	192115	221441	173447	148540	51665		121619	135081
Foreign Currency Assets	**69638**	**461321**	**2449**	**31714**	**38014**		**17068**	**34154**
a) 1 - 14 days	6796	22782	510	22677	3118		6871	6833
b) 15 - 28 days	2137	1658	7	5078	473		4432	5960
c) 29 days to 3 months	6056	42515	268	3600	4969		1905	11889
d) Over 3 months to 6 months	32256	116261	261	359	5953		2304	8601
e) Over 6 months to one year	6603	11285	641	—	19449		736	10
f) Over one year to 3 years	10514	125711	700	—	3896		820	861
g) Over 3 years to 5 years	4909	13549	62	—	156		—	—
h) Over 5 years	367	127560	—	—	—		—	—
Foreign Currency Liabilities	**146060**	**678739**	**22121**	**6105**	**38014**		**17068**	**34154**
a) 1 - 14 days	10492	13153	4208	1025	1056		1440	3358
b) 15 - 28 days	892	2290	14231	15	571		1798	7963
c) 29 days to 3 months	9150	74342	2586	3426	5419		1124	5736
d) Over 3 months to 6 months	50835	52348	1096	431	5620		2183	6600
e) Over 6 months to one year	45086	128687	—	462	17727		3129	3498
f) Over one year to 3 years	19572	124232	—	681	7589		6837	4968
g) Over 3 years to 5 years	10033	162532	—	65	32		557	2031
h) Over 5 years	—	121155	—	—	—		—	—

Note : # See 'Explanatory Notes'.
Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Centurion Bank of Punjab		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits	**939963**	**1486372**	**351772**	**469932**	**312400**	**441520**	**253267**	**308796**
a) 1 - 14 days	99264	164861	23860	26848	35736	48264	34834	36150
b) 15 - 28 days	44443	73349	9927	5561	13064	18042	10492	16253
c) 29 days to 3 months	108333	213736	14414	16059	54451	81540	25150	33622
d) Over 3 months to 6 months	93279	171159	17379	13082	49492	58161	21414	27591
e) Over 6 months to one year	144204	305773	27150	39287	37794	82900	46248	46239
f) Over one year to 3 years	309623	532938	195038	264674	115673	147906	107546	134411
g) Over 3 years to 5 years	138702	22383	62196	100115	5360	3993	6908	12688
h) Over 5 years	2115	2173	1808	4306	830	714	675	1842
Borrowings	**5157**	**93089**	**7518**	**1989**	**12980**	**15439**	**19**	**450**
a) 1 - 14 days	72	37496	1503	15	3773	3001	—	450
b) 15 - 28 days	—	18609	—	—	1785	978	—	—
c) 29 days to 3 months	—	25710	4544	58	6549	7500	—	—
d) Over 3 months to 6 months	2786	—	944	1557	873	2593	—	—
e) Over 6 months to one year	1894	11087	105	115	—	1367	19	—
f) Over one year to 3 years	405	187	418	242	—	—	—	—
g) Over 3 years to 5 years	—	—	3	2	—	—	—	—
h) Over 5 years	—	—	1	—	—	—	—	—
Loans and Advances	**653343**	**1122136**	**254954**	**332923**	**186732**	**265855**	**159434**	**183950**
a) 1 - 14 days	35306	55644	18456	15171	19148	20381	13900	14330
b) 15 - 28 days	14197	32477	9064	3515	9455	13911	7677	9598
c) 29 days to 3 months	42090	76517	6369	3214	28278	30893	7249	9273
d) Over 3 months to 6 months	64733	78953	12902	118	13090	28537	8102	8904
e) Over 6 months to one year	98926	130189	7465	391	24965	40327	10004	10268
f) Over one year to 3 years	304582	500007	114866	197886	60832	97716	61631	71973
g) Over 3 years to 5 years	28167	87683	39696	48385	13884	18001	25018	26505
h) Over 5 years	65342	160666	46136	64243	17080	16089	25853	33099

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Centurion Bank of Punjab		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Investments (at book value)	**292283**	**461496**	**105748**	**130700**	**129185**	**184664**	**72313**	**86519**
a) 1 - 14 days	25284	43912	—	2171	15959	91	26	2014
b) 15 - 28 days	11315	19486	2207	983	7893	4178	—	969
c) 29 days to 3 months	27606	57643	156	1022	12865	35844	39	1048
d) Over 3 months to 6 months	25622	46993	3314	849	5037	25358	5642	12951
e) Over 6 months to one year	37781	81766	1191	1595	8623	16082	2798	1865
f) Over one year to 3 years	81511	146406	4364	8730	20329	29308	5041	3643
g) Over 3 years to 5 years	46588	23471	16362	12840	13407	34139	2738	7743
h) Over 5 years	36576	41819	78154	102510	45072	39664	56029	56286
Foreign Currency Assets	**30820**	**20600**	**31687**	**67279**	**99374**	**8447**	**27347**	**8378**
a) 1 - 14 days	25568	12335	20286	52342	17089	8023	7018	4043
b) 15 - 28 days	160	113	398	221	14071	—	2463	1876
c) 29 days to 3 months	2946	2497	6027	13045	25612	—	5143	2068
d) Over 3 months to 6 months	830	3060	3704	145	26694	—	6464	378
e) Over 6 months to one year	393	1356	1272	1371	12973	—	6246	13
f) Over one year to 3 years	629	1065	—	155	2500	—	13	—
g) Over 3 years to 5 years	294	174	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	435	424	—	—
Foreign Currency Liabilities	**27218**	**42181**	**32573**	**66502**	**70323**	**7714**	**27338**	**6579**
a) 1 - 14 days	4098	9259	19219	48117	14243	1141	5296	832
b) 15 - 28 days	287	355	1097	54	14089	1283	3120	115
c) 29 days to 3 months	1450	17052	7287	14997	20927	882	3215	674
d) Over 3 months to 6 months	4567	2818	3344	1048	7676	2687	5658	990
e) Over 6 months to one year	10539	7830	1175	2067	10888	1721	8336	2661
f) Over one year to 3 years	6076	4687	449	198	2500	—	1713	1199
g) Over 3 years to 5 years	201	180	2	21	—	—	—	108
h) Over 5 years	—	—	—	—	—	—	—	—

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Federal Bank		Ganesh Bank of Kurundwad #		HDFC Bank		ICICI Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Deposits	**1787874**	**2158444**	**21744**		**5579682**	**6829794**	**16508317**	**23051019**
a) 1 - 14 days	102802	100166	2690		245096	841719	1490714	2237432
b) 15 - 28 days	83567	92464	1535		285683	144050	691933	1041262
c) 29 days to 3 months	255720	236543	1024		413903	437940	2554735	3419899
d) Over 3 months to 6 months	239540	352417	551		377842	365622	2316934	3227248
e) Over 6 months to one year	231128	415471	2206		586768	417362	3884028	5949724
f) Over one year to 3 years	800671	868513	8328		3268893	4045121	5206047	6740361
g) Over 3 years to 5 years	47145	68850	2271		373619	381143	140021	313547
h) Over 5 years	27301	24020	3139		27878	196837	223905	121546
Borrowings	**88049**	**124001**	**6**		**285848**	**281539**	**3852191**	**5125603**
a) 1 - 14 days	52655	5618	—		136021	101630	312370	94533
b) 15 - 28 days	—	—	—		15925	614	100494	56941
c) 29 days to 3 months	4070	59	1		125189	171512	538043	441714
d) Over 3 months to 6 months	3649	24927	1		—	3787	466614	704234
e) Over 6 months to one year	118	44043	2		—	500	531602	820166
f) Over one year to 3 years	238	17195	2		5259	469	726468	1582169
g) Over 3 years to 5 years	16521	1505	—		3454	3027	949818	1223756
h) Over 5 years	10798	30654	—		—	—	226782	202090
Loans and Advances	**1173647**	**1489910**	**9451**		**3506126**	**4694478**	**14616311**	**19586560**
a) 1 - 14 days	66808	63720	887		336072	448181	754502	928851
b) 15 - 28 days	23972	30661	118		31532	-161333	88652	245620
c) 29 days to 3 months	123992	123031	390		244684	323120	752313	960631
d) Over 3 months to 6 months	80134	82258	636		310458	449154	898595	1287704
e) Over 6 months to one year	91046	109204	1054		463442	756355	1450660	2080062
f) Over one year to 3 years	509201	691378	4089		1594878	2242723	5915755	7630161
g) Over 3 years to 5 years	117451	165536	1672		261171	312739	1658784	2510943
h) Over 5 years	161043	224122	605		263889	323539	3097050	3942588

Note : # See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Federal Bank		Ganesh Bank of Kurundwad #		HDFC Bank		ICICI Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Investments (at book value)	**627238**	**703266**	**8239**		**2839396**	**3056480**	**7154739**	**9125784**
a) 1 - 14 days	5253	14130	—		356217	316080	1039834	452929
b) 15 - 28 days	200	10892	—		78515	92177	449936	979227
c) 29 days to 3 months	19630	9658	151		262709	231001	819761	970225
d) Over 3 months to 6 months	1622	2782	227		177399	170530	645105	852084
e) Over 6 months to one year	2810	6032	66		256855	274186	932678	1738039
f) Over one year to 3 years	45808	85072	574		1291201	1616909	1426075	1564504
g) Over 3 years to 5 years	85970	66741	195		249937	166093	410303	682805
h) Over 5 years	465945	507959	7026		166563	189504	1431047	1885971
Foreign Currency Assets	**60005**	**141807**	**—**		**369741**	**418819**	**2818547**	**4938296**
a) 1 - 14 days	10336	5347	—		233977	268327	416795	942850
b) 15 - 28 days	401	1964	—		11493	9468	114543	126260
c) 29 days to 3 months	12189	10549	—		35138	43025	373656	347637
d) Over 3 months to 6 months	12900	31718	—		45220	37281	326281	284737
e) Over 6 months to one year	4521	47405	—		9959	2217	299190	920057
f) Over one year to 3 years	12240	38690	—		25004	15906	377345	568120
g) Over 3 years to 5 years	4929	6134	—		4539	27175	414774	689875
h) Over 5 years	2489	—	—		4411	15420	495963	1058760
Foreign Currency Liabilities	**108551**	**92777**	**—**		**319747**	**435574**	**3247231**	**5662717**
a) 1 - 14 days	16743	37983	—		26321	50642	378471	476625
b) 15 - 28 days	2794	5243	—		20271	4612	186468	108787
c) 29 days to 3 months	3831	5642	—		132163	185655	592705	545929
d) Over 3 months to 6 months	9441	502	—		12882	20998	284159	567662
e) Over 6 months to one year	25833	1263	—		43643	51412	571755	839109
f) Over one year to 3 years	45973	36901	—		76231	68188	430544	1379458
g) Over 3 years to 5 years	3936	5243	—		8236	10597	675475	1032226
h) Over 5 years	—	—	—		—	43470	127654	712921

Note : # See 'Explanatory Notes'.
Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	IndusInd Bank		ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Deposits	**1455655**	**1705791**	**1333525**	**1541859**	**2348463**	**2519429**	**1324316**	**1403743**
a) 1 - 14 days	135386	148543	124825	223570	251886	150605	94051	83054
b) 15 - 28 days	88058	49221	109274	91892	69213	156607	65119	28029
c) 29 days to 3 months	317050	205844	202813	224068	407594	260555	194872	161346
d) Over 3 months to 6 months	118040	143404	221151	270260	168258	210867	269435	205621
e) Over 6 months to one year	129373	166133	176637	206444	75640	96785	189073	207456
f) Over one year to 3 years	387781	506837	460647	230346	1049965	1236999	470640	596474
g) Over 3 years to 5 years	141505	246418	26810	115460	295679	378007	22476	100024
h) Over 5 years	138462	239391	11368	179819	30228	29004	18650	21739
Borrowings	**22207**	**40364**	**110745**	**84355**	**26393**	**62019**	**18269**	**42075**
a) 1 - 14 days	1707	6779	23893	15664	—	3400	16509	21751
b) 15 - 28 days	—	890	6019	44810	—	—	—	—
c) 29 days to 3 months	10000	3401	11173	2686	2702	—	—	—
d) Over 3 months to 6 months	3500	—	16110	16983	21811	17200	—	—
e) Over 6 months to one year	2000	15000	49046	3269	420	40400	880	10162
f) Over one year to 3 years	5000	4294	4025	844	1362	1000	880	10162
g) Over 3 years to 5 years	—	10000	479	99	98	19	—	—
h) Over 5 years	—	—	—	—	—	—	—	—
Loans and Advances	**897941**	**1088874**	**1023153**	**1197617**	**1448310**	**1707994**	**779158**	**955269**
a) 1 - 14 days	56785	66347	61643	116466	115849	69758	50471	56805
b) 15 - 28 days	103663	46858	64438	97206	42939	34024	25712	19023
c) 29 days to 3 months	131337	52931	182910	177023	154272	125716	70526	84740
d) Over 3 months to 6 months	86819	70710	115333	121857	74158	119132	125193	157514
e) Over 6 months to one year	102163	153507	149733	172191	144501	215802	100832	113971
f) Over one year to 3 years	205413	582401	316349	355408	667927	827795	187839	224772
g) Over 3 years to 5 years	125956	80239	51682	57142	134734	160494	137771	184527
h) Over 5 years	85805	35881	81065	100324	113930	155273	80814	113917

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	IndusInd Bank		ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Investments (at book value)	**540990**	**589166**	**437233**	**452782**	**1035187**	**739219**	**554857**	**504815**
a) 1 - 14 days	59784	40097	42009	29182	286254	2787	30500	3484
b) 15 - 28 days	4328	131	37505	34878	37516	17892	500	5755
c) 29 days to 3 months	2979	7601	26733	75940	97235	95790	29520	5099
d) Over 3 months to 6 months	15115	53590	11671	71350	15147	10857	9363	1097
e) Over 6 months to one year	1239	1237	3179	54766	6345	46789	17127	7078
f) Over one year to 3 years	26727	60609	18761	71783	81179	71487	60192	83422
g) Over 3 years to 5 years	74793	145022	159497	43975	71700	38202	92781	47299
h) Over 5 years	356025	280879	137878	70908	439811	455415	314874	351581
Foreign Currency Assets	**34040**	**94436**	**84233**	**115181**	**161938**	**67486**	**38708**	**114736**
a) 1 - 14 days	20666	73980	16323	41135	37049	8011	6699	25320
b) 15 - 28 days	7041	1520	10260	13713	21657	3249	7178	4467
c) 29 days to 3 months	3735	5527	34700	26584	56984	21901	13878	49899
d) Over 3 months to 6 months	1788	1542	18705	13538	40590	27548	10766	21947
e) Over 6 months to one year	—	6	609	3140	5658	6777	187	13103
f) Over one year to 3 years	7	9474	1351	13697	—	—	—	—
g) Over 3 years to 5 years	—	—	543	2703	—	—	—	—
h) Over 5 years	803	2387	1742	671	—	—	—	—
Foreign Currency Liabilities	**86011**	**84141**	**100338**	**134844**	**163985**	**68927**	**29214**	**117057**
a) 1 - 14 days	22759	17115	1786	2371	39637	10729	5836	23438
b) 15 - 28 days	11444	588	6864	44309	22527	1229	2004	744
c) 29 days to 3 months	13807	6319	3501	826	58377	23656	11721	52764
d) Over 3 months to 6 months	13855	2600	18253	18429	37894	26482	1144	18297
e) Over 6 months to one year	9455	18889	59186	10936	5550	6831	3723	17552
f) Over one year to 3 years	14051	24791	10704	47026	—	—	4553	3686
g) Over 3 years to 5 years	627	7302	44	511	—	—	233	576
h) Over 5 years	13	6537	—	10436	—	—	—	—

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Karur Vysya Bank		Kotak Mahindra Bank		Lakshmi Vilas Bank		Lord Krishna Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Deposits	**757684**	**934029**	**656592**	**1100010**	**433638**	**501987**	**227888**	**187252**
a) 1 - 14 days	37182	49736	68518	149422	39413	51961	14045	16821
b) 15 - 28 days	34243	79085	25645	91923	44193	29965	6397	6023
c) 29 days to 3 months	145638	115670	135710	187824	68514	95026	26733	14943
d) Over 3 months to 6 months	82140	76644	140325	203475	58119	30334	15672	11534
e) Over 6 months to one year	163555	175036	162749	191448	72415	34159	25563	24877
f) Over one year to 3 years	75065	413371	121367	265057	54518	139547	33954	22120
g) Over 3 years to 5 years	10365	14391	2082	6789	10189	25747	24183	24364
h) Over 5 years	209496	10096	196	4072	86277	95248	81341	66570
Borrowings	**19562**	**22852**	**160923**	**509976**	**530**	**7974**	**46**	**27**
a) 1 - 14 days	2635	12576	70653	260748	—	—	—	—
b) 15 - 28 days	—	—	20925	26750	—	—	—	—
c) 29 days to 3 months	4551	7607	15042	102109	—	36	—	4
d) Over 3 months to 6 months	9459	125	4721	28371	36	36	18	3
e) Over 6 months to one year	232	216	9491	37510	73	7574	28	6
f) Over one year to 3 years	858	855	22181	35749	298	241	—	14
g) Over 3 years to 5 years	845	760	15103	18739	123	87	—	—
h) Over 5 years	982	713	2807	—	—	—	—	—
Loans and Advances	**570089**	**719436**	**632999**	**1090109**	**295282**	**361270**	**142086**	**101782**
a) 1 - 14 days	25464	32458	17798	46360	24163	28271	3545	2305
b) 15 - 28 days	7900	15769	16123	28025	22359	18932	12474	3695
c) 29 days to 3 months	56883	52509	83783	137851	34909	47560	26018	12263
d) Over 3 months to 6 months	18219	22020	58004	94506	27604	26017	12096	4535
e) Over 6 months to one year	74614	131857	105165	142220	35419	39205	11812	8874
f) Over one year to 3 years	188694	225310	246396	421489	119419	144892	48073	42720
g) Over 3 years to 5 years	89462	111565	33897	96507	15923	19307	11636	10917
h) Over 5 years	108853	127948	71833	123151	15486	37086	16432	16473

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Karur Vysya Bank		Kotak Mahindra Bank		Lakshmi Vilas Bank		Lord Krishna Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Investments (at book value)	**234717**	**289555**	**285554**	**686198**	**127987**	**130930**	**78959**	**72397**
a) 1 - 14 days	60	2540	76939	193735	2724	1283	2110	—
b) 15 - 28 days	—	2550	6067	47010	—	3433	—	—
c) 29 days to 3 months	1251	6417	38708	161352	10	300	20	—
d) Over 3 months to 6 months	300	800	33619	60469	136	3483	—	150
e) Over 6 months to one year	1677	1219	43835	70059	365	2704	402	3807
f) Over one year to 3 years	4004	10037	53019	81621	6269	11302	6000	11570
g) Over 3 years to 5 years	36272	47866	3738	29345	16557	26350	11466	12161
h) Over 5 years	191153	218126	29629	42607	101926	82075	58961	44709
Foreign Currency Assets	**19135**	**8909**	**49120**	**84999**	**998**	**1057**	**5732**	**2188**
a) 1 - 14 days	1600	4194	8	32163	149	791	2231	670
b) 15 - 28 days	93	252	8	1	63	102	—	8
c) 29 days to 3 months	5100	3708	7771	6230	392	23	—	53
d) Over 3 months to 6 months	9789	508	4466	5860	237	—	80	75
e) Over 6 months to one year	1674	6	15688	20428	—	—	3421	558
f) Over one year to 3 years	795	47	21132	18519	—	—	—	797
g) Over 3 years to 5 years	84	194	18	—	157	141	—	27
h) Over 5 years	—	—	29	1798	—	—	—	—
Foreign Currency Liabilities	**9928**	**14946**	**42671**	**43799**	**2552**	**3386**	**2673**	**2703**
a) 1 - 14 days	—	2856	811	68	750	1491	432	2294
b) 15 - 28 days	—	61	—	112	118	123	9	—
c) 29 days to 3 months	5415	8077	2526	1647	49	87	53	—
d) Over 3 months to 6 months	4144	677	3561	3410	178	241	70	80
e) Over 6 months to one year	255	2861	24139	5410	942	497	1733	329
f) Over one year to 3 years	92	365	11099	13512	495	893	354	—
g) Over 3 years to 5 years	22	49	—	4	20	54	22	—
h) Over 5 years	—	—	535	19636	—	—	—	—

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Nainital Bank		Ratnakar Bank		Sangli Bank		SBI Comm.& Int. Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Deposits	**112504**	**148064**	**87417**	**87639**	**198966**	**131437**	**25886**	**36229**
a) 1 - 14 days	9423	13181	14709	10562	33230	10495	1491	6123
b) 15 - 28 days	3762	4790	2230	2126	10785	2172	499	305
c) 29 days to 3 months	6851	14101	6687	9232	11268	7013	2550	4653
d) Over 3 months to 6 months	8067	10134	6320	6887	11024	8523	5976	4119
e) Over 6 months to one year	13696	20375	11547	9835	16788	11454	3495	8649
f) Over one year to 3 years	44337	52243	43138	38749	59308	43173	11355	11346
g) Over 3 years to 5 years	24942	31812	2138	4443	7270	6031	518	1026
h) Over 5 years	1426	1428	648	5805	49293	42576	2	8
Borrowings	**810**	**1940**	**66**	**47**	**12**	**7**	**3800**	**3300**
a) 1 - 14 days	—	43	4	4	—	—	1000	500
b) 15 - 28 days	—	—	—	—	—	—	—	—
c) 29 days to 3 months	—	—	1	—	—	—	2800	2800
d) Over 3 months to 6 months	85	269	10	9	—	—	—	—
e) Over 6 months to one year	90	268	7	6	1	3	—	—
f) Over one year to 3 years	355	1014	32	25	8	4	—	—
g) Over 3 years to 5 years	275	346	12	3	3	—	—	—
h) Over 5 years	5	—	—	—	—	—	—	—
Loans and Advances	**60347**	**79507**	**49082**	**53053**	**88829**	**20507**	**23570**	**32289**
a) 1 - 14 days	4799	6916	6221	5295	56217	1293	2666	956
b) 15 - 28 days	3519	4563	630	909	745	150	1425	837
c) 29 days to 3 months	3999	5175	3351	2901	8482	382	6942	11071
d) Over 3 months to 6 months	1141	1231	919	1679	817	732	274	4735
e) Over 6 months to one year	2152	2587	9486	6049	1139	680	1003	3557
f) Over one year to 3 years	29034	39629	17599	25743	15901	12512	7626	9337
g) Over 3 years to 5 years	5261	7873	6665	5453	2465	2552	2936	1620
h) Over 5 years	10442	11533	4211	5024	3063	2206	698	176

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Nainital Bank		Ratnakar Bank		Sangli Bank		SBI Comm.& Int. Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Investments (at book value)	**37173**	**39279**	**27663**	**31583**	**82528**	**79647**	**11065**	**13156**
a) 1 - 14 days	140	70	1260	983	16826	7544	1143	375
b) 15 - 28 days	225	517	—	—	2497	545	278	603
c) 29 days to 3 months	120	500	2317	1955	2616	1281	1791	2554
d) Over 3 months to 6 months	3525	1655	—	—	2748	2072	1881	1408
e) Over 6 months to one year	645	659	229	260	4189	3103	2592	3981
f) Over one year to 3 years	4369	3073	2326	4602	14346	10647	3034	2239
g) Over 3 years to 5 years	3942	4851	4336	4149	3448	3182	129	254
h) Over 5 years	24207	27954	17195	19634	35858	51273	217	1742
Foreign Currency Assets	**—**	**—**	**—**	**—**	**1709**	**727**	**5016**	**6250**
a) 1 - 14 days	—	—	—	—	1403	476	2124	4782
b) 15 - 28 days	—	—	—	—	86	122	627	96
c) 29 days to 3 months	—	—	—	—	144	129	663	1333
d) Over 3 months to 6 months	—	—	—	—	76	—	841	26
e) Over 6 months to one year	—	—	—	—	—	—	721	—
f) Over one year to 3 years	—	—	—	—	—	—	40	13
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—
Foreign Currency Liabilities	**—**	**—**	**—**	**—**	**1461**	**1152**	**12143**	**15452**
a) 1 - 14 days	—	—	—	—	833	405	806	896
b) 15 - 28 days	—	—	—	—	41	7	552	621
c) 29 days to 3 months	—	—	—	—	18	7	1755	2150
d) Over 3 months to 6 months	—	—	—	—	47	5	1549	4162
e) Over 6 months to one year	—	—	—	—	74	70	6825	6828
f) Over one year to 3 years	—	—	—	—	348	265	656	782
g) Over 3 years to 5 years	—	—	—	—	46	387	—	13
h) Over 5 years	—	—	—	—	54	6	—	—

Source **:** Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	South Indian Bank		Tamilnad Mercantile Bank		United Western Bank #		Yes Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Deposits	**957866**	**1223921**	**520287**	**601988**	**648019**		**291036**	**822038**
a) 1 - 14 days	69046	69520	39953	53302	57718		27899	79253
b) 15 - 28 days	42174	43474	19657	21654	7955		38732	64486
c) 29 days to 3 months	93585	141036	52674	70105	53325		79016	294080
d) Over 3 months to 6 months	66985	105642	50293	65955	32348		38877	110652
e) Over 6 months to one year	107463	171760	117230	88665	49054		66508	202746
f) Over one year to 3 years	507892	581453	211853	265146	361364		38116	63873
g) Over 3 years to 5 years	38236	78424	10269	19707	51397		540	6456
h) Over 5 years	32485	32612	18358	17454	34858		1348	492
Borrowings	**72**	**51**	**2314**	**5705**	**3042**		**46477**	**86732**
a) 1 - 14 days	3	4	2000	3000	—		16300	13800
b) 15 - 28 days	—	—	—	—	—		—	14297
c) 29 days to 3 months	6	5	3	2500	88		11000	31500
d) Over 3 months to 6 months	5	5	51	43	349		8432	21066
e) Over 6 months to one year	11	10	51	35	417		10745	6069
f) Over one year to 3 years	36	24	146	111	1390		—	—
g) Over 3 years to 5 years	10	3	63	16	627		—	—
h) Over 5 years	1	—	—	—	171		—	—
Loans and Advances	**637023**	**791890**	**312639**	**404672**	**400626**		**240709**	**628973**
a) 1 - 14 days	49210	50584	13802	13654	75196		12128	58508
b) 15 - 28 days	13313	18497	12799	9222	7965		4381	13062
c) 29 days to 3 months	58021	93368	36920	36111	44526		35008	87920
d) Over 3 months to 6 months	58932	90290	37595	35774	17514		35590	67971
e) Over 6 months to one year	144682	194556	70926	88317	43324		35406	83911
f) Over one year to 3 years	104802	140710	103903	171188	153657		70724	191209
g) Over 3 years to 5 years	77489	102690	24474	33736	23366		41621	112636
h) Over 5 years	130574	101195	12220	16670	35078		5851	13756

Note : # See ‘Explanatory Notes’.

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Concld.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	South Indian Bank		Tamilnad Mercantile Bank		United Western Bank #		Yes Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Investments (at book value)	**273939**	**343012**	**236194**	**231641**	**221393**		**135015**	**307311**
a) 1 - 14 days	15352	20196	1941	519	28063		18079	17879
b) 15 - 28 days	2450	15324	492	2031	12665		15854	21115
c) 29 days to 3 months	21920	70194	1300	6816	13685		6276	52934
d) Over 3 months to 6 months	18226	4565	250	6916	8810		8092	31016
e) Over 6 months to one year	8679	1593	9615	15057	9968		41516	47942
f) Over one year to 3 years	15846	20665	56672	64286	77184		7540	31711
g) Over 3 years to 5 years	18961	27896	58937	50505	23596		18145	21250
h) Over 5 years	172505	182579	106987	85511	47422		19513	83464
Foreign Currency Assets	**54050**	**60506**	**3678**	**4663**	**16222**		**5553**	**76408**
a) 1 - 14 days	23990	22282	2016	2512	6731		5218	61682
b) 15 - 28 days	445	6196	490	273	2479		—	3508
c) 29 days to 3 months	8330	16404	1074	1173	3424		—	6779
d) Over 3 months to 6 months	6605	6421	93	177	1857		—	4439
e) Over 6 months to one year	1132	646	—	—	1731		—	—
f) Over one year to 3 years	5180	4084	5	—	—		—	—
g) Over 3 years to 5 years	761	576	—	—	—		—	—
h) Over 5 years	7607	3897	—	528	—		335	—
Foreign Currency Liabilities	**54049**	**60602**	**2674**	**3043**	**15493**		**13795**	**27084**
a) 1 - 14 days	3835	3579	710	1167	3528		16	227
b) 15 - 28 days	229	389	19	16	3569		—	8848
c) 29 days to 3 months	1080	2132	170	283	3659		—	17
d) Over 3 months to 6 months	2128	4830	268	204	1644		7662	12024
e) Over 6 months to one year	8246	14415	651	801	2864		6027	4839
f) Over one year to 3 years	27027	25423	801	565	229		90	1129
g) Over 3 years to 5 years	11504	9834	55	7	—		—	—
h) Over 5 years	—	—	—	—	—		—	—

Note : # See ‘Explanatory Notes’.

Source : Annual accounts of banks of respective years.

TABLE B10 : LOAN SUBJECTED TO RESTRUCTURING & CORPORATE DEBT RESTRUCTURED — 2006-07

(Amount in Rs. lakh)

Name of the Bank	Loan Assets subjected to restructuring during the year								
	Other than Corporate Debt Restructured				Corporate Debt Restructured				
	Standard assets	Sub-standard assets	Doubtful assets	Total assets [(1)+(2)+(3)]	Standard assets	Sub-standard assets	Doubtful assets	Total assets [(5)+(6)+(7)]	Total [(4)+(8)]
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
State Bank of India & its Associates									
State Bank of India	59437	7552	14653	81642	4272	—	4717	8989	90631
State Bank of Bikaner and Jaipur	29201	—	—	29201	—	—	—	—	29201
State Bank of Hyderabad	19368	551	15	19934	1839	3040	—	4879	24813
State Bank of Indore	4547	—	247	4794	11429	—	—	11429	16223
State Bank of Mysore	43197	2301	60	45558	—	—	5184	5184	50742
State Bank of Patiala	2187	—	—	2187	—	—	—	—	2187
State Bank of Saurashtra	1089	—	1617	2706	4000	—	1649	5649	8355
State Bank of Travancore	6756	—	—	6756	2771	790	—	3561	10317
Nationalised Banks									
Allahabad Bank	24990	3228	1	28219	46736	1073	—	47809	76028
Andhra Bank	36016	24	—	36040	—	—	—	—	36040
Bank of Baroda	20057	673	939	21669	7109	—	—	7109	28778
Bank of India	21534	54	1671	23259	—	—	—	—	23259
Bank of Maharashtra	10578	845	2611	14034	—	—	—	—	14034
Canara Bank	19649	849	4261	24759	1257	—	—	1257	26016
Central Bank of India	24551	9152	—	33703	1824	3232	—	5056	38759
Corporation Bank	16757	2839	279	19875	—	—	—	—	19875
Dena Bank	3896	126	31	4053	3336	5215	571	9122	13175
IDBI Ltd.	19331	115	576	20022	1832	—	—	1832	21854
Indian Bank	21931	120	822	22873	—	—	—	—	22873
Indian Overseas Bank	52660	645	119	53424	—	—	—	—	53424
Oriental Bank of Commerce	51577	31	1711	53319	—	—	1578	1578	54897
Punjab and Sind Bank	756	—	—	756	—	—	—	—	756
Punjab National Bank	48303	5591	—	53894	8062	—	3950	12012	65906
Syndicate Bank	40798	5059	1040	46897	1245	2104	5661	9010	55907
UCO Bank	69929	2766	1408	74103	947	—	—	947	75050
Union Bank of India	34657	10489	59	45205	3127	—	—	3127	48332
United Bank of India	10162	609	—	10771	4068	—	—	4068	14839
Vijaya Bank	5486	53	886	6425	4904	—	—	4904	11329
Foreign Banks									
ABN Amro Bank	—	—	—	—	—	—	—	—	—
Abu Dhabi Commercial Bank	—	—	—	—	—	—	—	—	—
American Express Bank	—	—	—	—	—	—	—	—	—
Antwerp Diamond Bank	—	—	—	—	—	—	—	—	—
Arab Bangladesh Bank	—	—	—	—	—	—	—	—	—
Bank International Indonesia	—	—	—	—	—	—	—	—	—
Bank of America	—	—	—	—	—	—	—	—	—
Bank of Bahrain & Kuwait	—	—	—	—	—	—	—	—	—
Bank of Ceylon	372	—	—	372	—	—	—	—	372
Bank of Nova Scotia	—	—	—	—	—	—	—	—	—
Bank of Tokyo-Mitsubishi UFJ	—	—	—	—	—	—	—	—	—
Barclays Bank	—	—	—	—	—	—	—	—	—
BNP Paribas	—	—	—	—	—	—	—	—	—

TABLE B10 : LOAN SUBJECTED TO RESTRUCTURING & CORPORATE DEBT RESTRUCTURED — 2006-07 *(Concld.)*

(Amount in Rs. lakh)

Name of the Bank	Loan Assets subjected to restructuring during the year								
	Other than Corporate Debt Restructured				Corporate Debt Restructured				
	Standard assets	Sub-standard assets	Doubtful assets	Total assets [(1)+(2)+(3)]	Standard assets	Sub-standard assets	Doubtful assets	Total assets [(5)+(6)+(7)]	Total [(4)+(8)]
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Calyon Bank	—	—	—	—	—	—	—	—	—
Chinatrust Commercial Bank	—	—	—	—	—	—	—	—	—
Citibank	—	890	—	890	—	—	—	—	890
DBS Bank	—	—	—	—	—	—	—	—	—
Deutsche Bank	—	—	—	—	—	—	—	—	—
Hongkong & Shanghai Banking Corporation	—	—	—	—	—	—	—	—	—
J P Morgan Chase Bank	—	—	—	—	—	—	—	—	—
Krung Thai Bank	—	—	—	—	—	—	—	—	—
Mashreq Bank	—	—	—	—	—	—	—	—	—
Mizuho Corporate Bank	—	—	—	—	—	—	—	—	—
Oman International Bank	—	—	—	—	—	—	—	—	—
Shinhan Bank	—	—	—	—	—	—	—	—	—
Societe Generale	—	—	—	—	—	—	—	—	—
Sonali Bank	—	—	—	—	—	—	—	—	—
Standard Chartered Bank	3	3924	—	3927	—	—	—	—	3927
State Bank of Mauritius	19	—	—	19	580	—	—	580	599
Other Scheduled Commercial Banks									
Axis Bank	17813	595	3287	21695	—	—	—	—	21695
Bank of Rajasthan	174	—	—	174	—	—	—	—	174
Catholic Syrian Bank	255	—	25	280	—	—	—	—	280
Centurion Bank of Punjab	142	—	—	142	—	—	—	—	142
City Union Bank	191	—	—	191	—	—	—	—	191
Development Credit Bank	1425	4	—	1429	—	—	—	—	1429
Dhanalakshmi Bank	3697	502	584	4783	—	507	—	507	5290
Federal Bank	16220	57	12	16289	—	—	—	—	16289
HDFC Bank	—	—	—	—	942	—	—	942	942
ICICI Bank	1315	1219	—	2534	2738	—	—	2738	5272
IndusInd Bank	—	—	—	—	—	—	—	—	—
ING Vysya Bank	7629	—	—	7629	—	—	—	—	7629
Jammu & Kashmir Bank	—	63	—	63	—	—	—	—	63
Karnataka Bank	7602	1	—	7603	533	—	—	533	8136
Karur Vysya Bank	6883	—	—	6883	—	—	—	—	6883
Kotak Mahindra Bank	—	—	—	—	—	—	—	—	—
Lakshmi Vilas Bank	580	219	—	799	—	—	—	—	799
Lord Krishna Bank	1571	—	—	1571	—	—	976	976	2547
Nainital Bank	1618	26	—	1644	—	—	—	—	1644
Ratnakar Bank	—	—	—	—	—	—	—	—	—
Sangli Bank	31	2	—	33	—	—	—	—	33
SBI Comm.& Int. Bank	—	—	—	—	315	—	1997	2312	2312
South Indian Bank	6954	848	22	7824	—	—	5044	5044	12868
Tamilnad Mercantile Bank	395	1	13	409	839	—	378	1217	1626
Yes Bank	—	—	—	—	—	—	—	—	—

Source **:** Annual accounts of Banks.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007

STATE BANK OF INDIA & ITS ASSOCIATES

(In per cent)

Ratios	As on March 31							
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	5.70	6.68	7.52	12.83	6.69	6.92	6.88	6.71
2. Credit-deposit ratio	68.89	77.46	73.27	72.07	61.32	67.73	71.28	76.85
3. Investment-deposit ratio	42.77	34.25	36.57	30.49	41.90	33.54	30.68	30.00
4. (Credit+Investment)-deposit ratio	111.65	111.70	109.84	102.56	103.22	101.27	101.96	106.84
5. Ratio of deposits to total liabilities	76.93	76.87	78.85	82.53	83.74	84.61	80.44	81.45
6. Ratio of term deposits to total deposits	52.45	51.52	57.94	64.99	65.66	68.62	69.17	70.82
7. Ratio of priority sector advances to total advances	30.56	30.24	41.30	41.03	41.68	38.99	42.85	37.46
8. Ratio of term loan to total advances	53.89	53.68	48.08	54.05	58.14	59.86	55.69	59.03
9. Ratio of secured advances to total advances	76.76	75.61	88.23	86.01	80.12	79.70	88.61	89.04
10. Ratio of investments in non-approved securities to total investments	14.98	18.84	4.39	3.21	5.54	4.47	8.53	5.79
11. Ratio of interest income to total assets	7.54	7.45	7.72	8.08	7.28	7.78	7.03	7.55
12. Ratio of net interest margin to total assets	3.27	3.03	3.90	3.45	2.90	3.02	2.88	2.58
13. Ratio of non-interest income to total assets	1.56	1.09	0.97	1.17	1.22	1.02	1.30	0.95
14. Ratio of intermediation cost to total assets	2.46	2.23	2.98	2.43	2.16	1.80	2.11	1.81
15. Ratio of wage bills to intermediation cost	69.28	67.09	65.03	63.33	65.10	60.84	53.94	54.59
16. Ratio of wage bills to total expense	25.29	22.50	28.52	21.79	21.51	16.71	18.18	14.59
17. Ratio of wage bills to total income	18.71	17.53	22.32	16.63	16.56	12.46	13.67	11.64
18. Ratio of burden to total assets	0.90	1.14	2.01	1.26	0.95	0.78	0.81	0.86
19. Ratio of burden to interest income	11.92	15.33	26.04	15.56	12.99	10.06	11.51	11.38
20. Ratio of operating profits to total assets	2.37	1.89	1.89	2.19	1.95	2.24	2.07	1.72
21. Return on assets	0.89	0.84	0.53	0.89	1.13	1.14	0.76	0.87
22. Return on equity	17.04	15.41	10.73	19.99	22.01	21.72	14.48	17.31
23. Cost of deposits	4.85	4.68	4.50	5.23	4.98	5.36	4.61	5.46
24. Cost of borrowings	5.30	6.09	3.58	4.25	5.45	5.86	4.57	5.02
25. Cost of funds	4.88	4.79	4.46	5.19	4.99	5.37	4.61	5.43
26. Return on advances	7.62	8.29	8.59	9.40	8.15	9.03	8.08	8.78
27. Return on investments	7.77	7.37	8.85	8.85	8.21	7.93	7.76	8.07
28. Return on advances adjusted to cost of funds	2.74	3.50	4.12	4.21	3.16	3.67	3.48	3.35
29. Return on investments adjusted to cost of funds	2.89	2.58	4.38	3.66	3.22	2.57	3.15	2.64
30. Business per employee (in Rs.lakh)	299.23	357.00	276.85	368.09	414.34	473.64	367.97	476.67
31. Profit per employee (in Rs.lakh)	2.17	2.37	1.20	2.57	3.26	3.92	2.09	2.91
32. Capital adequacy ratio	11.88	12.34	12.08	12.89	12.08	12.51	11.40	11.77
33. Capital adequacy ratio - Tier I	9.36	8.01	8.50	7.79	8.95	8.25	7.55	6.74
34. Capital adequacy ratio - Tier II	2.52	4.33	3.58	5.10	3.13	4.26	3.85	5.03
35. Ratio of net NPA to net advances	1.88	1.56	1.18	1.09	0.36	0.22	1.83	1.04

Source **:** Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

STATE BANK OF INDIA & ITS ASSOCIATES

(In per cent)

Ratios	As on March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	4.56	9.52	4.47	5.66	5.97	7.02	4.76	7.95
2. Credit-deposit ratio	71.81	74.77	65.66	73.42	61.00	70.11	72.57	80.00
3. Investment-deposit ratio	34.78	31.74	37.53	31.54	42.81	31.71	40.89	30.86
4. (Credit+Investment)-deposit ratio	106.59	106.51	103.20	104.96	103.81	101.82	113.46	110.86
5. Ratio of deposits to total liabilities	84.65	82.04	81.92	82.56	83.74	83.86	81.59	81.55
6. Ratio of term deposits to total deposits	64.49	68.05	70.42	72.76	63.64	66.66	69.60	71.67
7. Ratio of priority sector advances to total advances	42.45	36.31	37.87	34.58	41.61	41.64	41.10	39.92
8. Ratio of term loan to total advances	56.60	60.67	59.61	62.36	46.98	51.87	47.86	52.08
9. Ratio of secured advances to total advances	86.09	88.40	84.83	90.31	76.15	74.48	85.98	87.12
10. Ratio of investments in non-approved securities to total investments	6.26	4.77	5.97	4.05	8.14	5.72	4.29	2.24
11. Ratio of interest income to total assets	7.50	7.82	6.77	7.15	7.45	7.57	7.57	8.11
12. Ratio of net interest margin to total assets	3.41	3.09	2.74	2.50	3.03	2.61	3.15	3.25
13. Ratio of non-interest income to total assets	1.87	1.39	0.95	0.76	0.67	0.64	1.16	0.64
14. Ratio of intermediation cost to total assets	2.84	2.43	1.68	1.49	1.95	1.84	2.08	1.85
15. Ratio of wage bills to intermediation cost	58.09	56.48	60.84	60.74	74.41	66.74	64.02	63.55
16. Ratio of wage bills to total expense	23.78	19.19	17.92	14.72	22.81	18.08	20.49	17.50
17. Ratio of wage bills to total income	17.59	14.93	13.25	11.41	17.90	14.98	15.28	13.43
18. Ratio of burden to total assets	0.97	1.05	0.73	0.72	1.29	1.20	0.93	1.21
19. Ratio of burden to interest income	12.91	13.36	10.75	10.14	17.28	15.86	12.24	14.95
20. Ratio of operating profits to total assets	2.44	2.04	2.01	1.78	1.75	1.41	2.22	2.03
21. Return on assets	1.23	1.10	0.73	0.77	0.31	0.46	0.86	0.86
22. Return on equity	25.62	24.00	14.17	15.52	6.79	8.66	21.02	22.26
23. Cost of deposits	4.51	5.18	4.59	5.25	4.97	5.56	5.00	5.21
24. Cost of borrowings	4.30	2.33	6.89	2.21	3.62	3.77	0.34	0.18
25. Cost of funds	4.51	5.07	4.66	5.13	4.88	5.46	4.89	4.96
26. Return on advances	8.50	9.00	8.03	8.72	7.62	8.35	7.90	8.62
27. Return on investments	7.66	7.86	7.16	6.73	9.11	9.03	8.47	8.75
28. Return on advances adjusted to cost of funds	4.00	3.93	3.37	3.59	2.74	2.89	3.01	3.67
29. Return on investments adjusted to cost of funds	3.15	2.79	2.50	1.60	4.23	3.57	3.59	3.79
30. Business per employee (in Rs.lakh)	290.00	398.00	493.01	599.54	303.94	343.00	381.19	506.13
31. Profit per employee (in Rs.lakh)	2.22	2.60	2.66	3.24	0.64	1.21	2.34	2.96
32. Capital adequacy ratio	11.37	11.47	13.67	12.38	12.03	12.78	11.15	11.68
33. Capital adequacy ratio - Tier I	7.44	6.62	9.96	8.36	9.02	8.17	7.24	7.55
34. Capital adequacy ratio - Tier II	3.93	4.85	3.71	4.02	3.01	4.61	3.91	4.13
35. Ratio of net NPA to net advances	0.74	0.45	0.99	0.83	1.16	0.70	1.47	1.08

Source **:** Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	5.49	6.83	11.38	7.11	3.56	5.13	5.95	6.00
2. Credit-deposit ratio	60.10	69.34	65.15	67.28	63.97	66.94	69.38	70.85
3. Investment-deposit ratio	37.08	31.48	33.74	34.50	37.49	27.97	33.83	29.61
4. (Credit+Investment)-deposit ratio	97.18	100.83	98.89	101.77	101.46	94.92	103.22	100.46
5. Ratio of deposits to total liabilities	87.72	88.00	83.41	87.20	82.60	87.26	83.66	84.64
6. Ratio of term deposits to total deposits	60.72	62.03	63.69	65.47	62.06	66.82	64.98	67.78
7. Ratio of priority sector advances to total advances	41.91	39.39	37.26	37.49	29.36	28.76	31.50	29.87
8. Ratio of term loan to total advances	54.30	53.68	41.73	42.98	39.08	45.28	37.74	39.10
9. Ratio of secured advances to total advances	88.40	91.54	83.76	80.46	80.61	77.53	82.47	82.58
10. Ratio of investments in non-approved securities to total investments	18.47	19.43	13.47	19.55	25.16	23.77	28.44	26.48
11. Ratio of interest income to total assets	7.50	7.94	7.29	7.52	6.78	7.18	6.78	7.23
12. Ratio of net interest margin to total assets	3.14	2.85	3.19	3.21	3.05	2.95	2.54	2.71
13. Ratio of non-interest income to total assets	0.96	0.61	1.07	1.01	1.08	0.91	1.14	1.23
14. Ratio of intermediation cost to total assets	2.06	1.67	2.34	2.12	2.29	1.98	2.04	2.05
15. Ratio of wage bills to intermediation cost	65.76	60.43	57.45	58.81	63.90	64.62	62.79	61.88
16. Ratio of wage bills to total expense	21.12	14.92	20.85	19.39	24.34	20.63	20.40	19.33
17. Ratio of wage bills to total income	16.03	11.80	16.07	14.59	18.63	15.83	16.17	15.02
18. Ratio of burden to total assets	1.10	1.06	1.27	1.10	1.21	1.07	0.90	0.82
19. Ratio of burden to interest income	14.69	13.33	17.43	14.67	17.84	14.88	13.24	11.39
20. Ratio of operating profits to total assets	2.04	1.79	1.91	2.11	1.84	1.88	1.64	1.89
21. Return on assets	1.42	1.26	1.38	1.31	0.79	0.72	0.68	0.88
22. Return on equity	23.67	18.49	20.52	17.78	12.28	12.45	14.85	20.65
23. Cost of deposits	4.74	5.58	4.52	4.80	4.02	4.56	4.05	4.31
24. Cost of borrowings	7.14	3.45	6.57	5.39	4.41	5.30	6.11	8.68
25. Cost of funds	4.74	5.57	4.57	4.82	4.03	4.58	4.18	4.55
26. Return on advances	8.71	9.22	8.90	9.22	7.31	8.27	7.58	8.52
27. Return on investments	8.05	8.37	7.16	6.96	8.05	7.90	7.15	7.31
28. Return on advances adjusted to cost of funds	3.97	3.65	4.33	4.40	3.28	3.69	3.40	3.97
29. Return on investments adjusted to cost of funds	3.31	2.79	2.58	2.15	4.02	3.32	2.97	2.76
30. Business per employee (in Rs.lakh)	336.00	456.00	426.75	536.06	396.00	555.00	381.00	498.00
31. Profit per employee (in Rs.lakh)	3.69	3.97	3.69	4.14	2.13	2.73	1.66	2.71
32. Capital adequacy ratio	13.37	12.52	14.00	11.33	13.65	11.80	10.75	11.58
33. Capital adequacy ratio - Tier I	9.53	8.10	12.20	9.98	10.98	8.74	6.75	6.54
34. Capital adequacy ratio - Tier II	3.84	4.42	1.80	1.35	2.67	3.06	4.00	5.04
35. Ratio of net NPA to net advances	0.84	1.07	0.24	0.17	0.87	0.60	1.49	0.74

Source **:** Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	6.96	6.69	6.78	6.39	5.09	6.61	4.99	7.04
2. Credit-deposit ratio	61.21	67.57	68.00	69.18	56.38	62.57	72.89	70.71
3. Investment-deposit ratio	42.20	33.31	31.66	31.76	43.08	33.51	32.40	34.04
4. (Credit+Investment)-deposit ratio	103.41	100.88	99.65	100.95	99.46	96.09	105.29	104.75
5. Ratio of deposits to total liabilities	86.20	86.95	87.94	85.79	89.02	89.00	81.16	80.34
6. Ratio of term deposits to total deposits	57.17	56.84	66.71	68.48	53.20	57.91	65.67	65.93
7. Ratio of priority sector advances to total advances	41.65	39.23	37.68	37.24	43.48	39.12	33.27	35.92
8. Ratio of term loan to total advances	62.97	64.49	45.31	46.45	57.84	60.13	57.45	60.25
9. Ratio of secured advances to total advances	75.23	79.71	74.25	78.50	81.94	80.66	83.75	82.33
10. Ratio of investments in non-approved securities to total investments	13.69	16.50	15.39	16.05	15.65	19.31	15.34	18.91
11. Ratio of interest income to total assets	7.72	7.75	7.17	7.61	7.52	7.44	7.06	7.36
12. Ratio of net interest margin to total assets	3.03	3.12	2.95	2.70	3.32	2.95	3.30	2.96
13. Ratio of non-interest income to total assets	0.16	0.75	1.08	0.97	0.74	0.57	1.27	1.21
14. Ratio of intermediation cost to total assets	2.06	2.12	1.93	1.72	2.40	2.01	2.01	1.72
15. Ratio of wage bills to intermediation cost	64.45	62.20	64.56	62.73	74.33	69.78	48.68	47.08
16. Ratio of wage bills to total expense	19.64	19.55	20.27	16.25	27.02	21.59	16.94	13.25
17. Ratio of wage bills to total income	16.80	15.53	15.11	12.56	21.56	17.52	11.73	9.47
18. Ratio of burden to total assets	1.89	1.37	0.85	0.75	1.65	1.44	0.73	0.51
19. Ratio of burden to interest income	24.51	17.67	11.84	9.81	22.01	19.39	10.40	6.93
20. Ratio of operating profits to total assets	1.14	1.75	2.10	1.95	1.67	1.51	2.56	2.45
21. Return on assets	0.16	0.76	1.13	0.98	0.37	0.62	1.24	1.17
22. Return on equity	3.26	16.41	20.29	16.25	7.68	13.77	13.82	15.02
23. Cost of deposits	4.95	4.93	4.52	5.32	4.53	4.78	4.29	5.00
24. Cost of borrowings	1.53	0.97	80.05	11.69	5.82	4.35	3.95	2.42
25. Cost of funds	4.88	4.88	4.57	5.35	4.53	4.78	4.27	4.85
26. Return on advances	8.02	8.66	7.85	8.44	8.00	8.20	7.76	8.79
27. Return on investments	9.49	8.08	7.61	8.09	8.61	8.03	8.16	7.17
28. Return on advances adjusted to cost of funds	3.13	3.77	3.28	3.08	3.47	3.42	3.48	3.94
29. Return on investments adjusted to cost of funds	4.61	3.19	3.04	2.73	4.08	3.25	3.89	2.32
30. Business per employee (in Rs.lakh)	306.18	404.94	441.57	548.76	240.46	303.85	527.00	637.00
31. Profit per employee (in Rs.lakh)	0.36	1.95	3.02	3.24	0.68	1.35	4.13	4.79
32. Capital adequacy ratio	11.27	12.06	11.22	13.50	11.03	10.40	13.92	12.76
33. Capital adequacy ratio - Tier I	7.47	6.03	7.81	7.17	7.19	6.32	12.41	11.30
34. Capital adequacy ratio - Tier II	3.80	6.03	3.41	6.33	3.84	4.08	1.51	1.46
35. Ratio of net NPA to net advances	2.03	1.21	1.12	0.94	2.59	1.70	0.64	0.47

Source **:** Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Dena Bank		IDBI Ltd.		Indian Bank		Indian Overseas Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	7.14	7.07	10.31	12.47	5.64	7.92	6.09	6.82
2. Credit-deposit ratio	60.24	66.10	202.84	144.09	55.10	61.71	68.78	68.46
3. Investment-deposit ratio	36.28	33.35	97.50	59.22	46.60	44.34	37.51	34.88
4. (Credit+Investment)-deposit ratio	96.52	99.45	300.33	203.32	101.71	106.04	106.29	103.34
5. Ratio of deposits to total liabilities	88.99	88.04	29.36	41.75	85.66	83.87	85.13	83.57
6. Ratio of term deposits to total deposits	56.35	55.49	70.49	74.57	65.18	64.59	60.09	65.14
7. Ratio of priority sector advances to total advances	41.01	39.54	13.03	14.87	46.36	45.10	39.47	38.22
8. Ratio of term loan to total advances	53.91	53.66	90.98	87.56	53.18	60.46	48.12	53.78
9. Ratio of secured advances to total advances	82.03	78.67	84.45	88.62	81.85	86.66	90.92	93.15
10. Ratio of investments in non-approved securities to total investments	15.63	16.09	36.18	36.87	14.14	20.10	16.47	12.76
11. Ratio of interest income to total assets	6.96	7.31	6.33	6.60	7.35	8.26	8.00	8.24
12. Ratio of net interest margin to total assets	2.86	2.95	0.45	0.68	3.30	3.61	3.75	3.62
13. Ratio of non-interest income to total assets	1.74	1.35	1.51	1.07	1.01	1.41	0.98	0.55
14. Ratio of intermediation cost to total assets	2.22	2.11	1.01	0.81	2.36	2.40	2.29	1.96
15. Ratio of wage bills to intermediation cost	63.11	62.81	37.06	36.34	71.64	70.48	70.83	67.09
16. Ratio of wage bills to total expense	22.16	20.49	5.44	4.38	26.36	24.01	24.82	19.98
17. Ratio of wage bills to total income	16.11	15.30	4.78	3.84	20.21	17.51	18.06	14.97
18. Ratio of burden to total assets	0.48	0.76	-0.50	-0.26	1.35	0.99	1.31	1.41
19. Ratio of burden to interest income	6.95	10.38	-7.82	-3.92	18.32	11.98	16.35	17.16
20. Ratio of operating profits to total assets	2.37	2.19	0.94	0.94	1.95	2.62	2.44	2.20
21. Return on assets	0.29	0.71	0.68	0.67	1.16	1.46	1.32	1.36
22. Return on equity	5.98	14.22	9.12	8.59	11.97	24.00	27.23	28.14
23. Cost of deposits	4.37	4.64	4.44	5.75	4.58	5.05	4.61	4.86
24. Cost of borrowings	10.29	2.74	0.37	0.31	5.57	3.19	7.64	7.46
25. Cost of funds	4.42	4.62	1.58	2.68	4.61	4.97	4.65	4.93
26. Return on advances	7.71	8.56	8.98	9.10	8.70	9.90	8.77	9.54
27. Return on investments	7.82	7.47	3.35	3.91	8.27	8.22	8.81	7.94
28. Return on advances adjusted to cost of funds	3.30	3.94	7.40	6.42	4.09	4.93	4.12	4.60
29. Return on investments adjusted to cost of funds	3.40	2.85	1.77	1.24	3.66	3.25	4.16	3.00
30. Business per employee (in Rs.lakh)	364.00	458.00	1718.24	1387.16	295.00	364.00	354.73	467.23
31. Profit per employee (in Rs.lakh)	0.72	1.99	12.45	8.44	2.36	3.64	3.22	4.04
32. Capital adequacy ratio	10.62	11.52	14.80	13.73	13.19	14.14	13.04	13.27
33. Capital adequacy ratio - Tier I	5.96	6.06	11.71	9.11	10.29	12.28	8.54	8.20
34. Capital adequacy ratio - Tier II	4.66	5.46	3.09	4.62	2.90	1.86	4.50	5.07
35. Ratio of net NPA to net advances	3.04	1.99	1.01	1.12	0.79	0.35	0.65	0.55

Source **:** Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	8.49	8.34	4.93	5.56	19.55	8.85	5.87	8.36
2. Credit-deposit ratio	66.89	68.97	53.81	60.76	62.35	69.07	68.00	65.71
3. Investment-deposit ratio	33.50	30.95	41.10	34.65	34.30	32.31	32.20	32.09
4. (Credit+Investment)-deposit ratio	100.39	99.92	94.91	95.40	96.66	101.38	100.21	97.80
5. Ratio of deposits to total liabilities	85.17	86.56	88.88	87.96	82.39	86.11	87.80	88.08
6. Ratio of term deposits to total deposits	67.35	69.70	47.87	54.28	51.01	53.84	61.82	69.37
7. Ratio of priority sector advances to total advances	35.12	33.08	41.20	40.27	45.68	37.81	36.99	32.81
8. Ratio of term loan to total advances	61.34	60.58	51.87	59.44	51.05	50.52	61.03	72.44
9. Ratio of secured advances to total advances	87.65	89.24	79.78	79.01	85.09	85.38	73.16	71.21
10. Ratio of investments in non-approved securities to total investments	16.97	15.55	10.01	9.09	15.62	16.75	9.92	9.99
11. Ratio of interest income to total assets	7.29	7.77	7.48	8.42	7.06	7.50	7.16	8.03
12. Ratio of net interest margin to total assets	2.84	2.55	3.63	3.74	3.44	3.58	3.32	2.86
13. Ratio of non-interest income to total assets	0.98	0.91	0.69	1.11	0.94	0.68	0.99	0.82
14. Ratio of intermediation cost to total assets	1.71	1.50	2.78	2.55	2.23	2.16	2.54	1.84
15. Ratio of wage bills to intermediation cost	51.82	52.20	74.87	72.09	69.96	70.72	72.29	64.54
16. Ratio of wage bills to total expense	14.38	11.65	31.39	25.43	26.64	25.16	28.78	16.95
17. Ratio of wage bills to total income	10.71	9.03	25.47	19.29	19.48	18.70	22.49	13.43
18. Ratio of burden to total assets	0.73	0.59	2.09	1.44	1.29	1.48	1.54	1.02
19. Ratio of burden to interest income	10.03	7.64	27.93	17.06	18.26	19.80	21.55	12.71
20. Ratio of operating profits to total assets	2.11	1.95	1.54	2.30	2.15	2.10	1.78	1.84
21. Return on assets	1.39	1.21	0.64	1.01	1.09	1.03	0.91	0.91
22. Return on equity	13.11	10.78	13.03	16.63	16.41	15.55	21.32	22.18
23. Cost of deposits	4.92	5.77	4.09	4.99	4.14	4.33	4.11	5.50
24. Cost of borrowings	5.00	3.35	122.77	23.61	1.37	1.45	2.00	0.59
25. Cost of funds	4.92	5.74	4.10	5.09	4.03	4.24	4.10	5.44
26. Return on advances	8.03	8.49	8.59	9.87	7.91	8.93	8.65	9.49
27. Return on investments	9.19	8.73	8.36	8.37	8.79	8.32	6.51	8.02
28. Return on advances adjusted to cost of funds	3.11	2.75	4.49	4.77	3.88	4.69	4.55	4.05
29. Return on investments adjusted to cost of funds	4.26	2.99	4.26	3.28	4.76	4.09	2.42	2.58
30. Business per employee (in Rs.lakh)	570.26	742.64	277.23	328.59	330.92	407.41	348.64	489.17
31. Profit per employee (in Rs.lakh)	5.37	5.61	1.14	2.34	2.48	2.68	2.05	2.76
32. Capital adequacy ratio	11.04	12.51	12.83	12.88	11.95	12.29	11.73	11.74
33. Capital adequacy ratio - Tier I	10.37	10.05	10.05	9.58	10.06	8.93	7.40	6.24
34. Capital adequacy ratio - Tier II	0.67	2.46	2.78	3.30	1.89	3.36	4.33	5.50
35. Ratio of net NPA to net advances	0.49	0.49	2.43	0.66	0.29	0.76	0.86	0.76

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	3.73	5.85	5.92	6.95	4.90	7.23	8.12	9.04
2. Credit-deposit ratio	68.53	72.45	72.04	73.24	53.07	59.61	60.14	64.42
3. Investment-deposit ratio	36.00	30.10	34.98	32.85	48.31	39.29	40.35	31.96
4. (Credit+Investment)-deposit ratio	104.53	102.55	107.02	106.09	101.37	98.90	100.49	96.38
5. Ratio of deposits to total liabilities	88.20	86.64	83.13	82.96	87.98	87.84	87.87	88.78
6. Ratio of term deposits to total deposits	70.45	70.80	67.64	65.50	53.62	57.97	64.68	69.21
7. Ratio of priority sector advances to total advances	34.99	34.63	38.10	39.87	38.53	37.38	40.85	39.51
8. Ratio of term loan to total advances	55.49	59.24	42.31	43.65	58.04	62.04	57.95	59.16
9. Ratio of secured advances to total advances	86.43	87.21	78.04	78.27	92.90	86.33	81.27	77.44
10. Ratio of investments in non-approved securities to total investments	14.38	16.08	21.75	18.14	13.08	19.78	14.82	18.54
11. Ratio of interest income to total assets	7.48	7.78	7.26	7.70	7.57	7.55	7.60	7.64
12. Ratio of net interest margin to total assets	2.69	2.48	2.94	2.91	3.27	3.12	3.20	2.90
13. Ratio of non-interest income to total assets	0.64	0.65	0.61	0.72	1.40	0.85	0.93	0.74
14. Ratio of intermediation cost to total assets	2.02	1.74	1.74	1.54	2.61	2.06	2.05	1.76
15. Ratio of wage bills to intermediation cost	74.74	69.86	61.81	59.20	77.23	71.62	60.76	60.26
16. Ratio of wage bills to total expense	22.19	17.30	17.72	14.40	29.18	22.72	19.30	16.33
17. Ratio of wage bills to total income	18.61	14.46	13.63	10.83	22.47	17.57	14.60	12.66
18. Ratio of burden to total assets	1.38	1.10	1.12	0.82	1.21	1.21	1.12	1.02
19. Ratio of burden to interest income	18.45	14.10	15.48	10.69	15.96	16.07	14.70	13.32
20. Ratio of operating profits to total assets	1.31	1.38	1.82	2.09	2.07	1.90	2.08	1.88
21. Return on assets	0.34	0.47	0.84	0.92	0.66	0.73	0.45	0.92
22. Return on equity	8.68	12.34	16.52	17.34	10.81	12.60	7.79	18.58
23. Cost of deposits	5.01	5.38	4.64	5.07	4.72	4.83	4.73	5.13
24. Cost of borrowings	4.90	3.82	3.94	6.81	4.03	2.14	0.12	0.09
25. Cost of funds	5.01	5.33	4.61	5.16	4.72	4.80	4.63	5.08
26. Return on advances	8.09	8.39	8.04	8.76	8.57	8.78	8.66	8.63
27. Return on investments	8.05	8.06	8.02	7.84	8.17	7.92	8.02	8.12
28. Return on advances adjusted to cost of funds	3.08	3.06	3.43	3.60	3.85	3.98	4.03	3.55
29. Return on investments adjusted to cost of funds	3.04	2.73	3.41	2.68	3.45	3.12	3.38	3.05
30. Business per employee (in Rs.lakh)	387.00	464.00	436.47	509.21	254.00	350.00	369.26	455.17
31. Profit per employee (in Rs.lakh)	0.82	1.30	2.66	3.25	1.18	1.59	1.16	3.04
32. Capital adequacy ratio	11.12	11.56	11.41	12.80	13.12	12.02	11.94	11.21
33. Capital adequacy ratio - Tier I	6.09	5.78	7.32	7.79	10.01	7.72	9.26	7.07
34. Capital adequacy ratio - Tier II	5.03	5.78	4.09	5.01	3.11	4.30	2.68	4.14
35. Ratio of net NPA to net advances	2.10	2.14	1.56	0.96	1.95	1.50	0.85	0.59

Source **:** Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank		Antwerp Diamond Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	6.41	10.08	4.48	6.95	11.77	6.49	56.51	44.41
2. Credit-deposit ratio	127.05	114.93	25.86	42.94	89.26	59.80	795.36	696.96
3. Investment-deposit ratio	40.67	40.05	30.98	30.30	43.83	73.53	266.36	292.54
4. (Credit+Investment)-deposit ratio	167.73	154.98	56.84	73.24	133.09	133.33	1061.72	989.51
5. Ratio of deposits to total liabilities	50.40	49.87	66.54	59.74	61.83	65.88	8.21	8.68
6. Ratio of term deposits to total deposits	56.64	62.28	71.83	70.51	61.22	69.96	18.85	18.16
7. Ratio of priority sector advances to total advances	36.77	32.63	16.86	10.04	19.80	6.07	99.73	99.74
8. Ratio of term loan to total advances	37.27	51.15	12.85	19.52	57.88	38.57	0.27	0.26
9. Ratio of secured advances to total advances	65.97	65.10	99.83	99.87	31.89	17.65	99.95	99.93
10. Ratio of investments in non-approved securities to total investments	1.11	0.16	5.93	2.35	27.21	51.08	0.00	0.00
11. Ratio of interest income to total assets	7.07	8.18	8.44	6.29	7.77	7.51	5.63	6.55
12. Ratio of net interest margin to total assets	3.68	4.44	0.78	1.94	3.14	3.18	2.36	2.67
13. Ratio of non-interest income to total assets	3.15	2.71	0.58	2.08	9.09	9.86	0.77	1.13
14. Ratio of intermediation cost to total assets	3.84	3.49	1.06	2.55	9.02	8.82	1.10	0.91
15. Ratio of wage bills to intermediation cost	34.14	34.47	23.15	27.67	39.48	40.31	39.36	46.00
16. Ratio of wage bills to total expense	18.14	16.65	2.82	10.22	26.09	27.03	9.94	8.78
17. Ratio of wage bills to total income	12.83	11.05	2.72	8.42	21.12	20.47	6.79	5.48
18. Ratio of burden to total assets	0.69	0.78	0.48	0.47	-0.08	-1.04	0.34	-0.22
19. Ratio of burden to interest income	9.81	9.55	5.73	7.43	-0.97	-13.84	5.99	-3.33
20. Ratio of operating profits to total assets	2.99	3.66	0.30	1.47	3.21	4.22	2.02	2.89
21. Return on assets	1.03	1.37	0.35	0.23	1.45	1.28	1.21	1.70
22. Return on equity	16.47	21.63	6.23	2.50	15.13	12.29	5.93	7.48
23. Cost of deposits	2.18	2.71	9.31	4.72	6.27	5.91	0.67	1.01
24. Cost of borrowings	6.27	5.93	1.87	5.96	2.72	3.30	4.15	5.11
25. Cost of funds	3.78	3.81	8.52	5.06	5.72	5.38	3.76	4.60
26. Return on advances	8.07	10.11	7.18	8.83	10.58	10.94	5.52	7.11
27. Return on investments	8.63	9.59	11.79	7.56	4.36	4.53	6.98	6.77
28. Return on advances adjusted to cost of funds	4.29	6.30	-1.33	3.78	4.85	5.56	1.76	2.51
29. Return on investments adjusted to cost of funds	4.86	5.79	3.28	2.51	-1.36	-0.85	3.22	2.18
30. Business per employee (in Rs.lakh)	905.82	1011.88	1720.49	1865.72	239.32	216.75	2308.40	2071.57
31. Profit per employee (in Rs.lakh)	8.15	11.36	12.06	4.80	2.99	2.59	41.22	55.63
32. Capital adequacy ratio	10.44	11.34	36.98	27.66	10.26	13.00	39.67	46.48
33. Capital adequacy ratio - Tier I	7.18	7.33	36.32	27.18	10.07	12.18	26.28	33.28
34. Capital adequacy ratio - Tier II	3.26	4.01	0.66	0.48	0.19	0.82	13.39	13.20
35. Ratio of net NPA to net advances	0.11	0.12	15.97	0.63	0.58	0.77	0.00	0.00

Source **:** Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Arab Bangladesh Bank		Bank International Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	3.68	4.08	10.80	19.26	14.35	7.33	4.50	5.47
2. Credit-deposit ratio	160.63	134.73	47.50	5.95	159.96	107.29	51.70	46.91
3. Investment-deposit ratio	38.56	37.39	109.25	120.61	78.99	69.40	39.58	29.90
4. (Credit+Investment)-deposit ratio	199.19	172.12	156.75	126.56	238.95	176.69	91.28	76.82
5. Ratio of deposits to total liabilities	31.41	34.53	12.79	10.37	35.31	43.02	73.29	77.55
6. Ratio of term deposits to total deposits	26.88	19.78	49.60	47.50	21.42	36.12	73.20	78.49
7. Ratio of priority sector advances to total advances	36.09	28.21	1.94	0.00	20.36	22.44	22.89	22.47
8. Ratio of term loan to total advances	34.07	40.99	0.00	0.00	0.55	2.03	41.56	42.18
9. Ratio of secured advances to total advances	34.20	29.74	2.05	99.66	13.60	17.97	91.46	86.97
10. Ratio of investments in non-approved securities to total investments	17.74	15.73	24.30	35.73	21.49	28.70	6.23	2.61
11. Ratio of interest income to total assets	5.52	6.52	3.30	4.48	6.07	7.00	5.53	6.57
12. Ratio of net interest margin to total assets	4.96	5.75	2.54	3.23	3.50	4.06	1.72	2.79
13. Ratio of non-interest income to total assets	5.96	6.98	0.55	3.49	3.46	3.98	0.89	0.97
14. Ratio of intermediation cost to total assets	3.37	6.00	2.21	2.34	1.97	2.28	2.22	2.34
15. Ratio of wage bills to intermediation cost	27.96	19.08	25.86	23.36	49.13	55.67	43.31	40.34
16. Ratio of wage bills to total expense	23.99	16.93	19.22	15.21	21.31	24.29	15.94	15.45
17. Ratio of wage bills to total income	8.20	8.48	14.85	6.85	10.14	11.54	14.97	12.55
18. Ratio of burden to total assets	-2.59	-0.98	1.66	-1.16	-1.50	-1.70	1.33	1.38
19. Ratio of burden to interest income	-47.05	-15.08	50.28	-25.76	-24.66	-24.30	24.09	20.98
20. Ratio of operating profits to total assets	7.55	6.73	0.88	4.39	5.00	5.76	0.39	1.41
21. Return on assets	3.43	3.42	-1.28	6.52	2.41	3.10	-1.32	-1.90
22. Return on equity	6.34	5.17	-1.54	6.65	9.58	11.64	-8.67	-9.25
23. Cost of deposits	1.25	1.71	3.19	3.87	2.27	2.78	4.56	4.39
24. Cost of borrowings	0.00	0.00	1.61	4.07	6.22	9.58	3.27	11.32
25. Cost of funds	1.70	2.31	2.07	3.99	4.01	5.02	4.35	4.59
26. Return on advances	8.34	9.20	10.21	22.26	6.15	6.94	7.89	9.98
27. Return on investments	4.48	5.20	5.31	8.25	8.01	10.45	5.45	6.44
28. Return on advances adjusted to cost of funds	6.64	6.88	8.14	18.26	2.13	1.92	3.54	5.38
29. Return on investments adjusted to cost of funds	2.78	2.89	3.24	4.25	3.99	5.43	1.10	1.85
30. Business per employee (in Rs.lakh)	193.03	209.48	148.00	97.00	1924.81	1920.89	728.00	704.00
31. Profit per employee (in Rs.lakh)	11.04	8.80	-7.66	37.39	51.82	69.09	-10.00	-11.00
32. Capital adequacy ratio	86.21	100.37	108.87	141.24	23.40	13.33	20.01	22.00
33. Capital adequacy ratio - Tier I	84.99	98.55	108.67	139.98	17.67	11.75	18.77	20.75
34. Capital adequacy ratio - Tier II	1.22	1.82	0.20	1.26	5.73	1.58	1.24	1.25
35. Ratio of net NPA to net advances	0.00	0.00	0.00	0.00	0.00	0.00	1.29	0.12

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	7.55	9.10	4.62	7.75	11.87	8.53	1.07	2.42
2. Credit-deposit ratio	55.88	47.33	103.65	149.73	131.78	165.39	1.20	17.10
3. Investment-deposit ratio	34.84	35.68	41.65	55.22	57.22	54.39	162.04	132.87
4. (Credit+Investment)-deposit ratio	90.72	83.01	145.30	204.95	189.00	219.78	163.24	149.97
5. Ratio of deposits to total liabilities	49.10	52.19	63.62	45.00	41.17	39.95	19.21	32.34
6. Ratio of term deposits to total deposits	60.60	60.23	94.49	92.78	35.91	34.93	97.99	99.18
7. Ratio of priority sector advances to total advances	53.57	53.69	32.04	37.94	20.34	22.48	0.00	17.40
8. Ratio of term loan to total advances	23.07	15.62	12.50	6.82	16.76	25.50	100.00	6.18
9. Ratio of secured advances to total advances	93.38	95.32	70.15	64.20	31.52	19.62	86.06	6.75
10. Ratio of investments in non-approved securities to total investments	0.00	0.00	7.94	8.97	21.73	18.25	33.19	59.70
11. Ratio of interest income to total assets	5.43	5.98	5.22	6.51	5.20	5.91	4.67	5.50
12. Ratio of net interest margin to total assets	3.14	3.64	1.54	2.09	3.24	3.70	2.67	2.66
13. Ratio of non-interest income to total assets	2.40	2.01	1.39	1.86	2.38	2.28	16.63	8.69
14. Ratio of intermediation cost to total assets	1.42	1.56	0.96	0.98	2.78	1.94	3.68	5.12
15. Ratio of wage bills to intermediation cost	36.65	34.39	39.65	38.77	60.99	52.70	65.73	64.87
16. Ratio of wage bills to total expense	13.99	13.78	8.21	7.06	35.75	24.60	42.58	41.75
17. Ratio of wage bills to total income	6.62	6.72	5.77	4.56	22.35	12.45	11.37	23.43
18. Ratio of burden to total assets	-0.99	-0.45	-0.43	-0.87	0.40	-0.35	-12.95	-3.56
19. Ratio of burden to interest income	-18.22	-7.54	-8.23	-13.42	7.64	-5.84	-277.40	-64.73
20. Ratio of operating profits to total assets	4.13	4.09	1.96	2.96	2.84	4.05	15.62	6.22
21. Return on assets	0.25	1.25	0.83	1.73	0.02	2.11	9.64	4.45
22. Return on equity	0.81	3.70	11.30	16.65	0.07	8.19	11.75	6.57
23. Cost of deposits	3.99	4.48	5.52	5.92	3.45	2.99	5.17	4.25
24. Cost of borrowings	3.81	0.59	1.87	4.01	0.37	1.51	9.52	5.55
25. Cost of funds	3.98	4.18	4.22	5.23	2.74	2.49	6.70	4.72
26. Return on advances	9.32	8.35	5.40	6.78	5.90	6.86	19.77	25.74
27. Return on investments	4.40	6.64	6.22	6.76	4.95	6.00	10.47	9.52
28. Return on advances adjusted to cost of funds	5.34	4.17	1.18	1.56	3.16	4.37	13.08	21.02
29. Return on investments adjusted to cost of funds	0.43	2.46	2.00	1.53	2.21	3.51	3.77	4.80
30. Business per employee (in Rs.lakh)	587.10	579.18	2040.25	2311.12	1113.29	1780.52	148.51	280.54
31. Profit per employee (in Rs.lakh)	1.64	9.41	16.50	39.10	0.20	35.42	271.00	36.28
32. Capital adequacy ratio	56.37	63.21	13.71	23.26	33.38	30.71	22.92	13.68
33. Capital adequacy ratio - Tier I	56.10	62.82	13.19	22.57	28.03	26.47	22.15	13.68
34. Capital adequacy ratio - Tier II	0.27	0.39	0.52	0.69	5.35	4.24	0.77	0.00
35. Ratio of net NPA to net advances	23.74	14.96	1.00	0.00	0.00	0.00	0.00	0.00

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank		Citibank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	6.77	9.16	16.17	6.71	22.35	8.45	9.06	7.94
2. Credit-deposit ratio	100.34	111.62	271.97	129.50	125.96	112.67	87.62	86.76
3. Investment-deposit ratio	59.98	53.37	114.78	122.34	43.77	40.00	37.82	42.30
4. (Credit+Investment)-deposit ratio	160.32	164.99	386.75	251.85	169.73	152.67	125.43	129.06
5. Ratio of deposits to total liabilities	49.48	49.87	19.86	23.42	46.81	54.26	61.43	57.08
6. Ratio of term deposits to total deposits	69.34	70.64	51.97	77.01	46.43	51.83	41.30	51.57
7. Ratio of priority sector advances to total advances	29.32	29.66	22.29	27.18	30.16	31.32	23.73	26.76
8. Ratio of term loan to total advances	66.04	61.92	23.10	30.75	31.80	32.76	67.57	66.68
9. Ratio of secured advances to total advances	57.00	51.50	45.35	51.38	39.90	64.65	57.47	50.49
10. Ratio of investments in non-approved securities to total investments	8.38	7.85	23.38	48.04	22.88	19.00	13.57	10.62
11. Ratio of interest income to total assets	6.68	7.63	6.91	6.49	6.16	6.60	7.73	7.84
12. Ratio of net interest margin to total assets	3.30	3.29	1.34	2.81	4.14	2.69	5.20	4.81
13. Ratio of non-interest income to total assets	2.18	3.45	5.70	5.85	0.66	0.72	2.63	2.41
14. Ratio of intermediation cost to total assets	3.12	3.26	2.81	3.05	2.64	2.33	3.85	3.31
15. Ratio of wage bills to intermediation cost	48.00	50.96	53.11	59.75	32.77	34.80	22.58	30.32
16. Ratio of wage bills to total expense	23.01	21.84	17.80	27.09	18.57	12.99	13.60	15.83
17. Ratio of wage bills to total income	16.89	14.98	11.82	14.77	12.67	11.07	8.38	9.81
18. Ratio of burden to total assets	0.94	-0.19	-2.89	-2.80	1.98	1.61	1.22	0.91
19. Ratio of burden to interest income	14.02	-2.53	-41.88	-43.20	32.09	24.34	15.72	11.56
20. Ratio of operating profits to total assets	2.36	3.48	4.24	5.61	2.17	1.08	3.98	3.90
21. Return on assets	0.55	1.41	4.30	4.60	-1.71	0.34	3.07	2.79
22. Return on equity	4.60	10.24	14.56	11.98	-6.53	1.51	18.43	16.44
23. Cost of deposits	3.41	4.48	9.90	3.03	2.41	3.34	2.86	3.98
24. Cost of borrowings	6.20	7.76	5.62	6.87	4.24	9.28	3.68	3.51
25. Cost of funds	4.22	5.46	8.90	5.41	3.02	5.23	3.04	3.87
26. Return on advances	6.46	7.96	7.40	9.87	7.73	8.65	9.57	10.16
27. Return on investments	10.38	10.79	8.18	7.51	6.88	5.51	9.46	7.76
28. Return on advances adjusted to cost of funds	2.24	2.51	-1.50	4.45	4.71	3.42	6.53	6.30
29. Return on investments adjusted to cost of funds	6.16	5.34	-0.72	2.10	3.87	0.28	6.43	3.90
30. Business per employee (in Rs.lakh)	1206.05	1353.26	1278.00	1629.00	980.00	1042.00	1607.92	1360.48
31. Profit per employee (in Rs.lakh)	6.29	19.39	71.00	82.00	-16.00	3.00	21.71	17.33
32. Capital adequacy ratio	11.61	10.76	19.80	15.10	38.01	22.14	11.33	11.06
33. Capital adequacy ratio - Tier I	7.78	7.38	14.70	11.50	37.16	21.57	10.77	10.12
34. Capital adequacy ratio - Tier II	3.83	3.38	5.10	3.60	0.85	0.57	0.56	0.94
35. Ratio of net NPA to net advances	0.00	0.00	0.20	0.00	1.80	0.27	0.95	1.02

Source **:** Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	DBS Bank		Deutsche Bank		Hongkong & Shanghai Banking Corpn.		J P Morgan Chase Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	4.37	2.27	15.02	13.32	5.84	9.34	5.04	9.92
2. Credit-deposit ratio	61.40	32.06	58.95	70.86	67.37	66.45	4.14	47.96
3. Investment-deposit ratio	37.96	28.11	74.45	88.90	48.66	40.58	118.46	262.02
4. (Credit+Investment)-deposit ratio	99.36	60.17	133.40	159.76	116.03	107.03	122.60	309.98
5. Ratio of deposits to total liabilities	45.72	63.19	36.35	39.39	66.59	63.33	63.42	26.72
6. Ratio of term deposits to total deposits	98.18	97.89	25.14	25.63	46.20	56.47	74.79	47.34
7. Ratio of priority sector advances to total advances	20.54	28.90	27.13	33.00	20.67	22.01	0.00	31.48
8. Ratio of term loan to total advances	66.86	31.39	31.16	27.95	54.17	53.63	100.00	98.38
9. Ratio of secured advances to total advances	68.89	63.00	29.18	24.51	61.99	56.13	11.90	56.86
10. Ratio of investments in non-approved securities to total investments	21.25	37.13	29.47	31.16	28.67	27.19	50.43	20.19
11. Ratio of interest income to total assets	6.74	8.27	5.30	6.53	6.74	7.59	6.01	6.13
12. Ratio of net interest margin to total assets	4.10	3.03	2.07	3.39	4.20	4.96	3.55	3.33
13. Ratio of non-interest income to total assets	-0.38	1.83	4.87	4.39	2.84	2.62	4.82	3.77
14. Ratio of intermediation cost to total assets	1.70	1.60	4.09	5.00	3.14	3.43	2.03	1.55
15. Ratio of wage bills to intermediation cost	58.02	62.02	34.91	51.19	41.16	38.94	46.44	55.96
16. Ratio of wage bills to total expense	22.76	14.52	19.50	31.45	22.77	22.05	20.98	19.95
17. Ratio of wage bills to total income	15.55	9.84	14.04	23.44	13.48	13.07	8.71	8.75
18. Ratio of burden to total assets	2.09	-0.23	-0.78	0.61	0.30	0.81	-2.79	-2.22
19. Ratio of burden to interest income	30.98	-2.77	-14.76	9.34	4.40	10.61	-46.37	-36.28
20. Ratio of operating profits to total assets	2.01	3.26	2.85	2.78	3.91	4.16	6.33	5.56
21. Return on assets	0.73	1.60	1.04	1.23	1.58	1.82	2.53	1.71
22. Return on equity	2.84	8.99	9.90	13.42	13.30	16.38	17.99	12.16
23. Cost of deposits	4.13	3.84	1.47	1.88	2.89	3.53	2.91	2.86
24. Cost of borrowings	4.91	24.38	6.18	6.03	5.66	2.80	1.45	1.12
25. Cost of funds	4.33	7.52	4.10	4.00	3.25	3.44	2.68	1.97
26. Return on advances	3.88	8.89	6.07	9.46	8.72	10.60	0.03	5.82
27. Return on investments	15.93	14.23	6.51	5.95	7.81	9.18	6.22	6.48
28. Return on advances adjusted to cost of funds	-0.45	1.37	1.97	5.45	5.47	7.15	-2.65	3.85
29. Return on investments adjusted to cost of funds	11.60	6.70	2.41	1.95	4.56	5.74	3.55	4.52
30. Business per employee (in Rs.lakh)	600.30	1003.02	1016.83	1143.53	975.65	979.68	1252.09	1121.88
31. Profit per employee (in Rs.lakh)	12.24	39.84	18.57	20.98	12.07	14.32	88.94	82.15
32. Capital adequacy ratio	31.33	29.24	12.74	10.62	10.61	11.06	11.76	16.14
33. Capital adequacy ratio - Tier I	20.80	22.84	11.14	9.73	9.80	10.01	11.74	15.99
34. Capital adequacy ratio - Tier II	10.53	6.40	1.60	0.89	0.81	1.05	0.02	0.15
35. Ratio of net NPA to net advances	0.00	0.00	0.00	0.01	0.58	0.43	0.00	2.17

Source **:** Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2006 (41)	2007 (42)	2006 (43)	2007 (44)	2006 (45)	2007 (46)	2006 (47)	2007 (48)
1. Cash-deposit ratio	7.54	5.93	8.16	7.88	5.27	4.56	5.52	6.20
2. Credit-deposit ratio	31.95	21.24	143.12	93.08	239.23	245.40	3.81	0.91
3. Investment-deposit ratio	74.96	45.04	172.88	79.44	66.52	60.33	56.54	53.82
4. (Credit+Investment)-deposit ratio	106.92	66.27	316.00	172.51	305.76	305.73	60.35	54.74
5. Ratio of deposits to total liabilities	42.61	52.47	24.20	31.89	25.26	27.99	47.30	49.10
6. Ratio of term deposits to total deposits	48.42	51.16	28.52	51.66	86.14	72.72	76.71	77.02
7. Ratio of priority sector advances to total advances	16.45	16.45	99.01	99.58	20.69	30.99	35.23	0.00
8. Ratio of term loan to total advances	22.29	12.10	0.99	0.42	30.98	25.69	32.85	94.48
9. Ratio of secured advances to total advances	95.07	96.61	99.97	99.99	53.00	32.67	100.00	100.00
10. Ratio of investments in non-approved securities to total investments	32.67	36.40	13.06	17.84	25.97	20.68	0.00	0.00
11. Ratio of interest income to total assets	5.87	6.94	9.62	7.69	4.80	6.02	3.89	4.31
12. Ratio of net interest margin to total assets	5.00	5.68	0.91	7.00	2.52	3.97	0.72	1.20
13. Ratio of non-interest income to total assets	8.04	0.48	3.25	7.95	1.57	1.82	-0.17	-0.10
14. Ratio of intermediation cost to total assets	4.25	3.09	1.89	5.69	1.82	2.32	1.28	1.41
15. Ratio of wage bills to intermediation cost	19.83	25.00	29.70	39.99	44.22	39.93	26.89	29.26
16. Ratio of wage bills to total expense	16.45	17.78	5.31	35.68	19.67	21.19	7.73	9.13
17. Ratio of wage bills to total income	6.05	10.43	4.37	14.56	12.64	11.82	9.23	9.81
18. Ratio of burden to total assets	-3.79	2.61	-1.35	-2.26	0.25	0.50	1.44	1.51
19. Ratio of burden to interest income	-64.65	37.64	-14.07	-29.34	5.14	8.26	37.15	35.14
20. Ratio of operating profits to total assets	8.79	3.07	2.26	9.26	2.28	3.47	-0.73	-0.31
21. Return on assets	5.37	1.63	1.30	8.19	0.88	1.30	-1.31	-0.90
22. Return on equity	10.16	3.34	6.17	15.29	1.80	3.23	-2.37	-1.51
23. Cost of deposits	1.97	2.61	12.54	1.10	3.85	2.91	5.78	5.55
24. Cost of borrowings	0.00	0.00	52.40	1.80	5.41	6.19	5.06	6.02
25. Cost of funds	1.98	2.62	12.68	1.11	4.56	4.32	5.69	5.61
26. Return on advances	6.74	9.25	7.04	7.25	6.22	7.72	3.82	34.66
27. Return on investments	5.58	6.01	10.77	6.42	4.34	5.13	8.06	7.73
28. Return on advances adjusted to cost of funds	4.76	6.63	-5.64	6.14	1.65	3.40	-1.87	29.05
29. Return on investments adjusted to cost of funds	3.60	3.39	-1.91	5.31	-0.22	0.81	2.37	2.11
30. Business per employee (in Rs.lakh)	395.25	539.16	484.16	440.07	684.21	918.87	784.02	528.62
31. Profit per employee (in Rs.lakh)	37.77	13.04	37.43	64.70	8.89	14.60	-9.35	-6.14
32. Capital adequacy ratio	133.53	121.73	136.92	97.06	65.76	34.40	9.58	10.99
33. Capital adequacy ratio - Tier I	125.14	114.22	133.17	94.73	65.52	34.15	9.52	10.94
34. Capital adequacy ratio - Tier II	8.39	7.51	3.75	2.33	0.24	0.25	0.06	0.05
35. Ratio of net NPA to net advances	0.00	0.00	0.00	0.00	0.15	0.00	41.58	0.00

Source **:** Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Shinhan Bank #		Societe Generale		Sonali Bank		Standard Chartered Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-deposit ratio	5.34	6.99	4.69	4.28	16.21	12.24	4.92	5.86
2. Credit-deposit ratio	60.95	65.60	28.73	34.13	15.01	11.86	84.60	88.09
3. Investment-deposit ratio	44.66	39.60	115.33	129.17	35.20	19.14	37.36	34.83
4. (Credit+Investment)-deposit ratio	105.60	105.21	144.05	163.29	50.21	31.01	121.96	122.92
5. Ratio of deposits to total liabilities	37.80	38.46	52.04	39.38	66.55	70.32	61.93	58.07
6. Ratio of term deposits to total deposits	33.71	58.15	95.36	96.10	27.59	17.05	50.10	57.31
7. Ratio of priority sector advances to total advances	49.42	23.40	6.00	16.53	43.26	27.21	28.68	28.02
8. Ratio of term loan to total advances	29.15	42.00	36.18	43.11	0.00	0.00	43.53	40.65
9. Ratio of secured advances to total advances	62.71	73.28	86.95	71.91	49.67	74.44	59.33	60.85
10. Ratio of investments in non-approved securities to total investments	21.28	16.53	39.62	66.92	38.18	20.07	24.03	18.76
11. Ratio of interest income to total assets	4.98	5.39	6.87	7.23	4.26	3.93	7.35	7.71
12. Ratio of net interest margin to total assets	2.86	4.08	3.04	2.23	1.72	1.89	4.49	4.56
13. Ratio of non-interest income to total assets	1.38	0.61	1.76	1.69	12.03	10.10	2.54	2.57
14. Ratio of intermediation cost to total assets	1.46	1.89	2.25	2.08	10.57	8.68	2.89	2.67
15. Ratio of wage bills to intermediation cost	28.07	31.20	55.79	59.41	55.08	58.63	34.08	42.16
16. Ratio of wage bills to total expense	11.47	18.42	20.63	17.44	44.44	47.48	17.12	19.34
17. Ratio of wage bills to total income	6.46	9.82	14.52	13.83	35.76	36.28	9.95	10.95
18. Ratio of burden to total assets	0.08	1.28	0.48	0.38	-1.46	-1.42	0.34	0.10
19. Ratio of burden to interest income	1.70	23.70	7.05	5.31	-34.22	-36.07	4.69	1.31
20. Ratio of operating profits to total assets	2.78	2.80	2.56	1.85	3.18	3.31	4.14	4.46
21. Return on assets	1.48	1.60	1.15	0.96	1.69	1.52	2.49	3.06
22. Return on equity	5.53	3.53	5.23	6.44	9.91	12.40	23.21	26.33
23. Cost of deposits	3.18	1.98	4.43	5.05	2.58	1.72	3.23	3.58
24. Cost of borrowings	0.54	0.97	7.69	7.00	0.00	0.00	4.50	6.76
25. Cost of funds	2.17	1.70	5.26	5.97	2.58	1.72	3.50	4.17
26. Return on advances	5.68	7.11	6.65	8.72	11.58	11.35	9.15	9.57
27. Return on investments	6.77	6.36	8.71	9.13	5.78	7.15	8.38	11.09
28. Return on advances adjusted to cost of funds	3.51	5.42	1.39	2.75	9.00	9.63	5.64	5.40
29. Return on investments adjusted to cost of funds	4.60	4.66	3.45	3.16	3.20	5.43	4.87	6.92
30. Business per employee (in Rs.lakh)	1503.26	1433.00	1467.20	1316.00	54.81	71.45	837.29	924.20
31. Profit per employee (in Rs.lakh)	33.26	25.00	20.80	19.20	1.21	1.38	14.50	19.62
32. Capital adequacy ratio	81.71	89.26	37.40	31.82	93.78	71.42	9.93	10.44
33. Capital adequacy ratio - Tier I	79.64	88.97	37.27	31.66	92.16	71.21	8.21	8.93
34. Capital adequacy ratio - Tier II	2.07	0.29	0.13	0.16	1.62	0.21	1.72	1.51
35. Ratio of net NPA to net advances	0.00	0.00	0.00	0.00	30.50	23.25	1.57	1.43

Note : # See ‘Explanatory Notes’

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	As on March 31	
	State Bank of Mauritius	
	2006	2007
	(57)	(58)
1. Cash-deposit ratio	7.20	7.95
2. Credit-deposit ratio	85.12	63.40
3. Investment-deposit ratio	44.98	59.68
4. (Credit+Investment)-deposit ratio	130.10	123.09
5. Ratio of deposits to total liabilities	58.96	41.19
6. Ratio of term deposits to total deposits	89.08	84.71
7. Ratio of priority sector advances to total advances	22.32	31.81
8. Ratio of term loan to total advances	75.63	69.38
9. Ratio of secured advances to total advances	95.23	77.33
10. Ratio of investments in non-approved securities to total investments	19.90	13.36
11. Ratio of interest income to total assets	8.78	7.58
12. Ratio of net interest margin to total assets	3.32	2.44
13. Ratio of non-interest income to total assets	0.40	1.32
14. Ratio of intermediation cost to total assets	1.08	1.33
15. Ratio of wage bills to intermediation cost	34.95	29.46
16. Ratio of wage bills to total expense	5.76	6.07
17. Ratio of wage bills to total income	4.10	4.41
18. Ratio of burden to total assets	0.68	0.01
19. Ratio of burden to interest income	7.77	0.16
20. Ratio of operating profits to total assets	2.63	2.43
21. Return on assets	1.97	1.53
22. Return on equity	2.35	5.49
23. Cost of deposits	5.68	6.04
24. Cost of borrowings	12.44	12.02
25. Cost of funds	7.94	7.63
26. Return on advances	8.22	10.49
27. Return on investments	8.59	6.98
28. Return on advances adjusted to cost of funds	0.28	2.86
29. Return on investments adjusted to cost of funds	0.65	-0.65
30. Business per employee (in Rs.lakh)	1688.00	1236.00
31. Profit per employee (in Rs.lakh)	10.00	28.00
32. Capital adequacy ratio	35.42	38.99
33. Capital adequacy ratio - Tier I	32.94	34.74
34. Capital adequacy ratio - Tier II	2.48	4.25
35. Ratio of net NPA to net advances	1.91	0.00

Source **:** Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	Axis Bank #		Bank of Rajasthan		Bharat Overseas Bank #		Catholic Syrian Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	6.06	7.93	5.68	5.55	4.21		7.45	9.92
2. Credit-deposit ratio	55.63	62.73	45.72	52.74	63.30		62.83	63.44
3. Investment-deposit ratio	53.67	45.75	28.87	33.66	29.61		33.38	32.71
4. (Credit+Investment)-deposit ratio	109.29	108.49	74.58	86.40	92.91		96.21	96.15
5. Ratio of deposits to total liabilities	80.66	80.25	90.23	89.41	86.96		89.84	89.59
6. Ratio of term deposits to total deposits	60.02	60.14	63.33	68.16	77.02		71.12	71.17
7. Ratio of priority sector advances to total advances	34.64	35.79	23.87	26.67	24.97		34.08	34.00
8. Ratio of term loan to total advances	70.29	69.74	60.13	63.46	38.43		53.84	53.85
9. Ratio of secured advances to total advances	89.88	86.64	88.56	84.13	85.10		96.96	97.29
10. Ratio of investments in non-approved securities to total investments	45.33	39.26	22.25	29.31	26.20		15.51	18.49
11. Ratio of interest income to total assets	6.60	7.42	5.68	6.91	7.26		7.93	8.26
12. Ratio of net interest margin to total assets	2.47	2.55	2.35	2.90	3.07		3.19	3.27
13. Ratio of non-interest income to total assets	1.67	1.64	0.54	1.13	0.74		0.87	0.71
14. Ratio of intermediation cost to total assets	1.86	1.98	2.68	2.28	2.50		3.26	2.73
15. Ratio of wage bills to intermediation cost	29.51	31.40	67.30	64.32	44.49		74.66	67.32
16. Ratio of wage bills to total expense	9.15	9.06	30.01	23.37	16.61		30.43	23.78
17. Ratio of wage bills to total income	6.64	6.85	29.01	18.29	13.90		27.65	20.48
18. Ratio of burden to total assets	0.19	0.33	2.14	1.15	1.76		2.39	2.02
19. Ratio of burden to interest income	2.92	4.48	37.68	16.72	24.27		30.10	24.49
20. Ratio of operating profits to total assets	2.27	2.22	0.21	1.75	1.31		0.80	1.24
21. Return on assets	1.18	1.10	0.19	1.16	0.15		0.13	0.37
22. Return on equity	18.28	20.96	4.28	27.29	2.77		2.89	8.57
23. Cost of deposits	4.32	5.02	3.58	4.27	4.43		5.07	5.32
24. Cost of borrowings	2.70	4.29	0.99	2.17	8.34		115.55	34.15
25. Cost of funds	4.23	4.96	3.55	4.26	4.53		5.08	5.33
26. Return on advances	8.06	9.13	6.92	9.09	8.14		9.66	10.20
27. Return on investments	7.03	7.15	6.44	7.03	8.39		7.52	6.75
28. Return on advances adjusted to cost of funds	3.83	4.17	3.37	4.83	3.62		4.58	4.87
29. Return on investments adjusted to cost of funds	2.80	2.19	2.89	2.77	3.86		2.44	1.42
30. Business per employee (in Rs.lakh)	1020.00	1024.00	291.40	400.54	484.00		247.00	278.00
31. Profit per employee (in Rs.lakh)	8.69	7.59	0.38	2.83	0.51		0.22	0.68
32. Capital adequacy ratio	11.08	11.57	10.60	11.32	11.24		11.26	9.58
33. Capital adequacy ratio - Tier I	7.26	6.42	6.90	6.62	8.41		7.03	5.70
34. Capital adequacy ratio - Tier II	3.82	5.15	3.70	4.70	2.83		4.23	3.88
35. Ratio of net NPA to net advances	0.98	0.72	0.99	0.24	1.87		2.78	1.98

Note : # See 'Explanatory Notes'

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	Centurion Bank of Punjab		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	5.92	7.26	6.08	6.74	6.16	7.46	6.95	8.12
2. Credit-deposit ratio	69.51	75.49	72.48	70.84	59.77	60.21	62.95	59.57
3. Investment-deposit ratio	31.10	31.05	30.06	27.81	41.83	41.82	28.02	28.02
4. (Credit+Investment)-deposit ratio	100.60	106.54	102.54	98.66	101.61	102.04	90.97	87.59
5. Ratio of deposits to total liabilities	82.96	80.42	85.24	87.62	83.49	83.90	88.91	89.56
6. Ratio of term deposits to total deposits	61.27	69.38	77.05	75.69	67.94	71.65	71.08	71.63
7. Ratio of priority sector advances to total advances	30.29	31.23	40.82	40.14	29.69	34.02	35.57	38.48
8. Ratio of term loan to total advances	75.59	73.66	35.36	34.63	68.90	71.51	49.68	44.64
9. Ratio of secured advances to total advances	87.01	81.29	95.28	97.53	71.94	61.30	92.27	92.92
10. Ratio of investments in non-approved securities to total investments	18.71	14.20	14.75	12.03	20.25	24.53	5.83	14.26
11. Ratio of interest income to total assets	10.08	8.51	8.56	8.43	6.60	7.71	7.64	7.83
12. Ratio of net interest margin to total assets	5.00	3.82	3.67	3.53	1.79	2.66	3.02	3.07
13. Ratio of non-interest income to total assets	3.47	2.72	1.04	1.14	1.31	2.05	0.80	0.94
14. Ratio of intermediation cost to total assets	6.31	4.74	1.84	1.90	3.57	3.82	2.98	2.79
15. Ratio of wage bills to intermediation cost	28.33	31.36	51.78	49.25	34.92	40.27	51.12	49.81
16. Ratio of wage bills to total expense	15.70	15.75	14.15	13.75	14.89	17.33	20.04	18.40
17. Ratio of wage bills to total income	13.19	13.22	9.93	9.77	15.77	15.74	18.04	15.83
18. Ratio of burden to total assets	2.84	2.02	0.80	0.76	2.26	1.76	2.18	1.85
19. Ratio of burden to interest income	28.15	23.68	9.39	9.00	34.23	22.86	28.54	23.58
20. Ratio of operating profits to total assets	2.17	1.81	2.86	2.77	-0.47	0.89	0.84	1.23
21. Return on assets	0.89	0.84	1.46	1.57	-2.01	0.71	0.33	0.52
22. Return on equity	11.54	10.43	21.40	22.03	-46.90	2.95	7.66	11.46
23. Cost of deposits	5.81	5.39	5.57	5.55	5.04	5.48	4.96	5.05
24. Cost of borrowings	29.14	7.00	2.50	2.62	14.76	13.21	13.26	60.79
25. Cost of funds	5.98	5.45	5.53	5.51	5.43	5.76	4.97	5.10
26. Return on advances	13.28	11.08	10.72	10.49	8.75	9.96	9.62	10.30
27. Return on investments	8.17	6.46	7.11	7.26	5.54	6.04	7.58	7.08
28. Return on advances adjusted to cost of funds	7.30	5.63	5.19	4.98	3.33	4.20	4.65	5.20
29. Return on investments adjusted to cost of funds	2.19	1.01	1.58	1.75	0.12	0.28	2.61	1.98
30. Business per employee (in Rs.lakh)	339.00	420.00	339.69	350.12	390.00	391.00	311.71	360.91
31. Profit per employee (in Rs.lakh)	1.96	2.08	3.51	3.84	-7.00	0.40	0.72	1.18
32. Capital adequacy ratio	12.52	11.05	12.33	12.58	9.66	11.34	9.75	9.77
33. Capital adequacy ratio - Tier I	10.84	9.91	10.77	10.87	5.96	8.44	6.21	6.29
34. Capital adequacy ratio - Tier II	1.68	1.14	1.56	1.71	3.70	2.90	3.54	3.48
35. Ratio of net NPA to net advances	1.13	1.26	1.95	1.09	4.50	1.64	2.82	1.75

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	Federal Bank		Ganesh Bank of Kurundwad #		HDFC Bank		ICICI Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	6.79	5.71	6.63		5.93	7.59	5.41	8.12
2. Credit-deposit ratio	65.64	69.03	43.27		62.84	68.74	88.54	84.97
3. Investment-deposit ratio	35.08	32.58	36.23		50.89	44.75	43.34	39.59
4. (Credit+Investment)-deposit ratio	100.73	101.61	79.50		113.73	113.49	131.88	124.56
5. Ratio of deposits to total liabilities	86.61	86.03	91.44		75.91	74.86	65.67	66.88
6. Ratio of term deposits to total deposits	74.98	74.77	72.28		44.55	42.32	77.28	78.22
7. Ratio of priority sector advances to total advances	34.30	37.26	66.00		30.99	37.67	29.20	28.22
8. Ratio of term loan to total advances	43.89	47.05	78.54		73.59	76.25	76.48	77.22
9. Ratio of secured advances to total advances	86.71	92.09	100.00		69.16	71.08	83.01	79.77
10. Ratio of investments in non-approved securities to total investments	9.32	14.00	0.00		30.84	26.24	28.61	26.18
11. Ratio of interest income to total assets	7.67	7.95	5.41		7.16	8.36	6.83	7.72
12. Ratio of net interest margin to total assets	3.20	3.20	0.90		4.08	4.50	2.25	2.23
13. Ratio of non-interest income to total assets	1.16	1.25	0.31		1.80	1.84	2.00	1.99
14. Ratio of intermediation cost to total assets	1.95	1.78	1.81		2.71	2.94	2.39	2.25
15. Ratio of wage bills to intermediation cost	62.64	64.14	61.24		28.79	32.09	21.64	24.16
16. Ratio of wage bills to total expense	19.01	17.47	17.54		13.45	13.87	7.41	7.01
17. Ratio of wage bills to total income	13.81	12.38	19.38		8.69	9.24	5.85	5.59
18. Ratio of burden to total assets	0.79	0.52	1.50		0.91	1.10	0.39	0.26
19. Ratio of burden to interest income	10.28	6.57	27.67		12.67	13.13	5.73	3.31
20. Ratio of operating profits to total assets	2.41	2.68	-0.60		3.17	3.41	1.86	1.97
21. Return on assets	1.28	1.38	-2.58		1.38	1.33	1.30	1.09
22. Return on equity	22.82	21.27	-92.36		17.74	19.46	14.33	13.17
23. Cost of deposits	4.82	5.22	4.89		3.38	4.34	4.41	5.89
24. Cost of borrowings	0.86	2.07	9.18		8.24	9.66	2.57	2.90
25. Cost of funds	4.73	5.11	4.89		3.76	4.58	4.01	5.34
26. Return on advances	8.91	9.62	7.89		8.91	10.57	8.59	9.41
27. Return on investments	7.59	7.25	5.40		6.84	7.80	6.05	7.36
28. Return on advances adjusted to cost of funds	4.18	4.51	3.00		5.15	5.99	4.58	4.08
29. Return on investments adjusted to cost of funds	2.86	2.14	0.51		3.08	3.22	2.04	2.02
30. Business per employee (in Rs.lakh)	431.00	544.00	124.28		758.00	607.00	905.00	1027.00
31. Profit per employee (in Rs.lakh)	3.54	4.43	0.00		7.39	6.13	10.00	9.00
32. Capital adequacy ratio	13.75	13.43	3.99		11.41	13.08	13.35	11.69
33. Capital adequacy ratio - Tier I	9.72	8.94	-0.25		8.55	8.57	9.20	7.42
34. Capital adequacy ratio - Tier II	4.03	4.49	4.24		2.86	4.51	4.15	4.27
35. Ratio of net NPA to net advances	0.95	0.44	8.32		0.44	0.43	0.72	1.02

Note : # See ‘Explanatory Notes’

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	IndusInd Bank		ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2006 (25)	2007 (26)	2006 (27)	2007 (28)	2006 (29)	2007 (30)	2006 (31)	2007 (32)
1. Cash-deposit ratio	4.03	5.79	6.31	6.13	3.99	7.36	4.04	5.89
2. Credit-deposit ratio	62.04	62.82	76.73	77.67	61.67	67.79	58.83	68.05
3. Investment-deposit ratio	36.05	33.39	32.79	29.37	38.30	29.34	41.90	35.96
4. (Credit+Investment)-deposit ratio	98.09	96.21	109.51	107.04	99.97	97.13	100.73	104.01
5. Ratio of deposits to total liabilities	85.15	84.32	79.53	79.95	88.79	87.95	88.56	86.53
6. Ratio of term deposits to total deposits	87.13	85.08	72.99	71.09	65.83	62.98	79.12	76.63
7. Ratio of priority sector advances to total advances	26.78	31.78	30.31	35.07	19.53	19.24	35.58	32.02
8. Ratio of term loan to total advances	74.56	69.72	50.21	52.16	61.72	61.30	41.43	43.57
9. Ratio of secured advances to total advances	87.21	91.66	87.38	85.99	87.84	86.01	88.30	92.57
10. Ratio of investments in non-approved securities to total investments	15.24	17.67	14.16	10.66	28.92	24.64	26.26	20.98
11. Ratio of interest income to total assets	7.15	7.78	7.60	7.77	6.71	6.89	7.41	8.06
12. Ratio of net interest margin to total assets	1.90	1.41	2.99	3.01	2.61	2.79	2.66	2.69
13. Ratio of non-interest income to total assets	1.14	1.27	0.87	1.08	0.44	0.58	1.21	1.12
14. Ratio of intermediation cost to total assets	1.90	1.78	3.23	2.81	1.36	1.35	1.49	1.52
15. Ratio of wage bills to intermediation cost	26.78	27.99	45.14	47.03	55.73	59.09	56.80	54.34
16. Ratio of wage bills to total expense	7.13	6.12	18.59	17.45	13.86	14.63	13.56	12.02
17. Ratio of wage bills to total income	6.16	5.52	17.20	14.94	10.59	10.69	9.80	9.02
18. Ratio of burden to total assets	0.77	0.52	2.36	1.73	0.92	0.77	0.27	0.41
19. Ratio of burden to interest income	10.75	6.65	31.05	22.32	13.74	11.17	3.70	5.04
20. Ratio of operating profits to total assets	1.13	0.89	0.63	1.27	1.69	2.02	2.39	2.29
21. Return on assets	0.22	0.34	0.05	0.52	0.67	0.96	1.28	1.15
22. Return on equity	4.34	7.10	0.97	8.38	10.21	14.42	16.85	15.07
23. Cost of deposits	5.53	6.49	4.76	4.96	4.55	4.50	5.30	6.01
24. Cost of borrowings	8.71	14.88	3.39	2.76	2.00	8.00	5.69	2.64
25. Cost of funds	5.66	6.77	4.67	4.82	4.52	4.56	5.31	5.94
26. Return on advances	9.13	10.24	8.54	8.64	8.48	8.58	8.73	9.38
27. Return on investments	6.56	6.94	7.07	7.47	6.23	6.20	7.37	7.79
28. Return on advances adjusted to cost of funds	3.47	3.47	3.87	3.83	3.96	4.01	3.42	3.45
29. Return on investments adjusted to cost of funds	0.91	0.16	2.40	2.66	1.71	1.64	2.06	1.85
30. Business per employee (in Rs.lakh)	880.18	1039.77	426.00	486.09	516.00	585.00	478.29	523.86
31. Profit per employee (in Rs.lakh)	1.56	2.61	0.17	1.66	3.00	4.00	4.05	3.97
32. Capital adequacy ratio	10.54	12.54	10.67	10.56	13.52	13.24	11.78	11.03
33. Capital adequacy ratio - Tier I	6.84	7.34	7.14	6.38	13.09	12.60	11.38	10.46
34. Capital adequacy ratio - Tier II	3.70	5.20	3.53	4.18	0.43	0.64	0.40	0.57
35. Ratio of net NPA to net advances	2.09	2.47	0.95	1.05	0.92	1.13	1.18	1.22

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	Karur Vysya Bank		Kotak Mahindra Bank		Lakshmi Vilas Bank		Lord Krishna Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	6.21	6.37	6.38	6.83	4.61	5.70	3.83	6.13
2. Credit-deposit ratio	73.32	75.38	96.69	99.31	68.09	71.97	62.35	54.36
3. Investment-deposit ratio	30.33	30.77	43.49	62.38	29.51	26.08	34.64	38.66
4. (Credit+Investment)-deposit ratio	103.65	106.15	140.18	161.69	97.61	98.05	96.99	93.02
5. Ratio of deposits to total liabilities	84.11	84.31	64.53	55.23	88.15	86.15	87.67	85.68
6. Ratio of term deposits to total deposits	73.09	72.29	80.99	72.76	76.92	77.96	81.76	82.81
7. Ratio of priority sector advances to total advances	42.79	37.94	35.80	36.29	36.53	38.06	33.32	37.04
8. Ratio of term loan to total advances	43.45	41.01	92.31	89.96	47.26	39.35	36.93	47.91
9. Ratio of secured advances to total advances	87.77	90.96	72.77	71.51	91.05	93.66	88.82	95.05
10. Ratio of investments in non-approved securities to total investments	17.65	15.44	16.95	14.55	7.45	8.10	14.90	19.43
11. Ratio of interest income to total assets	7.71	8.64	8.62	9.00	7.18	7.99	7.21	7.90
12. Ratio of net interest margin to total assets	3.35	3.46	4.55	4.35	2.35	2.42	2.13	1.88
13. Ratio of non-interest income to total assets	1.43	1.19	2.61	1.89	0.78	0.85	0.62	0.64
14. Ratio of intermediation cost to total assets	2.07	1.92	4.64	4.07	2.24	1.90	2.71	2.39
15. Ratio of wage bills to intermediation cost	49.96	48.16	44.23	47.82	59.39	54.98	45.77	45.28
16. Ratio of wage bills to total expense	16.09	13.01	23.59	22.33	18.83	14.00	15.92	12.85
17. Ratio of wage bills to total income	11.32	9.40	18.29	17.89	16.72	11.83	15.84	12.65
18. Ratio of burden to total assets	0.64	0.73	2.03	2.19	1.46	1.05	2.09	1.75
19. Ratio of burden to interest income	8.34	8.45	23.56	24.30	20.36	13.15	28.99	22.12
20. Ratio of operating profits to total assets	2.71	2.73	2.52	2.17	0.89	1.37	0.04	0.13
21. Return on assets	1.65	1.53	1.39	0.94	0.53	0.33	0.17	-0.59
22. Return on equity	16.58	16.54	14.58	11.19	8.63	5.12	2.02	-7.29
23. Cost of deposits	5.00	5.99	5.05	5.94	5.28	6.08	5.44	6.60
24. Cost of borrowings	4.53	4.80	3.83	2.95	1.37	7.75	312.04	408.18
25. Cost of funds	4.99	5.96	4.82	5.11	5.24	6.09	5.52	6.67
26. Return on advances	8.91	9.86	10.40	11.62	8.22	9.51	8.32	10.18
27. Return on investments	8.28	8.44	7.19	6.50	7.75	7.73	7.28	7.50
28. Return on advances adjusted to cost of funds	3.91	3.90	5.58	6.51	2.98	3.41	2.80	3.51
29. Return on investments adjusted to cost of funds	3.28	2.48	2.37	1.39	2.50	1.64	1.76	0.82
30. Business per employee (in Rs.lakh)	439.00	489.00	352.00	383.91	371.00	430.00	326.26	275.53
31. Profit per employee (in Rs.lakh)	4.65	4.87	4.15	3.13	1.20	0.91	0.32	0.00
32. Capital adequacy ratio	14.79	14.51	11.27	13.46	10.79	12.43	10.11	11.61
33. Capital adequacy ratio - Tier I	13.29	14.04	8.07	8.81	6.94	9.93	7.51	9.13
34. Capital adequacy ratio - Tier II	1.50	0.47	3.20	4.65	3.85	2.50	2.60	2.48
35. Ratio of net NPA to net advances	0.81	0.23	0.24	1.98	1.89	1.58	3.11	4.37

Source **:** Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	Nainital Bank		Ratnakar Bank		Sangli Bank		SBI Comm. & Int. Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-deposit ratio	5.62	5.45	13.11	13.90	4.73	7.86	5.43	5.50
2. Credit-deposit ratio	53.64	53.70	56.15	60.53	44.32	15.47	67.10	67.54
3. Investment-deposit ratio	33.04	26.20	31.65	36.04	41.18	60.07	29.23	25.76
4. (Credit+Investment)-deposit ratio	86.68	79.89	87.79	96.57	85.50	75.54	96.34	93.30
5. Ratio of deposits to total liabilities	85.14	86.74	89.35	76.43	93.18	75.51	71.47	73.07
6. Ratio of term deposits to total deposits	45.97	50.87	61.70	62.16	59.26	52.19	85.18	85.33
7. Ratio of priority sector advances to total advances	50.29	50.33	32.52	34.20	8.41	33.96	9.30	14.64
8. Ratio of term loan to total advances	44.98	43.82	47.15	44.10	12.00	23.88	55.23	78.26
9. Ratio of secured advances to total advances	92.90	94.59	83.95	88.39	86.61	82.07	92.42	97.81
10. Ratio of investments in non-approved securities to total investments	29.12	15.65	24.08	29.91	8.89	17.62	1.59	9.15
11. Ratio of interest income to total assets	7.77	8.13	7.60	7.48	6.15	5.70	7.20	5.75
12. Ratio of net interest margin to total assets	4.37	4.47	3.25	3.49	2.35	2.06	3.43	1.96
13. Ratio of non-interest income to total assets	1.08	0.30	0.69	0.44	0.01	0.35	2.08	0.65
14. Ratio of intermediation cost to total assets	3.09	2.24	2.53	3.03	2.78	4.43	1.52	1.57
15. Ratio of wage bills to intermediation cost	74.86	69.29	62.04	68.67	76.34	77.32	40.03	49.17
16. Ratio of wage bills to total expense	35.67	26.27	22.82	29.60	32.23	42.47	11.51	14.38
17. Ratio of wage bills to total income	26.18	18.38	18.96	26.24	34.42	56.64	6.57	12.06
18. Ratio of burden to total assets	2.02	1.94	1.84	2.59	2.76	4.08	-0.55	0.92
19. Ratio of burden to interest income	25.97	23.80	24.26	34.60	44.97	71.61	-7.67	16.03
20. Ratio of operating profits to total assets	2.35	2.53	1.41	0.90	-0.42	-2.02	3.98	1.03
21. Return on assets	1.06	1.26	0.07	0.31	-1.37	-20.35	1.09	1.13
22. Return on equity	12.90	14.95	1.19	2.38	-34.92	-294.95	6.31	7.71
23. Cost of deposits	3.90	4.18	4.80	4.81	4.05	4.25	4.34	4.54
24. Cost of borrowings	3.36	7.76	6.94	5.52	133.98	217.63	8.51	6.20
25. Cost of funds	3.90	4.21	4.80	4.81	4.06	4.26	4.77	4.70
26. Return on advances	10.00	10.25	10.16	10.64	6.95	6.33	7.03	6.93
27. Return on investments	8.92	8.29	8.07	7.17	6.21	7.00	7.57	7.39
28. Return on advances adjusted to cost of funds	6.10	6.04	5.36	5.84	2.89	2.07	2.25	2.22
29. Return on investments adjusted to cost of funds	5.02	4.08	3.27	2.36	2.15	2.73	2.80	2.69
30. Business per employee (in Rs.lakh)	225.00	279.00	250.92	254.41	117.40	101.08	626.43	648.34
31. Profit per employee (in Rs.lakh)	2.00	3.00	0.11	0.54	-1.61	-18.72	5.70	7.79
32. Capital adequacy ratio	13.88	12.89	10.77	34.34	1.64	0.00	22.29	20.93
33. Capital adequacy ratio - Tier I	10.97	10.10	9.71	33.39	0.82	0.00	20.91	20.32
34. Capital adequacy ratio - Tier II	2.91	2.79	1.06	0.95	0.82	0.00	1.38	0.61
35. Ratio of net NPA to net advances	0.00	0.00	2.61	1.92	2.34	7.18	3.82	0.00

Source **:** Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Concld.)*

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	South Indian Bank		Tamilnad Mercantile Bank		United Western Bank #		Yes Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-deposit ratio	5.70	5.72	5.41	6.11	4.54		3.03	4.74
2. Credit-deposit ratio	66.50	64.70	60.09	67.22	61.82		82.71	76.51
3. Investment-deposit ratio	28.60	28.03	45.40	38.48	34.16		46.39	37.38
4. (Credit+Investment)-deposit ratio	95.10	92.73	105.49	105.70	95.99		129.10	113.90
5. Ratio of deposits to total liabilities	88.47	89.65	85.25	84.94	90.42		69.92	74.03
6. Ratio of term deposits to total deposits	73.59	76.06	71.58	72.09	59.91		89.29	94.24
7. Ratio of priority sector advances to total advances	35.59	37.04	46.06	46.76	38.71		26.35	36.14
8. Ratio of term loan to total advances	53.88	49.25	37.97	41.28	29.65		82.11	75.77
9. Ratio of secured advances to total advances	88.31	90.53	93.93	92.73	83.47		70.99	60.13
10. Ratio of investments in non-approved securities to total investments	8.55	13.38	37.85	34.25	22.01		39.86	29.96
11. Ratio of interest income to total assets	7.50	7.98	9.36	9.67	6.82		7.09	7.70
12. Ratio of net interest margin to total assets	3.06	3.00	4.20	4.49	2.32		3.24	2.24
13. Ratio of non-interest income to total assets	0.71	0.84	1.33	1.26	0.79		3.57	2.55
14. Ratio of intermediation cost to total assets	2.23	1.79	2.21	2.24	2.53		3.17	2.54
15. Ratio of wage bills to intermediation cost	61.65	60.88	58.71	60.36	59.99		58.20	60.71
16. Ratio of wage bills to total expense	20.58	16.09	17.63	18.17	21.58		26.27	19.26
17. Ratio of wage bills to total income	16.72	12.34	12.16	12.35	19.96		17.29	15.02
18. Ratio of burden to total assets	1.51	0.95	0.88	0.98	1.75		-0.40	-0.01
19. Ratio of burden to interest income	20.20	11.85	9.42	10.12	25.57		-5.70	-0.18
20. Ratio of operating profits to total assets	1.54	2.06	3.32	3.51	0.57		3.64	2.26
21. Return on assets	0.53	0.76	1.67	1.57	-1.55		2.13	1.44
22. Return on equity	9.29	15.26	16.65	14.94	-39.06		14.01	13.88
23. Cost of deposits	4.80	5.43	5.73	5.87	4.75		4.76	5.92
24. Cost of borrowings	23.23	5.49	3.96	2.94	7.80		4.53	10.05
25. Cost of funds	4.81	5.43	5.72	5.85	4.77		4.72	6.36
26. Return on advances	9.36	9.72	10.05	10.79	7.72		8.59	9.72
27. Return on investments	6.37	7.09	9.91	9.38	7.66		5.75	6.83
28. Return on advances adjusted to cost of funds	4.55	4.29	4.33	4.94	2.95		3.88	3.36
29. Return on investments adjusted to cost of funds	1.57	1.66	4.19	3.53	2.89		1.03	0.47
30. Business per employee (in Rs.lakh)	422.00	462.00	358.29	451.23	324.00		848.08	531.00
31. Profit per employee (in Rs.lakh)	1.37	2.69	4.41	4.76	-3.48		8.82	4.00
32. Capital adequacy ratio	13.02	11.08	18.33	16.77	0.99		16.40	13.60
33. Capital adequacy ratio - Tier I	8.38	8.84	17.60	16.12	0.50		13.70	8.20
34. Capital adequacy ratio - Tier II	4.64	2.24	0.73	0.65	0.49		2.70	5.40
35. Ratio of net NPA to net advances	1.86	0.98	2.17	0.98	5.66		0.00	0.00

Note : # See 'Explanatory Notes'

Source : Annual accounts of banks of respective years.

TABLE B12 : BANK-WISE AND POPULATION GROUP-WISE NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007

Bank Name	Number of offices as on March 31				
	2006				
	Rural	Semi-Urban	Urban	Metro-politan	Total Branches
	(1)	(2)	(3)	(4)	(5)
SBI and Its Associates					
State Bank of Bikaner and Jaipur	284	239	153	164	840
State Bank of Hyderabad	254	297	229	178	958
State Bank of India	3813	2543	1642	1392	9390
State Bank of Indore	116	129	82	128	455
State Bank of Mysore	208	130	147	163	648
State Bank of Patiala	251	207	194	111	763
State Bank of Saurashtra	131	130	70	108	439
State Bank of Travancore	49	446	146	62	703
Total	**5106**	**4121**	**2663**	**2306**	**14196**
Nationalised Banks					
Allahabad Bank	927	316	411	393	2047
Andhra Bank	364	315	299	206	1184
Bank of Baroda	1085	556	486	659	2786
Bank of India	1184	495	462	550	2691
Bank of Maharashtra	514	241	239	343	1337
Canara Bank	716	654	628	652	2650
Central Bank of India	1308	750	613	581	3252
Corporation Bank	172	145	248	297	862
Dena Bank	348	216	191	303	1058
IDBI Ltd	2	16	65	90	173
Indian Bank	445	351	363	281	1440
Indian Overseas Bank	500	368	373	360	1601
Oriental Bank of Commerce	240	271	343	337	1191
Punjab And Sind Bank	282	120	218	219	839
Punjab National Bank	1823	808	810	700	4141
Syndicate Bank	624	446	506	472	2048
UCO Bank	744	332	362	377	1815
Union Bank of India	738	470	474	489	2171
United Bank of India	609	222	262	260	1353
Vijaya Bank	244	180	281	277	982
Total	**12869**	**7272**	**7634**	**7846**	**35621**
Foreign Banks					
ABN Amro Bank	—	—	6	17	23
Abu Dhabi Commercial Bank	—	—	—	2	2
American Express Bank	—	—	—	8	8
Antwerp Diamond Bank	—	—	—	1	1
Arab Bangladesh Bank	—	—	—	1	1
Bank Internasional Indonesia	—	—	—	1	1
Bank of America	—	—	—	5	5
Bank of Bahrain & Kuwait	—	—	—	2	2
Bank of Ceylon	—	—	—	1	1
Bank of Nova Scotia	—	—	1	4	5
Bank of Tokyo Mitsubishi UFJ	—	—	—	3	3
Barclays Bank	—	—	—	1	1
BNP Paribas	—	—	—	9	9

TABLE B12 : BANK-WISE AND POPULATION GROUP-WISE NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANKS - 2006 AND 2007 *(Contd.)*

	Number of offices as on March 31				
	2007				
Bank Name	Rural	Semi-Urban	Urban politan	Metro-Branches	Total
	(6)	(7)	(8)	(9)	(10)
SBI and Its Associates					
State Bank of Bikaner And Jaipur	286	240	161	173	860
State Bank of Hyderabad	254	299	234	182	969
State Bank of India	3825	2573	1733	1436	9567
State Bank of Indore	116	129	82	128	455
State Bank of Mysore	207	131	150	163	651
State Bank of Patiala	253	208	206	120	787
State Bank of Saurashtra	135	135	74	115	459
State Bank of Travancore	50	453	148	66	717
Total	**5126**	**4168**	**2788**	**2383**	**14465**
Nationalised Banks					
Allahabad Bank	932	331	434	407	2104
Andhra Bank	370	339	306	215	1230
Bank of Baroda	1087	578	497	656	2818
Bank of India	1190	511	486	567	2754
Bank of Maharashtra	516	246	259	360	1381
Canara Bank	717	661	643	663	2684
Central Bank of India	1314	768	628	583	3293
Corporation Bank	173	163	269	318	923
Dena Bank	349	216	191	303	1059
IDBI Ltd	48	81	129	184	442
Indian Bank	447	361	377	297	1482
Indian Overseas Bank	507	390	419	405	1721
Oriental Bank Of Commerce	246	276	382	349	1253
Punjab And Sind Bank	282	125	229	223	859
Punjab National Bank	1828	812	819	703	4162
Syndicate Bank	636	484	539	499	2158
UCO Bank	752	359	402	410	1923
Union Bank Of India	741	514	523	507	2285
United Bank Of India	609	222	269	261	1361
Vijaya Bank	247	193	305	290	1035
Total	**12991**	**7630**	**8106**	**8200**	**36927**
Foreign Banks					
ABN Amro Bank	—	—	9	19	28
Abu Dhabi Commercial Bank	—	—	—	2	2
American Express Bank	—	—	—	8	8
Antwerp Diamond Bank	—	—	—	1	1
Arab Bangladesh Bank	—	—	—	1	1
Bank Internasional Indonesia	—	—	—	1	1
Bank of America	—	—	—	5	5
Bank of Bahrain & Kuwait	—	—	—	2	2
Bank of Ceylon	—	—	—	1	1
Bank of Nova Scotia	—	—	1	4	5
Bank of Tokyo Mitsubishi UFJ	—	—	—	3	3
Barclays Bank	—	1	1	1	3
BNP Paribas	—	—	—	9	9

TABLE B12 : BANK-WISE AND POPULATION GROUP-WISE NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANKS - 2006 AND 2007 *(Contd.)*

Bank Name	Number of offices as on March 31				
	2006				
	Rural	Semi-Urban	Urban	Metro-politan	Total Branches
	(1)	(2)	(3)	(4)	(5)
Calyon Bank	—	—	—	6	6
Chinatrust Commercial Bank	—	—	—	1	1
Citibank	—	1	10	28	39
DBS Bank	—	—	—	2	2
Deutsche Bank	—	—	2	6	8
Hongkong And Shanghai Banking Corpn.	—	—	7	36	43
JP Morgan Chase Bank	—	—	—	1	1
Krung Thai Bank	—	—	—	1	1
Mashreq Bank	—	—	—	2	2
Mizuho Corporate Bank	—	—	—	1	1
Oman International Bank	—	—	1	1	2
Shinhan Bank	—	—	—	1	1
Societe Generale	—	—	—	2	2
Sonali Bank	—	—	1	1	2
Standard Chartered Bank	—	—	10	77	87
State Bank Of Mauritius	—	—	—	3	3
Total	**—**	**1**	**38**	**224**	**263**
Regional Rural Banks					
Adhiyaman Grama Bank	17	9	—	—	26
Alaknanda Gramin Bank	42	6	—	—	48
Aligarh Gramin Bank	63	17	9	—	89
Andhra Pradesh Grameena Vikas Bank	352	108	21	5	486
Arunachal Pradesh Rural Bank	14	4	—	—	18
Assam Gramin Vikash Bank	285	62	17	—	364
Aurangabad Jalna Gramin Bank	47	5	7	—	59
Avadh Gramin Bank	95	14	2	8	119
Baitarani Gramya Bank	90	3	2	—	95
Ballia Kshetriya Gramin Bank	75	10	2	—	87
Bara Banki Gramin Bank	76	18	—	—	94
Bardhaman Gramin Bank	83	7	3	—	93
Baroda Eastern Uttar Pradesh Gramin Bank	485	44	6	12	547
Baroda Gujarat Gramin Bank	103	23	5	4	135
Baroda Rajasthan Gramin Bank	205	51	13	—	269
Baroda Western Uttar Pradesh Gramin Bank	89	21	11	—	121
Bastar Kshetriya Gramin Bank	50	6	—	—	56
Bhandara Gramin Bank	36	7	1	—	44
Bihar Kshetriya Gramin Bank	106	45	4	—	155
Bikaner Kshetriya Gramin Bank	18	5	3	—	26
Bilaspur-Raipur Kshetriya Gramin Bank	105	23	5	—	133
Bolangir Anchalik Gramya Bank	135	14	2	—	151
Bundelkhand Kshetriya Gramin Bank	61	17	2	—	80
Cauvery Grameena Bank	100	14	9	—	123
Chaitanya Godavari Grameena Bank	57	20	9	—	86
Chambal Kshetriya Gramin Bank	12	15	7	—	34
Chandrapur Gadchiroli Gramin Bank	45	11	3	—	59
Chhindwara Seoni Kshetriya Gramin Bank	52	11	5	—	68
Chickmagalur-Kodagu Grameena Bank	43	2	3	—	48
Damoh Panna Sagar Kshetriya Gramin Bank	49	16	6	—	71
Deccan Gramin Bank	136	23	13	—	172

TABLE B12 : BANK-WISE AND POPULATION GROUP-WISE NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Contd.)*

Bank Name	Number of offices as on March 31				
	2007				
	Rural	Semi-Urban	Urban	Metro-politan	Total Branches
	(6)	(7)	(8)	(9)	(10)
Calyon Bank	—	—	—	6	6
Chinatrust Commercial Bank	—	—	—	1	1
Citibank	—	1	10	28	39
DBS Bank	—	—	—	2	2
Deutsche Bank	—	—	2	6	8
Hongkong And Shanghai Banking Corpn.	—	—	9	38	47
JP Morgan Chase Bank	—	—	—	1	1
Krung Thai Bank	—	—	—	1	1
Mashreq Bank	—	—	—	2	2
Mizuho Corporate Bank	—	—	—	2	2
Oman International Bank	—	—	1	1	2
Shinhan Bank	—	—	—	2	2
Societe Generale	—	—	—	2	2
Sonali Bank	—	—	1	1	2
Standard Chartered Bank	—	—	10	77	87
State Bank Of Mauritius	—	—	—	3	3
Total	**—**	**2**	**44**	**230**	**276**
Regional Rural Banks					
Andhra Pradesh Grameena Vikas Bank	352	108	21	5	486
Andhra Pragathi Grameena Bank	235	74	25	—	334
Arunachal Pradesh Rural Bank	14	4	—	—	18
Aryavrat Gramin Bank	232	48	6	10	296
Assam Gramin Vikash Bank	285	62	17	—	364
Aurangabad Jalna Gramin Bank	47	5	7	—	59
Baitarani Gramya Bank	90	3	2	—	95
Ballia Kshetriya Gramin Bank	75	10	2	—	87
Bangiya Gramin Vikash Bank	472	64	26	1	563
Baroda Eastern Uttar Pradesh Gramin Bank	485	44	6	12	547
Baroda Gujarat Gramin Bank	103	23	5	4	135
Baroda Rajasthan Gramin Bank	205	52	13	—	270
Baroda Western Uttar Pradesh Gramin Bank	89	21	11	—	121
Bihar Kshetriya Gramin Bank	106	45	4	—	155
Cauvery Kalpatharu Grameena Bank	159	31	15	2	207
Chaitanya Godavari Grameena Bank	57	20	9	—	86
Chambal-Gwalior Kshetriya Gramin Bank	33	24	8	—	65
Chhatisgarh Gramin Bank	206	36	7	—	249
Chickmagalur-Kodagu Grameena Bank	43	2	3	—	48
Deccan Gramin Bank	135	23	13	—	171

TABLE B12 : BANK-WISE AND POPULATION GROUP-WISE NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANKS - 2006 AND 2007 *(Contd.)*

	Number of offices as on March 31				
	2006				
Bank Name	Rural	Semi-Urban	Urban	Metro-politan	Total Branches
	(1)	(2)	(3)	(4)	(5)
Dena Gujarat Gramin Bank	95	28	10	—	133
Devipatan Kshetriya Gramin Bank	65	10	3	—	78
Dewas-Shajapur Kshetriya Gramin Bank	40	13	4	—	57
Dhenkanal Gramya Bank	46	8	—	—	54
Durg Rajnandgaon Gramin Bank	84	12	6	—	102
Ellaquai Dehati Bank	78	6	6	—	90
Etah Gramin Bank	43	14	3	—	60
Etawah Kshetriya Gramin Bank	42	7	2	—	51
Faridkot-Bathinda Kshetriya Gramin Bank	13	8	2	—	23
Farrukhabad Gramin Bank	61	16	4	—	81
Ganga Yamuna Gramin Bank	34	2	2	—	38
Gaur Gramin Bank	122	22	8	—	152
Giridh Kshetriya Gramin Bank	23	4	—	—	27
Gurgaon Gramin Bank	97	24	9	4	134
Gwalior Datia Kshetriya Gramin Bank	24	8	1	—	33
Hadoti Kshetriya Gramin Bank	61	19	5	—	85
Haryana Kshetriya Gramin Bank	143	27	12	—	182
Hazaribagh Kshetriya Gramin Bank	24	4	2	—	30
Himachal Gramin Bank	107	6	—	—	113
Howrah Gramin Bank	52	5	2	3	62
Indore Ujjain Kshetriya Gramin Bank	29	6	3	1	39
Jaipur Thar Gramin Bank	171	35	2	3	211
Jammu Rural Bank	80	5	6	—	91
Jamuna Gramin Bank	21	13	1	7	42
Jhabua-Dhar Kshetriya Gramin Bank	64	16	—	—	80
Kalahandi Anchalik Gramya Bank	68	9	—	—	77
Kalinga Gramya Bank	176	5	4	—	185
Kalpatharu Grameena Bank	58	17	4	2	81
Kamraz Rural Bank	67	10	1	—	78
Kanakadurga Grameena Bank	21	3	5	—	29
Karnataka Vikas Grameena Bank	270	98	34	—	402
Kashi Gomti Samyut Gramin Bank	291	34	5	5	335
Kisan Gramin Bank,Budaun	41	12	3	—	56
Koraput-Panchabati Gramya Bank	82	8	—	—	90
Kosi Kshetriya Gramin Bank	120	37	7	—	164
Krishna Grameena Bank	96	7	6	—	109
Kshetriya Gramin Bank, Hoshangabad	66	22	—	—	88
Kshetriya Kisan Gramin Bank, Mainpuri	55	12	3	—	70
Langpi Dehangi Rural Bank	38	5	—	—	43
Lucknow Kshetriya Gramin Bank	215	19	8	—	242
Madhya Bihar Gramin Bank	348	52	7	1	408
Mahakaushal Kshetriya Gramin Bank	25	14	4	—	43
Mallabhum Gramin Bank	173	5	7	—	185
Malwa Gramin Bank	38	2	1	—	41
Mandla Balaghat Kshetriya Gramin Bank	40	14	—	—	54
Manipur Rural Bank	20	6	4	—	30
Marathwada Gramin Bank	166	56	7	—	229

TABLE B12 : BANK-WISE AND POPULATION GROUP-WISE NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANKS - 2006 AND 2007 *(Contd.)*

Bank Name	Number of offices as on March 31				
	2007				
	Rural	Semi-Urban	Urban	Metro-politan	Total Branches
	(6)	(7)	(8)	(9)	(10)
Dena Gujarat Gramin Bank	96	28	10	—	134
Devipatan Kshetriya Gramin Bank	65	10	3	—	78
Dhenkanal Gramya Bank	46	8	—	—	54
Durg Rajnandgaon Gramin Bank	84	12	6	—	102
Ellaquai Dehati Bank	78	6	6	—	90
Etawah Kshetriya Gramin Bank	42	7	2	—	51
Faridkot-Bathinda Kshetriya Gramin Bank	13	8	2	—	23
Gurgaon Gramin Bank	102	24	11	4	141
Hadoti Kshetriya Gramin Bank	61	19	5	—	85
Haryana Gramin Bank	145	30	13	—	188
Himachal Gramin Bank	108	6	—	—	114
Jaipur Thar Gramin Bank	171	34	1	3	209
Jammu Rural Bank	80	5	6	—	91
Jhabua-Dhar Kshetriya Gramin Bank	64	16	—	—	80
Jharkhand Gramin Bank	188	22	9	—	219
Kalinga Gramya Bank	176	5	4	—	185
Kamraz Rural Bank	67	10	1	—	78
Karnataka Vikas Grameena Bank	273	100	34	—	407
Kashi Gomti Samyut Gramin Bank	291	34	5	5	335
Kisan Gramin Bank,Budaun	41	12	3	—	56
Kosi Kshetriya Gramin Bank	120	37	7	—	164
Krishna Grameena Bank	96	7	6	—	109
Kshetriya Kisan Gramin Bank, Mainpuri	55	12	3	—	70
Langpi Dehangi Rural Bank	38	5	—	—	43
Lucknow Kshetriya Gramin Bank	215	19	8	—	242
Madhya Bharat Gramin Bank	148	47	15	—	210
Madhya Bihar Gramin Bank	341	52	7	1	401
Mahakaushal Kshetriya Gramin Bank	25	14	4	—	43
Malwa Gramin Bank	38	2	1	—	41
Manipur Rural Bank	18	6	4	—	28
Marathwada Gramin Bank	166	56	7	—	229

TABLE B12 : BANK-WISE AND POPULATION GROUP-WISE NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANKS - 2006 AND 2007 *(Contd.)*

Bank Name	Number of offices as on March 31				
	2006				
	Rural	Semi-Urban	Urban	Metro-politan	Total Branches
	(1)	(2)	(3)	(4)	(5)
Marwar Gramin Bank	107	27	3	—	137
Mayurakshi Gramin Bank	60	8	—	—	68
Meghalaya Rural Bank	44	5	2	—	51
Mewar Aanchalik Gramin Bank	42	10	7	—	59
Mizoram Rural Bank	44	5	4	—	53
Murshidabad Gramin Bank	28	11	2	—	41
Nadia Gramin Bank	48	15	4	—	67
Nagaland Rural Bank	4	5	—	—	9
Nainital Almora Kshetriya Gramin Bank	49	9	1	—	59
Nimar Kshetriya Gramin Bank	53	14	4	—	71
North Malabar Gramin Bank	32	124	9	—	165
Palamau Kshetriya Gramin Bank	65	11	—	—	76
Pandyan Grama Bank	105	56	12	—	173
Parvatiya Gramin Bank	26	1	—	—	27
Pinakini Grameena Bank	70	24	8	—	102
Pithoragarh Kshetriya Gramin Bank	24	1	—	—	25
Pragathi Gramin Bank	278	57	30	—	365
Prathama Bank	136	24	15	—	175
Punjab Gramin Bank	127	12	3	1	143
Puri Gramya Bank	95	9	11	—	115
Purvanchal Gramin Bank	275	26	5	—	306
Raigarh Kshetriya Gramin Bank	51	7	2	—	60
Rajasthan Gramin Bank	150	37	11	—	198
Rajgarh Sehore Kshetriya Gramin Bank	33	11	—	—	44
Ranchi Kshetriya Gramin Bank	70	8	5	—	83
Rani Lakshmi Bai Kshetriya Gramin Bank	28	9	7	—	44
Ratlam Mandsaur Kshetriya Gramin Bank	20	14	7	—	41
Ratnagiri Sindhudurg Gramin Bank	33	7	—	—	40
Rayalaseema Grameena Bank	107	34	9	—	150
Rewa-Sidhi Gramin Bank	69	8	7	—	84
Rushikulya Gramya Bank	68	13	7	—	88
Sagar Gramin Bank	101	11	5	1	118
Samastipur Kshetriya Gramin Bank	59	14	—	—	73
Santhal Parganas Gramin Bank	93	10	—	—	103
Saurashtra Gramin Bank	113	16	8	1	138
Shahdol Kshetriya Gramin Bank	30	12	—	—	42
Sharda Gramin Bank	54	4	1	—	59
Shivpuri Guna Kshetriya Gramin Bank	39	13	7	—	59
Shri Venkateswara Grameena Bank	54	13	4	—	71
Singhbhum Kshetriya Gramin Bank	72	6	1	—	79
Solapur Gramin Bank	23	8	3	—	34
South Malabar Gramin Bank	35	167	16	—	218
Sree Anantha Grameena Bank	58	16	8	—	82
Sriganganagar Kshetriya Gramin Bank	31	10	2	—	43
Surguja Kshetriya Gramin Bank	78	8	—	—	86
Thane Gramin Bank	22	2	—	2	26
Tripura Gramin Bank	63	20	7	—	90
Triveni Kshetriya Gramin Bank	171	34	10	—	215
Uttar Banga Kshetriya Gramin Bank	85	24	6	—	115

TABLE B12 : BANK-WISE AND POPULATION GROUP-WISE NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANKS - 2006 AND 2007 *(Contd.)*

Bank Name	Number of offices as on March 31				
	2007				
	Rural	Semi-Urban	Urban	Metro-politan	Total Branches
	(6)	(7)	(8)	(9)	(10)
Marwar Ganganagar Bikaner Gramin Bank	156	42	7	—	205
Meghalaya Rural Bank	44	5	2	—	51
Mewar Aanchalik Gramin Bank	42	10	7	—	59
Mizoram Rural Bank	44	5	4	—	53
Nagaland Rural Bank	4	5	—	—	9
Nainital Almora Kshetriya Gramin Bank	49	9	1	—	59
Narmada Malwa Gramin Bank	155	44	11	1	211
North Malabar Gramin Bank	32	128	10	—	170
Pallavan Grama Bank	32	15	2	—	49
Pandyan Grama Bank	105	56	13	—	174
Parvatiya Gramin Bank	27	1	—	—	28
Paschim Banga Gramin Bank	195	21	5	3	224
Pragathi Gramin Bank	277	55	28	—	360
Prathama Bank	137	24	16	—	177
Punjab Gramin Bank	127	12	3	1	143
Puri Gramya Bank	95	9	11	—	115
Purvanchal Gramin Bank	275	26	5	—	306
Rajasthan Gramin Bank	150	37	15	—	202
Rani Lakshmi Bai Kshetriya Gramin Bank	28	9	7	—	44
Ratlam Mandsaur Kshetriya Gramin Bank	20	14	7	—	41
Ratnagiri Sindhudurg Gramin Bank	33	7	—	—	40
Rewa-Sidhi Gramin Bank	69	8	8	—	85
Rushikulya Gramya Bank	68	13	8	—	89
Samastipur Kshetriya Gramin Bank	54	13	—	—	67
Saptagiri Grameena Bank	75	16	9	—	100
Satpura Kshetriya Gramin Bank	177	62	6	—	245
Saurashtra Gramin Bank	113	16	8	2	139
Sharda Gramin Bank	54	4	1	—	59
Shreyas Gramin Bank	127	44	13	7	191
Solapur Gramin Bank	23	8	3	—	34
South Malabar Gramin Bank	35	167	16	—	218
Surguja Kshetriya Gramin Bank	78	8	—	—	86
Thane Gramin Bank	22	2	—	2	26
Tripura Gramin Bank	64	20	7	—	91
Triveni Kshetriya Gramin Bank	171	34	10	—	215
Utkal Gramya Bank	286	34	4	—	324
Uttar Banga Kshetriya Gramin Bank	85	24	6	—	115

TABLE B12 : BANK-WISE AND POPULATION GROUP-WISE NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANKS - 2006 AND 2007 *(Contd.)*

Bank Name	Number of offices as on March 31				
	2006				
	Rural	Semi-Urban	Urban	Metro-politan	Total Branches
	(1)	(2)	(3)	(4)	(5)
Uttar Bihar Kshetriya Gramin Bank	564	114	10	—	688
Uttar Pradesh Gramin Bank	69	15	5	1	90
Vallalar Grama Bank	15	7	2	—	24
Vidharbha Kshetriya Gramin Bank	52	41	6	—	99
Vidisha-Bhopal Kshetriya Gramin Bank	13	6	3	2	24
Visveshvaraya Grameena Bank	21	3	2	—	26
Total	**11475**	**2572**	**654**	**63**	**14764**
Other Scheduled Commercial Banks					
Axis Bank	5	54	145	148	352
Bank of Rajasthan	98	77	121	122	418
Bharat Overseas Bank	6	8	46	43	103
Catholic Syrian Bank	17	178	90	42	327
Centurion Bank of Punjab	1	52	89	100	242
City Union Bank	31	37	47	28	143
Development Credit Bank	2	10	13	66	91
Dhanalakshmi Bank	21	79	55	31	186
Federal Bank	31	260	109	83	483
Ganesh Bank of Kurundwad	7	14	8	4	33
HDFC Bank	9	74	167	265	515
ICICI Bank	74	100	173	222	569
Indusind Bank	—	18	82	52	152
ING Vysya Bank	78	74	122	114	388
Jammu & Kashmir Bank	197	85	113	60	455
Karnataka Bank	87	87	122	116	412
Karur Vysya Bank	26	76	97	64	263
Kotak Mahindra Bank	—	13	17	49	79
Lakshmi Vilas Bank	32	85	76	48	241
Lord Krishna Bank	12	44	32	30	118
Nainital Bank	17	19	23	22	81
Ratnakar Bank	23	23	17	15	78
Sangli Bank	47	49	48	50	194
SBI Commercial & International Bank	—	—	—	3	3
South Indian Bank	66	208	108	76	458
Tamilnad Mercantile Bank	48	51	56	29	184
United Western Bank	47	58	56	75	236
Yes Bank Ltd.	—	—	1	8	9
Total	**982**	**1833**	**2033**	**1965**	**6813**
All Scheduled Commercial Banks	**30432**	**15799**	**13022**	**12404**	**71657**

Notes :
1. Population group classification is based on 2001 census.
2. No. of offices includes Administrative offices.
3. Data for 2006 have been revised since last publication.
4. Data for 2007 are provisional.

Source : Master Office File (latest updated version) on commercial banks, Department of Statistical Analysis and Computer Services, RBI.

TABLE B12 : BANK-WISE AND POPULATION GROUP-WISE NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANKS - 2006 AND 2007 *(Concld.)*

Bank Name	Number of offices as on March 31				
	2007				
	Rural	Semi-Urban	Urban	Metro-politan	Total Branches
	(6)	(7)	(8)	(9)	(10)
Uttar Bihar Kshetriya Gramin Bank	562	113	10	—	685
Uttar Pradesh Gramin Bank	69	15	5	1	90
Uttaranchal Gramin Bank	97	9	2	—	108
Vananchal Gramin Bank	158	21	—	—	179
Vidharbha Kshetriya Gramin Bank	51	41	6	—	98
Vidisha-Bhopal Kshetriya Gramin Bank	12	6	3	3	24
Visveshvaraya Grameena Bank	21	3	2	—	26
Wainganga Kshetriya Gramin Bank	81	18	4	—	103
Total	**11453**	**2585**	**668**	**67**	**14773**
Other Scheduled Commercial Banks					
Axis Bank	11	103	199	188	501
Bank of Rajasthan	99	84	142	133	458
Bharat Overseas Bank	6	8	46	43	103
Catholic Syrian Bank	17	185	95	48	345
Centurion Bank of Punjab	4	58	100	118	280
City Union Bank	31	49	55	29	164
Development Credit Bank	2	10	14	67	93
Dhanalakshmi Bank	21	80	57	31	189
Federal Bank	38	291	125	94	548
HDFC Bank	30	136	202	271	639
ICICI Bank	75	188	205	246	714
Indusind Bank	2	36	88	59	185
ING Vysya Bank	78	76	136	123	413
Jammu & Kashmir Bank	198	87	115	61	461
Karnataka Bank	87	88	129	124	428
Karur Vysya Bank	30	81	107	71	289
Kotak Mahindra Bank	2	18	26	64	110
Lakshmi Vilas Bank	32	86	80	50	248
Lord Krishna Bank	12	44	32	30	118
Nainital Bank	17	20	22	23	82
Ratnakar Bank	24	23	17	16	80
Sangli Bank	47	50	48	50	195
SBI Commercial & International Bank	—	—	—	3	3
South Indian Bank	68	219	117	79	483
Tamilnad Mercantile Bank	50	58	57	29	194
Yes Bank Ltd.	4	7	7	22	40
Total	**985**	**2085**	**2221**	**2072**	**7363**
All Scheduled Commercial Banks	**30555**	**16470**	**13827**	**12952**	**73804**

Notes :
1. Population group classification is based on 2001 census.
2. No. of offices includes Administrative offices.
3. Data for 2006 have been revised since last publication.
4. Data for 2007 are provisional.

Source : Master Office File (latest updated version) on commercial banks, Department of Statistical Analysis and Computer Services, RBI.

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES — 2006 AND 2007

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2006	2007
Andaman & Nicobar	Allahabad Bank	1	1
	Axis Bank	1	1
	Bank of Baroda	1	1
	Canara Bank	1	1
	Indian Bank	1	1
	Indian Overseas Bank	1	1
	Punjab National Bank	1	1
	State Bank of India	18	18
	Syndicate Bank	6	9
	UCO Bank	1	1
	United Bank of India	1	1
	Vijaya Bank	1	1
	Total	**34**	**37**
Andhra Pradesh	ABN Amro Bank	1	1
	Allahabad Bank	26	28
	American Express Bank	1	1
	Andhra Bank	861	886
	Andhra Pradesh Grameena Vikas Bank	486	486
	Andhra Pragathi Grameena Bank	—	334
	Axis Bank	29	39
	Bank of Bahrain & Kuwait	1	1
	Bank of Baroda	73	76
	Bank of India	86	89
	Bank of Maharashtra	30	32
	Bank of Nova Scotia	1	1
	Bank of Rajasthan	5	7
	Bharat Overseas Bank	10	10
	BNP Paribas	1	1
	Canara Bank	186	186
	Catholic Syrian Bank	7	7
	Central Bank of India	107	109
	Centurion Bank of Punjab	4	5
	Chaitanya Godavari Grameena Bank	86	86
	Citibank	1	1
	City Union Bank	17	21
	Coastal Local Area Bank	12	12
	Corporation Bank	83	87
	Deccan Grameena Bank	172	171
	Dena Bank	18	18
	Development Credit Bank	10	10
	Federal Bank	10	10
	HDFC Bank	24	33
	HSBC	2	2
	IDBI Ltd.	9	10
	ICICI Bank	33	42
	Indian Bank	198	200
	Indian Overseas Bank	127	142
	IndusInd Bank	13	17
	ING Vysya Bank	158	170
	Jammu & Kashmir Bank	2	2
	Kanakadurga Grameena Bank	29	—
	Karnataka Bank	29	29
	Karur Vysya Bank	52	59
	Kotak Mahindra Bank	3	3
	Krishna Bhima Samruddhi Lab	4	5
	Lakshmi Vilas Bank	27	28
	Lord Krishna Bank	2	2
	Oriental Bank Of Commerce	42	45
	Pinakini Grameena Bank	102	—
	Punjab & Sind Bank	4	4
	Punjab National Bank	62	64
	Rayalaseema Grameena Bank	150	—
	Sangli Bank	2	2
	Saptagiri Grameena Bank	—	100
	Shri Venkateswara Grameena Bank	71	—
	South Indian Bank	13	13
	Sree Anantha Grameena Bank	82	—
	Standard Chartered Bank	2	2
	State Bank of Bikaner & Jaipur	5	5
	State Bank of Hyderabad	590	596
	State Bank of India	832	842
	State Bank of Indore	3	3
	State Bank of Mauritius	1	1
	State Bank of Mysore	20	21
	State Bank of Patiala	4	4
	State Bank of Saurashtra	5	5
	State Bank of Travancore	7	7
	Syndicate Bank	332	342
	Tamilnad Mercantile Bank	12	12
	Dhanalakshmi Bank	11	13
	UCO Bank	37	45
	Union Bank of India	128	141
	United Bank of India	12	12
	United Western Bank	1	—
	Vijaya Bank	87	89
	Yes Bank	1	1
	Total	**5654**	**5828**
Arunachal Pradesh	Arunachal Pradesh Rural Bank	18	18
	Axis Bank	—	1
	Bank of Baroda	1	1
	Central Bank of India	1	1
	IDBI Ltd.	1	1
	Indian Bank	—	1

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES — 2006 AND 2007 *(Contd.)*

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2006	**2007**
	State Bank of India	42	42
	UCO Bank	2	2
	United Bank of India	3	3
	Vijaya Bank	2	2
	Total	**70**	**72**
Assam	Allahabad Bank	64	64
	Andhra Bank	1	1
	Assam Gramin Vikash Bank	364	364
	Axis Bank	2	5
	Bank of Baroda	15	15
	Bank of India	8	8
	Bank of Maharashtra	1	1
	Bank of Rajasthan	1	2
	Canara Bank	17	17
	Central Bank of India	104	104
	Centurion Bank of Punjab	—	1
	Corporation Bank	—	1
	Dena Bank	2	2
	Federal Bank	5	5
	HDFC Bank	2	5
	IDBI Ltd.	2	2
	ICICI Bank	2	3
	Indian Bank	19	20
	Indian Overseas Bank	17	17
	IndusInd Bank	1	3
	Karnataka Bank	—	1
	Kotak Mahindra Bank	—	1
	Langpi Dehangi Rural Bank	43	43
	Oriental Bank of Commerce	4	4
	Punjab & Sind Bank	6	7
	Punjab National Bank	45	45
	South Indian Bank	—	1
	Standard Chartered Bank	1	1
	State Bank of Bikaner & Jaipur	1	1
	State Bank of India	222	224
	Syndicate Bank	7	8
	UCO Bank	98	101
	Union Bank of India	41	46
	United Bank of India	179	179
	Vijaya Bank	11	12
	Total	**1285**	**1314**
Bihar	Allahabad Bank	152	154
	Andhra Bank	1	1
	Axis Bank	3	4
	Bank of Baroda	87	88
	Bank of India	155	160
	Bank of Maharashtra	4	4
	Bank of Rajasthan	1	1
	Bihar Kshetriya Gramin Bank	155	155
	Canara Bank	84	84
	Central Bank of India	331	335
	Corporation Bank	2	2
	Dena Bank	7	7
	Federal Bank	1	1
	HDFC Bank	7	10
	HSBC	—	1
	IDBI Ltd.	2	2
	ICICI Bank	3	8
	Indian Bank	23	23
	Indian Overseas Bank	12	14
	IndusInd Bank	1	1
	ING Vysya Bank	1	1
	Jammu & Kashmir Bank	1	1
	Kosi Kshetriya Gramin Bank	164	164
	Kotak Mahindra Bank	—	1
	Madhya Bihar Gramin Bank	408	401
	Oriental Bank Of Commerce	4	4
	Punjab & Sind Bank	6	6
	Punjab National Bank	406	406
	Samastipur Kshetriya Gramin Bank	73	67
	South Indian Bank	1	1
	Standard Chartered Bank	1	1
	State Bank of Bikaner & Jaipur	7	7
	State Bank of India	573	578
	State Bank of Patiala	1	1
	Syndicate Bank	26	26
	UCO Bank	158	167
	Union Bank of India	54	54
	United Bank of India	67	67
	Uttar Bihar Kshetriya Gramin Bank	688	685
	Vijaya Bank	5	5
	Total	**3675**	**3698**
Chandigarh	Allahabad Bank	5	5
	Andhra Bank	3	3
	Axis Bank	2	4
	Bank of Baroda	5	5
	Bank of India	8	8
	Bank of Maharashtra	3	3
	Bank of Rajasthan	3	3
	Bharat Overseas Bank	1	1
	Canara Bank	16	14
	Catholic Syrian Bank	1	1
	Central Bank of India	9	9
	Centurion Bank of Punjab	9	9

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES — 2006 AND 2007 *(Contd.)*

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2006	2007
	Citibank	1	1
	Corporation Bank	3	3
	Dena Bank	1	1
	Development Credit Bank	1	1
	Federal Bank	1	1
	HDFC Bank	6	6
	HSBC	1	1
	IDBI Ltd.	2	2
	ICICI Bank	3	4
	Indian Bank	6	6
	Indian Overseas Bank	3	3
	IndusInd Bank	1	1
	ING Vysya Bank	1	1
	Jammu & Kashmir Bank	1	1
	Karnataka Bank	1	1
	Karur Vysya Bank	1	1
	Kotak Mahindra Bank	1	1
	Lord Krishna Bank	1	1
	Oriental Bank Of Commerce	11	14
	Punjab & Sind Bank	24	25
	Punjab National Bank	29	29
	South Indian Bank	1	1
	Standard Chartered Bank	1	1
	State Bank of Bikaner And Jaipur	1	1
	State Bank of Hyderabad	1	1
	State Bank of India	33	34
	State Bank of Indore	1	1
	State Bank of Patiala	26	29
	State Bank of Travancore	1	1
	Syndicate Bank	5	5
	UCO Bank	7	8
	Union Bank of India	8	9
	United Bank of India	1	1
	Vijaya Bank	4	5
	Yes Bank	—	1
	Total	**254**	**267**
Chhattisgarh	Allahabad Bank	28	29
	Andhra Bank	2	2
	Axis Bank	4	5
	Bank of Baroda	23	24
	Bank of India	15	17
	Bank of Maharashtra	16	17
	Bank of Rajasthan	1	1
	Bastar Kshetriya Gramin Bank	56	—
	Bilaspur-Raipur Kshetriya Gramin Bank	133	—
	Canara Bank	9	9
	Central Bank of India	73	76
	Centurion Bank of Punjab	1	2
	Chhattisgarh Gramin Bank	—	249
	Corporation Bank	5	6
	Dena Bank	66	66
	Durg Rajnandgaon Gramin Bank	102	102
	Federal Bank	1	1
	HDFC Bank	1	3
	HSBC	—	1
	IDBI Ltd.	2	5
	ICICI Bank	4	5
	Indian Bank	4	4
	Indian Overseas Bank	2	2
	IndusInd Bank	3	4
	ING Vysya Bank	—	1
	Jammu & Kashmir Bank	1	1
	Karnataka Bank	1	2
	Kotak Mahindra Bank	—	1
	Oriental Bank of Commerce	9	9
	Punjab & Sind Bank	5	5
	Punjab National Bank	48	48
	Raigarh Kshetriya Gramin Bank	60	—
	South Indian Bank	1	1
	State Bank of India	229	235
	State Bank of Indore	27	27
	State Bank of Saurashtra	1	1
	Surguja Kshetriya Gramin Bank	86	86
	Syndicate Bank	4	5
	UCO Bank	25	25
	Union Bank of India	21	27
	United Bank of India	2	2
	United Western Bank	3	—
	Vijaya Bank	1	3
	Total	**1075**	**1109**
Dadra & Nagar Haveli	Bank of Baroda	1	1
	Bank of Rajasthan	1	3
	Canara Bank	1	1
	Dena Bank	6	6
	Development Credit Bank	1	1
	HDFC Bank	1	1
	ICICI Bank	—	1
	IndusInd Bank	—	1
	Kotak Mahindra Bank	—	1
	Oriental Bank of Commerce	—	1
	State Bank of India	1	1
	Union Bank of India	—	1
	Total	**12**	**19**

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES — 2006 AND 2007 *(Contd.)*

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2006	2007
Daman & Diu	Axis Bank	—	1
	Bank of Baroda	1	1
	Bank of India	1	1
	Central Bank of India	1	1
	Dena Bank	1	1
	Development Credit Bank	1	1
	HDFC Bank	1	1
	ICICI Bank	—	1
	Oriental Bank of Commerce	1	1
	State Bank of India	3	3
	State Bank of Saurashtra	4	4
	UCO Bank	1	1
	Union Bank of India	1	1
	Total	**16**	**18**
Delhi	ABN Amro Bank	4	4
	Allahabad Bank	47	49
	American Express Bank	1	1
	Andhra Bank	24	25
	Axis Bank	31	36
	Bank of America	2	2
	Bank of Baroda	76	76
	Bank of India	58	59
	Bank of Maharashtra	25	30
	Bank of Nova Scotia	1	1
	Bank of Rajasthan	19	21
	Bharat Overseas Bank	8	8
	BNP Paribas	1	1
	Calyon Bank	1	1
	Canara Bank	99	101
	Catholic Syrian Bank	6	6
	Central Bank of India	72	73
	Centurion Bank of Punjab	26	30
	Chinatrust Commercial Bank	1	1
	Citibank	5	5
	City Union Bank	1	1
	Corporation Bank	52	58
	DBS Bank	1	1
	Dena Bank	28	28
	Deutsche Bank	1	1
	Development Credit Bank	5	5
	Federal Bank	11	13
	HDFC Bank	67	68
	HSBC	5	5
	IDBI Ltd.	11	21
	ICICI Bank	44	48
	Indian Bank	30	32
	Indian Overseas Bank	42	49
	IndusInd Bank	6	6
	ING Vysya Bank	11	11
	Jammu & Kashmir Bank	22	22
	Karnataka Bank	14	15
	Karur Vysya Bank	6	6
	Kotak Mahindra Bank	7	13
	Lakshmi Vilas Bank	2	2
	Lord Krishna Bank	13	13
	Mashreq Bank	1	1
	Mizuho Corporate Bank	—	1
	Nainital Bank	13	14
	Oriental Bank of Commerce	82	83
	Punjab & Sind Bank	63	65
	Punjab National Bank	151	156
	Ratnakar Bank	1	1
	Sangli Bank	1	1
	Shinhan Bank	—	1
	Societe Generale	1	1
	South Indian Bank	17	17
	Standard Chartered Bank	15	15
	State Bank of Bikaner & Jaipur	28	29
	State Bank of Hyderabad	13	14
	State Bank of India	207	209
	State Bank of Indore	11	11
	State Bank of Mysore	11	11
	State Bank of Patiala	40	43
	State Bank of Saurashtra	10	10
	State Bank of Travancore	8	11
	Syndicate Bank	103	117
	Tamilnad Mercantile Bank	1	1
	Bank of Tokyo-Mitsubishi UFJ	1	1
	Dhanalakshmi Bank	3	3
	UCO Bank	45	50
	Union Bank of India	58	59
	United Bank of India	26	26
	United Western Bank	2	—
	Vijaya Bank	36	37
	Yes Bank	1	3
	Total	**1835**	**1939**
Goa	Allahabad Bank	1	1
	Andhra Bank	4	4
	Axis Bank	4	4
	Bank of Baroda	26	26
	Bank of India	29	29
	Bank of Maharashtra	11	13
	Bank of Rajasthan	—	1
	Canara Bank	26	27
	Catholic Syrian Bank	3	3
	Central Bank of India	23	23

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES — 2006 AND 2007 *(Contd.)*

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2006	**2007**
	Centurion Bank of Punjab	7	7
	Corporation Bank	38	38
	Dena Bank	16	16
	Development Credit Bank	4	4
	Federal Bank	2	2
	HDFC Bank	11	15
	IDBI Ltd.	3	9
	ICICI Bank	5	5
	Indian Bank	6	6
	Indian overseas Bank	12	12
	IndusInd Bank	3	3
	ING Vysya Bank	2	2
	Jammu & Kashmir Bank	1	1
	Karnataka Bank	5	5
	Kotak Mahindra Bank	1	1
	Oriental Bank of Commerce	8	7
	Punjab And Sind Bank	1	1
	Punjab National Bank	4	4
	Ratnakar Bank	3	3
	Sangli Bank	1	1
	South Indian Bank	2	2
	State Bank of India	54	54
	State Bank of Mysore	3	3
	State Bank of Patiala	1	1
	State Bank of Travancore	1	1
	Syndicate Bank	20	20
	UCO Bank	5	7
	Union Bank of India	11	11
	United Bank of India	2	2
	United Western Bank	3	—
	Vijaya Bank	5	5
	Yes Bank	—	2
	Total	**367**	**381**
Gujarat	ABN Amro Bank	2	3
	Allahabad Bank	28	28
	Andhra Bank	11	12
	Axis Bank	28	45
	Bank of Baroda	676	673
	Bank of India	235	242
	Bank of Maharashtra	37	37
	Bank of Rajasthan	7	8
	Baroda Gujarat Gramin Bank	135	135
	Bharat Overseas Bank	4	4
	BNP Paribas	1	1
	Calyon Bank	1	1
	Canara Bank	42	43
	Catholic Syrian Bank	3	3
	Central Bank of India	226	228
	Centurion Bank of Punjab	11	16
	Citibank	4	4
	City Union Bank	3	3
	Corporation Bank	39	43
	Dena Bank	469	470
	Dena Gujarat Gramin Bank	133	134
	Development Credit Bank	16	16
	Federal Bank	5	6
	HDFC Bank	47	59
	HSBC	2	2
	IDBI Ltd.	13	19
	ICICI Bank	38	48
	Indian Bank	39	43
	Indian Overseas Bank	60	64
	IndusInd Bank	14	16
	ING Vysya Bank	6	6
	Jammu & Kashmir Bank	4	4
	Karnataka Bank	5	5
	Karur Vysya Bank	7	7
	Kotak Mahindra Bank	18	25
	Lakshmi Vilas Bank	8	8
	Lord Krishna Bank	1	1
	Oriental Bank of Commerce	40	40
	Punjab & Sind Bank	7	7
	Punjab National Bank	87	90
	Ratnakar Bank	1	1
	Sangli Bank	2	2
	Saurashtra Gramin Bank	138	139
	South Indian Bank	3	4
	Standard Chartered Bank	4	4
	State Bank of Bikaner & Jaipur	8	9
	State Bank of Hyderabad	6	6
	State Bank of India	463	476
	State Bank of Indore	9	9
	State Bank of Mysore	3	3
	State Bank of Patiala	4	4
	State Bank of Saurashtra	369	389
	State Bank of Travancore	3	3
	Syndicate Bank	50	53
	Tamilnad Mercantile Bank	4	4
	Dhanalakshmi Bank	2	2
	UCO Bank	74	76
	Union Bank of India	174	178
	United Bank of India	12	13
	United Western Bank	5	—
	Vijaya Bank	40	41
	Yes Bank	1	3
	Total	**3887**	**4018**

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES — 2006 AND 2007 *(Contd.)*

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2006	2007
Haryana	ABN Amro Bank	2	2
	Allahabad Bank	30	30
	Andhra Bank	10	10
	Axis Bank	10	16
	Bank of Baroda	31	31
	Bank of India	22	23
	Bank of Maharashtra	14	17
	Bank of Rajasthan	12	12
	Bharat Overseas Bank	2	2
	Canara Bank	60	64
	Catholic Syrian Bank	2	2
	Central Bank of India	81	84
	Centurion Bank of Punjab	17	20
	Citibank	2	2
	Corporation Bank	20	22
	Dena Bank	10	10
	Deutsche Bank	1	1
	Development Credit Bank	1	1
	Federal Bank	2	5
	Gurgaon Gramin Bank	134	141
	Haryana Gramin Bank	182	187
	HDFC Bank	26	31
	HSBC	1	1
	IDBI Ltd.	4	8
	ICICI Bank	14	20
	Indian Bank	21	23
	Indian Overseas Bank	21	22
	IndusInd Bank	5	5
	ING Vysya Bank	2	2
	Jammu & Kashmir Bank	8	8
	Karnataka Bank	3	4
	Karur Vysya Bank	1	2
	Kotak Mahindra Bank	2	3
	Lakshmi Vilas Bank	—	1
	Lord Krishna Bank	2	2
	Nainital Bank	3	3
	Oriental Bank of Commerce	127	142
	Punjab And Sind Bank	49	49
	Punjab National Bank	330	332
	South Indian Bank	2	2
	Standard Chartered Bank	2	2
	State Bank of Bikaner & Jaipur	11	12
	State Bank of Hyderabad	5	6
	State Bank of India	191	197
	State Bank of Indore	3	3
	State Bank of Mysore	1	1
	State Bank of Patiala	143	145
	State Bank of Saurashtra	1	1
	State Bank of Travancore	3	3
	Syndicate Bank	62	66
	UCO Bank	28	31
	Union Bank of India	47	48
	United Bank of India	4	5
	Vijaya Bank	13	14
	Yes Bank	1	2
	Total	**1781**	**1878**
Himachal Pradesh	Allahabad Bank	3	4
	Axis Bank	2	2
	Bank of Baroda	5	6
	Bank of India	10	10
	Bank of Maharashtra	1	1
	Bank of Rajasthan	1	1
	Canara Bank	11	11
	Central Bank of India	27	30
	Centurion Bank of Punjab	—	1
	Corporation Bank	1	3
	HDFC Bank	3	9
	Himachal Gramin Bank	113	114
	IDBI Ltd.	1	2
	ICICI Bank	1	7
	Indian Bank	2	2
	Indian Overseas Bank	4	4
	IndusInd Bank	1	1
	Jammu & Kashmir Bank	3	3
	Oriental Bank of Commerce	12	12
	Parvatiya Gramin Bank	27	28
	Punjab & Sind Bank	11	11
	Punjab National Bank	223	226
	State Bank of India	153	156
	State Bank of Patiala	77	79
	Syndicate Bank	2	3
	UCO Bank	122	124
	Union Bank of India	11	12
	United Bank of India	1	1
	Vijaya Bank	1	3
	Yes Bank	—	1
	Total	**829**	**867**
Jammu & Kashmir	Allahabad Bank	3	3
	Andhra Bank	1	1
	Axis Bank	1	1
	Bank of Baroda	3	3
	Bank of India	4	5
	Bank of Maharashtra	2	2
	Bank of Rajasthan	1	1
	Canara Bank	7	7

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES — 2006 AND 2007 *(Contd.)*

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2006	2007
	Central Bank of India	11	11
	Centurion Bank of Punjab	1	1
	Corporation Bank	1	1
	Dena Bank	2	2
	Ellaquai Dehati Bank	90	90
	HDFC Bank	3	3
	IDBI Ltd.	1	1
	ICICI Bank	1	3
	Indian Bank	1	1
	Indian Overseas Bank	2	2
	IndusInd Bank	—	1
	Jammu & Kashmir Bank	355	360
	Jammu Rural Bank	91	91
	Kamraz Rural Bank	78	78
	Oriental Bank of Commerce	9	11
	Punjab & Sind Bank	12	12
	Punjab National Bank	67	68
	South Indian Bank	—	1
	State Bank of India	129	132
	State Bank of Patiala	3	3
	Syndicate Bank	2	2
	UCO Bank	12	12
	Union Bank of India	4	4
	United Bank of India	1	1
	Vijaya Bank	2	3
	Yes Bank	—	1
	Total	**900**	**918**
Jharkhand	Allahabad Bank	94	98
	Andhra Bank	5	5
	Axis Bank	6	6
	Bank of Baroda	30	32
	Bank of India	257	259
	Bank of Maharashtra	2	2
	Bank of Rajasthan	1	1
	Canara Bank	43	45
	Central Bank of India	56	56
	Centurion Bank of Punjab	1	2
	Corporation Bank	2	3
	Dena Bank	5	5
	Federal Bank	2	2
	Giridh Kshetriya Gramin Bank	27	—
	Hazaribagh Kshetriya Gramin Bank	30	—
	HDFC Bank	5	9
	IDBI Ltd.	4	4
	ICICI Bank	5	10
	Indian Bank	5	5
	Indian Overseas Bank	17	18
	IndusInd Bank	6	6
	Jharkhand Gramin Bank	—	219
	Karnataka Bank	1	1
	Oriental Bank of Commerce	9	9
	Palamau Kshetriya Gramin Bank	76	—
	Punjab And Sind Bank	8	8
	Punjab National Bank	53	54
	Ranchi Kshetriya Gramin Bank	83	—
	Santhal Parganas Gramin Bank	103	—
	Singhbhum Kshetriya Gramin Bank	79	—
	South Indian Bank	—	1
	State Bank of Bikaner and Jaipur	4	5
	State Bank of India	384	389
	Syndicate Bank	14	15
	UCO Bank	37	37
	Union Bank of India	42	44
	United Bank of India	46	46
	Vananchal Gramin Bank	—	179
	Vijaya Bank	4	6
	Total	**1546**	**1581**
Karnataka	ABN Amro Bank	2	2
	Abu Dhabi Commercial Bank	1	1
	Allahabad Bank	18	19
	American Express Bank	1	1
	Andhra Bank	26	28
	Axis Bank	24	33
	Bank of Baroda	45	47
	Bank of India	68	69
	Bank of Maharashtra	45	46
	Bank of Nova Scotia	1	1
	Bank of Rajasthan	3	4
	Barclays Bank	—	1
	Bharat Overseas Bank	3	3
	BNP Paribas	1	1
	Calyon Bank	1	1
	Canara Bank	556	565
	Catholic Syrian Bank	9	11
	Cauvery Grameena Bank	123	—
	Cauvery Kalpatharu Grameena Bank	—	207
	Central Bank of India	58	58
	Centurion Bank of Punjab	11	12
	Chickmagalur-Kodagu Grameena Bank	48	48
	Citibank	2	2
	City Union Bank	6	8
	Corporation Bank	272	287
	Dena Bank	27	27
	Deutsche Bank	1	1
	Development Credit Bank	6	6

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES — 2006 AND 2007 *(Contd.)*

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2006	2007
	Federal Bank	15	26
	Ganesh Bank of Kurundwad	8	—
	HDFC Bank	28	34
	HSBC	3	3
	IDBI Ltd.	8	12
	ICICI Bank	32	44
	Indian Bank	65	67
	Indian Overseas Bank	75	77
	IndusInd Bank	6	7
	ING Vysya Bank	103	107
	Jammu & Kashmir Bank	4	4
	Kalpatharu Grameena Bank	81	—
	Karnataka Bank	269	271
	Karnataka Vikas Grameena Bank	402	407
	Karur Vysya Bank	15	18
	Kotak Mahindra Bank	3	4
	Krishna Bhima Samruddhi Lab	7	8
	Krishna Grameena Bank	109	109
	Lakshmi Vilas Bank	19	19
	Lord Krishna Bank	5	5
	Oriental Bank of Commerce	19	20
	Pragathi Gramin Bank	365	360
	Punjab & Sind Bank	5	5
	Punjab National Bank	46	45
	Ratnakar Bank	13	13
	Sangli Bank	31	31
	South Indian Bank	21	22
	Standard Chartered Bank	3	3
	State Bank of Bikaner & Jaipur	3	3
	State Bank of Hyderabad	119	119
	State Bank of India	340	346
	State Bank of Indore	1	1
	State Bank of Mysore	530	532
	State Bank of Patiala	4	4
	State Bank of Saurashtra	2	2
	State Bank of Travancore	15	15
	Subhadra Local Area Bank	1	1
	Syndicate Bank	525	560
	Tamilnad Mercantile Bank	5	5
	Dhanalakshmi Bank	9	9
	UCO Bank	27	29
	Union Bank of India	91	93
	United Bank of India	7	7
	United Western Bank	4	—
	Vijaya Bank	432	439
	Visveshvaraya Grameena Bank	26	26
	Yes Bank	—	1
	Total	**5259**	**5402**

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2006	2007
Kerala	Allahabad Bank	6	6
	Andhra Bank	18	19
	Axis Bank	11	13
	Bank of Baroda	46	49
	Bank of India	73	74
	Bank of Maharashtra	6	7
	Bank of Rajasthan	1	1
	Bharat Overseas Bank	5	5
	Canara Bank	261	263
	Catholic Syrian Bank	228	239
	Central Bank of India	78	79
	Centurion Bank of Punjab	14	14
	Citibank	1	1
	City Union Bank Limited	7	9
	Corporation Bank	59	60
	Dena Bank	11	11
	Federal Bank	346	360
	Haryana Gramin Bank	—	1
	HDFC Bank	23	26
	HSBC	2	2
	IDBI Ltd.	6	6
	ICICI Bank	25	29
	Indian Bank	79	81
	Indian Overseas Bank	123	129
	IndusInd Bank	12	14
	ING Vysya Bank	22	23
	Jammu & Kashmir Bank	2	2
	Karnataka Bank	11	11
	Karur Vysya Bank	8	8
	Kotak Mahindra Bank	1	2
	Lakshmi Vilas Bank	5	5
	Lord Krishna Bank	73	73
	North Malabar Gramin Bank	165	170
	Oman International Bank	1	1
	Oriental Bank of Commerce	11	10
	Punjab & Sind Bank	3	3
	Punjab National Bank	133	133
	South Indian Bank	270	284
	South Malabar Gramin Bank	218	218
	Standard Chartered Bank	2	2
	State Bank of Bikaner & Jaipur	1	1
	State Bank of Hyderabad	6	6
	State Bank of India	249	269
	State Bank of Mysore	10	10
	State Bank of Saurashtra	2	2
	State Bank of Travancore	569	578
	Syndicate Bank	142	146
	Tamilnad Mercantile Bank	8	8

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES — 2006 AND 2007 *(Contd.)*

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2006	2007
	Dhanalakshmi Bank	126	127
	UCO Bank	21	25
	Union Bank of India	131	150
	United Bank of India	3	3
	Vijaya Bank	74	77
	Total	**3708**	**3845**
Laksha-dweep	State Bank of India	1	1
	Syndicate Bank	9	9
	Total	**10**	**10**
Madhya Pradesh	Allahabad Bank	150	151
	Andhra Bank	7	7
	Axis Bank	7	13
	Bank of Baroda	68	71
	Bank of India	255	258
	Bank of Maharashtra	112	113
	Bank of Rajasthan	22	23
	Bharat Overseas Bank	1	1
	Bundelkhand Kshetriya Gramin Bank	80	—
	Canara Bank	42	43
	Central Bank of India	365	369
	Centurion Bank of Punjab	5	6
	Chambal Kshetriya Gramin Bank	34	—
	Chambal-Gwalior Kshetriya Gramin Bank	—	65
	Chhindwara Seoni Kshetriya Gramin Bank	68	—
	Citibank	2	2
	Corporation Bank	9	10
	Damoh Panna Sagar Kshetriya Gramin Bank	71	—
	Dena Bank	32	32
	Dewas-Shajapur Kshetriya Gramin Bank	57	—
	Federal Bank	2	2
	Gwalior Datia Kshetriya Gramin Bank	33	—
	HDFC Bank	11	16
	HSBC	1	1
	IDBI Ltd.	10	19
	ICICI Bank	9	19
	Indian Bank	9	9
	Indian Overseas Bank	11	13
	Indore Ujjain Kshetriya Gramin Bank	39	—
	IndusInd Bank	6	6
	ING Vysya Bank	2	2
	Jammu & Kashmir Bank	2	2
	Jhabua-Dhar Kshetriya Gramin Bank	80	80
	Karnataka Bank	1	2
	Karur Vysya Bank	1	1
	Kotak Mahindra Bank	1	2
	Kshetriya Gramin Bank, Hoshangabad	88	—
	Lakshmi Vilas Bank	1	1
	Madhya Bharat Gramin Bank	—	210
	Mahakaushal Kshetriya Gramin Bank	43	43
	Mandla Balaghat Kshetriya Gramin Bank	54	—
	Narmada Malwa Gramin Bank	—	211
	Nimar Kshetriya Gramin Bank	71	—
	Oriental Bank Of Commerce	40	41
	Punjab & Sind Bank	26	26
	Punjab National Bank	168	167
	Rajgarh Sehore Kshetriya Gramin Bank	44	—
	Ratlam Mandsaur Kshetriya Gramin Bank	41	41
	Rewa-Sidhi Gramin Bank	84	85
	Satpura Kshetriya Gramin Bank	—	245
	Shahdol Kshetriya Gramin Bank	42	—
	Sharda Gramin Bank	59	59
	Shivpuri Guna Kshetriya Gramin Bank	59	—
	South Indian Bank	2	2
	Standard Chartered Bank	2	2
	State Bank of Bikaner & Jaipur	7	7
	State Bank of Hyderabad	3	3
	State Bank of India	485	495
	State Bank of Indore	348	349
	State Bank of Mysore	2	2
	State Bank of Patiala	5	5
	State Bank of Saurashtra	3	3
	State Bank of Travancore	2	2
	Syndicate Bank	25	28
	UCO Bank	102	104
	Union Bank of India	158	164
	United Bank of India	4	4
	United Western Bank	9	—
	Vidisha-Bhopal Kshetriya Gramin Bank	24	24
	Vijaya Bank	6	6
	Total	**3612**	**3667**
Mahara-shtra	ABN Amro Bank	4	6
	Abu Dhabi Commercial Bank	1	1
	Allahabad Bank	87	87
	American Express Bank	3	3

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES — 2006 AND 2007 *(Contd.)*

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2006	2007
	Andhra Bank	39	40
	Antwerp Diamond Bank	1	1
	Arab Bangladesh Bank	1	1
	Aurangabad Jalna Gramin Bank	59	59
	Axis Bank	57	79
	Bank Internasional Indonesia	1	1
	Bank of America	1	1
	Bank of Bahrain & Kuwait	1	1
	Bank of Baroda	303	300
	Bank of India	597	603
	Bank of Maharashtra	936	949
	Bank of Nova Scotia	1	1
	Bank of Rajasthan	27	27
	Barclays Bank	1	1
	Bhandara Gramin Bank	44	—
	Bharat Overseas Bank	8	8
	BNP Paribas	3	3
	Calyon Bank	2	2
	Canara Bank	216	214
	Catholic Syrian Bank	16	20
	Central Bank of India	482	488
	Centurion Bank of Punjab	21	29
	Chandrapur Gadchiroli Gramin Bank	59	—
	Citibank	9	9
	City Union Bank Limited	5	5
	Corporation Bank	92	99
	DBS Bank	1	1
	Dena Bank	235	235
	Deutsche Bank	2	2
	Development Credit Bank	40	40
	Federal Bank	21	52
	Ganesh Bank of Kurundwad	25	—
	HDFC Bank	103	122
	HSBC	13	13
	IDBI Ltd.	37	252
	ICICI Bank	64	85
	Indian Bank	77	77
	Indian Overseas Bank	71	78
	IndusInd Bank	19	20
	ING Vysya Bank	22	24
	Jammu & Kashmir Bank	14	15
	Jpmorgan Chase Bank	1	1
	Karnataka Bank	30	32
	Karur Vysya Bank	9	12
	Kotak Mahindra Bank	18	22
	Krung Thai Bank	1	1
	Lakshmi Vilas Bank	12	12
	Lord Krishna Bank	8	8
	Marathwada Gramin Bank	229	229
	Mashreq Bank	1	1
	Mizuho Corporate Bank	1	1
	Oman International Bank	1	1
	Oriental Bank of Commerce	88	89
	Punjab & Sind Bank	24	24
	Punjab National Bank	146	146
	Ratnagiri Sindhudurg Gramin Bank	40	40
	Ratnakar Bank	60	62
	Sangli Bank	154	155
	SBI Commercial & International Bank	3	3
	Shinhan Bank	1	1
	Societe Generale	1	1
	Solapur Gramin Bank	34	34
	South Indian Bank	18	20
	Standard Chartered Bank	21	21
	State Bank of Bikaner & Jaipur	23	25
	State Bank of Hyderabad	173	175
	State Bank of India	815	817
	State Bank of Indore	24	23
	State Bank of Mauritius	1	1
	State Bank of Mysore	20	20
	State Bank of Patiala	14	14
	State Bank of Saurashtra	24	24
	State Bank of Travancore	15	16
	Subhadra Local Area Bank	2	3
	Syndicate Bank	157	160
	Tamilnad Mercantile Bank	7	7
	Thane Gramin Bank	26	26
	Bank Of Tokyo-Mitsubishi UFJ	1	1
	Dhanalakshmi Bank	7	7
	UCO Bank	111	124
	Union Bank of India	308	316
	United Bank of India	28	29
	United Western Bank	208	—
	Vidharbha Kshetriya Gramin Bank	99	98
	Vijaya Bank	78	81
	Wainganga Kshetriya Gramin Bank	—	103
	Yes Bank	4	12
	Total	**6867**	**7052**
Manipur	Allahabad Bank	1	1
	Bank of Baroda	3	3
	Central Bank of India	3	3
	Indian overseas Bank	1	1
	Manipur Rural Bank	30	28
	Punjab & Sind Bank	2	2

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES — 2006 AND 2007 *(Contd.)*

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2006	**2007**
	Punjab National Bank	2	2
	State Bank of India	17	18
	UCO Bank	2	2
	United Bank of India	15	15
	Vijaya Bank	2	2
	Total	**78**	**77**
Meghalaya	Allahabad Bank	1	1
	Axis Bank Limited	1	1
	Bank of Baroda	2	3
	Bank of India	2	2
	Canara Bank	2	2
	Central Bank Of India	4	4
	Federal Bank	1	1
	HDFC Bank	1	1
	IDBI Ltd.	1	1
	ICICI Bank	1	1
	Indian Bank	2	2
	Indian Overseas Bank	1	1
	Megalaya Rural Bank	51	51
	Punjab National Bank	8	8
	State Bank of India	90	90
	Syndicate Bank	2	2
	UCO Bank	4	4
	Union Bank of India	3	3
	United Bank of India	12	12
	Vijaya Bank	2	2
	Total	**191**	**192**
Mizoram	Axis Bank	—	1
	IDBI Ltd.	1	1
	Mizoram Rural Bank	53	53
	State Bank of India	25	27
	Syndicate Bank	—	1
	UCO Bank	1	1
	United Bank of India	—	1
	Vijaya Bank	1	1
	Total	**81**	**86**
Nagaland	Allahabad Bank	4	4
	Axis Bank Limited	—	2
	Bank of Baroda	4	4
	Central Bank of India	2	2
	Federal Bank	1	1
	IDBI Ltd.	1	1
	Indian Bank	1	1
	Nagaland Rural Bank	9	9
	Punjab & Sind Bank	1	1
	Punjab National Bank	1	1
	State Bank of India	45	45
	Syndicate Bank	—	1
	UCO Bank	1	2
	United Bank of India	2	2
	Vijaya Bank	3	3
	Total	**75**	**79**
Orissa	Allahabad Bank	66	68
	Andhra Bank	81	90
	Axis Bank	7	16
	Baitarani Gramya Bank	95	95
	Bank of Baroda	38	43
	Bank of India	118	119
	Bank of Maharashtra	2	2
	Bank of Rajasthan	2	2
	Bolangir Anchalik Gramya Bank	151	—
	Canara Bank	43	46
	Catholic Syrian Bank	1	1
	Central Bank of India	57	59
	Centurion Bank of Punjab	1	1
	Citibank	1	1
	Corporation Bank	7	8
	Dena Bank	3	3
	Dhenkanal Gramya Bank	54	54
	Federal Bank	2	2
	HDFC Bank	6	10
	IDBI Ltd.	2	2
	ICICI Bank	6	13
	Indian Bank	46	47
	Indian Overseas Bank	80	82
	IndusInd Bank	5	5
	ING Vysya Bank	3	4
	Kalahandi Anchalik Gramya Bank	77	—
	Kalinga Gramya Bank	185	185
	Karnataka Bank	1	1
	Karur Vysya Bank	—	2
	Koraput-Panchabati Gramya Bank	90	—
	Oriental Bank of Commerce	11	11
	Punjab & Sind Bank	4	4
	Punjab National Bank	52	52
	Puri Gramya Bank	115	115
	Rushikulya Gramya Bank	88	89
	South Indian Bank	1	1
	Standard Chartered Bank	1	1
	State Bank of Bikaner & Jaipur	2	2
	State Bank of Hyderabad	5	5
	State Bank of India	498	515
	State Bank of Mysore	1	1
	State Bank of Saurashtra	1	1

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES — 2006 AND 2007 *(Contd.)*

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2006	2007
	State Bank of Travancore	1	1
	Syndicate Bank	44	46
	Tamilnad Mercantile Bank	1	1
	UCO Bank	162	169
	Union Bank of India	54	55
	United Bank of India	98	98
	Utkal Gramya Bank	—	324
	Vijaya Bank	7	8
	Total	**2376**	**2460**
Pondicherry	Allahabad Bank	1	1
	Andhra Bank	1	1
	Axis Bank	1	1
	Bank of Baroda	1	1
	Bank of India	2	2
	Bank of Maharashtra	1	1
	Bharat Overseas Bank	1	1
	Canara Bank	4	4
	Catholic Syrian Bank	1	1
	Central Bank of India	1	2
	Centurion Bank of Punjab	1	1
	Citibank	1	1
	City Union Bank Limited	2	2
	Corporation Bank	2	2
	Federal Bank	1	1
	HDFC Bank	1	1
	ICICI Bank	2	2
	Indian Bank	18	18
	Indian Overseas Bank	11	13
	IndusInd Bank	1	1
	ING Vysya Bank	1	1
	Karnataka Bank	1	1
	Karur Vysya Bank	2	2
	Lakshmi Vilas Bank	3	3
	Oriental Bank of Commerce	1	1
	Punjab National Bank	1	1
	South Indian Bank	2	2
	State Bank of Hyderabad	1	1
	State Bank of India	12	15
	State Bank of Mysore	1	1
	State Bank of Travancore	1	1
	Syndicate Bank	2	3
	Tamilnad Mercantile Bank	2	2
	UCO Bank	6	7
	Union Bank of India	1	1
	United Bank of India	1	1
	Vijaya Bank	1	1
	Total	**93**	**101**

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2006	2007
Punjab	Allahabad Bank	41	41
	Andhra Bank	6	6
	Axis Bank Limited	22	32
	Bank of Baroda	46	46
	Bank of India	73	80
	Bank of Maharashtra	14	16
	Bank of Rajasthan	9	11
	Bharat Overseas Bank	9	9
	Canara Bank	103	103
	Capital Local Area Bank	2	3
	Catholic Syrian Bank	2	2
	Central Bank of India	94	94
	Centurion Bank of Punjab	68	71
	Citibank	2	2
	Corporation Bank	12	15
	Dena Bank	10	10
	Faridkot-Bathinda Kshetriya Gramin Bank	23	23
	Federal Bank	1	2
	HDFC Bank	30	39
	HSBC	1	1
	IDBI Ltd.	8	9
	ICICI Bank	19	30
	Indian Bank	31	32
	Indian Overseas Bank	55	59
	IndusInd Bank	9	11
	ING Vysya Bank	2	2
	Jammu & Kashmir Bank	15	15
	Karnataka Bank	4	4
	Karur Vysya Bank	2	2
	Kotak Mahindra Bank	6	7
	Lord Krishna Bank	5	5
	Malwa Gramin Bank	41	41
	Oriental Bank Of Commerce	228	240
	Punjab & Sind Bank	376	388
	Punjab Gramin Bank	143	143
	Punjab National Bank	493	496
	South Indian Bank	3	3
	Standard Chartered Bank	3	3
	State Bank of Bikaner & Jaipur	9	10
	State Bank of Hyderabad	2	2
	State Bank of India	262	270
	State Bank of Indore	2	2
	State Bank of Patiala	366	380
	Syndicate Bank	22	25
	Tamilnad Mercantile Bank	1	1
	UCO Bank	89	95
	Union Bank of India	70	71
	United Bank of India	4	4

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES — 2006 AND 2007 *(Contd.)*

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2006	2007
	Vijaya Bank	15	22
	Yes Bank	—	2
	Total	**2853**	**2980**
Rajasthan	ABN Amro Bank	—	1
	Allahabad Bank	39	45
	Andhra Bank	4	4
	Axis Bank	10	13
	Bank of Baroda	334	342
	Bank of India	49	52
	Bank of Maharashtra	8	11
	Bank of Rajasthan	276	300
	Baroda Rajasthan Gramin Bank	269	270
	Bharat Overseas Bank	2	2
	Bikaner Kshetriya Gramin Bank	26	—
	Canara Bank	28	29
	Catholic Syrian Bank	1	1
	Central Bank of India	104	104
	Centurion Bank of Punjab	11	11
	Citibank	1	1
	Corporation Bank	12	12
	Dena Bank	16	16
	Development Credit Bank	—	1
	Federal Bank	1	1
	Hadoti Kshetriya Gramin Bank	85	85
	HDFC Bank	12	17
	HSBC	1	2
	IDBI Ltd.	10	10
	ICICI Bank	10	17
	Indian Bank	8	12
	Indian Overseas Bank	17	19
	IndusInd Bank	7	12
	ING Vysya Bank	2	3
	Jaipur Thar Gramin Bank	211	209
	Jammu & Kashmir Bank	1	1
	Karnataka Bank	1	2
	Kotak Mahindra Bank .	1	2
	Lord Krishna Bank	1	1
	Marwar Ganganagar Bikaner Gramin Bank	—	205
	Marwar Gramin Bank	137	—
	Mewar Aanchalik Gramin Bank	59	59
	Nainital Bank	1	1
	Oriental Bank of Commerce	96	105
	Punjab & Sind Bank	23	23
	Punjab National Bank	301	302
	Rajasthan Gramin Bank	198	202
	South Indian Bank	1	1
	Sriganganagar Kshetriya Gramin Bank	43	—
	Standard Chartered Bank	1	1
	State Bank of Bikaner & Jaipur	688	697
	State Bank of Hyderabad	2	2
	State Bank of India	184	194
	State Bank of Indore	8	8
	State Bank of Mysore	1	1
	State Bank of Patiala	12	12
	State Bank of Saurashtra	4	4
	State Bank of Travancore	1	1
	Syndicate Bank	12	13
	UCO Bank	137	143
	Union Bank of India	52	57
	United Bank of India	6	7
	Vijaya Bank	15	18
	Yes Bank	—	2
	Total	**3540**	**3666**
Sikkim	Allahabad Bank	1	1
	Andhra Bank	—	1
	Axis Bank	1	2
	Bank of Baroda	1	1
	Bank of India	1	1
	Canara Bank	1	1
	Central Bank of India	10	10
	Centurion Bank of Punjab	—	1
	Corporation Bank	1	1
	HDFC Bank	1	1
	IDBI Ltd.	1	1
	ICICI Bank	—	1
	Indian Overseas Bank	1	1
	IndusInd Bank	1	1
	Oriental Bank of Commerce	1	1
	Punjab National Bank	1	1
	State Bank Of India	26	26
	Syndicate Bank	1	1
	UCO Bank	2	2
	Union Bank of India	4	4
	United Bank of India	2	2
	Vijaya Bank	1	1
	Total	**58**	**62**
Tamil Nadu	ABN Amro Bank	2	3
	Adhiyaman Grama Bank	26	—
	Allahabad Bank	29	31
	American Express Bank	1	1
	Andhra Bank	46	49
	Axis Bank	26	36

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES — 2006 AND 2007 *(Contd.)*

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2006	2007
	Bank of America	1	1
	Bank of Baroda	108	113
	Bank of Ceylon	1	1
	Bank of India	121	124
	Bank of Maharashtra	21	22
	Bank of Nova Scotia	1	1
	Bank of Rajasthan	5	6
	Barclays Bank	—	1
	Bharat Overseas Bank	37	37
	Bnp Paribas	1	1
	Calyon Bank	1	1
	Canara Bank	489	491
	Catholic Syrian Bank	44	45
	Central Bank of India	168	169
	Centurion Bank of Punjab	18	18
	Citibank	3	3
	City Union Bank Limited	101	114
	Corporation Bank	89	94
	Dena Bank	22	22
	Deutsche Bank	1	1
	Development Credit Bank	2	3
	Federal Bank	32	34
	HDFC Bank	30	40
	HSBC	3	3
	IDBI Ltd.	11	14
	ICICI Bank	191	196
	Indian Bank	655	665
	Indian Overseas Bank	658	707
	IndusInd Bank	14	21
	ING Vysya Bank	35	35
	Jammu & Kashmir Bank	4	4
	Karnataka Bank	28	29
	Karur Vysya Bank	156	166
	Kotak Mahindra Bank	10	11
	Lakshmi Vilas Bank	163	167
	Lord Krishna Bank	5	5
	Oriental Bank of Commerce	33	35
	Pallavan Grama Bank	—	49
	Pandyan Grama Bank	173	174
	Punjab & Sind Bank	10	10
	Punjab National Bank	116	114
	Sangli Bank	3	3
	South Indian Bank	92	94
	Standard Chartered Bank	7	7
	State Bank of Bikaner & Jaipur	5	5
	State Bank of Hyderabad	21	22
	State Bank of India	598	617
	State Bank of Indore	4	4
	State Bank of Mauritius	1	1
	State Bank of Mysore	35	35
	State Bank of Patiala	3	3
	State Bank of Saurashtra	5	5
	State Bank of Travancore	69	70
	Syndicate Bank	141	143
	Tamilnad Mercantile Bank	142	152
	Bank of Tokyo-Mitsubishi UFJ	1	1
	Dhanalakshmi Bank	27	27
	UCO Bank	67	73
	Union Bank of India	130	144
	United Bank of India	14	15
	United Western Bank	1	—
	Vallalar Grama Bank	24	—
	Vijaya Bank	59	63
	Yes Bank	1	2
	Total	**5141**	**5353**
Tripura	Allahabad Bank	1	1
	Axis Bank Limited	1	1
	Bank of Baroda	2	2
	Bank of India	1	1
	Canara Bank	1	1
	Central Bank Of India	3	3
	IDBI Ltd.	1	1
	ICICI Bank	—	1
	Indian Bank	1	1
	Indian Overseas Bank	1	1
	IndusInd Bank	—	1
	Punjab & Sind Bank	1	1
	Punjab National Bank	1	1
	State Bank of India	35	36
	Tripura Gramin Bank	90	91
	UCO Bank	6	6
	Union Bank of India	1	2
	United Bank of India	42	42
	Vijaya Bank	1	1
	Total	**189**	**194**
Uttar Pradesh	ABN Amro Bank	3	3
	Aligarh Gramin Bank	89	—
	Allahabad Bank	633	664
	Andhra Bank	11	12
	Aryavart Gramin Bank	—	296
	Avadh Gramin Bank	119	—
	Axis Bank	16	20
	Ballia Kshetriya Gramin Bank	87	87
	Bank of Baroda	565	567
	Bank of India	232	242

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES — 2006 AND 2007 *(Contd.)*

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2006	2007
	Bank of Maharashtra	21	26
	Bank of Rajasthan	11	13
	Bara Banki Gramin Bank	94	—
	Baroda Eastern Uttar Pradesh Gramin Bank	547	547
	Baroda Western Uttar Pradesh Gramin Bank	121	121
	Bharat Overseas Bank	6	6
	Canara Bank	200	207
	Catholic Syrian Bank	1	1
	Central Bank of India	428	433
	Centurion Bank of Punjab	5	11
	Citibank	2	2
	Corporation Bank	35	40
	Dena Bank	43	43
	Deutsche Bank	1	1
	Devipatan Kshetriya Gramin Bank	78	78
	Etah Gramin Bank	60	—
	Etawah Kshetriya Gramin Bank	51	51
	Farrukhabad Gramin Bank	81	—
	Federal Bank	5	5
	HDFC Bank	29	35
	HSBC	1	2
	IDBI Ltd.	12	15
	ICICI Bank	29	34
	Indian Bank	33	42
	Indian Overseas Bank	81	91
	IndusInd Bank	9	10
	ING Vysya Bank	7	7
	Jammu & Kashmir Bank	12	12
	Jamuna Gramin Bank	42	—
	Karnataka Bank	3	6
	Karur Vysya Bank	1	1
	Kashi Gomti Samyut Gramin Bank	335	335
	Kisan Gramin Bank,Budaun	56	56
	Kotak Mahindra Bank	4	7
	Kshetriya Kisan Gramin Bank, Mainpuri	70	70
	Lakshmi Vilas Bank	—	1
	Lord Krishna Bank	2	2
	Lucknow Kshetriya Gramin Bank	242	242
	Nainital Bank	25	25
	Oriental Bank of Commerce	213	221
	Prathama Bank	175	177
	Punjab & Sind Bank	124	124
	Punjab National Bank	805	808
	Purvanchal Gramin Bank	306	306
	Rani Lakshmi Bai Kshetriya Gramin Bank	44	44
	Shreyas Gramin Bank	—	191
	South Indian Bank	2	3
	Standard Chartered Bank	4	4
	State Bank of Bikaner & Jaipur	21	23
	State Bank of Hyderabad	5	5
	State Bank of India	1148	1167
	State Bank of Indore	9	9
	State Bank of Mysore	2	2
	State Bank of Patiala	46	46
	State Bank of Saurashtra	4	4
	State Bank of Travancore	3	3
	Syndicate Bank	257	264
	Triveni Kshetriya Gramin Bank	215	215
	UCO Bank	117	136
	Union Bank of India	447	459
	United Bank of India	42	42
	Uttar Pradesh Gramin Bank	89	89
	Vijaya Bank	41	48
	Yes Bank	—	4
	Total	**8657**	**8863**
Uttarakhand	Alaknanda Gramin Bank	48	—
	Allahabad Bank	17	18
	Andhra Bank	2	2
	Axis Bank Limited	5	9
	Bank of Baroda	52	51
	Bank of India	9	11
	Bank of Maharashtra	2	2
	Bank of Rajasthan	1	1
	Canara Bank	25	28
	Central Bank of India	25	25
	Centurion Bank of Punjab	1	1
	Corporation Bank	3	3
	Dena Bank	1	1
	Federal Bank	1	1
	Ganga Yamuna Gramin Bank	38	—
	HDFC Bank	3	5
	IDBI Ltd.	1	1
	ICICI Bank	3	4
	Indian Bank	2	3
	Indian Overseas Bank	15	16
	IndusInd Bank	1	1
	Ing Vysya Bank	—	1
	Jammu & Kashmir Bank	1	1
	Karnataka Bank	1	1
	Nainital Almora Kshetriya Gramin Bank	59	59
	Nainital Bank	39	39

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES — 2006 AND 2007 *(Concld.)*

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2006	2007
	Oriental Bank Of Commerce	37	41
	Pithoragarh Kshetriya Gramin Bank	25	—
	Punjab & Sind Bank	25	25
	Punjab National Bank	138	138
	South Indian Bank	—	1
	State Bank of Bikaner & Jaipur	1	1
	State Bank of India	274	275
	State Bank of Patiala	12	12
	State Bank of Saurashtra	1	1
	Syndicate Bank	8	10
	UCO Bank	15	15
	Union Bank of India	33	33
	United Bank of India	2	3
	Uttar Pradesh Gramin Bank	1	1
	Uttaranchal Gramin Bank	—	108
	Vijaya Bank	3	3
	Yes Bank	—	2
	Total	**930**	**953**
West Bengal	ABN Amro Bank	3	3
	Allahabad Bank	470	471
	American Express Bank	1	1
	Andhra Bank	20	21
	Axis Bank	40	59
	Bangiya Gramin Vikash Bank	—	563
	Bank of America	1	1
	Bank of Baroda	114	116
	Bank of India	202	206
	Bank of Maharashtra	23	27
	Bank of Rajasthan	8	8
	Bardhaman Gramin Bank	93	—
	Bharat Overseas Bank	6	6
	BNP Paribas	1	1
	Canara Bank	77	77
	Catholic Syrian Bank	2	2
	Central Bank of India	248	251
	Centurion Bank of Punjab	9	10
	Citibank	2	2
	City Union Bank	1	1
	Corporation Bank	23	25
	Dena Bank	27	27
	Deutsche Bank	1	1
	Development Credit Bank	4	4
	Federal Bank	14	14
	Gaur Gramin Bank	152	—
	HDFC Bank	33	39
	HSBC	7	7
	Howrah Gramin Bank	62	—
	IDBI Ltd.	8	11
	ICICI Bank	25	33
	Indian Bank	58	58
	Indian Overseas Bank	80	83
	IndusInd Bank	8	10
	Ing Vysya Bank	8	10
	Jammu & Kashmir Bank	2	2
	Karnataka Bank	3	5
	Karur Vysya Bank	2	2
	Kotak Mahindra Bank	3	3
	Lakshmi Vilas Bank	1	1
	Mallabhum Gramin Bank	185	—
	Mayurakshi Gramin Bank	68	—
	Murshidabad Gramin Bank	41	—
	Nadia Gramin Bank	67	—
	Oriental Bank Of Commerce	55	56
	Paschim Banga Gramin Bank	—	224
	Punjab & Sind Bank	19	23
	Punjab National Bank	223	224
	Sagar Gramin Bank	118	—
	Sonali Bank	2	2
	South Indian Bank	6	6
	Standard Chartered Bank	17	17
	State Bank of Bikaner & Jaipur	15	17
	State Bank of Hyderabad	6	6
	State Bank of India	752	754
	State Bank of Indore	5	5
	State Bank of Mysore	8	8
	State Bank of Patiala	2	2
	State Bank of Saurashtra	3	3
	State Bank of Travancore	4	4
	Syndicate Bank	68	75
	Tamilnad Mercantile Bank	1	1
	Dhanalakshmi Bank	1	1
	UCO Bank	293	299
	Union Bank of India	88	98
	United Bank of India	714	715
	Uttar Banga Kshetriya Gramin Bank	115	115
	Vijaya Bank	29	33
	Yes Bank	—	1
	Total	**4747**	**4850**
	ALL-INDIA	**71685**	**73836**

Source **:** Master office File (latest updated version) on commercial banks, Department of Statistical Analysis and Computer Services, RBI.

TABLE B14 : BANK-WISE AND CATEGORY-WISE EMPLOYEES OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007

Bank Name	Officers		Clerks		Sub-staff		Total	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
SBI and its Associates								
State Bank of India	58660	55599	89821	81080	50293	48709	198774	185388
State Bank of Bikaner & Jaipur	4002	4140	5412	5001	2675	2611	12089	11752
State Bank of Hyderabad	5019	5033	5290	5213	2799	2634	13108	12880
State Bank of Indore	2254	2242	3239	3106	1154	1169	6647	6517
State Bank of Mysore	2998	3069	4678	4520	2065	2015	9741	9604
State Bank of Patiala	3814	4057	5382	5047	2154	2225	11350	11329
State Bank of Saurashtra	2077	2102	3298	3269	1882	1777	7257	7148
State Bank of Travancore	3675	3762	5287	5100	2680	2745	11642	11607
Total of SBI Associates	**23839**	**24405**	**32586**	**31256**	**15409**	**15176**	**71834**	**70837**
Total SBI Group	**82499**	**80004**	**122407**	**112336**	**65702**	**63885**	**270608**	**256225**
Nationalised Banks								
Allahabad Bank	8236	8124	7485	7358	3413	4897	19134	20379
Andhra Bank	8072	8021	2827	2675	3129	3135	14028	13831
Bank of Baroda	12345	13564	18231	16615	8198	7907	38774	38086
Bank of India	13119	14792	19620	17818	9467	8901	42206	41511
Bank of Maharashtra	4310	4291	6772	6674	2970	2928	14052	13893
Canara Bank	15544	16806	20564	18989	10785	10564	46893	46359
Central Bank of India	11805	12437	16860	15596	11459	11022	40124	39055
Corporation Bank	4287	4579	4992	5074	2046	2227	11325	11880
Dena Bank	3414	3624	4196	4148	2546	2348	10156	10120
IDBI Ltd.	3361	4277	674	1936	513	1269	4548	7482
Indian Bank	8361	8114	9834	9665	3199	3113	21394	20892
Indian Overseas Bank	7967	7831	11988	11808	4223	4222	24178	23861
Oriental Bank of Commerce	6867	6809	5175	5002	2920	2919	14962	14730
Punjab & Sind Bank	4546	4448	3403	3340	1593	1537	9542	9325
Punjab National Bank	18477	18853	28688	27508	10882	10955	58047	57316
Syndicate Bank	8988	9520	12015	11192	3621	3648	24624	24360
UCO Bank	6991	8092	12532	11518	4987	5163	24510	24773
Union Bank of India	9897	11531	9993	8742	7093	7263	26983	27536
United Bank of India	5092	5266	8308	7704	3919	3823	17319	16793
Vijaya Bank	4331	4633	4679	4336	1916	1796	10926	10765
Total	**166010**	**175612**	**208836**	**197698**	**98879**	**99637**	**473725**	**472947**
Other Scheduled Commercial Banks								
Bharat Overseas Bank #	595		293		210		1098	
Centurion Bank of Punjab	4471	5832	—	—	—	8626	4471	14458
City Union Bank	529	607	795	962	282	302	1606	1871
Development Credit Bank	811	1583	412	186	269	40	1492	1809
HDFC Bank	14878	21477	—	—	—	—	14878	21477
ICICI Bank	11163	18921	14010	14194	211	206	25384	33321
IndusInd Bank	2365	2613	—	—	—	—	2365	2613
ING Vysya Bank	2690	2842	1537	1516	651	624	4878	4982
Karnataka Bank	1491	1594	2057	2068	798	794	4346	4456
Kotak Mahindra Bank	3597	5437	—	—	—	—	3597	5437
Lord Krishna Bank	559	559	433	433	171	171	1163	1163
Nainital Bank	261	249	256	266	107	106	624	621
SBI Commercial & International Bank	55	53	27	25	19	19	101	97

Note : # See ‘Explanatory Notes’

TABLE B14 : BANK-WISE AND CATEGORY-WISE EMPLOYEES OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 *(Concld.)*

Bank Name	Officers		Clerks		Sub-staff		Total	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Tamilnad Mercantile Bank	816	792	1070	1037	411	398	2297	2227
Bank of Rajasthan	1951	1920	1319	1304	720	684	3990	3908
Catholic Syrian Bank	1089	1128	1311	1221	463	442	2863	2791
Dhanalakshmi Bank	660	651	588	596	137	138	1385	1385
Federal Bank	2602	2763	2462	2348	951	918	6015	6029
Jammu & Kashmir Bank	3393	3304	2024	2141	1416	1384	6833	6829
Karur Vysya Bank	1186	1404	1200	1366	522	516	2908	3286
Lakshmi Vilas Bank	753	775	828	868	292	283	1873	1926
Ratnakar Bank	184	187	247	260	113	106	544	553
Sangli Bank	..	..	..	..	..	..	1843	1755
South Indian Bank	1651	1765	1424	1477	634	626	3709	3868
United Western Bank #	847		1428		787		3062	
UTI Bank	6553	9980	—	—	—	—	6553	9980
Yes Bank	627	2443	—	—	—	—	627	2443
Total	**65777**	**88879**	**33721**	**32268**	**9164**	**16383**	**110505**	**139285**
Foreign Banks								
ABN Amro Bank	3051	3508	17	17	25	24	3093	3549
Abu Dhabi Commercial Bank	20	22	17	17	1	1	38	40
American Express Bank Limited	1662	1882	85	80	26	20	1773	1982
Antwerp Diamond Bank	18	18	—	—	1	1	19	19
Arab Bangladesh Bank	20	20	—	—	6	7	26	27
Bank Internasional Indonesia	16	12	—	—	—	—	16	12
Bank of America	264	265	18	18	—	—	282	283
Bank of Bahrain and Kuwait	36	37	26	29	6	10	68	76
Bank of Ceylon*	28	28	1	1	4	4	33	33
Bank of Nova Scotia	181	188	—	—	8	8	189	196
Bank of Tokyo-Mitsubishi UFJ Ltd.	132	115	13	13	14	14	159	142
Barclays Bank	45	251	—	—	—	—	45	251
BNP Paribas	271	297	32	31	—	—	303	328
Calyon Bank	75	81	33	28	—	—	108	109
Chinatrust Commercial bank	20	20	—	—	1	1	21	21
Citibank	2884	4820	341	347	25	27	3250	5194
DBS Bank	125	182	5	4	—	—	130	186
Deutsche Bank	410	533	267	506	1	1	678	1040
Hongkong and Shanghai Banking Corpn.	4154	5755	632	613	199	196	4985	6564
JPMorgan Chase Bank	35	130	47	—	—	—	82	130
Krung Thai Bank Public Company	11	11	—	—	—	—	11	11
Mashreq Bank	8	14	2	2	—	—	10	16
MIZUHO Corporate Bank	69	77	1	—	5	6	75	83
Oman International Bank	8	7	17	19	1	1	26	27
Shinhan Bank	16	29	—	—	—	—	16	29
Societe Generale	100	100	7	7	6	7	113	114
Sonali Bank	9	8	21	21	10	10	40	39
Standard Chartered Bank	5279	5915	215	212	1003	1194	6497	7321
State Bank of Mauritius	31	28	—	—	—	—	31	28
Total	**18978**	**24353**	**1797**	**1965**	**1342**	**1532**	**22117**	**27850**

Notes : * The figures pertaining to Bank of Ceylon are of 2005 as the figures for 2006 are not available.

\# See 'Explanatory Notes'

Source : Indian Banks' Association

TABLE B15 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS — 2006

(Amount in Rs. lakh)

Bank Group / Bank	As on December 31					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS						
A. State Bank of India and its Associates	**171182**	**1673**	**1494992**	**8128**	**153262**	**3736**
State Bank of India	124781	1186	1180032	6015	86596	1954
State Bank of Bikaner & Jaipur	6797	69	62608	500	6350	367
State Bank of Hyderabad	15601	113	57123	382	14169	231
State Bank of Indore	5253	72	67526	273	20264	402
State Bank of Mysore	4357	37	73121	632	10459	243
State Bank of Patiala	88	8	1260	35	20	3
State Bank of Saurashtra	1209	21	16385	126	952	73
State Bank of Travancore	13096	166	36937	164	14452	463
B. Nationalised Banks	**320448**	**6566**	**5350511**	**48598**	**511444**	**17020**
Allahabad Bank	502	51	14404	485	1308	154
Andhra Bank	25857	672	272206	1703	23552	1608
Bank of Baroda	15736	234	354572	1670	44991	1480
Bank of India	16696	235	146394	973	8425	368
Bank of Maharashtra	5266	100	228908	1472	9980	444
Canara Bank	34511	913	1497108	14748	23474	533
Central Bank of India	19558	333	300045	2193	48773	2582
Corporation Bank	13895	45	372903	353	36822	105
Dena Bank	3550	35	60235	620	4549	287
IDBI Ltd.	756	3	11400	21	1456	2
Indian Bank	8036	91	258969	1206	12215	294
Indian Overseas Bank	44806	361	225963	3215	55054	710
Oriental Bank of Commerce	5062	499	53313	766	11117	891
Punjab National Bank	19144	1171	538559	9741	16973	1688
Punjab & Sind Bank	3251	317	48946	636	2364	544
Syndicate Bank	23960	188	72849	624	57019	567
Union Bank of India	38113	838	436019	4436	58848	2780
United Bank of India	9588	100	99653	1328	9497	54
UCO Bank	21015	220	282926	1841	14017	797
Vijaya Bank	11146	159	75139	568	71010	1133
Total of Public Sector Banks	**491630**	**8238**	**6845503**	**56726**	**664706**	**20756**

Source : Department of Banking Operations and Development, RBI.

TABLE B15 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS — 2006 *(Contd.)*

(Amount in Rs. 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	**14605**	**883**	**514**	**209**	**1834041**	**14725**
State Bank of India	7849	88	465	127	1399258	9582
State Bank of Bikaner & Jaipur	—	—	19	1	75755	954
State Bank of Hyderabad	—	—	16	61	86893	682
State Bank of Indore	—	—	1	3	93043	745
State Bank of Mysore	6731	32	11	14	94668	941
State Bank of Patiala	25	762	—	—	1393	809
State Bank of Saurashtra	—	—	2	1	18546	221
State Bank of Travancore	—	—	—	3	64485	790
B. Nationalised Banks	**1063178**	**7196**	**558**	**520**	**7245581**	**79417**
Allahabad Bank	1109	21	11	2	17323	720
Andhra Bank	27235	227	29	3	348850	4235
Bank of Baroda	13585	71	25	22	428884	3458
Bank of India	8767	201	2	3	180282	1776
Bank of Maharashtra	4727	100	39	13	248881	2142
Canara Bank	238256	1668	—	—	1793349	17862
Central Bank of India	21812	360	26	16	390188	5478
Corporation Bank	8705	26	—	—	432325	529
Dena Bank	—	—	9	1	68334	949
IDBI Ltd.	—	—	—	—	13612	26
Indian Bank	17332	154	2	21	296552	1726
Indian Overseas Bank	—	—	—	89	325823	4198
Oriental Bank of Commerce	1900	28	16	69	71392	2130
Punjab National Bank	2705	91	249	123	577381	12818
Punjab & Sind Bank	13829	606	—	—	68390	2103
Syndicate Bank	690231	3543	1	71	844059	4852
Union Bank of India	2747	29	67	15	535727	8135
United Bank of India	—	—	45	42	118738	1484
UCO Bank	4465	24	30	11	322423	2901
Vijaya Bank	5773	48	6	19	163068	1895
Total of Public Sector Banks	**1077783**	**8079**	**1072**	**729**	**9079622**	**94143**

Source **:** Department of Banking Operations and Development, RBI.

TABLE B15 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS — 2006 *(Contd.)*

(Amount in Rs. lakh)

Bank Group/ Bank	As on December 31					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
FOREIGN BANKS						
ABN Amro Bank	5	—	22	1	1	—
Abu Dhabi Commercial Bank	14	9	—	—	3	—
American Express Bank	53	37	198	54	39	9
Bank of America	46	24	—	—	121	31
Bank of Tokyo-Mitsubishi UFJ	21	7	82	47	10	6
Barclays Bank	2	—	2	—	—	—
Bank of Nova Scotia	5	1	—	—	—	—
BNP Paribas	1	1	—	—	35	10
Calyon Bank	5	1	—	—	—	—
Citibank	211	39	1842	140	—	—
DBS Bank	—	—	—	—	—	—
Hongkong & Shanghai Banking Corp.	81	31	1702	381	1209	147
Mashreq Bank	—	—	—	—	33	2
Oman International Bank	20	6	93	13	—	—
Societe Generale	—	—	—	—	3	—
Standard Chartered Bank	10855	325	19557	1334	2838	283
Total of Foreign Banks	**11319**	**481**	**23498**	**1971**	**4292**	**489**

Source : Department of Banking Operations and Development, RBI.

TABLE B15 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS — 2006 *(Contd.)*

(Amount in Rs. 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						
ABN Amro Bank	—	—	—	—	28	2
Abu Dhabi Commercial Bank	—	—	—	—	17	9
American Express Bank	16	7	2	3	306	105
Bank of America	—	—	—	—	167	56
Bank of Tokyo-Mitsubishi UFJ	56	2	1	1	169	62
Barclays Bank	—	—	—	—	4	—
Bank of Nova Scotia	—	—	—	—	5	1
BNP Paribas	—	—	—	—	36	11
Calyon Bank	—	—	—	—	5	—
Citibank	—	—	—	—	2053	179
DBS Bank	1	US$6513.05	—	—	1	US$6513.05
Hongkong & Shanghai Banking Corp.	1	—	9	7	2993	560
Mashreq Bank	—	—	—	—	33	2
Oman International Bank	—	—	—	—	113	19
Societe Generale	—	—	—	—	3	—
Standard Chartered Bank	2799	220	—	36	36049	2126
Total of Foreign Banks	**2873**	**229 +US$6513.05**	**12**	**48**	**41982**	**3133 +US$6513.05**

Source : Department of Banking Operations and Development, RBI.

TABLE B15 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS — 2006 *(Contd.)*

(Amount in Rs. lakh)

Bank Group/ Bank	As on December 31					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
OTHER SCHEDULED COMMERCIAL BANKS						
Bank of Rajasthan	2226	41	52364	752	3094	127
Bharat Overseas Bank	8836	60	39396	104	2570	71
Catholic Syrian Bank	9295	17	135828	202	10090	85
Centurion Bank of Punjab	2	1	—	—	9	2
City Union Bank	4510	44	53629	123	3102	51
Development Credit Bank	583	74	2999	192	512	15
Dhanlakshmi Bank	2867	14	57459	39	8393	26
Federal Bank	8871	78	88617	481	9057	75
ICICI Bank	30	9	175	11	158	29
IndusInd Bank	49	14	129	16	—	—
ING Vysya Bank	3104	61	76214	507	20394	738
Jammu & Kashmir Bank	1536	47	14634	186	1018	46
Karnataka Bank	1508	24	44829	379	4101	96
Karur Vysya Bank	5031	48	49415	169	11570	199
Kotak Mahindra Bank	—	—	—	—	7	1
Lakshmi Vilas Bank	12038	61	91965	111	2417	55
Lord Krishna Bank	36	1	491	3	209	1
Nainital Bank	535	12	10641	67	1703	25
Ratnakar Bank	1732	16	19042	52	1946	31
Sangli Bank	9136	156	46347	449	1270	94
South Indian Bank	893	3	18040	3	606	1
Tamilnad Mercantile Bank	5059	85	69721	451	84734	197
Total of Other Scheduled Commercial Banks	**77877**	**864**	**871935**	**4297**	**166960**	**1966**
All Scheduled Commercial Banks	**580826**	**9583**	**7740936**	**62994**	**835958**	**23211**

Source **:** Department of Banking Operations and Development, RBI.

TABLE B15 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS — 2006 *(Concld.)*

(Amount in Rs. 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)
OTHER SCHEDULED COMMERCIAL BANKS						
Bank of Rajasthan	—	—	10	7	57684	923
Bharat Overseas Bank	—	—	—	—	50802	235
Catholic Syrian Bank	10791	23	6	18	166004	315
Centurion Bank of Punjab	—	—	—	—	11	2
City Union Bank	—	—	—	—	61241	219
Development Credit Bank	—	—	3	—	4094	284
Dhanlakshmi Bank	—	—	—	—	68719	79
Federal Bank	16498	103	9	6	123043	739
ICICI Bank	—	—	—	—	363	49
IndusInd Bank	—	—	—	—	178	30
ING Vysya Bank	31939	199	—	—	131651	1505
Jammu & Kashmir Bank	19404	162	4	—	36592	444
Karnataka Bank	9195	44	12	4	59633	550
Karur Vysya Bank	807	3	—	—	66823	419
Kotak Mahindra Bank	—	—	—	—	7	1
Lakshmi Vilas Bank	6409	48	—	—	112829	276
Lord Krishna Bank	105	—	—	—	841	5
Nainital Bank	358	14	4	1	13237	121
Ratnakar Bank	—	—	1	2	22720	99
Sangli Bank	—	—	9	17	56753	692
South Indian Bank	—	—	—	—	19539	6
Tamilnad Mercantile Bank	—	—	12	2	159514	742
Total of Other Scheduled Commercial Banks	**95506**	**597**	**70**	**57**	**1212278**	**7737**
All Scheduled Commercial Banks	**1176162**	**8676**	**1154**	**835**	**10333882**	**101879**

Source **:** Department of Banking Operations and Development, RBI.

TABLE B16 : LIST OF AMALGAMATED REGIONAL RURAL BANKS

(As on August 31, 2007)

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.	— ” —	Indian Bank	Saptagiri GB	Kanakdurga GB Shri Venkateswara GB
3.	— ” —	State Bank of Hyderabad	Deccan GB	Golconda GB Sri Rama GB Sri Saraswathi GB Sri Sathavahana GB
4.	— ” —	State Bank of India	Andhra Pradesh Grameena Vikas Bank	Kakathiya GB Manjira GB Nagarjuna GB Sangameshwara GB Sri Visakha GB
5.	— ” —	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.	— ” —	Punjab National Bank	Madhya Bihar GB	Bhojpur Rohtas GB Magadh GB Nalanda GB Patliputra GB
9.	— ” —	UCO Bank	Bihar KGB	Begusarai KGB Bhagalpur-Banka KGB Monghyr KGB
10.	Chhattisgarh	State Bank of India	Chhattisgarh GB	Bastar KGB Bilaspur Raipur GB Raigarh KGB
11.	Gujarat	Bank of Baroda	Baroda Gujarat GB	Panchmahal Vadodara GB Surat Bharuch GB Valsad Dangs GB
12.	— ” —	Dena Bank	Dena Gujarat GB	Banaskantha-Mehsana GB Kutch GB Sabarkantha Gandhinagar GB
13.	— ” —	State Bank of Saurashtra	Saurashtra GB	Jamnagar Rajkot GB Junagadh Amreli GB Surendranagar Bhavnagar GB
14.	Haryana	Punjab National Bank	Haryana GB	Ambala Kurukshetriya GB Haryana KGB Hissar-Sirsa KGB

Notes : GB : Gramin Bank

KGB : Kshetriya Gramin Bank

Source **:** Rural Planning and Credit Department, RBI.

TABLE B16 : LIST OF AMALGAMATED REGIONAL RURAL BANKS *(Contd.)*

(As on August 31, 2007)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
	(1)	(2)	(3)	(4)
15.	Jharkhand	Bank of India	Jharkhand GB	Giridih KGB Hazaribagh KGB Ranchi KGB Singhbhum KGB
16.	— ” —	State Bank of India	Vananchal GB	Palamau KGB Santhal Paraganas GB
17.	Karnataka	Canara Bank	Pragathi GB	Chitradurga GB Kolar GB Sahyadri GB Tungbhadra GB
18.	— ” —	State Bank of Mysore	Cauvery Kalpatharu GB	Cauvery GB Kalpatharu GB
19.	— ” —	Syndicate Bank	Karnataka Vikas GB	Bijapur GB Malaprabha GB Netravati GB Varada GB
20.	Madhya Pradesh	Bank of India	Narmada Malwa GB	Dewas-Shajapur GB Indore-Ujjain KGB Nimar KGB Rajgarh-Sehore KGB
21.	— ” —	Central Bank of India	Chambal-Gwalior KGB	Chambal KGB Gwalior-Datia KGB
22.	— ” —		Satpura KGB	Chhindwara-Seoni KGB Hoshangabad KGB Mandla-Balaghat KGB Shahdol KGB
23.	— ” —	State Bank of India	Madhya Bharath GB	Bundelkhand KGB Damoh-Panna Sagar GB Sivpuri-Guna KGB
24.	Maharashtra	Central Bank of India	Vidharbha KGB	Akola KGB Buldhana GB Yavatmal KGB
25.	— ” —	Bank of India	Wainganga KGB	Bhandara GB Chandrapur Gadchiroli GB
26.	Orissa	UCO Bank	Kalinga Gramya Bank	Balasore GB Cuttack GB
27.	— ” —	State Bank of India	Utkal GB	Bolangir Anchalik GB Kalahandi Anchalik GB Koraput Panchabati GB
28.	— ” —	Indian Overseas Bank	Neelchal GB	Puri Gramya Bank Dhenkanal Gramya Bank
29.	Punjab	Punjab National Bank	Punjab GB	Gurdaspur-Amritsar KGB Kapurthala-Ferozpur KGB Shivalik KGB
30.	Rajasthan	Bank of Baroda	Baroda Rajasthan GB	Aravali KGB Bhilwara-Ajmer KGB Bundi-Chittorgarh KGB Dungarpur-Banswara KGB Marudhar KGB
31.	— ” —	Punjab National Bank	Rajasthan GB	Alwar Bharatpur Anchalik GB Shekhawati GB

Notes : GB : Gramin Bank

KGB : Kshetriya Gramin Bank

Source **:** Rural Planning and Credit Department, RBI.

TABLE B16 : LIST OF AMALGAMATED REGIONAL RURAL BANKS *(Concld.)*

(As on August 31, 2007)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
	(1)	(2)	(3)	(4)
32.	Rajasthan	State Bank of Bikaner & Jaipur	Marwar Ganganagar Bikaner GB	Bikaner KGB Marwar GB Sriganganagar KGB
33.	— ” —	UCO Bank	Jaipur Thar GB	Jaipur Nagaur Anchalik GB Thar Anchalik GB
34.	Tamil Nadu	Indian Bank	Pallavan Grama Bank	Adhiyaman Grama Bank Vallar Grama Bank
35.	Uttar Pradesh	Allahabad Bank	Lucknow KGB	Bhagirath GB Sarayu GB Shravasti GB
36.	— ” —		Triveni KGB	Chattrasal GB Tulsi GB Vindhyavasini GB
37.	— ” —	Bank of Baroda	Baroda Eastern Uttar Pradesh GB	Allahabad KGB Faizabad KGB Fatehpur KGB Kanpur KGB Pratapgarh KGB Raebareli KGB Sultanpur KGB
38.	— ” —	Bank of Baroda	Baroda Western Uttar Pradesh GB	Bareilly KGB Shahjahanpur KGB
39.	— ” —	Canara Bank	Shreyas GB	Aligarh GB Etah GB Jamuna GB
40.	— ” —	Punjab National Bank	Uttar Pradesh GB	Hindon GB Muzaffarnagar KGB Vidur GB
41.	— ” —	State Bank of India	Purvanchal GB	Basti GB Gorakhpur KGB
42.	— ” —	Union Bank of India	Kashi Gomti Samyut GB	Gomti GB Kashi GB Samyut KGB
43.	Uttaranchal	State Bank of India	Uttaranchal GB	Alaknanda GB Ganga-Yamuna GB Pithoragarh KGB
44.	Uttar Pradesh	Bank of India	Aryavart GB	Avadh GB Barabanki GB Farrukhabad GB
45.	West Bengal	UCO Bank	Paschim Banga GB	Howrah GB Bardhaman GB Mayurakshi GB
46.	West Bengal	United Bank of India	Bangiya Gramin Vikash Bank	Gaur GB Mallabhum GB Murshidabad GB Nadia GB Sagar GB

Notes : GB : Gramin Bank

KGB : Kshetriya Gramin Bank

Source **:** Rural Planning and Credit Department, RBI.

TABLE B17 : BANK-WISE OFFICES OF INDIAN COMMERCIAL BANKS OUTSIDE INDIA - 2007

	As on March 31												
Name of the Country	SBI	AhB	BoB	BoI	Canara Bank	Indian Bank	IOB	PNB	Syndi-cate Bank	UCO Bank	ICICI Bank	UTI Bank	**Total**
Afghanistan	—	—	—	—	—	—	—	1	—	—	—	—	**1**
Australia	1	—	—	—	—	—	—	—	—	—	—	—	**1**
Bahamas	1	—	1	—	—	—	—	—	—	—	—	—	**2**
Bahrain	2	—	—	—	—	—	—	—	—	—	1	—	**3**
Bangladesh	4	—	—	—	—	—	—	—	—	—	—	—	**4**
Belgium	1	—	1	—	—	—	—	—	—	—	—	—	**2**
Cayman Island	—	—	—	1	—	—	—	—	—	—	—	—	**1**
Channel Islands	—	—	—	1	—	—	—	—	—	—	—	—	**1**
China	1	—	—	1	—	—	—	—	—	—	—		**2**
Fiji	—	—	9	—	—	—	—	—	—	—	—	—	**9**
France	1	—	—	1	—	—	—	—	—	—	—	—	**2**
Germany	1	—	—	—	—	—	—	—	—	—	—	—	**1**
Hongkong	1	1	—	2	1	—	2	—	—	2	1	1	**11**
Israel	1	—	—	—	—	—	—	—	—	—	—	—	**1**
Japan	2	—	—	2	—	—	—	—	—	—	—	—	**4**
Kenya	—	—	—	4	—	—	—	—	—	—	—	—	**4**
Maldive Island	1	—	—	—	—	—	—	—	—	—	—	—	**1**
Mauritius	—	—	8	—	—	—	—	—	—	—	—	—	**8**
Oman	1	—	3	—	—	—	—	—	—	—	—	—	**4**
Seychelles	—	—	1	—	—	—	—	—	—	—	—	—	**1**
Singapore	1	—	1	1	—	1	1	—	—	2	1	1	**9**
South Africa	1	—	1	—	—	—	—	—	—	—	—	—	**2**
South Korea	—	—	—	—	—	—	1	—	—	—	—	—	**1**
Sri Lanka	3	—	—	—	—	2	1	—	—	—	1	—	**7**
Thailand	—	—	—	—	—	—	1	—	—	—	—	—	**1**
United Arab Emirates	1(DIFC)	—	6	—	—	—	—	—	—	—	1(DIFC)	—	**8**
United Kingdom	6	—	8	6	1	—	—	—	1	—	—	—	**22**
United States of America	3	—	1	2	—	—	—	—	—	—	—	—	**6**
Total	**33**	**1**	**40**	**21**	**2**	**3**	**6**	**1**	**1**	**4**	**5**	**2**	**119**

Notes : AhB : Allahabad bank
IOB : Indian Overseas Bank
BoB : Bank of Baroda
PNB : Punjab National Bank
BoI : Bank of India
SBI : State Bank of India
DIFC : Dubai International Financial Centre

Source **:** Department of Banking Operations & Development, RBI.

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