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(As at end-March)

(Amount in Rs. crore)

Item	Public Sector Banks				Nationalised Banks				State Bank Group			
	2003		2004		2003		2004		2003		2004	
	Amount	per cent to total	Amount	per cent to total	Amount	per cent to total	Amount	per cent to total	Amount	per cent to total	Amount	per cent to total
1	2	3	4	5	6	7	8	9	10	11	12	13
1. Capital	14,175.38	1.10	14,675.56	1.00	13,139.58	1.66	13,639.76	1.48	1,035.80	0.21	1,035.80	0.19
2. Reserves and Surplus	51,407.17	4.00	64,548.91	4.39	29,310.15	3.71	37,835.43	4.10	22,097.02	4.47	26,713.48	4.86
3. Deposits	10,79,167.36	83.96	12,26,837.56	83.38	6,88,081.00	87.00	7,93,946.95	86.10	3,91,086.36	79.09	4,32,890.61	78.81
3.1 Demand Deposits	1,26,650.68	9.85	1,41,223.07	9.60	69,999.20	8.85	77,727.56	8.43	56,651.48	11.46	63,495.51	11.56
3.2 Savings Bank Deposits	2,67,173.81	20.79	3,21,016.66	21.82	1,79,250.82	22.66	2,14,311.31	23.24	87,922.99	17.78	1,06,705.35	19.43
3.3 Term Deposits	6,85,342.87	53.32	7,64,597.83	51.96	4,38,830.98	55.48	5,01,908.08	54.43	2,46,511.89	49.85	2,62,689.75	47.83
4. Borrowings	22,425.00	1.74	30,735.81	2.09	10,832.44	1.37	13,920.38	1.51	11,592.56	2.34	16,815.43	3.06
5. Other Liabilities and Provisions	1,18,235.70	9.20	1,34,629.83	9.15	49,575.88	6.27	62,828.05	6.81	68,659.82	13.89	71,801.78	13.07
<b>Total Liabilities</b>	<b>12,85,410.61</b>	<b>100.00</b>	<b>14,71,427.67</b>	<b>100.00</b>	<b>7,90,939.05</b>	<b>100.00</b>	<b>9,22,170.57</b>	<b>100.00</b>	<b>4,94,471.56</b>	<b>100.00</b>	<b>5,49,257.10</b>	<b>100.00</b>
1. Cash and balances with RBI	65,166.59	5.07	84,241.76	5.73	46,054.46	5.82	58,079.66	6.30	19,112.13	3.87	26,162.10	4.76
2. Balances with banks and money at call and short notice	57,731.97	4.49	57,448.65	3.90	22,794.24	2.88	30,115.15	3.27	34,937.73	7.07	27,333.50	4.98
3. Investments	5,45,635.87	42.45	6,25,677.68	42.52	3,22,301.60	40.75	3,77,903.75	40.98	2,23,334.27	45.17	2,47,773.93	45.11
3.1 In Government Securities (a+b)	4,32,243.22	33.63	5,10,231.77	34.68	2,44,174.72	30.87	2,96,022.58	32.10	1,88,068.50	38.03	2,14,209.19	39.00
a. In India	4,29,089.65	33.38	5,07,451.67	34.49	2,41,402.53	30.52	2,93,445.42	31.82	1,87,687.12	37.96	2,14,006.25	38.96
b. Outside India	3,153.57	0.25	2,780.10	0.19	2,772.19	0.35	2,577.16	0.28	381.38	0.08	202.94	0.04
3.2 In other approved Securities	18,164.82	1.41	17,137.45	1.16	12,367.80	1.56	11,784.71	1.28	5,797.02	1.17	5,352.74	0.97
3.3 In non-approved Securities	95,227.83	7.41	98,308.46	6.68	65,759.08	8.31	70,096.46	7.60	29,468.75	5.96	28,212.00	5.14
4. Loans and Advances	5,48,436.62	42.67	6,32,739.70	43.00	3,59,232.74	45.42	4,12,223.90	44.70	1,89,203.88	38.26	2,20,515.80	40.15
4.1 Bills purchased & discounted	41,897.95	3.26	47,926.01	3.26	24,273.05	3.07	26,938.87	2.92	17,624.90	3.56	20,987.14	3.82
4.2 Cash Credit, Overdrafts, etc.	2,91,680.91	22.69	2,99,612.46	20.36	1,94,231.10	24.56	1,99,723.35	21.66	97,449.81	19.71	99,889.11	18.19
4.3 Term Loans	2,14,857.76	16.72	2,85,201.23	19.38	1,40,728.59	17.79	1,85,561.68	20.12	74,129.17	14.99	99,639.55	18.14
5. Fixed Assets	10,592.99	0.82	11,527.56	0.78	7,667.66	0.97	8,178.06	0.89	2,925.33	0.59	3,349.50	0.61
6. Other Assets	57,846.57	4.50	59,792.32	4.06	32,888.35	4.16	35,670.05	3.87	24,958.22	5.05	24,122.27	4.39
<b>Total Assets</b>	<b>12,85,410.61</b>	<b>100.00</b>	<b>14,71,427.67</b>	<b>100.00</b>	<b>7,90,939.05</b>	<b>100.00</b>	<b>9,22,170.57</b>	<b>100.00</b>	<b>4,94,471.56</b>	<b>100.00</b>	<b>5,49,257.10</b>	<b>100.00</b>

Source : Balance Sheets of respective banks.

**Appendix Table III.1(B): Consolidated Balance Sheet of Private Sector Banks**  
(As at end-March)

(Amount in Rs. crore)

Item	Private Sector Banks				Old Private Sector Banks				New Private Sector Banks			
	2003		2004		2003		2004		2003		2004	
	Amount	per cent to total	Amount	per cent to total	Amount	per cent to total	Amount	per cent to total	Amount	per cent to total	Amount	per cent to total
1	2	3	4	5	6	7	8	9	10	11	12	13
1. Capital	2,921.06	0.98	3,028.14	0.82	648.77	0.62	632.71	0.52	2,272.29	1.18	2,395.43	0.97
2. Reserves and Surplus	15,974.60	5.38	19,490.78	5.31	5,646.58	5.38	6,657.97	5.52	10,328.02	5.37	12,832.81	5.20
3. Deposits	2,07,173.56	69.73	2,68,549.30	73.12	91,431.25	87.11	1,05,331.32	87.27	1,15,742.31	60.23	1,63,217.98	66.19
3.1 Demand Deposits	23,274.15	7.83	40,134.73	10.93	8,515.54	8.11	9,793.11	8.11	14,758.61	7.68	30,341.62	12.31
3.2 Savings Bank Deposits	26,160.41	8.80	40,093.07	10.92	13,673.97	13.03	16,983.84	14.07	12,486.44	6.50	23,109.23	9.37
3.3 Term Deposits	1,57,739.00	53.09	1,88,321.50	51.28	69,241.74	65.97	78,554.37	65.08	88,497.26	46.05	1,09,767.13	44.52
4. Borrowings	42,139.95	14.18	40,365.62	10.99	2,385.75	2.27	2,129.85	1.76	39,754.20	20.69	38,235.77	15.51
5. Other Liabilities and Provisions	28,916.90	9.73	35,842.34	9.76	4,843.91	4.62	5,948.58	4.93	24,072.99	12.53	29,893.76	12.12
<b>Total Liabilities</b>	<b>2,97,126.07</b>	<b>100.00</b>	<b>3,67,276.18</b>	<b>100.00</b>	<b>1,04,956.26</b>	<b>100.00</b>	<b>1,20,700.43</b>	<b>100.00</b>	<b>1,92,169.81</b>	<b>100.00</b>	<b>2,46,575.75</b>	<b>100.00</b>
1. Cash and balances with RBI	16,398.85	5.52	21,725.57	5.92	5,243.57	5.00	6,268.68	5.19	11,155.28	5.80	15,456.89	6.27
2. Balances with banks and money at call and short notice	11,035.63	3.71	15,115.47	4.12	5,210.51	4.96	6,092.27	5.05	5,825.12	3.03	9,023.20	3.66
3. Investments	1,07,322.85	36.12	1,34,801.05	36.70	39,995.94	38.11	47,461.51	39.32	67,326.91	35.04	87,339.54	35.42
3.1 In Government Securities (a+b)	73,166.95	24.62	96,239.45	26.20	28,479.35	27.13	35,286.32	29.23	44,687.60	23.25	60,953.13	24.72
a. In India	73,082.81	24.60	96,142.62	26.18	28,395.21	27.05	35,202.78	29.17	44,687.60	23.25	60,939.84	24.71
b. Outside India	84.14	0.03	96.83	0.03	84.14	0.08	83.54	0.07	-	-	13.29	0.01
3.2 In other approved Securities	960.93	0.32	790.68	0.22	882.58	0.84	690.94	0.57	78.35	0.04	99.74	0.04
3.3 In non-approved Securities	33,194.97	11.17	37,770.92	10.28	10,634.01	10.13	11,484.25	9.51	22,560.96	11.74	26,286.67	10.66
4. Loans and Advances	1,38,948.68	46.76	1,70,895.56	46.53	49,433.92	47.10	55,789.52	46.22	89,514.76	46.58	1,15,106.04	46.68
4.1 Bills purchased & discounted	11,113.67	3.74	12,868.58	3.50	5,321.15	5.07	5,192.51	4.30	5,792.52	3.01	7,676.07	3.11
4.2 Cash Credit, Overdrafts, etc.	38,467.33	12.95	45,392.98	12.36	23,661.51	22.54	25,892.78	21.45	14,805.82	7.70	19,500.20	7.91
4.3 Term Loans	89,367.68	30.08	1,12,634.00	30.67	20,451.26	19.49	24,704.23	20.47	68,916.42	35.86	87,929.77	35.66
5. Fixed Assets	7,499.41	2.52	7,925.96	2.16	1,528.16	1.46	1,514.19	1.25	5,971.25	3.11	6,411.77	2.60
6. Other Assets	15,920.65	5.36	16,812.57	4.58	3,544.16	3.38	3,574.26	2.96	12,376.49	6.44	13,238.31	5.37
<b>Total Assets</b>	<b>2,97,126.07</b>	<b>100.00</b>	<b>3,67,276.18</b>	<b>100.00</b>	<b>1,04,956.26</b>	<b>100.00</b>	<b>1,20,700.43</b>	<b>100.00</b>	<b>1,92,169.81</b>	<b>100.00</b>	<b>2,46,575.75</b>	<b>100.00</b>

Source: Balance sheets of respective banks.

**Appendix Table III.1(C): Consolidated Balance Sheet of Foreign Banks**  
(As at end-March)

(Amount in Rs. crore)

Item	2003		2004	
	Amount	per cent to total	Amount	per cent to total
1	2	3	4	5
1. Capital	4,497.80	3.86	4,644.53	3.41
2. Reserves and Surplus	8,906.28	7.63	10,200.61	7.48
3. Deposits	69,313.07	59.41	79,756.42	58.51
3.1 Demand Deposits	14,441.43	12.38	21,784.27	15.98
3.2 Savings Bank Deposits	8,969.17	7.69	12,567.56	9.22
3.3 Term Deposits	45,902.47	39.35	45,404.59	33.31
4. Borrowings	22,904.41	19.63	25,388.82	18.63
5. Other Liabilities and Provisions	11,039.22	9.46	16,325.34	11.98
<b>Total Liabilities</b>	<b>1,16,660.78</b>	<b>100.00</b>	<b>1,36,315.72</b>	<b>100.00</b>
1. Cash and balances with RBI	4,557.40	3.91	7,278.23	5.34
2. Balances with banks and money at call and short notice	6,344.91	5.44	9,658.47	7.09
3. Investments	40,794.22	34.97	41,586.88	30.51
3.1 In Government Securities (a+b)	30,803.82	26.40	32,672.29	23.97
a. In India	30,803.82	26.40	32,672.29	23.97
b. Outside India	–	–	–	–
3.2 In other approved Securities	155.09	0.13	172.22	0.13
3.3 In non-approved Securities	9,835.31	8.43	8,742.37	6.41
4. Loans and Advances	52,167.76	44.72	60,507.40	44.39
4.1 Bills purchased & discounted	5,800.96	4.97	6,436.90	4.72
4.2 Cash Credit, Overdrafts, etc.	24,619.97	21.10	26,830.23	19.68
4.3 Term Loans	21,746.83	18.64	27,240.27	19.98
5. Fixed Assets	2,185.53	1.87	1,949.51	1.43
6. Other Assets	10,610.96	9.10	15,335.23	11.25
<b>Total Assets</b>	<b>1,16,660.78</b>	<b>100.00</b>	<b>1,36,315.72</b>	<b>100.00</b>

Source: Balance sheets of respective banks.

**Appendix Table III.2: Important Banking Indicators - Scheduled Commercial Banks**

(Amount in Rs. crore)

Item	Outstanding as on March 19, 2004	Variations							
		Financial Year				April - September			
		2002-03		2003-04		2003-04		2004-05 P	
		Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent
1	2	3	4	5	6	7	8	9	10
<b>1. Gross Demand and Time Liabilities (2 to 6)</b>	<b>17,31,657</b>	<b>2,13,470</b>	<b>16.8</b>	<b>2,46,013</b>	<b>16.6</b>	<b>1,00,377</b>	<b>6.8</b>	<b>92,953</b>	<b>5.4</b>
<b>2. Aggregate Deposits (a+b)</b>	<b>15,04,416</b>	<b>1,77,493</b>	<b>16.1</b>	<b>2,23,563</b>	<b>17.5</b>	<b>94,803.9</b>	<b>7.4</b>	<b>81,237</b>	<b>5.4</b>
		(1,47,822)	(13.4)						
a. Demand deposits	2,25,022	17,241	11.3	54,733	32.1	5,415.3	3.2	-7,895	-3.5
b. Time deposits	12,79,394	1,60,252	16.9	1,68,830	15.2	89,388.6	8.0	89,131	7.0
		(1,30,581)	(13.7)						
<b>3. Other Borrowings #</b>	<b>24,670</b>	<b>9,609</b>	<b>317.3</b>	<b>12,032</b>	<b>95.2</b>	<b>4,779.4</b>	<b>37.8</b>	<b>5,950</b>	<b>24.1</b>
<b>4. Other Demand and Time Liabilities</b>	<b>1,48,084</b>	<b>17,923</b>	<b>16.0</b>	<b>18,278</b>	<b>14.1</b>	<b>2,628.3</b>	<b>2.0</b>	<b>3,618</b>	<b>2.4</b>
<b>5. Borrowings from the RBI</b>	<b>-</b>	<b>-3,537</b>	<b>-97.8</b>	<b>-79</b>	<b>-100.0</b>	<b>-78.2</b>	<b>-98.7</b>	<b>3</b>	<b>-</b>
<b>6. Inter-bank Liabilities</b>	<b>54,487</b>	<b>8,444</b>	<b>15.7</b>	<b>-7,859</b>	<b>-12.6</b>	<b>-1,834.5</b>	<b>-2.9</b>	<b>2,148</b>	<b>3.9</b>
<b>7. Bank Credit (a+b)</b>	<b>8,40,785</b>	<b>1,39,493</b>	<b>23.7</b>	<b>1,11,570</b>	<b>15.3</b>	<b>6,262.4</b>	<b>0.9</b>	<b>78,465</b>	<b>9.3</b>
		(94,949)	(16.1)						
a. Food Credit	35,961	-4,499	-8.3	-13,518	-27.3	-12,014.4	-24.3	2,228	6.2
b. Non-food Credit	8,04,824	1,43,992	26.9	1,25,088	18.4	18,276.8	2.7	76,237	9.5
		(99,448)	(18.6)						
<b>8. Investments (a+b)</b>	<b>6,77,588</b>	<b>1,09,276</b>	<b>24.9</b>	<b>1,30,042</b>	<b>23.8</b>	<b>80,446.1</b>	<b>14.7</b>	<b>33,397</b>	<b>4.9</b>
a. Government securities	6,54,758	1,12,241	27.3	1,31,341	25.1	80,866.4	15.4	29,663	4.5
b. Other approved securities	22,830	-2,964	-10.9	-1,299	-5.4	-420.3	-1.7	3,734	16.4
<b>9. Cash in hand</b>	<b>7,898</b>	<b>1,322</b>	<b>21.2</b>	<b>331</b>	<b>4.4</b>	<b>802.9</b>	<b>10.6</b>	<b>447</b>	<b>5.7</b>
<b>10. Balances with the RBI</b>	<b>68,997</b>	<b>-4,068</b>	<b>-6.5</b>	<b>10,662</b>	<b>18.3</b>	<b>4,995.4</b>	<b>8.6</b>	<b>6,327</b>	<b>9.2</b>
<b>11. Inter-Bank Assets</b>	<b>48,179</b>	<b>6,156</b>	<b>11.6</b>	<b>10,840</b>	<b>-18.4</b>	<b>1,308.7</b>	<b>2.2</b>	<b>5,230</b>	<b>10.9</b>
a. Credit-Deposit Ratio (%)	55.9		78.6		49.9		6.6		96.6
b. Non-food Credit-Deposit Ratio (%)	53.5		81.1		56.0		19.3		93.8
c. Investment-Deposit Ratio (%)	45.0		61.6		58.2		84.9		41.1

P Provisional.           - Not applicable.

# Other than from RBI/IDBI/NABARD/EXIM Bank.

Notes: 1. Figures in brackets exclude the impact of mergers since May 3, 2002.

2. Revised in line with the new accounting standards and consistent with the methodology suggested by the Working Group on Money Supply : Analytics and Methodology of Compilation (June 1998). The revision is in respect of pension and provident funds with commercial banks which are classified as other demand and time liabilities and includes those banks which have reported such changes so far.

**Appendix Table III.3: Sectoral Deployment of Gross Bank Credit**

(Amount in Rs. crore)

Sector	Outstanding as on				Variation	
	March 19, 2004 @	March 21, 2003 @	March 21, 2003 *	March 22, 2002 *	2003-04 @ (2-3)	2002-03 * (4-5)
1	2	3	4	5	6	7
<b>I. Gross Bank Credit (1+2)</b>	<b>7,64,383</b>	<b>6,69,534</b>	<b>6,16,906</b>	<b>5,36,727</b>	<b>94,849</b>	<b>80,179</b>
1. Public Food Procurement Credit	35,961	49,479	49,479	53,978	-13,518	-4,499
2. Non-food Gross Bank Credit	7,28,422	6,20,055	5,67,427	4,82,749	1,08,367 (100.0)	84,678 (100.0)
A. Priority Sectors ##	2,63,834	2,11,609	2,03,799	1,75,259	52,225 (48.2)	28,540 (33.7)
a) Agriculture	90,541	73,518	71,609	60,761	17,023 (15.7)	10,848 (12.8)
b) Small Scale Industries	65,855	60,394	60,486	57,199	5,461 (5.0)	3,287 (3.9)
c) Other Priority Sectors	1,07,438	77,697	71,704	57,299	29,741 (27.4)	14,405 (17.0)
B. Industry (Medium and Large)	2,47,210	2,35,168	2,00,335	1,72,324	12,042 (11.1)	28,011 (33.1)
C. Wholesale Trade (other than food procurement)	24,867	22,578	22,398	20,459	2,289 (2.1)	1,939 (2.3)
D. Other Sectors	1,92,511	1,50,700	1,40,895	1,14,707	41,811 (38.6)	26,188 (30.9)
of which :						
a) Housing	51,981	36,587	34,654	22,346	15,394	12,308
b) Consumer Durables	8,274	7,219	6,904	7,015	1,055	-111
c) Non-Banking Financial Companies	16,802	14,127	14,052	9,653	2,675	4,399
d) Loans to Individuals against Shares and debentures/bonds	2,020	2,001	1,762	1,520	19	242
e) Real Estate Loans	5,577	5,894	3,098	2,596	-317	502
f) Other non-priority sector personal loans	35,165	27,905	26,089	23,402	7,260	2,687
g) Advances against fixed deposits	26,346	22,708	22,701	21,243	3,638	1,458
h) Tourism and tourism related hotels	3,269	2,428	1,806	1,540	841	266
<b>II. Export Credit</b> [included under item I(2)]	<b>57,687</b>	<b>49,202</b>	<b>49,402</b>	<b>42,978</b>	<b>8,485</b> (7.8)	<b>6,424</b> (7.6)
<b>III. Net Bank Credit</b> (including inter-bank participations)	<b>7,63,855</b>	<b>6,68,576</b>	<b>6,16,085</b>	<b>5,35,063</b>	<b>95,279</b>	<b>81,022</b>

## The data in this statement may not agree with those quoted elsewhere in the report as the data bases are different.

@ Including the impact of the merger of ICICI with ICICI Bank (not comparable with other figures).

\* Excluding the impact of the merger of ICICI with ICICI Bank.

Notes : 1. Data are provisional and relate to 49 selected scheduled commercial banks (48 SCBs for March 2001) which account for about 90 per cent of bank credit of all scheduled commercial banks. Gross bank credit data include bills rediscounted with RBI, IDBI, EXIM Bank, other approved financial institutions and inter-bank participations. Net bank credit data are exclusive of bills rediscounted with RBI, IDBI, EXIM Bank and other approved financial institutions.

2. Figures in brackets are proportions to incremental non-food gross bank credit.



**Appendix Table III.4: RBI Accommodation to Scheduled Commercial Banks**

(Amount in Rs. crore)

As on the last reporting Friday of	Total Export Credit Refinance		Others@		Total Refinance	
	Limit	Outstanding	Limit	Outstanding	Limit	Outstanding
1	2	3	4	5	6 (2+4)	7 (3+5)
<b>2002</b>						
March	9,085.89	3,193.94	1,056.27	422.35	10,142.16	3,616.29
<b>2003</b>						
January	5,010.90	7.97	399.66	–	5,410.56	7.97
February	5,037.34	9.41	399.66	–	5,437.00	9.41
March	5,048.26	84.51	399.66	–	5,447.92	84.51
April	5,137.70	7.20	399.66	–	5,537.36	7.20
May	4,827.80	2.98	399.66	–	5,227.46	2.98
June	4,866.00	2.91	399.66	–	5,265.66	2.91
July	4,827.02	2.97	399.66	–	5,226.68	2.97
August	4,726.66	2.73	399.66	–	5,126.32	2.73
September	4,632.52	2.25	399.66	–	5,032.18	2.25
October	4,672.50	7.07	399.66	–	5,072.16	7.07
November	4,640.62	1.00	399.66	–	5,040.28	1.00
December	4,707.36	1.07	399.66	–	5,107.02	1.07
<b>2004</b>						
January	4,822.60	–	399.66	–	5,222.26	–
February	4,761.57	–	399.66	–	5,161.23	–
March	4,664.42	–	399.66	–	5,064.08	–
April	4,893.62	–	399.66	–	5,293.28	–
May	5,051.83	420.00	399.66	399.00	5,451.49	819.00
June	4,464.44	–	399.66	–	4,864.10	–
July	4,321.96	–	399.66	–	4,721.62	–
August	4,305.84	116.00	399.66	–	4,705.50	116.00
September	4,459.58	1.00	399.66	–	4,859.24	1.00

@ Others include Collateralised Lending Facility (withdrawn effective October 5, 2002).

Note: Total limits under normal and back-stop facility merged into a single facility effective from March 29, 2004.

**Appendix Table III.5: Industry-wise Deployment of Gross Bank Credit**

(Amount in Rs. crore)

Industry	Outstanding as on				Variation	
	March 19, 2004 @	March 21, 2003 @	March 21, 2003 *	March 22, 2002 *	2003-04 @ (2-3)	2002-03 * (4-5)
1	2	3	4	5	6	7
<b>Industry</b>	<b>3,13,065</b>	<b>2,95,562</b>	<b>2,60,821</b>	<b>2,29,523</b>	<b>17,503</b>	<b>31,298</b>
(Total of Small, Medium and Large)						
1. Coal	1,165	1,334	1,325	1,409	-169	-84
2. Mining	1,635	1,769	1,776	1,593	-134	183
3. Iron and Steel	26,295	28,065	21,425	20,042	-1,770	1,383
4. Other Metals and Metal Products	8,168	8,556	7,513	6,496	-388	1,017
5. All Engineering	26,348	26,272	23,414	24,199	76	-785
<i>of which</i> : Electronics	8,421	7,831	6,237	5,941	590	296
6. Electricity	14,090	11,173	11,300	9,343	2,917	1,957
7. Cotton Textiles	17,166	15,762	13,863	11,744	1,404	2,119
8. Jute Textiles	1,051	860	786	737	191	49
9. Other Textiles	15,941	15,075	14,058	13,455	866	603
10. Sugar	6,363	5,726	5,024	5,028	637	-4
11. Tea	1,222	1,052	1,053	986	170	67
12. Food Processing	9,872	8,577	8,360	7,285	1,295	1,075
13. Vegetable Oils and vanaspati	3,219	2,919	2,853	2,729	300	124
14. Tobacco and Tobacco Products	891	756	756	861	135	-105
15. Paper and Paper Products	5,990	5,049	4,326	3,741	941	585
16. Rubber and Rubber Products	2,593	2,662	2,498	2,246	-69	252
17. Chemicals, Dyes, Paints etc.	30,629	31,805	27,831	25,988	-1,176	1,843
<i>of which</i> :						
a) Fertilisers	6,249	6,923	6,293	5,463	-674	830
b) Petro-Chemicals	7,221	7,735	7,007	6,663	-514	344
c) Drugs and Pharmaceuticals	8,667	7,892	7,492	6,393	775	1,099
18. Cement	5,689	6,431	5,180	4,224	-742	956
19. Leather and Leather Products	3,167	2,940	2,927	2,852	227	75
20. Gems and Jewellery	9,178	7,533	7,542	6,456	1,645	1,086
21. Construction	5,978	4,891	4,551	4,000	1,087	551
22. Petroleum	12,266	14,743	12,021	11,320	-2,477	701
23. Automobiles including trucks	5,302	5,629	4,707	4,454	-327	253
24. Computer Software	3,029	2,611	2,531	1,665	418	866
25. Infrastructure	37,224	26,297	20,033	14,809	10,927	5,224
a) Power	19,655	15,042	10,752	7,373	4,613	3,379
b) Telecommunications	8,408	5,779	4,110	3,972	2,629	138
c) Roads and Ports	9,161	5,476	5,171	3,464	3,685	1,707
26. Other Industries	58,594	57,075	53,168	41,861	1,519	11,307

@ Including the impact of the merger of ICICI with ICICI Bank (not comparable with other figures).

\* Excluding the impact of the merger of ICICI with ICICI Bank.

Note : Data are provisional and relate to select scheduled commercial banks.

**Appendix Table III.6: Viability Position of Sick/Weak Industrial Units**  
(As at end-March)

(Amount in Rs. crore)

Type of Industrial Unit	SSI Sick Units				Non-SSI Sick/Weak Units				Total			
	Number		Amount Outstanding		Number		Amount Outstanding		Number		Amount Outstanding	
	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003
1	2	3	4	5	6	7	8	9	10	11	12	13
1. Potentially viable units	4,493 (2.5)	3,626 (2.2)	416.41 (8.6)	624.71 (10.9)	343 (10.5)	385 (11.3)	3,707.93 (17.5)	7,690.16 (26.4)	4,836 (2.7)	4,011 (2.3)	4,124.34 (15.8)	8,314.87 (23.9)
2. Non-viable units	1,67,574 (94.5)	1,62,791 (96.9)	4,146.74 (86.1)	4,868.62 (85.3)	1,777 (54.5)	1,936 (57.0)	7,533.02 (35.5)	9,902.25 (34.0)	1,69,351 (93.8)	1,64,727 (96.1)	11,679.76 (44.8)	14,770.87 (42.4)
3. Viability not decided	5,269 (3.0)	1,563 (0.9)	255.80 (5.3)	213.01 (3.7)	1,141 (35.0)	1,075 (31.7)	10,004.69 (47.1)	11,517.48 (39.6)	6,410 (3.5)	2,638 (1.5)	10,260.49 (39.4)	11,730.49 (33.7)
4. Total	1,77,336	1,67,980	4,818.95	5,706.34	3,261	3,396	21,245.64	29,109.89	1,80,597	1,71,376	26,064.59	34,816.23
5. Units under nursing Programme	621	993	88.98	382.32	172	157	1,761.19	2,398.69	793	1,150	1,850.17	2,781.01
5 as percentage of 1	13.8	27.4	21.4	61.2	50.1	40.8	47.5	31.2	16.4	28.7	44.9	33.4

Note : Figures in brackets are percentages to total.

**Appendix Table III.7: Bank group-wise Lending to Sensitive Sectors**  
(As at end-March)

(Amount in Rs. crore)

Advances to	Nationalised Banks			State Bank Group			Public Sector Banks		
	2003	2004	Variation	2003	2004	Variation	2003	2004	Variation
1	2	3	4	5	6	7	8	9	10
1. Capital Market	959.08 (0.27)	1,117.33 (0.27)	16.50	73.18 (0.04)	81.32 (0.04)	11.12	1,032.26 (0.19)	1,198.65 (0.19)	16.12
2. Real Estate	7,231.26 (2.01)	7,704.70 (1.87)	6.55	756.61 (0.40)	853.29 (0.39)	12.78	7,987.87 (1.46)	8,557.99 (1.35)	7.14
3. Commodities	5,120.60 (1.43)	5,607.55 (1.36)	9.51	990.61 (0.52)	1,049.05 (0.48)	5.90	6,111.21 (1.11)	6,656.60 (1.05)	8.92
<b>Total Advances to Sensitive Sectors</b>	<b>13,310.94 (3.71)</b>	<b>14,429.58 (3.50)</b>	<b>8.40</b>	<b>1,820.40 (0.96)</b>	<b>1,983.66 (0.90)</b>	<b>8.97</b>	<b>15,131.34 (2.76)</b>	<b>16,413.24 (2.59)</b>	<b>8.47</b>

Advances to	New Private Sector Banks			Old Private Sector Banks			Foreign Banks			Scheduled Commercial Banks		
	2003	2004	Variation	2003	2004	Variation	2003	2004	Variation	2003	2004	Variation
1	11	12	13	14	15	16	17	18	19	20	21	22
1. Capital Market	660.17 (0.74)	822.88 (0.71)	24.65	206.69 (0.42)	279.86 (0.50)	35.40	584.51 (1.12)	1,032.12 (1.71)	76.58	2,483.63 (0.34)	3,333.51 (0.39)	34.22
2. Real Estate	2,701.66 (3.02)	3,269.72 (2.84)	21.03	1,066.84 (2.16)	1,230.51 (2.21)	15.34	707.81 (1.36)	1,111.36 (1.84)	57.01	12,464.18 (1.69)	14,169.58 (1.64)	13.68
3. Commodities	1,062.08 (1.19)	1,592.89 (1.38)	49.98	1,326.93 (2.68)	1,490.13 (2.67)	12.30	235.18 (0.45)	212.02 (0.35)	-9.85	8,735.40 (1.18)	9,951.64 (1.15)	13.92
<b>Total Advances to Sensitive Sectors</b>	<b>4,423.91 (4.94)</b>	<b>5,685.49 (4.94)</b>	<b>28.52</b>	<b>2,600.46 (5.26)</b>	<b>3,000.50 (5.38)</b>	<b>15.38</b>	<b>1,527.50 (2.93)</b>	<b>2,355.50 (3.89)</b>	<b>54.21</b>	<b>23,683.21 (3.2)</b>	<b>27,454.73 (3.18)</b>	<b>15.92</b>

Notes : 1. Figures in brackets are percentage to total loans and advances of the concerned bank group.

2. The variation indicate the percentage variation in 2003-04 over 2002-03.

Source : Balance sheets of respective banks.

**Appendix Table III.8: Issue of Certificates of Deposit by Scheduled Commercial Banks**

(Amount in Rs. crore)

Fortnight ended	Total Outstanding	Rate of Interest @	Fortnight ended	Total Outstanding	Rate of Interest @
1	2	3	4	5	6
<b>2003</b>			<b>2004</b>		
January 10	1,199	4.37 - 6.61	January 9	4,457	3.87 - 5.31
24	1,226	4.60 - 7.00	23	4,419	3.57 - 6.11
February 7	1,214	4.75 - 6.50	February 6	4,826	3.92 - 5.06
21	1,125	3.00 - 7.50	20	4,856	3.75 - 6.00
March 7	928	5.25 - 7.10	March 5	4,831	3.59 - 5.75
21	908	5.00 - 7.10	19	4,461	3.87 - 5.16
April 4	1,188	5.25 - 7.40	April 2	4,626	3.75 - 5.16
18	1,485	5.25 - 7.00	16	4,813	4.64 - 6.00
May 2	1,660	5.00 - 6.26	30	4,725	3.50 - 4.45
16	1,947	5.25 - 6.25	May 14	4,703	4.08 - 4.61
30	1,996	3.94 - 7.00	28	4,860	1.09 - 4.73
June 13	2,227	3.99 - 7.00	June 11	5,065	4.70 - 5.00
28	2,183	3.74 - 6.50	25	5,438	3.96 - 6.75
July 12	2,242	4.45 - 6.25	July 9	5,529	4.14 - 6.75
26	2,466	5.25 - 6.75	23	5,478	4.02 - 6.75
August 8	2,741	4.25 - 6.75	August 6	4,605	4.30 - 6.75
22	2,961	4.75 - 5.68	20	4,480	4.50 - 5.00
September 5	3,024	4.50 - 5.61	September 3	4,842	4.50 - 5.75
19	3,098	4.25 - 6.00	17	5,112	4.09 - 5.09
October 3	3,154	3.75 - 6.75	October 1	5,164	3.50 - 5.50
17	3,243	4.50 - 7.00	15	4,837	4.00 - 5.75
31	3,321	4.25 - 6.50			
November 14	3,511	4.50 - 7.00			
28	3,666	3.75 - 6.10			
December 13	3,643	4.00 - 6.00			
26	3,830	3.75 - 6.00			

@ Effective interest rate range per annum.

**Appendix Table III.9: Region/State-wise Credit-Deposit Ratio and Investment *plus* Credit-Deposit Ratio of Scheduled Commercial Banks**

(Per cent)

Sr. No.	Region/State/ Union Territory	Credit-Deposit Ratio							Investment <i>plus</i> Credit-Deposit Ratio @			
		2001		2002		2003		2004	2002		2003	
		As per Sanc- tion	As per Utili- sation	As per Sanc- tion	As per Utili- sation	As per Sanc- tion	As per Utili- sation	As per Sanc- tion	As per Sanc- tion	As per Utili- sation	As per Sanc- tion	As per Utili- sation
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>1</b>	<b>NORTHERN REGION</b>	<b>54.7</b>	<b>52.5</b>	<b>56.2</b>	<b>55.0</b>	<b>56.0</b>	<b>55.5</b>	<b>56.9</b>	<b>61.2</b>	<b>60.0</b>	<b>61.0</b>	<b>60.5</b>
	Haryana	41.0	54.0	43.7	55.0	44.0	58.3	47.9	51.9	63.1	50.5	64.8
	Himachal Pradesh	21.3	25.7	23.4	32.5	24.8	37.7	29.7	36.3	45.4	36.5	49.4
	Jammu & Kashmir	34.5	33.5	36.8	40.9	36.5	39.0	39.2	46.0	50.1	46.4	48.8
	Punjab	41.1	42.3	41.8	43.9	41.5	43.4	43.4	47.0	49.2	47.0	49.0
	Rajasthan	46.6	49.6	48.4	55.4	50.8	55.3	57.2	67.3	74.3	71.8	76.3
	Chandigarh	99.4	99.3	102.8	102.3	109.7	107.6	142.0	102.8	102.3	109.7	107.6
	Delhi	66.1	57.6	67.6	59.1	65.8	59.2	61.2	67.7	59.2	65.9	59.3
<b>2</b>	<b>NORTH-EASTERN REGION</b>	<b>27.6</b>	<b>32.0</b>	<b>27.2</b>	<b>53.2</b>	<b>27.4</b>	<b>48.2</b>	<b>29.8</b>	<b>45.2</b>	<b>71.2</b>	<b>46.2</b>	<b>67.0</b>
	Arunachal Pradesh	14.5	22.1	15.8	27.4	16.6	22.1	17.3	22.7	34.3	31.3	36.8
	Assam	32.1	38.1	31.7	70.3	29.3	61.6	30.8	49.3	87.9	46.0	78.3
	Manipur	40.1	40.7	26.4	27.3	29.8	30.0	29.0	58.9	59.8	64.1	64.3
	Meghalaya	17.1	17.3	18.3	24.3	29.0	31.8	36.9	34.0	40.0	46.1	48.9
	Mizoram	24.1	29.0	26.4	36.2	27.5	30.5	38.4	48.5	58.4	57.3	60.4
	Nagaland	12.4	13.6	12.8	18.1	13.2	13.3	16.8	48.1	53.3	54.7	54.7
	Tripura	21.7	21.7	21.5	21.6	26.1	23.7	25.5	33.6	33.7	40.6	38.2
<b>3</b>	<b>EASTERN REGION</b>	<b>36.7</b>	<b>36.6</b>	<b>37.6</b>	<b>41.4</b>	<b>39.6</b>	<b>42.8</b>	<b>42.1</b>	<b>48.6</b>	<b>52.4</b>	<b>51.1</b>	<b>54.3</b>
	Bihar	20.7	20.7	21.3	21.9	23.1	23.7	25.6	38.3	38.9	39.2	39.8
	Jharkhand	28.0	30.6	25.1	31.0	25.1	30.9	27.4	27.1	33.0	28.4	34.2
	Orissa	40.2	41.6	44.5	51.4	48.2	56.9	54.3	68.2	75.1	72.5	81.2
	Sikkim	14.4	14.5	16.0	22.5	17.1	19.3	23.3	29.9	36.4	29.7	31.9
	West Bengal	44.5	43.4	45.8	49.2	47.9	50.0	49.3	53.7	57.2	56.7	58.9
	Andaman & Nicobar Islands	16.3	27.5	18.5	57.2	20.3	49.7	25.0	18.5	57.2	20.3	49.7
<b>4</b>	<b>CENTRAL REGION</b>	<b>32.7</b>	<b>36.9</b>	<b>33.9</b>	<b>38.4</b>	<b>33.3</b>	<b>38.6</b>	<b>35.9</b>	<b>44.8</b>	<b>49.3</b>	<b>44.6</b>	<b>49.9</b>
	Chhatisgarh	38.5	49.9	44.0	54.2	35.1	43.8	39.8	46.6	56.8	40.1	48.7
	Madhya Pradesh	47.6	52.5	46.6	50.3	46.6	51.7	47.7	60.5	64.3	60.6	65.8
	Uttar Pradesh	28.3	31.9	29.9	34.3	30.6	36.0	33.2	41.7	46.1	42.4	47.8
	Uttaranchal	21.7	23.9	23.7	26.0	19.4	21.4	20.4	25.3	27.6	24.7	26.7
<b>5</b>	<b>WESTERN REGION</b>	<b>75.5</b>	<b>74.8</b>	<b>79.7</b>	<b>71.3</b>	<b>81.0</b>	<b>71.5</b>	<b>72.0</b>	<b>83.5</b>	<b>75.1</b>	<b>84.4</b>	<b>74.9</b>
	Goa	26.1	27.3	25.3	28.2	24.2	27.8	21.8	29.2	32.1	28.5	32.2
	Gujarat	48.5	53.6	44.1	54.7	44.8	56.0	43.3	50.9	61.5	50.7	61.9
	Maharashtra	86.4	83.5	92.3	77.5	93.7	77.4	81.4	95.3	80.5	96.3	80.1
	Dadra & Nagar Haveli	14.3	135.2	20.9	189.0	22.9	168.7	19.6	20.9	189.0	22.9	168.7
	Daman & Diu	13.3	75.3	9.9	79.4	9.2	66.1	9.7	9.9	79.4	9.2	66.1
<b>6</b>	<b>SOUTHERN REGION</b>	<b>66.6</b>	<b>66.8</b>	<b>64.6</b>	<b>68.9</b>	<b>66.3</b>	<b>71.2</b>	<b>68.1</b>	<b>72.9</b>	<b>77.1</b>	<b>74.3</b>	<b>79.2</b>
	Andhra Pradesh	64.5	64.9	61.9	67.7	62.4	69.3	66.0	74.0	79.7	73.1	80.1
	Karnataka	61.0	61.8	61.6	68.9	62.3	71.1	62.9	68.4	75.7	69.0	77.8
	Kerala	43.3	42.3	43.3	43.7	42.8	43.6	47.3	51.3	51.7	50.8	51.6
	Tamil Nadu	90.6	90.6	85.4	88.5	90.7	93.1	89.6	91.9	95.1	97.8	100.2
	Lakshadweep	10.4	11.8	7.9	9.6	4.6	5.9	7.4	7.9	9.6	4.6	5.9
	Pondicherry	33.5	35.8	32.3	39.2	32.0	39.6	33.9	32.3	39.2	32.0	39.6
	<b>ALL INDIA</b>	<b>56.7</b>	<b>56.7</b>	<b>58.4</b>	<b>58.4</b>	<b>59.2</b>	<b>59.2</b>	<b>58.7</b>	<b>65.6</b>	<b>65.6</b>	<b>66.4</b>	<b>66.4</b>

@ Banks' State-wise investment represent their holdings of State-level Securities, such as, State Government loan and shares, bonds, debentures etc. of Regional Rural Banks, Co-operative institutions, State Electricity Boards, Municipal Corporations, Municipalities and Port Trusts, State Financial Corporations, Housing Boards, State Industrial Development Corporations, Road Transport Corporations and other Government and quasi-Government bodies.

All India investment *plus* credit-deposit ratio is worked out by excluding investments in Central Government and other securities, not mentioned above.

Notes: 1. Deposits and Credit (as per place of sanction and utilisation) data for 2001, 2002 and 2003 are based on BSR-1 and 2 surveys as on 31st March.

2. The investment figures are based on BSR-5 survey as on March 31, 2002 and 2003.

3. CD-ratio for 2004 are based on BSR-7 survey as on 31st March 2004.

Appendix Table III.10: Commercial Bank Survey

(Amount in Rs. crore)

Variable	Outstanding as on March 19, 2004	Variations							
		Financial year				April-September			
		2002-03		2003-04		2003-04		2004-05	
		Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent
1	2	3	4	5	6	7	8	9	10
<b>Components</b>									
<b>C.I Aggregate Deposits of Residents (C.I.1 + C.I.2)</b>	<b>14,29,080</b>	<b>1,75,838</b> <b>(1,46,167)</b>	<b>17.4</b> <b>(14.4)</b>	<b>2,40,732</b>	<b>20.3</b>	<b>98,180</b>	<b>8.3</b>	<b>80,267</b>	<b>5.6</b>
C.I.1 Demand Deposits	2,25,022	17,241	11.3	54,733	32.1	5,415	3.2	-7,895	-3.5
C.I.2 Time Deposits of Residents (C.I.2.1 + C.I.2.2)	12,04,058	1,58,596	18.5	1,86,000	18.3	92,764	9.1	88,161	7.3
C.I.2.1 Short-term Time Deposits	5,41,826	71,368	18.5	83,700	18.3	41,744	9.1	39,673	7.3
C.I.2.1.1 Certificates of Deposits (CDs)	6,911	-1,499	-67.1	6,177	840.9	1,106	150.6	-3,780	-54.7
C.I.2.2 Long-term Time Deposits	6,62,232	87,228	18.5	1,02,300	18.3	51,020	9.1	48,489	7.3
<b>C.II Call/Term Funding from Financial Institutions</b>	<b>24,670</b>	<b>9,609</b>	<b>317.3</b>	<b>12,032</b>	<b>95.2</b>	<b>4,779</b>	<b>37.8</b>	<b>5,950</b>	<b>24.1</b>
<b>Sources</b>									
<b>S.I Domestic Credit (S.I.1 + S.I.2)</b>	<b>16,57,237</b>	<b>2,67,294</b>	<b>23.3</b>	<b>2,42,782</b>	<b>17.2</b>	<b>96,732</b>	<b>6.8</b>	<b>1,07,417</b>	<b>6.5</b>
S.I.1 Credit to the Government	6,54,758	1,12,241	27.3	1,31,341	25.1	80,866	15.4	29,663	4.5
S.I.2 Credit to the Commercial Sector (S.I.2.1 + S.I.2.2 + S.I.2.3 + S.I.2.4 + S.I.2.5)	10,02,479	1,55,053	21.1	1,11,441	12.5	15,866	1.8	77,754	7.8
S.I.2.1 Food Credit	35,961	-4,499	-8.3	-13,518	-27.3	-12,014	-24.3	2,228	6.2
S.I.2.2 Non-food Credit	8,04,824	1,43,992	26.9	1,25,088	18.4	18,277	2.7	76,237	9.5
S.I.2.3 Net Credit to Primary Dealers	1,946	3,765	1,148.9	-2,147	-52.5	4,778	116.7	299	15.4
S.I.2.4 Investments in Other Approved Securities	22,830	-2,964	-10.9	-1,299	-5.4	-420	-1.7	3,734	16.4
S.I.2.5 Other Investments (in non-SLR Securities)	1,36,918	14,759	12.4	3,317	2.5	5,245	3.9	-4,744	-3.5
<b>S.II Net Foreign Currency Assets of Commercial Banks (S.II.1 - S.II.2 - S.II.3)</b>	<b>-58,531</b>	<b>-30,501</b>	<b>80.0</b>	<b>10,101</b>	<b>-14.7</b>	<b>3,090</b>	<b>-4.5</b>	<b>-3,478</b>	<b>5.9</b>
S.II.1 Foreign Currency Assets	33,833	-22,994	-42.5	2,752	8.9	2,887	9.3	-186	-0.6
S.II.2 Non-resident Foreign Currency Repatriable Fixed Deposits	75,336	1,656	1.8	-17,170	-18.6	-3,376	-3.6	970	1.3
S.II.3 Overseas Foreign Currency Borrowings	17,028	5,851	431.0	9,820	136.2	3,173	44.0	2,322	13.6
<b>S.III Net Bank Reserves (S.III.1 + S.III.2 - S.III.3)</b>	<b>76,895</b>	<b>792</b>	<b>1.2</b>	<b>11,072</b>	<b>16.8</b>	<b>5,876</b>	<b>8.9</b>	<b>6,771</b>	<b>8.8</b>
S.III.1 Balances with the RBI	68,997	-4,068	-6.5	10,662	18.3	4,995	8.6	6,327	9.2
S.III.2 Cash in Hand	7,898	1,322	21.2	331	4.4	803	10.6	447	5.7
S.III.3 Loans and Advances from the RBI	0	-3,537	-97.8	-79	-100.0	-78.0	-98.7	3	-
<b>S.IV Capital Account</b>	<b>1,03,108</b>	<b>14,221</b>	<b>19.7</b>	<b>16,568</b>	<b>19.1</b>	<b>13,523</b>	<b>15.6</b>	<b>16,318</b>	<b>15.8</b>
<b>S.V. Other items (net) (S.I + S.II + S.III - S.IV - C.I - C.II)</b>	<b>1,18,743</b>	<b>37,917</b>	<b>44.0</b>	<b>-5,377</b>	<b>-4.3</b>	<b>-10,783</b>	<b>-8.7</b>	<b>8,176</b>	<b>6.9</b>
S.V.1 Other Demand & Time Liabilities (net of S.II.3)	1,31,056	12,072	10.9	8,458	6.9	-544	-0.4	1,297	1.0
S.V.2 Net Inter-Bank Liabilities (other than to PDs)	8,254	6,054	443.2	834	11.2	1,635	22.0	-2,782	-33.7

Notes : 1. Data are provisional.

2. Figures in parentheses exclude the impact of mergers since May 3, 2002.

3. Time deposits and broad money include India Millennium Deposits (IMDs) aggregating Rs.25,662 crore since November 17, 2000 and the impact of redemption of the Resurgent India Bonds (RIBs) of Rs. 22,693 Crore since October 1, 2003.

**Appendix Table III.11: Bank Group-wise Important Financial Indicators (Continued)**

(Amount in Rs. crore)

Year	Operating Profit (3+11)	Net Profit (4-7)	Income (5+6)	Interest Income	Other Income	Expenditure (8+9+11)	Interest Expended	Operating Expenses		Provisions & Contingencies	Spread (NII)
								Total	Of which Wage Bill		
1	2	3	4	5	6	7	8	9	10	11	12
<b>Scheduled Commercial Banks</b>											
2001-02	29,836.59 (1.94)	11,576.06 (0.75)	1,51,031.88 (9.83)	1,26,957.71 (8.26)	24,074.17 (1.57)	1,39,455.82 (9.08)	87,516.25 (5.70)	33,679.04 (2.19)	21,785.42 (1.42)	18,260.53 (1.19)	39,441.46 (2.57)
2002-03	40,681.94 (2.39)	17,077.22 (1.01)	1,72,345.02 (10.14)	1,40,742.48 (8.28)	31,602.54 (1.86)	1,55,267.80 (9.14)	93,596.27 (5.51)	38,066.81 (2.24)	23,610.14 (1.39)	23,604.72 (1.39)	47,146.21 (2.77)
2003-04	52,670.77 (2.67)	22,270.93 (1.13)	1,83,767.24 (9.30)	1,44,028.37 (7.29)	39,738.87 (2.01)	1,61,496.31 (8.18)	87,566.84 (4.43)	43,529.63 (2.20)	26,163.97 (1.32)	30,399.84 (1.54)	56,461.53 (2.86)
<b>Public Sector Banks</b>											
2001-02	21,676.54 (1.88)	8,304.85 (0.72)	1,17,252.36 (10.15)	1,00,710.96 (8.72)	16,541.40 (1.43)	1,08,947.51 (9.43)	69,153.77 (5.99)	26,422.05 (2.29)	19,045.38 (1.65)	13,371.69 (1.16)	31,557.19 (2.73)
2002-03	29,717.24 (2.31)	12,295.46 (0.96)	1,28,464.38 (9.99)	1,07,232.05 (8.34)	21,232.33 (1.65)	1,16,168.92 (9.04)	69,852.59 (5.43)	28,894.55 (2.25)	20,444.88 (1.59)	17,421.78 (1.36)	37,379.46 (2.91)
2003-04	39,474.72 (2.68)	16,546.37 (1.12)	1,37,601.81 (9.35)	1,09,496.25 (7.44)	28,105.56 (1.91)	1,21,055.44 (8.23)	65,764.53 (4.47)	32,362.56 (2.20)	22,389.92 (1.52)	22,928.35 (1.56)	43,731.72 (2.97)
<b>Nationalised Banks</b>											
2001-02	12,956.86 (1.83)	4,855.36 (0.69)	72,489.56 (10.27)	61,964.93 (8.78)	10,524.63 (1.49)	67,634.20 (9.58)	42,597.86 (6.03)	16,934.84 (2.40)	12,316.55 (1.74)	8,101.50 (1.15)	19,367.07 (2.74)
2002-03	18,486.13 (2.34)	7,783.94 (0.98)	79,597.73 (10.06)	66,368.04 (8.39)	13,229.69 (1.67)	71,813.79 (9.08)	42,645.95 (5.39)	18,465.65 (2.33)	13,062.10 (1.65)	10,702.19 (1.35)	23,722.09 (3.00)
2003-04	25,111.20 (2.72)	10,927.65 (1.18)	85,712.03 (9.29)	68,539.86 (7.43)	17,172.17 (1.86)	74,784.38 (8.11)	40,369.38 (4.38)	20,231.45 (2.19)	14,068.36 (1.53)	14,183.55 (1.54)	28,170.48 (3.05)
<b>State Bank Group</b>											
2001-02	8,719.68 (1.94)	3,449.49 (0.77)	44,762.80 (9.96)	38,746.03 (8.62)	6,016.77 (1.34)	41,313.31 (9.20)	26,555.91 (5.91)	9,487.21 (2.11)	6,728.83 (1.50)	5,270.19 (1.17)	12,190.12 (2.71)
2002-03	11,231.11 (2.27)	4,511.52 (0.91)	48,866.65 (9.88)	40,864.01 (8.26)	8,002.64 (1.62)	44,355.13 (8.97)	27,206.64 (5.50)	10,428.90 (2.11)	7,382.78 (1.49)	6,719.59 (1.36)	13,657.37 (2.76)
2003-04	14,363.52 (2.62)	5,618.72 (1.02)	51,889.78 (9.45)	40,956.39 (7.46)	10,933.39 (1.99)	46,271.06 (8.42)	25,395.15 (4.62)	12,131.11 (2.21)	8,321.56 (1.52)	8,744.80 (1.59)	15,561.24 (2.83)



**Appendix Table III.11: Bank Group-wise Important Financial Indicators (Concluded)**

(Amount in Rs. crore)

Year	Operating Profit (3+11)	Net Profit (4-7)	Income (5+6)	Interest Income	Other Income	Expenditure (8+9+11)	Interest Expended	Operating Expenses		Provisions & Contingencies	Spread (NII)
								Total	Of which Wage Bill		
1	2	3	4	5	6	7	8	9	10	11	12
<b>Old Private Sector Banks</b>											
2001-02	2,515.78 (2.70)	1,004.48 (1.08)	10,945.65 (11.74)	8,725.23 (9.36)	2,220.42 (2.38)	9,941.17 (10.66)	6,496.57 (6.97)	1,933.30 (2.07)	1,179.28 (1.26)	1,511.30 (1.62)	2,228.66 (2.39)
2002-03	2,804.43 (2.67)	1,231.74 (1.17)	11,278.83 (10.75)	8,919.79 (8.50)	2,359.04 (2.25)	10,047.09 (9.57)	6,327.22 (6.03)	2,147.18 (2.05)	1,297.85 (1.24)	1,572.69 (1.50)	2,592.57 (2.47)
2003-04	3,195.91 (2.65)	1,446.48 (1.20)	11,551.33 (9.57)	9,120.37 (7.56)	2,430.96 (2.01)	10,104.85 (8.37)	5,981.87 (4.96)	2,373.55 (1.97)	1,395.97 (1.16)	1,749.43 (1.45)	3,138.50 (2.60)
<b>New Private Sector Banks</b>											
2001-02	2,130.66 (1.22)	774.62 (0.44)	9,869.86 (5.66)	7,821.87 (4.48)	2,047.99 (1.17)	9,095.24 (5.21)	5,812.69 (3.33)	1,926.51 (1.10)	436.45 (0.25)	1,356.04 (0.78)	2,009.18 (1.15)
2002-03	4,432.13 (2.31)	1,725.98 (0.90)	20,567.23 (10.70)	15,633.01 (8.13)	4,934.22 (2.57)	18,841.25 (9.80)	12,361.45 (6.43)	3,773.65 (1.96)	828.76 (0.43)	2,706.15 (1.41)	3,271.56 (1.70)
2003-04	5,012.74 (2.03)	2,035.00 (0.83)	21,602.01 (8.76)	16,421.42 (6.66)	5,180.59 (2.10)	19,567.01 (7.94)	11,548.19 (4.68)	5,041.08 (2.04)	1,178.41 (0.48)	2,977.74 (1.21)	4,873.23 (1.98)
<b>Foreign Banks</b>											
2001-02	3,513.61 (3.10)	1,492.11 (1.32)	12,964.01 (11.44)	9,699.65 (8.56)	3,264.36 (2.88)	11,471.90 (10.12)	6,053.22 (5.34)	3,397.18 (3.00)	1,124.31 (0.99)	2,021.50 (1.78)	3,646.43 (3.22)
2002-03	3,728.14 (3.20)	1,824.04 (1.56)	12,034.58 (10.32)	8,957.63 (7.68)	3,076.95 (2.64)	10,210.54 (8.75)	5,055.01 (4.33)	3,251.43 (2.79)	1,038.65 (0.89)	1,904.10 (1.63)	3,902.62 (3.35)
2003-04	4,987.40 (3.66)	2,243.08 (1.65)	13,012.09 (9.55)	8,990.33 (6.60)	4,021.76 (2.95)	10,769.01 (7.90)	4,272.25 (3.13)	3,752.44 (2.75)	1,199.67 (0.88)	2,744.32 (2.01)	4,718.08 (3.46)

- Notes: 1. The number of Scheduled Commercial Banks in 2001-02, 2002-03 and 2003-04 were 97, 93 and 90 respectively.  
2. The number of Foreign Banks in 2001-02, 2002-03 and 2003-04 were 40, 36 and 33 respectively.  
3. The number of Old Private Sector Banks in 2001-02, 2002-03 and 2003-04 were 22, 21 and 20 respectively.  
4. The number of New Private Sector Banks in 2001-02, 2002-03 and 2003-04 were 8, 9 and 10 respectively.  
5. Figures in brackets are percentages to Total Assets.  
6. NII - Net Interest Income.  
7. Scheduled Commercial Banks data for 2002-03 are as reported in the balance sheets for 2003-04 and hence may not tally with those reported in the Report on Trend and Progress of Banking in India, 2002-03, to the extent the figures for 2002-03 have been revised by some banks.

Source : Balance sheets of respective banks.

**Appendix Table III.12(A): Financial Performance of Scheduled Commercial Banks**

(Amount in Rs. crore)

Item	2002-03	2003-04	Variation of Col. (3) over Col. (2)	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income (i+ii)</b>	<b>1,72,345.02</b>	<b>1,83,767.24</b>	<b>11,422.22</b>	<b>6.63</b>
	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Income	1,40,742.48	1,44,028.37	3,285.89	2.33
	(81.66)	(78.38)		
<i>of which:</i> Interest on Advances	68,570.10	70,050.92	1,480.82	2.16
Income on Investments	62,411.17	65,797.84	3,386.67	5.43
ii) Other Income*	31,602.54	39,738.87	8,136.33	25.75
	(18.34)	(21.62)		
<i>of which:</i> Commission & Brokerage	10,594.54	11,825.01	1,230.47	11.61
<b>B. Expenditure (i+ii+iii)</b>	<b>1,55,267.80</b>	<b>1,61,496.31</b>	<b>6,228.51</b>	<b>4.01</b>
	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Expended	93,596.27	87,566.84	-6,029.43	-6.44
	(60.28)	(54.22)		
<i>of which:</i> Interest on Deposits	82,642.58	77,605.39	-5,037.19	-6.10
ii) Provisions and Contingencies	23,604.72	30,399.84	6,795.12	28.79
	(15.20)	(18.82)		
<i>of which:</i> Provision for NPAs	12,725.12	17,366.17	4,641.05	36.47
iii) Operating Expenses	38,066.81	43,529.63	5,462.82	14.35
	(24.52)	(26.95)		
<i>of which:</i> Wage Bill	23,610.14	26,163.97	2,553.83	10.82
<b>C. Profit</b>				
<b>i) Operating Profit</b>	<b>40,681.94</b>	<b>52,670.77</b>	<b>11,988.83</b>	<b>29.47</b>
<b>ii) Net Profit @</b>	<b>17,077.22</b>	<b>22,270.93</b>	<b>5,193.71</b>	<b>30.41</b>
<b>D. Spread (Net Interest Income)</b>	<b>47,146.21</b>	<b>56,461.53</b>	<b>9,315.32</b>	<b>19.76</b>
<i>(Interest Income - Interest Expended)</i>				
<b>E. Total Assets</b>	<b>16,99,197.46</b>	<b>19,75,019.58</b>	<b>2,75,822.12</b>	<b>16.23</b>

\* for 2002-03 includes, profit on sale of shares of ICICI Bank Ltd. held by erstwhile ICICI Limited.

@ Before Extra Ordinary Item of Standard Chartered Bank of Rs.6.5 crore for the year 2002-03.

Note : Figures in brackets are percentage shares to the respective total.

Appendix Table III.12(B): Financial Performance of Public Sector Banks

(Amount in Rs. crore)

Item	2002-03	2003-04	Variation of Col. (3) over Col. (2)	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income (i+ii)</b>	<b>1,28,464.38</b> <b>(100.00)</b>	<b>1,37,601.81</b> <b>(100.00)</b>	<b>9,137.43</b>	<b>7.11</b>
i) Interest Income	1,07,232.05 (83.47)	1,09,496.25 (79.57)	2,264.20	2.11
<i>of which:</i> Interest on Advances	49,132.22	49,934.15	801.93	1.63
Income on Investments	50,062.58	53,171.52	3,108.94	6.21
ii) Other Income	21,232.33 (16.53)	28,105.56 (20.43)	6,873.23	32.37
<i>of which:</i> Commission & Brokerage	7,279.22	7,809.58	530.36	7.29
<b>B. Expenditure (i+ii+iii)</b>	<b>1,16,168.92</b> <b>(100.00)</b>	<b>1,21,055.44</b> <b>(100.00)</b>	<b>4,886.52</b>	<b>4.21</b>
i) Interest Expended	69,852.59 (60.13)	65,764.53 (54.33)	-4,088.06	-5.85
<i>of which:</i> Interest on Deposits	66,621.00	62,213.56	-4,407.44	-6.62
ii) Provisions and Contingencies	17,421.78 (15.00)	22,928.35 (18.94)	5,506.57	31.61
<i>of which:</i> Provision for NPAs	9,349.37	14,188.89	4,839.52	51.76
iii) Operating Expenses	28,894.55 (24.87)	32,362.56 (26.73)	3,468.01	12.00
<i>of which:</i> Wage Bill	20,444.88	22,389.92	1,945.04	9.51
<b>C. Profit</b>				
<b>i) Operating Profit</b>	<b>29,717.24</b>	<b>39,474.72</b>	<b>9,757.48</b>	<b>32.83</b>
<b>ii) Net Profit</b>	<b>12,295.46</b>	<b>16,546.37</b>	<b>4,250.91</b>	<b>34.57</b>
<b>D. Spread (Net Interest Income)</b> <i>(Interest Income - Interest Expended)</i>	<b>37,379.46</b>	<b>43,731.72</b>	<b>6,352.26</b>	<b>16.99</b>
<b>E. Total Assets</b>	<b>12,85,410.61</b>	<b>14,71,427.67</b>	<b>1,86,017.06</b>	<b>14.47</b>

Note: Figures in brackets are percentage shares to the respective total.

Appendix Table III.12 (C): Financial Performance of Nationalised Banks

(Amount in Rs. crore)

Item	2002-03	2003-04	Variation of Col. (3) over Col. (2)	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income (i+ii)</b>	<b>79,597.73</b>	<b>85,712.03</b>	<b>6,114.30</b>	<b>7.68</b>
	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Income	66,368.04	68,539.86	2,171.82	3.27
	(83.38)	(79.97)		
<i>of which:</i> Interest on Advances	33,134.49	33,684.10	549.61	1.66
Income on Investments	30,148.18	32,268.55	2,120.37	7.03
ia) Interest on Recapitalisation Bonds	1,855.72	1,855.72		
ii) Other Income	13,229.69	17,172.17	3,942.48	29.80
	(16.62)	(20.03)		
<i>of which:</i> Commission & Brokerage	3,336.17	3,604.78	268.61	8.05
<b>B. Expenditure (i+ii+iii)</b>	<b>71,813.79</b>	<b>74,784.38</b>	<b>2,970.59</b>	<b>4.14</b>
	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Expended	42,645.95	40,369.38	-2,276.57	-5.34
	(59.38)	(53.98)		
<i>of which:</i> Interest on Deposits	40,556.74	38,185.77	-2,370.97	-5.85
ii) Provisions and Contingencies	10,702.19	14,183.55	3,481.36	32.53
	(14.90)	(18.97)		
<i>of which:</i> Provision for NPAs	5,762.92	8,988.97	3,226.05	55.98
iii) Operating Expenses	18,465.65	20,231.45	1,765.80	9.56
	(25.71)	(27.05)		
<i>of which:</i> Wage Bill	13,062.10	14,068.36	1,006.26	7.70
<b>C. Profit</b>				
i) <b>Operating Profit</b>	<b>18,486.13</b>	<b>25,111.20</b>	<b>6,625.07</b>	<b>35.84</b>
ia) Operating Profit ( <i>exclusive of income from recapitalisation bonds</i> )	16,630.41	23,255.48	6,625.07	39.84
ii) <b>Net Profit</b>	<b>7,783.94</b>	<b>10,927.65</b>	<b>3,143.71</b>	<b>40.39</b>
iaa) Net Profit ( <i>exclusive of income from recapitalisation bonds</i> )	5,928.22	9,071.93	3,143.71	53.03
<b>D. Spread (Net Interest Income)</b>	<b>23,722.09</b>	<b>28,170.48</b>	<b>4,448.39</b>	<b>18.75</b>
( <i>Interest Income - Interest Expended</i> )				
<b>E. Total Assets</b>	<b>7,90,939.05</b>	<b>9,22,170.57</b>	<b>1,31,231.52</b>	<b>16.59</b>

Note: Figures in brackets are percentage shares to the respective total.

Appendix Table III.12(D): Financial Performance of State Bank Group

(Amount in Rs. crore)

Item	2002-03	2003-04	Variation of Col. (3) over Col. (2)	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income (i+ii)</b>	<b>48,866.65</b>	<b>51,889.78</b>	<b>3,023.13</b>	<b>6.19</b>
	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Income	40,864.01	40,956.39	92.38	0.23
	(83.62)	(78.93)		
<i>of which:</i> Interest on Advances	15,997.73	16,250.05	252.32	1.58
Income on Investments	19,914.40	20,902.97	988.57	4.96
ii) Other Income	8,002.64	10,933.39	2,930.75	36.62
	(16.38)	(21.07)		
<i>of which:</i> Commission & Brokerage	3,943.05	4,204.80	261.75	6.64
<b>B. Expenditure (i+ii+iii)</b>	<b>44,355.13</b>	<b>46,271.06</b>	<b>1,915.93</b>	<b>4.32</b>
	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Expended	27,206.64	25,395.15	-1,811.49	-6.66
	(61.34)	(54.88)		
<i>of which:</i> Interest on Deposits	26,064.26	24,027.79	-2,036.47	-7.81
ii) Provisions and Contingencies	6,719.59	8,744.80	2,025.21	30.14
	(15.15)	(18.90)		
<i>of which:</i> Provision for NPAs	3,586.45	5,199.92	1,613.47	44.99
iii) Operating Expenses	10,428.90	12,131.11	1,702.21	16.32
	(23.51)	(26.22)		
<i>of which:</i> Wage Bill	7,382.78	8,321.56	938.78	12.72
<b>C. Profit</b>				
<b>i) Operating Profit</b>	<b>11,231.11</b>	<b>14,363.52</b>	<b>3,132.41</b>	<b>27.89</b>
<b>ii) Net Profit</b>	<b>4,511.52</b>	<b>5,618.72</b>	<b>1,107.20</b>	<b>24.54</b>
<b>D. Spread (Net Interest Income)</b>	<b>13,657.37</b>	<b>15,561.24</b>	<b>1,903.87</b>	<b>13.94</b>
<i>(Interest Income - Interest Expended)</i>				
<b>E. Total Assets</b>	<b>4,94,471.56</b>	<b>5,49,257.10</b>	<b>54,785.54</b>	<b>11.08</b>

Note: Figures in brackets are percentage shares to the respective total.

**Appendix Table III.12(E): Financial Performance of Old Private Sector Banks**

(Amount in Rs. crore)

Item	2002-03	2003-04	Variation of Col. (3) over Col. (2)	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income (i+ii)</b>	<b>11,278.83</b>	<b>11,551.33</b>	<b>272.50</b>	<b>2.42</b>
	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Income	8,919.79	9,120.37	200.58	2.25
	(79.08)	(78.96)		
<i>of which:</i> Interest on Advances	4,802.66	4,890.85	88.19	1.84
Income on Investments	3,692.65	3,830.53	137.88	3.73
ii) Other Income	2,359.04	2,430.96	71.92	3.05
	(20.92)	(21.04)		
<i>of which:</i> Commission & Brokerage	511.09	518.22	7.13	1.40
<b>B. Expenditure (i+ii+iii)</b>	<b>10,047.09</b>	<b>10,104.85</b>	<b>57.76</b>	<b>0.57</b>
	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Expended	6,327.22	5,981.87	-345.35	-5.46
	(62.98)	(59.20)		
<i>of which:</i> Interest on Deposits	6,076.75	5,668.46	-408.29	-6.72
ii) Provisions and Contingencies	1,572.69	1,749.43	176.74	11.24
	(15.65)	(17.31)		
<i>of which:</i> Provision for NPAs	768.55	821.66	53.11	6.91
iii) Operating Expenses	2,147.18	2,373.55	226.37	10.54
	(21.37)	(23.49)		
<i>of which:</i> Wage Bill	1,297.85	1,395.97	98.12	7.56
<b>C. Profit</b>				
<b>i) Operating Profit</b>	<b>2,804.43</b>	<b>3,195.91</b>	<b>391.48</b>	<b>13.96</b>
<b>ii) Net Profit</b>	<b>1,231.74</b>	<b>1,446.48</b>	<b>214.74</b>	<b>17.43</b>
<b>D. Spread (Net Interest Income)</b>	<b>2,592.57</b>	<b>3,138.50</b>	<b>545.93</b>	<b>21.06</b>
<i>(Interest Income - Interest Expended)</i>				
<b>E. Total Assets</b>	<b>1,04,956.26</b>	<b>1,20,700.43</b>	<b>15,744.17</b>	<b>15.00</b>

Note: Figures in brackets are percentage shares to the respective total.

**Appendix Table III.12(F): Financial Performance of New Private Sector Banks**

(Amount in Rs. crore)

Item	2002-03	2003-04	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income (i+ii)</b>	<b>20,567.23</b>	<b>21,602.01</b>	<b>1,034.78</b>	<b>5.03</b>
	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Income	15,633.01	16,421.42	788.41	5.04
	(76.01)	(76.02)		
<i>of which:</i> Interest on Advances	9,244.19	10,180.65	936.46	10.13
Income on Investments	5,520.13	5,391.69	-128.44	-2.33
ii) Other Income *	4,934.22	5,180.59	246.37	4.99
	(23.99)	(23.98)		
<i>of which:</i> Commission & Brokerage	1,372.50	1,865.00	492.50	35.88
<b>B. Expenditure (i+ii+iii)</b>	<b>18,841.25</b>	<b>19,567.01</b>	<b>725.76</b>	<b>3.85</b>
	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Expended	12,361.45	11,548.19	-813.26	-6.58
	(65.61)	(59.02)		
<i>of which:</i> Interest on Deposits	6,394.35	6,827.92	433.57	6.78
ii) Provisions and Contingencies	2,706.15	2,977.74	271.59	10.04
	(14.36)	(15.22)		
<i>of which:</i> Provision for NPAs	1,908.58	1,457.80	-450.78	-23.62
iii) Operating Expenses	3,773.65	5,041.08	1,267.43	33.59
	(20.03)	(25.76)		
<i>of which:</i> Wage Bill	828.76	1,178.41	349.65	42.19
<b>C. Profit</b>				
<b>i) Operating Profit</b>	<b>4,432.13</b>	<b>5,012.74</b>	<b>580.61</b>	<b>13.10</b>
<b>ii) Net Profit</b>	<b>1,725.98</b>	<b>2,035.00</b>	<b>309.02</b>	<b>17.90</b>
<b>D. Spread (Net Interest Income)</b>	<b>3,271.56</b>	<b>4,873.23</b>	<b>1,601.67</b>	<b>48.96</b>
<i>(Interest Income - Interest Expended)</i>				
<b>E. Total Assets</b>	<b>1,92,169.81</b>	<b>2,46,575.75</b>	<b>54,405.95</b>	<b>28.31</b>

\* for 2002-03 includes, profit on sale of shares of ICICI Bank Ltd. held by erstwhile ICICI Limited.

Note : Figures in brackets are percentage shares to the respective total.

Appendix Table III.12(G): Financial Performance of Foreign Banks

(Amount in Rs. crore)

Item	2002-03	2003-04	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income (i+ii)</b>	<b>12,034.58</b>	<b>13,012.09</b>	<b>977.51</b>	<b>8.12</b>
	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Income	8,957.63	8,990.33	32.70	0.37
	(74.43)	(69.09)		
<i>of which:</i> Interest on Advances	5,391.03	5,045.27	-345.76	-6.41
Income on Investments	3,135.81	3,404.10	268.29	8.56
ii) Other Income	3,076.95	4,021.76	944.81	30.71
	(25.57)	(30.91)		
<i>of which:</i> Commission & Brokerage	1,431.73	1,632.21	200.48	14.00
<b>B. Expenditure (i+ii+iii)</b>	<b>10,210.54</b>	<b>10,769.01</b>	<b>558.47</b>	<b>5.47</b>
	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Expended	5,055.01	4,272.25	-782.76	-15.48
	(49.51)	(39.68)		
<i>of which:</i> Interest on Deposits	3,550.48	2,895.45	-655.03	-18.45
ii) Provisions and Contingencies	1,904.10	2,744.32	840.22	44.13
	(18.65)	(25.48)		
<i>of which:</i> Provision for NPAs	698.62	897.82	199.20	28.51
iii) Operating Expenses	3,251.43	3,752.44	501.01	15.41
	(31.84)	(34.84)		
<i>of which :</i> Wage Bill	1,038.65	1,199.67	161.02	15.50
<b>C. Profit</b>				
<b>i) Operating Profit</b>	<b>3,728.14</b>	<b>4,987.40</b>	<b>1,259.26</b>	<b>33.78</b>
<b>ii) Net Profit *</b>	<b>1,824.04</b>	<b>2,243.08</b>	<b>419.04</b>	<b>22.97</b>
<b>D. Spread (Net Interest Income)</b>	<b>3,902.62</b>	<b>4,718.08</b>	<b>815.46</b>	<b>20.90</b>
<i>(Interest Income - Interest Expended)</i>				
<b>E. Total Assets</b>	<b>1,16,660.78</b>	<b>1,36,315.72</b>	<b>19,654.94</b>	<b>16.85</b>

\* Before Extra Ordinary Item of Standard Chartered Bank of Rs.6.5 crore for the year 2002-03.

Note: Figures in brackets are percentage shares to the respective total.



Appendix Table III.13: Break-up of Income of Public Sector Banks

(Amount in Rs. crore)

Sr. No.	Name of the Bank	Trading Income		Forex Income		Operating Profit	
		2002-03	2003-04	2002-03	2003-04	2002-03	2003-04
1	2	3	4	5	6	7	8
1	Allahabad Bank	336.95	504.71	26.29	43.11	515.83	876.25
2	Andhra Bank	394.93	406.31	18.51	20.06	754.83	930.17
3	Bank of Baroda	631.52	1,017.53	138.27	169.56	1,716.62	2,485.30
4	Bank of India	857.54	946.08	142.39	212.73	2,030.00	2,241.87
5	Bank of Maharashtra	215.94	307.38	23.93	20.34	520.58	676.49
6	Canara Bank	640.09	1,206.67	132.97	151.75	1,997.37	2,858.71
7	Central Bank of India	242.06	618.05	33.70	22.91	923.85	1,528.93
8	Corporation Bank	266.27	223.84	39.60	26.97	852.52	907.05
9	Dena Bank	240.06	441.31	18.83	24.19	493.82	710.59
10	Indian Bank	272.80	465.47	55.00	58.32	590.25	802.46
11	Indian Overseas Bank	244.32	481.23	55.40	55.97	794.14	1,325.20
12	Oriental Bank of Commerce	372.13	504.22	47.04	59.05	1,163.06	1,533.03
13	Punjab & Sind Bank	189.90	144.22	28.12	21.52	280.84	149.61
14	Punjab National Bank	672.28	1,236.37	95.08	106.02	2,317.30	3,120.86
15	Syndicate Bank	277.58	500.87	31.47	35.56	618.78	1,054.25
16	UCO Bank	354.61	351.30	22.79	14.23	624.04	948.41
17	Union Bank of India	475.14	435.37	99.73	118.48	1,303.92	1,483.08
18	United Bank of India	305.96	347.63	3.95	5.73	556.02	613.30
19	Vijaya Bank	225.09	343.64	21.67	25.31	432.36	865.64
	<b>Nationalised Banks</b>	<b>7,215.17</b>	<b>10,482.20</b>	<b>1,034.74</b>	<b>1,191.81</b>	<b>18,486.13</b>	<b>25,111.20</b>
20	State Bank of India	1,694.59	3,073.45	463.57	503.04	7,775.40	9,553.46
21	State Bank of Bikaner & Jaipur	106.65	227.34	23.70	25.08	440.84	681.36
22	State Bank of Hyderabad	206.99	411.51	41.17	45.12	757.95	1,014.21
23	State Bank of Indore	182.75	226.22	20.49	11.55	421.00	532.23
24	State Bank of Mysore	99.27	155.03	22.68	18.18	352.75	424.92
25	State Bank of Patiala	142.85	365.67	27.99	36.18	739.54	1,003.75
26	State Bank of Saurashtra	111.78	200.09	12.10	15.15	288.63	452.76
27	State Bank of Travancore	130.22	268.68	25.94	37.42	455.00	700.83
	<b>State Bank Group</b>	<b>2,675.10</b>	<b>4,927.99</b>	<b>637.64</b>	<b>691.72</b>	<b>11,231.11</b>	<b>14,363.52</b>
	<b>Public Sector Banks</b>	<b>9,890.27</b>	<b>15,410.19</b>	<b>1,672.38</b>	<b>1,883.53</b>	<b>29,717.24</b>	<b>39,474.72</b>

Trading Income - Net Profit on Sale of Investment.

Forex Income - Net Profit on Exchange Transaction.

Source: Balance sheets of respective banks.

**Appendix Table III.14: Off-Balance Sheet Exposure of Scheduled Commercial Banks**  
(As at end-March)

(Amount in Rs. crore)

Item	State Bank Group			Nationalised Banks			Public Sector Banks		
	2003	2004	Variation	2003	2004	Variation	2003	2004	Variation
1	2	3	4	5	6	7	8	9	10
1. Forward exchange contract	79,193.34 (16.02)	93,167.56 (16.96)	17.65	1,84,993.26 (23.39)	2,20,017.43 (23.86)	18.93	2,64,186.60 (20.55)	3,13,184.99 (21.28)	18.55
2. Guarantees given	17,977.70 (3.64)	19,619.33 (3.57)	9.13	35,578.04 (4.5)	43,225.99 (4.69)	21.50	53,555.74 (4.17)	62,845.32 (4.27)	17.35
3. Acceptances, endorsements, etc.	44,791.49 (9.06)	43,976.88 (8.01)	-1.82	44,057.06 (5.57)	66,389.75 (7.2)	50.69	88,848.55 (6.91)	1,10,366.63 (7.5)	24.22
<b>Total Contingent Liabilities</b>	<b>1,41,962.53 (28.71)</b>	<b>1,56,763.77 (28.54)</b>	<b>10.43</b>	<b>2,64,628.36 (33.46)</b>	<b>3,29,633.17 (35.75)</b>	<b>24.56</b>	<b>4,06,590.89 (31.63)</b>	<b>4,86,396.94 (33.06)</b>	<b>19.63</b>

Item	New Private Sector Banks			Old Private Sector Banks			Foreign Banks			Scheduled Commercial Banks		
	2003	2004	Variation	2003	2004	Variation	2003	2004	Variation	2003	2004	Variation
1	11	12	13	14	15	16	17	18	19	20	21	22
1. Forward exchange contract	72,662.83 (37.81)	1,53,266.21 (62.16)	110.93	21,656.62 (20.63)	23,885.38 (19.79)	10.29	4,33,973.73 (372.00)	6,65,410.76 (488.14)	53.33	7,92,479.78 (46.64)	11,55,747.34 (58.52)	45.84
2. Guarantees given	15,638.70 (8.14)	17,397.12 (7.06)	11.24	3,798.94 (3.62)	4,031.26 (3.34)	6.12	17,347.79 (14.87)	17,574.63 (12.89)	1.31	90,341.17 (5.32)	1,01,848.33 (5.16)	12.74
3. Acceptances, endorsements, etc.	77,658.22 (40.41)	1,82,957.13 (74.2)	135.59	4,605.08 (4.39)	4,959.12 (4.11)	7.69	1,11,645.70 (95.7)	2,07,404.09 (152.15)	85.77	2,82,757.55 (16.64)	5,05,686.97 (25.6)	78.84
<b>Total Contingent Liabilities</b>	<b>1,65,959.75 (86.36)</b>	<b>3,53,620.46 (143.41)</b>	<b>113.08</b>	<b>30,060.64 (28.64)</b>	<b>32,875.76 (27.24)</b>	<b>9.36</b>	<b>5,62,967.22 (482.57)</b>	<b>8,90,389.48 (653.18)</b>	<b>58.16</b>	<b>11,65,578.50 (68.6)</b>	<b>17,63,282.64 (89.28)</b>	<b>51.28</b>

Notes : 1. Figures in brackets are percentages to total liabilities of the concerned bank-group.

2. The variations indicate the percentage variation in 2003-04 over 2002-03.

Source : Balance sheets of respective banks.

**Appendix Table III.15(A): Select Financial Parameters of Public Sector Banks**  
(As at end-March 2004)

(Per cent)

Sr. No.	Name of the Bank	CRAR			Net NPAs/ Net Advances	Interest Income/ Working Fund	Non-Interest Income/ Working Fund	Operating Profit/ Working Fund	Return on Assets	Business per employee	Profit per employee
		Tier I	Tier II	Total							
		(Amount in Rs. lakh)									
1	2	3	4	5	6	7	8	9	10	11	12
	<b>Nationalised Banks</b>										
1	Allahabad Bank	6.26	6.26	12.52	2.37	8.33	2.34	2.73	1.34	215.00	2.46
2	Andhra Bank	8.17	5.54	13.71	0.93	8.83	2.69	3.69	1.72	277.35	3.54
3	Bank of Baroda	8.47	5.44	13.91	2.99	7.43	2.08	3.00	1.20	252.51	2.43
4	Bank of India	7.47	5.54	13.01	4.50	7.19	2.22	2.78	1.25	266.72	2.35
5	Bank of Maharashtra	7.03	4.85	11.88	2.46	8.07	1.70	2.48	0.95	268.65	2.16
6	Canara Bank	7.81	4.85	12.66	2.89	7.92	2.34	3.23	1.34	297.58	2.97
7	Central Bank of India	6.23	6.20	12.43	5.57	8.94	1.70	2.70	0.98	181.51	1.58
8	Corporation Bank	16.52	3.60	20.12	1.80	8.58	2.01	3.53	1.96	365.56	4.98
9	Dena Bank	5.19	4.29	9.48	9.40	8.33	2.97	3.41	1.11	274.00	2.23
10	Indian Bank	7.66	5.16	12.82	2.71	7.93	2.22	2.39	1.21	189.00	1.85
11	Indian Overseas Bank	6.74	5.75	12.49	2.85	8.31	1.64	2.93	1.08	232.51	2.10
12	Oriental Bank of Commerce	9.87	4.60	14.47	0.00	8.90	1.90	4.10	1.70	416.00	5.10
13	Punjab & Sind Bank	6.38	4.68	11.06	9.62	8.29	1.66	0.97	0.06	205.08	0.09
14	Punjab National Bank	7.01	6.09	13.10	0.98	8.12	1.95	3.26	1.08	228.22	1.88
15	Syndicate Bank	6.75	4.74	11.49	2.58	7.35	1.85	2.51	1.67	240.31	1.62
16	UCO Bank	6.08	5.80	11.88	3.65	8.05	1.63	2.47	1.13	249.00	1.79
17	Union Bank of India	6.47	5.85	12.32	2.87	8.42	1.55	2.77	1.22	286.48	2.78
18	United Bank of India	15.04	2.00	17.04	3.75	8.41	2.05	2.49	1.25	169.00	1.76
19	Vijaya Bank	8.37	5.74	14.11	0.91	8.88	2.40	3.96	1.91	249.39	3.73
	<b>State Bank Group</b>										
20	State Bank of India	8.34	5.19	13.53	3.48	7.99	1.99	2.50	0.94	210.56	1.77
21	State Bank of Bikaner & Jaipur	9.03	3.90	12.93	1.24	8.54	2.67	3.70	1.49	169.82	2.44
22	State Bank of Hyderabad	8.42	5.87	14.29	0.65	7.77	2.48	3.56	1.25	265.86	2.87
23	State Bank of Indore	8.31	4.08	12.39	0.00	8.53	2.94	4.34	1.73	230.77	3.45
24	State Bank of Mysore	7.18	4.35	11.53	2.96	7.94	2.56	3.19	1.28	162.81	1.82
25	State Bank of Patiala	9.87	3.69	13.56	0.00	8.01	2.67	4.26	1.60	305.24	3.69
26	State Bank of Saurashtra	10.99	3.54	14.53	0.00	8.98	2.94	4.16	1.38	193.16	2.40
27	State Bank of Travancore	6.23	5.13	11.36	1.39	8.17	2.21	3.29	1.02	271.78	2.16

Note : Figures reported in this Table may not exactly tally with the data reported in Appendix Tables III.15 (B) to III.15 (I) due to conceptual differences.

Source : Balance sheets of respective banks.

**Appendix Table III.15(B): Gross Profit/Loss as Percentage of Total Assets - Public Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	Allahabad Bank	1.34	1.28	1.21	1.65	1.84	2.52
2	Andhra Bank	1.35	1.83	1.22	2.03	3.06	3.44
3	Bank of Baroda	1.81	1.79	1.64	1.85	2.25	2.92
4	Bank of India	1.31	1.23	1.30	2.02	2.66	2.64
5	Bank of Maharashtra	1.11	1.52	1.26	1.93	2.09	2.10
6	Canara Bank	1.99	1.70	1.70	2.30	2.43	2.87
7	Central Bank of India	0.85	1.02	1.00	1.34	1.62	2.41
8	Corporation Bank	2.05	2.54	2.70	2.64	3.24	3.11
9	Dena Bank	1.46	1.36	0.43	1.78	2.45	3.21
10	Indian Bank	-0.76	0.10	0.23	1.01	1.67	2.05
11	Indian Overseas Bank	0.58	0.68	1.01	1.74	1.93	2.80
12	Oriental Bank of Commerce	2.06	2.06	1.97	2.84	3.42	3.74
13	Punjab & Sind Bank	0.86	0.83	0.77	1.19	1.94	1.00
14	Punjab National Bank	1.77	1.52	1.49	2.02	2.69	3.05
15	Syndicate Bank	0.77	1.03	1.05	1.12	1.80	2.23
16	UCO Bank	0.18	0.75	0.78	1.52	1.79	2.17
17	Union Bank of India	0.99	1.12	1.31	1.96	2.55	2.54
18	United Bank of India	0.27	0.43	0.64	1.04	2.29	2.37
19	Vijaya Bank	1.05	0.98	1.25	1.56	2.27	3.60
	<b>Nationalised Banks</b>	<b>1.22</b>	<b>1.30</b>	<b>1.29</b>	<b>1.83</b>	<b>2.34</b>	<b>2.72</b>
20	State Bank of India	1.55	1.61	1.26	1.74	2.07	2.34
21	State Bank of Bikaner & Jaipur	1.58	1.91	1.93	2.52	2.45	3.36
22	State Bank of Hyderabad	2.07	2.65	2.43	2.71	2.90	3.31
23	State Bank of Indore	2.31	2.06	2.10	3.48	3.70	4.08
24	State Bank of Mysore	1.75	1.96	1.47	2.27	3.11	3.09
25	State Bank of Patiala	2.34	2.83	2.79	3.25	3.47	3.73
26	State Bank of Saurashtra	1.92	2.15	1.36	2.36	2.52	3.53
27	State Bank of Travancore	1.39	1.47	1.59	1.95	2.39	2.92
	<b>State Bank Group</b>	<b>1.63</b>	<b>1.74</b>	<b>1.42</b>	<b>1.94</b>	<b>2.27</b>	<b>2.62</b>
	<b>Public Sector Banks</b>	<b>1.37</b>	<b>1.46</b>	<b>1.34</b>	<b>1.88</b>	<b>2.31</b>	<b>2.68</b>

**Appendix Table III.15(C): Net Profit/Loss as Percentage of Total Assets - Public Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	Allahabad Bank	0.77	0.35	0.18	0.32	0.59	1.34
2	Andhra Bank	0.78	0.76	0.59	0.97	1.63	1.72
3	Bank of Baroda	0.81	0.86	0.43	0.77	1.01	1.14
4	Bank of India	0.37	0.31	0.42	0.73	1.12	1.19
5	Bank of Maharashtra	0.43	0.59	0.24	0.68	0.89	0.95
6	Canara Bank	0.47	0.43	0.43	1.03	1.24	1.34
7	Central Bank of India	0.41	0.36	0.10	0.31	0.54	0.98
8	Corporation Bank	1.29	1.39	1.33	1.31	1.58	1.73
9	Dena Bank	0.74	0.37	-1.49	0.06	0.57	1.04
10	Indian Bank	-3.64	-1.81	-1.03	0.11	0.53	1.04
11	Indian Overseas Bank	0.23	0.15	0.38	0.65	1.01	1.08
12	Oriental Bank of Commerce	1.23	1.14	0.75	0.99	1.34	1.67
13	Punjab & Sind Bank	0.53	0.52	0.10	0.17	0.03	0.06
14	Punjab National Bank	0.80	0.75	0.73	0.77	0.98	1.08
15	Syndicate Bank	0.65	0.79	0.83	0.79	1.00	0.92
16	UCO Bank	-0.33	0.16	0.12	0.52	0.59	0.99
17	Union Bank of India	0.51	0.29	0.40	0.71	1.08	1.22
18	United Bank of India	0.09	0.16	0.09	0.52	1.26	1.22
19	Vijaya Bank	0.27	0.41	0.50	0.81	1.03	1.71
	<b>Nationalised Banks</b>	<b>0.37</b>	<b>0.44</b>	<b>0.33</b>	<b>0.69</b>	<b>0.98</b>	<b>1.18</b>
20	State Bank of India	0.46	0.78	0.51	0.70	0.83	0.90
21	State Bank of Bikaner & Jaipur	0.90	0.97	0.76	1.06	1.13	1.49
22	State Bank of Hyderabad	0.85	0.82	0.82	1.02	1.15	1.24
23	State Bank of Indore	0.63	0.72	0.78	1.27	1.76	1.73
24	State Bank of Mysore	0.49	0.58	0.27	0.64	1.02	1.28
25	State Bank of Patiala	0.93	1.06	1.12	1.34	1.51	1.60
26	State Bank of Saurashtra	0.40	1.18	0.16	0.88	0.81	1.38
27	State Bank of Travancore	0.40	0.53	0.67	0.73	0.90	1.02
	<b>State Bank Group</b>	<b>0.51</b>	<b>0.80</b>	<b>0.55</b>	<b>0.77</b>	<b>0.91</b>	<b>1.02</b>
	<b>Public Sector Banks</b>	<b>0.42</b>	<b>0.57</b>	<b>0.42</b>	<b>0.72</b>	<b>0.96</b>	<b>1.12</b>

**Appendix Table III.15(D): Operating and Net Profit before and after Adjustment of  
Interest of Recapitalisation Bonds - Nationalised Banks**

(Rs. crore)

Sr. No.	Name of the Bank	Operating Profit		Net Profit		After adjustment *			
						Operating Profit		Net Profit	
		2002-03	2003-04	2002-03	2003-04	2002-03	2003-04	2002-03	2003-04
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	515.83	876.25	165.99	463.38	441.93	802.35	92.09	389.48
2	Andhra Bank	754.83	930.17	402.99	463.50	702.80	878.14	350.96	411.47
3	Bank of Baroda	1,716.62	2,485.30	772.78	967.00	1,702.09	2,470.77	758.25	952.47
4	Bank of India	2,030.00	2,241.87	851.00	1,008.32	1,870.80	2,082.67	691.80	849.12
5	Bank of Maharashtra	520.58	676.49	222.02	304.55	450.05	605.96	151.49	234.02
6	Canara Bank	1,997.37	2,858.71	1,018.89	1,338.00	1,919.95	2,781.29	941.47	1,260.58
7	Central Bank of India	923.85	1,528.93	305.52	618.11	747.98	1,353.06	129.65	442.24
8	Corporation Bank	852.52	907.05	415.99	504.14	845.95	900.48	409.42	497.57
9	Dena Bank	493.82	710.59	114.19	230.50	468.92	685.69	89.29	205.60
10	Indian Bank	590.25	802.46	188.83	405.75	234.63	446.84	-166.80	50.13
11	Indian Overseas Bank	794.14	1,325.20	416.10	512.76	670.11	1,201.17	292.07	388.73
12	Oriental Bank of Commerce	1,163.06	1,533.03	456.95	686.07	1,152.10	1,522.07	445.99	675.11
13	Punjab & Sind Bank	280.84	149.61	4.43	8.89	215.11	83.88	-61.30	-56.84
14	Punjab National Bank	2,317.30	3,120.86	842.20	1,108.69	2,262.63	3,066.19	787.53	1,054.02
15	Syndicate Bank	618.78	1,054.25	344.13	434.13	494.21	929.68	219.56	309.56
16	UCO Bank	624.04	948.41	207.49	435.42	409.46	733.83	-7.09	220.84
17	Union Bank of India	1,303.92	1,483.08	552.69	712.05	1,276.11	1,455.27	524.88	684.24
18	United Bank of India	556.02	613.30	305.19	315.08	383.32	440.60	132.49	142.38
19	Vijaya Bank	432.36	865.64	196.56	411.31	382.27	815.55	146.47	361.22
	<b>Total</b>	<b>18,486.13</b>	<b>25,111.20</b>	<b>7,783.94</b>	<b>10,927.65</b>	<b>16,630.41</b>	<b>23,255.48</b>	<b>5,928.22</b>	<b>9,071.93</b>

\* Adjusted for interest on recapitalisation bonds.

**Appendix Table III.15(E): Interest Income as Percentage of Total Assets - Public Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	Allahabad Bank	9.15	9.36	9.39	9.18	9.16	7.69
2	Andhra Bank	9.11	9.16	9.20	9.69	8.89	8.25
3	Bank of Baroda	9.23	8.83	9.09	8.40	7.98	7.22
4	Bank of India	8.51	8.51	8.93	8.01	7.77	6.83
5	Bank of Maharashtra	9.31	9.64	8.96	9.31	8.36	6.84
6	Canara Bank	9.68	8.91	8.45	8.83	8.16	7.04
7	Central Bank of India	9.29	9.06	9.03	8.85	8.88	7.99
8	Corporation Bank	9.04	9.57	9.16	8.24	8.00	7.55
9	Dena Bank	10.05	9.40	9.58	9.07	8.79	7.83
10	Indian Bank	7.60	8.07	7.91	7.58	7.16	6.81
11	Indian Overseas Bank	9.40	9.07	9.22	8.95	8.47	7.93
12	Oriental Bank of Commerce	9.97	10.02	10.19	9.43	9.72	8.05
13	Punjab & Sind Bank	9.30	9.50	9.23	9.20	8.86	8.52
14	Punjab National Bank	9.60	9.52	9.23	9.12	8.68	7.60
15	Syndicate Bank	9.45	8.97	9.89	9.08	8.35	6.53
16	UCO Bank	8.16	8.39	8.32	8.10	8.00	7.07
17	Union Bank of India	9.19	9.47	9.58	9.05	8.43	7.74
18	United Bank of India	8.44	8.70	8.99	8.93	8.73	8.02
19	Vijaya Bank	9.01	9.36	9.51	9.53	8.76	8.06
	<b>Nationalised Banks</b>	<b>9.15</b>	<b>9.06</b>	<b>9.09</b>	<b>8.78</b>	<b>8.39</b>	<b>7.43</b>
20	State Bank of India	8.59	8.49	8.28	8.56	8.27	7.47
21	State Bank of Bikaner & Jaipur	9.42	8.95	9.12	8.76	8.00	7.77
22	State Bank of Hyderabad	9.30	9.56	9.19	8.67	7.91	7.22
23	State Bank of Indore	9.98	8.92	8.63	9.02	8.68	8.02
24	State Bank of Mysore	10.14	9.66	9.72	9.38	9.15	7.68
25	State Bank of Patiala	9.38	9.40	9.38	8.66	8.26	7.02
26	State Bank of Saurashtra	9.41	9.25	8.95	8.99	7.90	7.62
27	State Bank of Travancore	9.40	9.32	9.08	8.82	8.32	7.25
	<b>State Bank Group</b>	<b>8.79</b>	<b>8.67</b>	<b>8.47</b>	<b>8.62</b>	<b>8.26</b>	<b>7.46</b>
	<b>Public Sector Banks</b>	<b>9.01</b>	<b>8.92</b>	<b>8.85</b>	<b>8.72</b>	<b>8.34</b>	<b>7.44</b>

**Appendix Table III.15(F): Interest Expended as Percentage of Total Assets - Public Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	Allahabad Bank	6.34	6.50	6.29	6.23	5.92	4.56
2	Andhra Bank	6.20	6.49	6.74	6.95	5.84	4.87
3	Bank of Baroda	6.22	5.98	6.03	5.75	5.23	4.20
4	Bank of India	5.90	6.19	6.15	5.40	5.10	4.24
5	Bank of Maharashtra	6.02	6.57	6.03	6.57	5.64	4.44
6	Canara Bank	6.51	6.27	5.62	6.31	5.39	4.34
7	Central Bank of India	6.32	6.09	5.96	5.93	5.56	4.64
8	Corporation Bank	6.55	6.84	6.21	5.59	4.99	4.24
9	Dena Bank	7.09	6.94	7.08	6.72	5.97	5.16
10	Indian Bank	6.68	6.45	6.05	5.83	4.84	3.96
11	Indian Overseas Bank	7.09	6.61	6.31	6.21	5.50	4.55
12	Oriental Bank of Commerce	6.87	7.11	7.27	6.42	6.15	4.50
13	Punjab & Sind Bank	6.91	7.15	6.72	6.90	6.20	5.23
14	Punjab National Bank	6.03	6.54	6.02	5.97	5.06	4.06
15	Syndicate Bank	6.51	5.94	6.01	5.59	4.84	3.51
16	UCO Bank	6.01	6.05	5.90	5.77	5.47	4.34
17	Union Bank of India	6.52	6.73	6.45	6.04	5.50	4.77
18	United Bank of India	6.44	6.59	6.60	6.29	5.77	5.00
19	Vijaya Bank	6.15	6.33	6.28	6.52	5.39	4.58
	<b>Nationalised Banks</b>	<b>6.37</b>	<b>6.40</b>	<b>6.19</b>	<b>6.03</b>	<b>5.39</b>	<b>4.38</b>
20	State Bank of India	5.86	5.84	5.63	5.95	5.62	4.73
21	State Bank of Bikaner & Jaipur	6.19	5.95	5.84	5.59	4.93	4.23
22	State Bank of Hyderabad	5.77	6.21	5.88	5.74	5.05	4.48
23	State Bank of Indore	6.05	5.93	5.79	6.05	5.45	4.54
24	State Bank of Mysore	6.56	6.26	6.39	6.33	5.74	4.38
25	State Bank of Patiala	5.85	5.62	5.16	4.88	4.58	3.96
26	State Bank of Saurashtra	5.92	6.05	6.02	6.01	5.11	4.47
27	State Bank of Travancore	7.20	7.06	6.35	6.24	5.58	4.40
	<b>State Bank Group</b>	<b>5.94</b>	<b>5.91</b>	<b>5.68</b>	<b>5.91</b>	<b>5.50</b>	<b>4.62</b>
	<b>Public Sector Banks</b>	<b>6.21</b>	<b>6.22</b>	<b>5.99</b>	<b>5.99</b>	<b>5.43</b>	<b>4.47</b>



**Appendix Table III.15(G): Net Interest Income (Spread) as Percentage of Total Assets - Public Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	Allahabad Bank	2.82	2.86	3.10	2.95	3.24	3.13
2	Andhra Bank	2.91	2.68	2.45	2.75	3.05	3.37
3	Bank of Baroda	3.01	2.85	3.06	2.65	2.75	3.02
4	Bank of India	2.61	2.33	2.78	2.62	2.67	2.59
5	Bank of Maharashtra	3.29	3.07	2.93	2.73	2.72	2.40
6	Canara Bank	3.17	2.64	2.83	2.52	2.76	2.69
7	Central Bank of India	2.97	2.96	3.07	2.92	3.32	3.35
8	Corporation Bank	2.49	2.73	2.95	2.65	3.02	3.31
9	Dena Bank	2.97	2.46	2.51	2.35	2.82	2.67
10	Indian Bank	0.92	1.61	1.86	1.75	2.32	2.85
11	Indian Overseas Bank	2.31	2.46	2.91	2.74	2.97	3.38
12	Oriental Bank of Commerce	3.10	2.90	2.92	3.02	3.57	3.55
13	Punjab & Sind Bank	2.38	2.35	2.51	2.30	2.67	3.29
14	Punjab National Bank	3.57	2.99	3.21	3.15	3.62	3.54
15	Syndicate Bank	2.94	3.04	3.87	3.49	3.51	3.03
16	UCO Bank	2.15	2.35	2.42	2.33	2.53	2.73
17	Union Bank of India	2.66	2.73	3.13	3.01	2.93	2.98
18	United Bank of India	2.00	2.10	2.39	2.64	2.97	3.02
19	Vijaya Bank	2.86	3.03	3.23	3.01	3.37	3.48
	<b>Nationalised Banks</b>	<b>2.77</b>	<b>2.66</b>	<b>2.90</b>	<b>2.74</b>	<b>3.00</b>	<b>3.05</b>
20	State Bank of India	2.72	2.65	2.66	2.61	2.65	2.74
21	State Bank of Bikaner & Jaipur	3.23	3.00	3.28	3.16	3.07	3.54
22	State Bank of Hyderabad	3.53	3.35	3.32	2.94	2.86	2.75
23	State Bank of Indore	3.92	2.99	2.84	2.97	3.23	3.48
24	State Bank of Mysore	3.58	3.39	3.33	3.04	3.41	3.30
25	State Bank of Patiala	3.53	3.78	4.22	3.78	3.69	3.06
26	State Bank of Saurashtra	3.49	3.20	2.93	2.99	2.79	3.15
27	State Bank of Travancore	2.20	2.27	2.73	2.57	2.75	2.85
	<b>State Bank Group</b>	<b>2.85</b>	<b>2.76</b>	<b>2.79</b>	<b>2.71</b>	<b>2.76</b>	<b>2.83</b>
	<b>Public Sector Banks</b>	<b>2.80</b>	<b>2.70</b>	<b>2.86</b>	<b>2.73</b>	<b>2.91</b>	<b>2.97</b>

**Appendix Table III.15(H): Provisions & Contingencies as Percentage of Total Assets - Public Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	Allahabad Bank	0.57	0.93	1.03	1.32	1.25	1.19
2	Andhra Bank	0.58	1.07	0.63	1.07	1.43	1.73
3	Bank of Baroda	1.00	0.94	1.20	1.08	1.23	1.78
4	Bank of India	0.93	0.92	0.87	1.29	1.55	1.45
5	Bank of Maharashtra	0.68	0.93	1.02	1.26	1.20	1.15
6	Canara Bank	1.52	1.26	1.27	1.27	1.19	1.53
7	Central Bank of India	0.43	0.65	0.90	1.03	1.08	1.44
8	Corporation Bank	0.76	1.15	1.37	1.33	1.66	1.38
9	Dena Bank	0.71	0.99	1.92	1.72	1.88	2.17
10	Indian Bank	2.88	1.92	1.26	0.91	1.13	1.01
11	Indian Overseas Bank	0.36	0.54	0.63	1.09	0.92	1.72
12	Oriental Bank of Commerce	0.83	0.93	1.22	1.85	2.08	2.07
13	Punjab & Sind Bank	0.33	0.31	0.67	1.02	1.91	0.94
14	Punjab National Bank	0.97	0.76	0.76	1.25	1.71	1.97
15	Syndicate Bank	0.12	0.24	0.22	0.33	0.80	1.31
16	UCO Bank	0.51	0.60	0.66	0.99	1.19	1.17
17	Union Bank of India	0.48	0.83	0.91	1.25	1.47	1.32
18	United Bank of India	0.18	0.27	0.55	0.52	1.03	1.15
19	Vijaya Bank	0.77	0.57	0.76	0.75	1.24	1.89
	<b>Nationalised Banks</b>	<b>0.85</b>	<b>0.86</b>	<b>0.95</b>	<b>1.15</b>	<b>1.35</b>	<b>1.54</b>
20	State Bank of India	1.09	0.82	0.75	1.04	1.24	1.44
21	State Bank of Bikaner & Jaipur	0.69	0.94	1.17	1.46	1.32	1.88
22	State Bank of Hyderabad	1.22	1.83	1.62	1.69	1.75	2.07
23	State Bank of Indore	1.68	1.34	1.32	2.21	1.94	2.35
24	State Bank of Mysore	1.26	1.38	1.19	1.63	2.09	1.81
25	State Bank of Patiala	1.41	1.78	1.66	1.91	1.96	2.13
26	State Bank of Saurashtra	1.52	0.98	1.20	1.49	1.71	2.15
27	State Bank of Travancore	0.99	0.93	0.92	1.21	1.49	1.90
	<b>State Bank Group</b>	<b>1.11</b>	<b>0.94</b>	<b>0.87</b>	<b>1.17</b>	<b>1.36</b>	<b>1.59</b>
	<b>Public Sector Banks</b>	<b>0.95</b>	<b>0.89</b>	<b>0.92</b>	<b>1.16</b>	<b>1.36</b>	<b>1.56</b>

**Appendix Table III.15(I): Operating Expenses as Percentage of Total Assets - Public Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	Allahabad Bank	2.67	2.89	2.98	2.86	3.27	2.76
2	Andhra Bank	2.83	2.27	2.24	2.17	2.44	2.44
3	Bank of Baroda	2.31	2.22	2.54	2.20	2.16	2.12
4	Bank of India	2.37	2.51	2.93	2.19	2.16	2.06
5	Bank of Maharashtra	3.06	2.76	2.84	2.23	2.07	1.74
6	Canara Bank	2.56	2.48	2.51	2.21	2.13	1.91
7	Central Bank of India	3.11	3.00	3.06	2.72	2.67	2.46
8	Corporation Bank	1.81	1.81	1.73	1.63	1.79	1.97
9	Dena Bank	2.54	2.44	3.19	2.44	2.54	2.25
10	Indian Bank	2.61	2.68	2.79	2.40	2.13	2.71
11	Indian Overseas Bank	2.75	2.74	2.89	2.50	2.30	2.14
12	Oriental Bank of Commerce	1.97	1.74	1.94	1.64	1.71	1.57
13	Punjab & Sind Bank	2.57	2.82	2.98	2.77	2.85	3.99
14	Punjab National Bank	2.97	2.82	2.95	2.47	2.39	2.32
15	Syndicate Bank	3.41	3.13	3.81	3.24	3.15	2.44
16	UCO Bank	2.87	2.65	2.73	2.67	2.48	1.99
17	Union Bank of India	2.51	2.47	2.62	2.18	1.99	1.86
18	United Bank of India	2.40	2.39	2.52	3.33	2.44	2.60
19	Vijaya Bank	2.80	2.97	3.07	2.61	2.92	2.07
	<b>Nationalised Banks</b>	<b>2.63</b>	<b>2.57</b>	<b>2.76</b>	<b>2.40</b>	<b>2.33</b>	<b>2.19</b>
20	State Bank of India	2.65	2.41	2.63	2.07	2.11	2.27
21	State Bank of Bikaner & Jaipur	3.24	2.85	3.07	2.58	2.50	2.60
22	State Bank of Hyderabad	2.90	2.42	2.45	1.88	1.73	1.74
23	State Bank of Indore	3.40	3.07	2.72	2.28	2.18	2.16
24	State Bank of Mysore	3.57	3.41	3.68	3.03	2.89	2.69
25	State Bank of Patiala	2.41	2.34	2.62	2.05	1.86	1.67
26	State Bank of Saurashtra	3.00	2.56	2.88	2.48	2.15	2.12
27	State Bank of Travancore	2.22	2.37	2.48	2.02	1.93	1.88
	<b>State Bank Group</b>	<b>2.70</b>	<b>2.46</b>	<b>2.66</b>	<b>2.11</b>	<b>2.11</b>	<b>2.21</b>
	<b>Public Sector Banks</b>	<b>2.66</b>	<b>2.53</b>	<b>2.72</b>	<b>2.29</b>	<b>2.25</b>	<b>2.20</b>

**Appendix Table III.16(A): Select Financial Parameters of Private Sector Banks**  
(As at end-March 2004)

(Per cent)

Sr. No.	Name of the Bank	CRAR			Net NPAs/ Net Advances	Interest Income/ Working Fund	Non-Interest Income/ Working Fund	Operating Profit/ Working Fund	Return on Assets	Business per employee	Profit per employee
		Tier I	Tier II	Total						(Amount in Rs. lakh)	(Rs. lakh)
		3	4	5	6	7	8	9	10	11	12
1	2	3	4	5	6	7	8	9	10	11	12
	<b>Old Private Sector Banks</b>										
1	Bank of Rajasthan Ltd.	8.35	2.83	11.18	2.99	7.63	2.69	2.78	0.82	199.93	1.67
2	Bharat Overseas Bank Ltd.	9.76	6.49	16.25	2.26	8.27	1.32	2.37	1.25	370.00	3.41
3	Catholic Syrian Bank Ltd.	6.95	4.28	11.23	4.65	8.64	2.87	2.98	1.31	182.16	1.96
4	City Union Bank Ltd.	10.73	2.63	13.36	6.37	8.99	2.16	3.83	1.86	286.80	4.09
5	Dhanalakshmi Bank Ltd.	8.63	4.93	13.56	6.68	8.33	2.54	2.92	0.71	248.63	1.32
6	Federal Bank Ltd.	6.26	5.22	11.48	2.89	9.01	2.25	3.30	0.90	327.00	2.14
7	Ganesh Bank of Kurundwad Ltd.	7.88	4.06	11.94	10.59	8.29	2.02	0.89	0.86	126.21	0.81
8	ING Vysya Bank Ltd.	6.14	4.91	11.05	2.60	7.76	3.05	2.20	0.45	324.34	1.15
9	Jammu & Kashmir Bank Ltd.	12.98	3.90	16.88	1.48	8.72	1.73	3.60	1.92	345.00	6.00
10	Karnataka Bank Ltd.	10.45	2.58	13.03	4.98	8.45	2.69	3.29	1.34	320.23	3.10
11	Karur Vysya Bank Ltd.	15.10	2.01	17.11	2.32	9.79	1.12	3.24	2.43	330.00	5.65
12	Lakshmi Vilas Bank Ltd.	8.49	5.30	13.79	5.40	8.30	2.52	2.64	1.19	276.00	2.11
13	Lord Krishna Bank Ltd.	10.20	6.48	16.68	6.05	8.38	3.43	2.43	1.33	308.94	2.37
14	Nainital Bank Ltd.	14.28	4.26	18.54	0.00	9.04	1.69	2.66	1.58	124.56	1.91
15	Ratnakar Bank Ltd.	13.54	3.11	16.65	5.58	8.64	1.57	1.84	1.12	198.36	1.58
16	Sangli Bank Ltd.	11.00	2.68	13.68	6.56	8.40	1.90	1.75	0.64	95.70	0.62
17	SBI Commercial & International Bank Ltd.	28.76	1.67	30.43	18.31	8.65	4.48	5.68	3.67	570.69	17.12
18	South Indian Bank Ltd.	5.80	5.52	11.32	4.55	7.35	2.54	2.61	1.00	306.00	2.39
19	Tamilnad Mercantile Bank Ltd.	17.36	3.71	21.07	5.00	10.65	1.35	3.37	1.59	292.43	3.69
20	United Western bank Ltd.	5.33	4.80	10.13	8.95	7.55	2.17	2.17	0.43	290.00	0.96
	<b>New Private Sector Banks</b>										
21	Bank of Punjab Ltd.	7.74	4.90	12.64	4.69	7.83	3.05	2.37	0.85	444.54	2.53
22	Centurion Bank Ltd.	3.08	1.33	4.41	4.43	10.42	1.97	0.38	-3.16	392.84	-9.46
23	Development Credit Bank Ltd.	8.75	5.39	14.14	4.87	7.60	1.91	1.16	0.37	480.45	1.21
24	Global Trust Bank Ltd.	0.00	0.00	0.00	27.99	4.92	2.24	-0.01	-11.28	624.95	-66.70
25	HDFC Bank Ltd.	8.03	3.63	11.66	0.16	7.28	1.37	2.56	1.45	866.00	9.39
26	ICICI Bank Ltd.	6.09	4.27	10.36	2.21	7.83	2.70	2.09	1.31	1,010.00	12.00
27	IDBI Bank Ltd.	5.84	4.54	10.38	0.83	7.25	2.07	2.80	1.02	1,080.31	8.20
28	IndusInd Bank Ltd.	8.91	3.84	12.75	2.72	8.29	2.90	3.74	1.74	1,079.95	14.98
29	Kotak Mahindra Bank Ltd.	14.64	0.61	15.25	0.17	8.81	2.91	3.86	2.40	354.28	10.25
30	UTI Bank Ltd.	6.44	4.77	11.21	1.29	8.08	2.75	3.49	1.42	808.00	8.07

Note: Figures reported in this Table may not exactly tally with the data reported in Appendix Tables III.16(B) to III.16 (H) due to conceptual differences.

Source : Balance sheets of respective banks.

**Appendix Table III.16(B): Gross Profit/Loss as Percentage of Total Assets – Private Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	Bank of Rajasthan Ltd.	-0.30	0.46	1.33	1.69	2.42	2.19
2	Bharat Overseas Bank Ltd.	1.11	1.26	1.98	2.53	2.02	2.02
3	Catholic Syrian Bank Ltd.	0.22	0.95	1.63	2.60	2.89	2.86
4	City Union Bank Ltd.	1.76	3.18	2.70	2.92	3.06	3.69
5	Dhanalakshmi Bank Ltd.	0.96	1.89	1.46	2.68	3.02	2.74
6	Federal Bank Ltd.	0.61	1.78	2.12	3.01	2.88	2.89
7	Ganesh Bank of Kurundwad Ltd.	0.54	0.81	0.42	1.14	1.65	0.89
8	ING Vysya Bank Ltd.	0.81	1.35	1.13	1.91	2.11	1.98
9	Jammu & Kashmir Bank Ltd.	2.29	2.20	2.14	3.14	3.30	2.96
10	Karnataka Bank Ltd.	1.48	1.41	2.04	3.23	2.73	3.12
11	Karur Vysya Bank Ltd.	1.98	2.91	2.61	3.17	3.20	3.02
12	Lakshmi Vilas Bank Ltd.	1.29	2.40	2.30	2.72	2.50	2.38
13	Lord Krishna Bank Ltd.	1.06	1.41	1.08	2.93	2.76	1.85
14	Nainital Bank Ltd.	1.90	1.69	1.58	1.77	1.51	2.41
15	Ratnakar Bank Ltd.	1.10	1.46	1.75	3.69	2.74	1.70
16	Sangli Bank Ltd.	0.99	1.14	1.08	1.51	1.11	1.41
17	SBI Commercial & International Bank Ltd.	2.33	3.19	1.34	1.86	2.78	5.31
18	South Indian Bank Ltd.	0.98	1.80	2.05	2.64	2.84	2.61
19	Tamilnad Mercantile Bank Ltd.	2.42	2.36	2.78	2.82	2.87	3.34
20	United Western Bank Ltd.	1.63	2.96	0.88	2.99	2.31	1.86
	<b>Old Private Sector Banks</b>	<b>1.21</b>	<b>1.82</b>	<b>1.75</b>	<b>2.70</b>	<b>2.67</b>	<b>2.65</b>
21	Bank of Punjab Ltd.	1.97	1.69	1.73	2.46	2.53	2.13
22	Centurion Bank Ltd.	1.01	1.25	0.98	0.35	0.64	0.34
23	Development Credit Bank Ltd.	1.27	1.89	1.62	2.47	1.35	1.00
24	Global Trust Bank Ltd.	2.01	3.29	2.12	2.03	0.48	-1.09
25	HDFC Bank Ltd.	2.90	2.21	2.44	2.29	2.33	2.38
26	ICICI Bank Ltd.	1.78	1.88	1.47	0.52	2.41	1.89
27	IDBI Bank Ltd.	1.13	1.85	1.39	1.85	2.02	2.19
28	IndusInd Bank Ltd.	1.79	2.39	2.00	2.47	3.28	2.95
29	Kotak Mahindra Bank Ltd.	–	–	–	–	4.16	2.18
30	UTI Bank Ltd.	1.74	1.74	1.23	2.83	2.09	2.84
	<b>New Private Sector Banks</b>	<b>1.78</b>	<b>2.11</b>	<b>1.74</b>	<b>1.22</b>	<b>2.31</b>	<b>2.03</b>
	<b>Private Sector Banks</b>	<b>1.42</b>	<b>1.95</b>	<b>1.74</b>	<b>1.74</b>	<b>2.44</b>	<b>2.24</b>

**Appendix Table III.16(C): Net Profit/Loss as Percentage of Total Assets – Private Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	Bank of Rajasthan Ltd.	-1.84	0.30	0.74	0.84	1.12	0.82
2	Bharat Overseas Bank Ltd.	0.74	0.06	0.95	1.08	1.17	1.25
3	Catholic Syrian Bank Ltd.	0.02	0.25	0.38	1.07	1.17	1.31
4	City Union Bank Ltd.	0.87	1.30	1.16	1.28	1.27	1.79
5	Dhanalakshmi Bank Ltd.	0.28	0.71	0.40	0.53	0.71	0.71
6	Federal Bank Ltd.	0.03	0.61	0.69	0.81	0.86	0.90
7	Ganesh Bank of Kurundwad Ltd.	0.08	0.14	0.22	0.50	0.66	0.61
8	ING Vysya Bank Ltd.	0.40	0.50	0.38	0.64	0.75	0.45
9	Jammu & Kashmir Bank Ltd.	1.14	1.14	1.32	1.77	2.01	1.92
10	Karnataka Bank Ltd.	0.87	0.71	0.68	1.17	1.19	1.26
11	Karur Vysya Bank Ltd.	1.19	1.90	1.70	2.12	2.02	2.27
12	Lakshmi Vilas Bank Ltd.	0.79	1.14	1.02	1.06	1.07	1.07
13	Lord Krishna Bank Ltd.	0.16	0.61	0.36	1.14	1.24	1.01
14	Nainital Bank Ltd.	0.75	0.86	0.53	0.87	0.99	1.43
15	Ratnakar Bank Ltd.	0.78	0.70	0.67	1.00	1.30	1.04
16	Sangli Bank Ltd.	0.34	0.34	0.38	0.58	0.65	0.61
17	SBI Commercial & International Bank Ltd.	1.64	1.70	-6.65	0.46	-1.45	3.67
18	South Indian Bank Ltd.	0.17	0.58	0.80	0.95	0.95	0.91
19	Tamilnad Mercantile Bank Ltd.	1.43	1.32	1.37	1.29	1.35	1.59
20	United Western Bank Ltd.	0.95	1.16	-0.27	0.50	0.46	0.43
	<b>Old Private Sector Banks</b>	<b>0.48</b>	<b>0.81</b>	<b>0.59</b>	<b>1.08</b>	<b>1.17</b>	<b>1.20</b>
21	Bank of Punjab Ltd.	1.53	1.04	0.93	0.92	0.74	0.76
22	Centurion Bank Ltd.	0.69	0.66	0.12	-2.26	-0.75	-2.96
23	Development Credit Bank Ltd.	0.90	0.87	0.76	0.81	0.78	0.32
24	Global Trust Bank Ltd.	1.36	1.44	0.85	0.55	-3.56	-11.28
25	HDFC Bank Ltd.	1.89	1.02	1.35	1.25	1.27	1.20
26	ICICI Bank Ltd.	0.91	0.87	0.82	0.25	1.13	1.31
27	IDBI Bank Ltd.	0.90	1.35	0.39	0.79	0.90	1.02
28	IndusInd Bank Ltd.	0.60	0.70	0.47	0.50	0.91	1.74
29	Kotak Mahindra Bank Ltd.	-	-	-	-	2.09	1.35
30	UTI Bank Ltd.	0.79	0.76	0.80	0.93	0.98	1.15
	<b>New Private Sector Banks</b>	<b>1.03</b>	<b>0.97</b>	<b>0.81</b>	<b>0.44</b>	<b>0.90</b>	<b>0.83</b>
	<b>Private Sector Banks</b>	<b>0.68</b>	<b>0.88</b>	<b>0.70</b>	<b>0.66</b>	<b>1.00</b>	<b>0.95</b>

**Appendix Table III.16(D): Interest Income as Percentage of Total Assets – Private Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	Bank of Rajasthan Ltd.	9.54	10.04	10.20	9.41	7.71	5.95
2	Bharat Overseas Bank Ltd.	9.45	8.63	8.54	7.94	7.21	7.05
3	Catholic Syrian Bank Ltd.	10.98	10.53	10.48	9.68	8.98	8.29
4	City Union Bank Ltd.	10.59	11.40	10.08	9.51	8.91	8.65
5	Dhanalakshmi Bank Ltd.	10.31	10.24	10.45	9.59	8.98	7.82
6	Federal Bank Ltd.	10.64	11.60	10.42	10.28	9.11	7.89
7	Ganesh Bank of Kurundwad Ltd.	11.01	10.95	10.61	10.04	9.39	8.29
8	ING Vysya Bank Ltd.	9.55	8.88	8.76	8.61	7.89	7.00
9	Jammu & Kashmir Bank Ltd.	9.23	8.38	8.46	9.21	8.50	7.17
10	Karnataka Bank Ltd.	10.09	10.07	9.79	9.57	8.76	8.02
11	Karur Vysya Bank Ltd.	10.82	11.16	10.88	9.44	8.35	9.11
12	Lakshmi Vilas Bank Ltd.	9.95	9.62	9.61	9.53	8.48	7.48
13	Lord Krishna Bank Ltd.	12.38	9.37	8.75	8.36	8.37	6.39
14	Nainital Bank Ltd.	10.31	9.54	9.72	9.55	8.78	8.20
15	Ratnakar Bank Ltd.	10.26	9.91	10.18	9.39	8.79	7.99
16	Sangli Bank Ltd.	9.01	8.36	9.11	8.00	7.65	6.77
17	SBI Commercial & International Bank Ltd.	11.44	9.40	10.17	8.07	8.30	8.08
18	South Indian Bank Ltd.	11.18	10.55	10.36	9.39	8.62	7.35
19	Tamilnad Mercantile Bank Ltd.	10.05	10.14	10.24	10.12	9.99	10.56
20	United Western Bank Ltd.	8.55	8.70	8.29	9.59	7.99	6.48
	<b>Old Private Sector Banks</b>	<b>9.92</b>	<b>9.66</b>	<b>9.53</b>	<b>9.36</b>	<b>8.50</b>	<b>7.56</b>
21	Bank of Punjab Ltd.	8.80	8.23	9.11	9.35	8.24	7.02
22	Centurion Bank Ltd.	12.71	8.50	9.29	11.57	10.97	9.41
23	Development Credit Bank Ltd.	9.14	8.02	9.84	9.01	8.14	6.54
24	Global Trust Bank Ltd.	9.45	9.22	9.48	9.91	7.04	4.92
25	HDFC Bank Ltd.	8.65	5.80	8.06	7.16	6.62	6.02
26	ICICI Bank Ltd.	7.79	7.06	6.29	2.07	8.77	7.10
27	IDBI Bank Ltd.	8.63	9.38	10.80	7.66	7.54	5.67
28	IndusInd Bank Ltd.	9.62	7.97	8.42	6.96	7.50	6.54
29	Kotak Mahindra Bank Ltd.	–	–	–	–	8.42	4.96
30	UTI Bank Ltd.	9.53	7.25	8.26	8.20	7.47	6.57
	<b>New Private Sector Banks</b>	<b>9.19</b>	<b>7.60</b>	<b>8.17</b>	<b>4.48</b>	<b>8.13</b>	<b>6.66</b>
	<b>Private Sector Banks</b>	<b>9.65</b>	<b>8.74</b>	<b>8.87</b>	<b>6.18</b>	<b>8.26</b>	<b>6.95</b>

**Appendix Table III.16(E): Interest Expended as Percentage of Total Assets - Private Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	Bank of Rajasthan Ltd.	7.78	7.69	7.13	6.73	4.76	3.70
2	Bharat Overseas Bank Ltd.	7.41	6.48	5.74	5.59	4.73	4.02
3	Catholic Syrian Bank Ltd.	9.01	8.18	7.75	7.36	6.67	5.45
4	City Union Bank Ltd.	8.72	8.38	7.17	7.06	6.37	5.64
5	Dhanalakshmi Bank Ltd.	8.15	7.74	8.10	7.34	6.46	4.98
6	Federal Bank Ltd.	9.56	9.23	7.73	7.55	6.33	5.10
7	Ganesh Bank of Kurundwad Ltd.	8.95	8.55	8.52	8.28	7.91	7.16
8	ING Vysya Bank Ltd.	8.30	7.65	7.05	6.91	6.00	5.15
9	Jammu & Kashmir Bank Ltd.	5.73	5.66	5.66	6.23	5.36	4.25
10	Karnataka Bank Ltd.	7.71	8.08	7.52	7.76	7.09	6.00
11	Karur Vysya Bank Ltd.	7.91	7.50	7.21	6.22	5.61	4.93
12	Lakshmi Vilas Bank Ltd.	7.64	7.03	7.07	7.36	6.34	5.30
13	Lord Krishna Bank Ltd.	10.72	7.97	7.31	7.59	6.95	5.09
14	Nainital Bank Ltd.	6.20	5.71	5.91	5.68	5.08	4.33
15	Ratnakar Bank Ltd.	7.14	7.09	7.11	6.50	6.10	5.26
16	Sangli Bank Ltd.	6.26	5.79	5.96	5.58	5.46	4.14
17	SBI Commercial & International Bank Ltd.	10.06	7.42	8.95	7.30	6.16	5.33
18	South Indian Bank Ltd.	8.71	7.88	7.49	7.02	6.28	5.19
19	Tamilnad Mercantile Bank Ltd.	7.10	7.26	6.95	6.77	6.40	6.33
20	United Western Bank Ltd.	6.25	6.32	6.33	7.62	6.00	4.77
	<b>Old Private Sector Banks</b>	<b>7.77</b>	<b>7.33</b>	<b>7.02</b>	<b>6.97</b>	<b>6.03</b>	<b>4.96</b>
21	Bank of Punjab Ltd.	6.86	5.92	6.09	7.03	5.94	4.38
22	Centurion Bank Ltd.	9.54	6.96	7.56	9.09	7.95	5.74
23	Development Credit Bank Ltd.	7.09	6.21	7.64	6.87	6.52	4.76
24	Global Trust Bank Ltd.	8.43	6.72	7.36	8.70	6.75	6.04
25	HDFC Bank Ltd.	5.27	3.19	4.83	4.51	3.92	2.86
26	ICICI Bank Ltd.	6.09	5.52	4.24	1.50	7.44	5.60
27	IDBI Bank Ltd.	6.75	7.37	8.74	5.50	5.00	3.12
28	IndusInd Bank Ltd.	7.76	6.27	6.58	5.36	5.64	4.44
29	Kotak Mahindra Bank Ltd.	–	–	–	–	4.03	2.03
30	UTI Bank Ltd.	7.68	5.89	7.35	6.81	5.82	4.23
	<b>New Private Sector Banks</b>	<b>7.21</b>	<b>5.64</b>	<b>6.03</b>	<b>3.33</b>	<b>6.43</b>	<b>4.68</b>
	<b>Private Sector Banks</b>	<b>7.56</b>	<b>6.58</b>	<b>6.54</b>	<b>4.60</b>	<b>6.29</b>	<b>4.77</b>



**Appendix Table III.16(F): Net Interest Income (Spread) as Percentage of Total Assets - Private Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	Bank of Rajasthan Ltd.	1.76	2.35	3.07	2.69	2.95	2.25
2	Bharat Overseas Bank Ltd.	2.05	2.15	2.80	2.34	2.48	3.03
3	Catholic Syrian Bank Ltd.	1.97	2.34	2.72	2.32	2.32	2.84
4	City Union Bank Ltd.	1.87	3.03	2.91	2.45	2.53	3.02
5	Dhanalakshmi Bank Ltd.	2.16	2.49	2.34	2.25	2.53	2.84
6	Federal Bank Ltd.	1.09	2.37	2.69	2.72	2.78	2.79
7	Ganesh Bank of Kurundwad Ltd.	2.06	2.40	2.09	1.77	1.48	1.13
8	ING Vysya Bank Ltd.	1.25	1.24	1.71	1.70	1.89	1.85
9	Jammu & Kashmir Bank Ltd.	3.49	2.71	2.81	2.98	3.13	2.92
10	Karnataka Bank Ltd.	2.38	1.99	2.28	1.81	1.67	2.02
11	Karur Vysya Bank Ltd.	2.91	3.66	3.67	3.22	2.74	4.18
12	Lakshmi Vilas Bank Ltd.	2.31	2.59	2.55	2.17	2.13	2.18
13	Lord Krishna Bank Ltd.	1.66	1.41	1.44	0.77	1.42	1.30
14	Nainital Bank Ltd.	4.11	3.83	3.81	3.87	3.70	3.87
15	Ratnakar Bank Ltd.	3.12	2.82	3.07	2.89	2.70	2.73
16	Sangli Bank Ltd.	2.75	2.57	3.14	2.42	2.19	2.63
17	SBI Commercial & International Bank Ltd.	1.38	1.98	1.22	0.78	2.15	2.76
18	South Indian Bank Ltd.	2.46	2.66	2.87	2.37	2.33	2.16
19	Tamilnad Mercantile Bank Ltd.	2.96	2.88	3.29	3.35	3.58	4.24
20	United Western Bank Ltd.	2.30	2.38	1.96	1.97	1.99	1.71
	<b>Old Private Sector Banks</b>	<b>2.15</b>	<b>2.33</b>	<b>2.51</b>	<b>2.39</b>	<b>2.47</b>	<b>2.60</b>
21	Bank of Punjab Ltd.	1.95	2.31	3.03	2.32	2.30	2.65
22	Centurion Bank Ltd.	3.17	1.54	1.73	2.48	3.01	3.66
23	Development Credit Bank Ltd.	2.05	1.81	2.20	2.14	1.62	1.77
24	Global Trust Bank Ltd.	1.02	2.50	2.11	1.21	0.29	-1.12
25	HDFC Bank Ltd.	3.38	2.60	3.24	2.65	2.70	3.16
26	ICICI Bank Ltd.	1.70	1.54	2.05	0.57	1.33	1.50
27	IDBI Bank Ltd.	1.87	2.02	2.06	2.16	2.54	2.55
28	IndusInd Bank Ltd.	1.86	1.70	1.84	1.60	1.86	2.10
29	Kotak Mahindra Bank Ltd.	-	-	-	-	4.38	2.93
30	UTI Bank Ltd.	1.86	1.36	0.91	1.38	1.64	2.34
	<b>New Private Sector Banks</b>	<b>1.98</b>	<b>1.95</b>	<b>2.14</b>	<b>1.15</b>	<b>1.70</b>	<b>1.98</b>
	<b>Private Sector Banks</b>	<b>2.09</b>	<b>2.16</b>	<b>2.33</b>	<b>1.58</b>	<b>1.97</b>	<b>2.18</b>

**Appendix Table III.16(G): Provisions & Contingencies as Percentage of Total Assets - Private Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	Bank of Rajasthan Ltd.	1.53	0.16	0.59	0.86	1.31	1.37
2	Bharat Overseas Bank Ltd.	0.37	1.20	1.02	1.45	0.85	0.77
3	Catholic Syrian Bank Ltd.	0.20	0.70	1.25	1.53	1.72	1.55
4	City Union Bank Ltd.	0.89	1.88	1.54	1.64	1.79	1.90
5	Dhanalakshmi Bank Ltd.	0.68	1.18	1.06	2.15	2.30	2.02
6	Federal Bank Ltd.	0.58	1.17	1.43	2.20	2.02	1.99
7	Ganesh Bank of Kurundwad Ltd.	0.46	0.67	0.20	0.64	0.99	0.28
8	ING Vysya Bank Ltd.	0.41	0.85	0.75	1.27	1.36	1.54
9	Jammu & Kashmir Bank Ltd.	1.15	1.06	0.83	1.37	1.29	1.05
10	Karnataka Bank Ltd.	0.61	0.70	1.36	2.06	1.55	1.86
11	Karur Vysya Bank Ltd.	0.79	1.01	0.91	1.04	1.17	0.75
12	Lakshmi Vilas Bank Ltd.	0.50	1.26	1.28	1.65	1.44	1.31
13	Lord Krishna Bank Ltd.	0.90	0.79	0.72	1.79	1.52	0.84
14	Nainital Bank Ltd.	1.15	0.83	1.04	0.91	0.52	0.98
15	Ratnakar Bank Ltd.	0.33	0.76	1.07	2.69	1.43	0.67
16	Sangli Bank Ltd.	0.66	0.81	0.70	0.93	0.46	0.80
17	SBI Commercial & International Bank Ltd.	0.69	1.48	7.99	1.40	4.23	1.64
18	South Indian Bank Ltd.	0.81	1.23	1.26	1.69	1.89	1.70
19	Tamilnad Mercantile Bank Ltd.	0.99	1.04	1.41	1.52	1.52	1.75
20	United Western Bank Ltd.	0.68	1.80	1.16	2.49	1.85	1.43
	<b>Old Private Sector Banks</b>	<b>0.73</b>	<b>1.01</b>	<b>1.15</b>	<b>1.62</b>	<b>1.50</b>	<b>1.45</b>
21	Bank of Punjab Ltd.	0.44	0.65	0.80	1.54	1.79	1.36
22	Centurion Bank Ltd.	0.32	0.59	0.86	2.60	1.39	3.30
23	Development Credit Bank Ltd.	0.37	1.02	0.86	1.66	0.57	0.68
24	Global Trust Bank Ltd.	0.65	1.85	1.27	1.47	4.03	10.18
25	HDFC Bank Ltd.	1.01	1.19	1.10	1.04	1.06	1.18
26	ICICI Bank Ltd.	0.88	1.01	0.65	0.28	1.28	0.59
27	IDBI Bank Ltd.	0.23	0.50	1.00	1.06	1.12	1.17
28	IndusInd Bank Ltd.	1.19	1.69	1.53	1.98	2.36	1.21
29	Kotak Mahindra Bank Ltd.	-	-	-	-	2.07	0.82
30	UTI Bank Ltd.	0.95	0.98	0.43	1.90	1.11	1.69
	<b>New Private Sector Banks</b>	<b>0.75</b>	<b>1.14</b>	<b>0.93</b>	<b>0.78</b>	<b>1.41</b>	<b>1.21</b>
	<b>Private Sector Banks</b>	<b>0.74</b>	<b>1.07</b>	<b>1.04</b>	<b>1.07</b>	<b>1.44</b>	<b>1.29</b>

**Appendix Table III.16(H): Operating Expenses as Percentage of Total Assets - Private Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	Bank of Rajasthan Ltd.	3.25	3.23	3.04	3.02	2.59	2.15
2	Bharat Overseas Bank Ltd.	2.14	2.12	2.21	2.16	1.93	2.13
3	Catholic Syrian Bank Ltd.	2.80	2.96	2.71	2.56	2.66	2.73
4	City Union Bank Ltd.	2.06	1.99	1.80	1.68	1.52	1.41
5	Dhanalakshmi Bank Ltd.	2.17	2.15	2.42	2.68	2.84	2.48
6	Federal Bank Ltd.	1.88	2.33	1.98	1.89	1.82	1.87
7	Ganesh Bank of Kurundwad Ltd.	2.41	2.19	2.14	2.07	2.24	2.26
8	ING Vysya Bank Ltd.	1.90	1.98	1.80	2.42	2.91	2.62
9	Jammu & Kashmir Bank Ltd.	1.78	1.51	1.30	1.59	1.55	1.38
10	Karnataka Bank Ltd.	1.89	1.84	1.58	1.68	1.52	1.46
11	Karur Vysya Bank Ltd.	2.24	2.29	2.33	2.10	1.69	2.21
12	Lakshmi Vilas Bank Ltd.	3.08	2.78	2.50	2.47	2.26	2.08
13	Lord Krishna Bank Ltd.	2.33	1.82	1.85	2.21	2.28	2.06
14	Nainital Bank Ltd.	2.69	2.67	2.65	2.55	2.81	2.99
15	Ratnakar Bank Ltd.	2.90	3.23	2.84	3.12	2.58	2.48
16	Sangli Bank Ltd.	3.03	2.80	2.92	2.87	2.82	2.75
17	SBI Commercial & International Bank Ltd.	1.25	1.14	1.45	1.20	1.50	1.63
18	South Indian Bank Ltd.	2.51	2.53	2.21	1.84	1.86	2.09
19	Tamilnad Mercantile Bank Ltd.	2.25	2.14	1.90	1.99	1.97	2.23
20	United Western Bank Ltd.	2.02	1.94	1.83	1.96	2.10	1.71
	<b>Old Private Sector Banks</b>	<b>2.26</b>	<b>2.17</b>	<b>1.99</b>	<b>2.07</b>	<b>2.05</b>	<b>1.97</b>
21	Bank of Punjab Ltd.	1.99	2.07	2.45	2.88	2.92	3.26
22	Centurion Bank Ltd.	3.60	2.00	2.42	3.84	4.68	5.10
23	Development Credit Bank Ltd.	2.36	1.82	1.82	1.95	2.23	2.41
24	Global Trust Bank Ltd.	1.82	1.64	1.73	2.32	2.31	2.21
25	HDFC Bank Ltd.	2.04	1.46	1.98	1.76	1.90	1.91
26	ICICI Bank Ltd.	1.19	1.27	1.70	0.60	1.88	2.05
27	IDBI Bank Ltd.	1.59	1.39	2.08	2.15	2.61	1.97
28	IndusInd Bank Ltd.	1.41	1.13	1.19	0.93	1.19	1.44
29	Kotak Mahindra Bank Ltd.	-	-	-	-	3.57	2.40
30	UTI Bank Ltd.	1.30	0.98	1.20	1.44	1.65	1.74
	<b>New Private Sector Banks</b>	<b>1.74</b>	<b>1.42</b>	<b>1.75</b>	<b>1.10</b>	<b>1.96</b>	<b>2.04</b>
	<b>Private Sector Banks</b>	<b>2.07</b>	<b>1.83</b>	<b>1.87</b>	<b>1.44</b>	<b>1.99</b>	<b>2.02</b>

**Appendix Table III. 17(A): Select Financial Parameters of Foreign Banks**  
(As at end-March 2004)

Sr. No.	Name of the Bank	CRAR			Net NPAs/ Net Advances	Interest Income/ Working Fund	Non-Interest Income/ Working Fund	Operating Profit/ Working Fund	Return on Assets	Business per employee (Amount in Rs. lakh)		Profit per employee (Per cent)
		Tier I	Tier II	Total						11	12	
1	2	3	4	5	6	7	8	9	10	11	12	
	<b>Foreign Banks</b>											
1	ABN-AMRO Bank N.V.	11.49	1.99	13.48	0.88	6.61	3.29	3.11	1.84	891.45	15.22	
2	Abu Dhabi Commercial Bank Ltd.	12.07	2.15	14.22	27.39	8.35	0.43	0.70	0.50	1,407.67	12.68	
3	American Express Bank Ltd.	10.34	0.40	10.74	5.68	9.89	7.12	3.24	-0.69	284.91	-1.67	
4	Antwerp Diamond Bank	36.28	16.94	53.22	0.00	5.26	0.89	2.97	1.18	1,723.61	32.85	
5	Arab Bangladesh Bank Ltd.	109.91	1.43	111.34	0.37	4.31	4.70	6.26	3.67	221.45	12.90	
6	Bank Internasional Indonesia	133.80	0.14	133.94	72.15	5.28	0.18	0.09	-0.33	326.47	-1.56	
7	Bank of America NA	15.68	7.24	22.92	0.00	5.57	1.62	2.08	1.26	1,747.56	24.12	
8	Bank of Bahrain & Kuwait B.S.C.	19.46	1.60	21.06	17.73	5.94	2.16	1.27	0.12	784.00	1.00	
9	Bank of Ceylon	44.23	1.03	45.26	21.85	4.99	2.16	2.89	0.36	637.48	2.66	
10	Bank of Nova Scotia	13.11	0.67	13.78	9.07	5.06	1.76	2.19	0.64	1,678.52	9.96	
11	Bank of Tokyo-Mitsubishi Ltd.	22.11	10.67	32.78	0.10	6.84	6.99	8.41	6.96	582.27	48.58	
12	Barclays Bank PLC	34.85	2.31	37.16	0.00	4.25	16.57	16.31	5.20	270.79	211.40	
13	BNP Paribas	13.42	8.28	21.70	2.70	7.08	1.77	1.41	-0.44	921.94	-3.99	
14	Chinatrust Commercial Bank	37.91	2.07	39.98	5.76	10.61	1.13	4.86	1.15	800.45	7.69	
15	Chohung Bank	52.89	1.54	54.43	0.80	5.54	2.42	4.75	1.93	744.38	29.62	
16	Citibank N.A.	8.79	2.32	11.11	1.40	8.17	3.18	4.42	3.55	1,666.92	28.33	
17	Calyon Bank (Credit Agricole Indosuez)	23.39	1.12	24.51	1.01	7.18	-0.81	-0.24	0.51	1,006.21	8.63	
18	Credit Lyonnais	13.30	8.40	21.70	2.60	8.40	2.40	1.70	0.70	1,401.56	9.41	
19	Deutsche Bank AG	9.32	5.10	14.42	0.00	4.76	9.57	8.00	3.17	1,099.23	65.23	
20	Development Bank of Singapore Ltd.	54.53	0.96	55.49	0.00	6.94	0.66	2.79	-1.69	1,669.70	-27.60	
21	HSBC Ltd.	11.17	3.37	14.54	0.70	6.50	3.24	3.55	0.91	820.91	6.32	
22	ING Bank N.V.	56.91	0.00	56.91	0.09	1.77	3.08	0.67	-0.05	0.00	-5.21	
23	JPMorgan Chase Bank	32.99	1.84	34.83	0.00	7.43	4.11	5.12	2.34	259.33	28.74	
24	Krung Thai Bank Public Co. Ltd.	114.54	1.44	115.98	0.00	5.76	0.28	1.64	1.37	291.03	7.12	
25	Mashreqbank psc	53.15	1.56	54.71	0.00	9.33	0.67	1.72	1.76	865.85	50.53	
26	Mizuho Corporate Bank Ltd.	35.41	0.68	36.09	0.00	7.15	1.09	3.10	2.41	527.80	16.05	
27	Oman International Bank S.A.O.G.	16.25	0.23	16.48	61.37	5.00	1.58	-0.22	-0.49	1,233.79	-5.61	
28	Societe Generale	30.20	2.51	32.71	1.37	4.22	2.87	2.73	2.14	1,017.00	25.40	
29	Sonali Bank	59.94	0.61	60.55	1.47	4.11	12.68	6.64	3.34	74.54	2.57	
30	Standard Chartered Bank	7.11	3.76	10.87	0.52	9.08	2.52	4.95	1.74	780.11	13.37	
31	State Bank of Mauritius Ltd.	33.73	1.35	35.08	4.64	6.04	2.95	4.65	1.33	1,523.00	20.00	
32	Sumitomo Mitsui Banking Corporation	42.85	9.45	52.30	12.78	8.44	1.15	4.62	-13.71	297.32	-70.55	
33	UFI Bank Ltd.	120.61	1.08	121.69	0.00	5.25	1.20	3.86	1.75	535.72	17.35	

Note : Figures reported in this Table may not exactly tally with the data reported in Appendix Tables III. 17(B) to III. 17(H) due to conceptual differences.  
Source : Balance sheets of respective banks.

**Appendix Table III.17(B): Gross Profit/Loss as Percentage of Total Assets - Foreign Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	ABN-AMRO Bank N.V.	3.68	3.05	3.51	3.68	3.13	3.38
2	Abu Dhabi Commercial Bank Ltd.	2.43	2.50	1.35	0.90	0.69	0.70
3	American Express Bank Ltd.	1.79	2.74	1.81	3.80	3.37	2.95
4	Antwerp Diamond Bank	-	-	-	-	1.09	2.29
5	Arab Bangladesh Bank Ltd.	6.15	6.08	7.09	6.40	5.26	6.93
6	Bank Internasional Indonesia	-6.39	-9.75	-6.89	0.22	-2.93	0.04
7	Bank of America NA	3.95	5.02	3.36	3.56	2.71	2.34
8	Bank of Bahrain & Kuwait B.S.C.	0.67	1.74	1.49	2.72	2.23	1.23
9	Bank of Ceylon	7.51	6.34	4.91	5.49	2.58	2.98
10	Bank of Nova Scotia	4.44	3.11	2.19	2.70	3.19	1.95
11	Bank of Tokyo-Mitsubishi Ltd.	-27.32	-2.92	9.22	3.04	3.19	8.05
12	Barclays Bank PLC	2.00	-0.55	-0.09	4.51	8.42	8.42
13	BNP Paribas	2.24	2.27	1.36	-0.60	0.06	1.18
14	Chinatrust Commercial Bank	0.35	1.11	2.03	4.20	4.23	4.58
15	Chohung Bank	6.65	7.23	8.38	6.45	7.44	4.05
16	Citibank N.A.	4.00	3.41	3.55	3.97	3.44	4.17
17	Calyon Bank (Credit Agricole Indosuez)	0.64	-0.14	0.01	0.50	1.24	-0.27
18	Credit Lyonnais	4.63	4.10	3.49	2.26	1.43	1.56
19	Deutsche Bank AG	4.48	5.19	5.72	4.39	5.93	5.88
20	Development Bank of Singapore Ltd.	2.85	3.01	2.93	3.49	4.45	1.95
21	HSBC Ltd.	1.96	2.41	2.84	2.50	2.25	3.05
22	ING Bank N.V.	1.17	6.44	-2.44	0.06	-4.86	0.67
23	JPMorgan Chase Bank	4.14	5.83	10.32	8.29	5.19	3.75
24	Krung Thai Bank Public Co. Ltd.	6.22	3.57	4.94	4.38	2.75	1.66
25	Mashreqbank psc	0.05	0.41	0.41	3.26	4.01	1.84
26	Mizuho Corporate Bank Ltd.	1.42	-0.25	1.62	1.10	1.23	2.96
27	Oman International Bank S.A.O.G.	0.04	-0.20	-0.64	-2.05	-1.34	-0.17
28	Societe Generale	2.63	0.73	0.60	-0.05	0.58	2.61
29	Sonali Bank	12.89	4.11	5.87	3.66	2.15	6.35
30	Standard Chartered Bank	1.09	3.45	3.15	3.84	3.80	4.01
31	State Bank of Mauritius Ltd.	3.21	3.79	3.80	4.56	4.12	5.22
32	Sumitomo Mitsui Banking Corporation	3.15	2.74	2.49	3.30	4.33	4.62
33	UFJ Bank Ltd.	5.24	3.02	1.95	3.34	2.51	3.86
	<b>Foreign Banks</b>	<b>2.32</b>	<b>3.24</b>	<b>3.05</b>	<b>3.10</b>	<b>3.20</b>	<b>3.66</b>
	<b>Scheduled Commercial Banks</b>	<b>1.45</b>	<b>1.66</b>	<b>1.53</b>	<b>1.94</b>	<b>2.39</b>	<b>2.67</b>

**Appendix Table III.17(C): Net Profit/Loss as Percentage of Total Assets - Foreign Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	ABN-AMRO Bank N.V.	2.20	1.58	0.40	1.72	1.56	1.84
2	Abu Dhabi Commercial Bank Ltd.	0.32	0.52	0.44	0.47	0.17	0.49
3	American Express Bank Ltd.	0.25	1.02	-0.62	0.27	-0.90	-0.69
4	Antwerp Diamond Bank	-	-	-	-	0.36	1.18
5	Arab Bangladesh Bank Ltd.	3.15	2.80	3.50	2.82	2.73	4.08
6	Bank Internasional Indonesia	-14.41	-8.10	-2.95	0.24	2.11	-0.22
7	Bank of America NA	1.99	2.70	1.25	1.72	1.74	1.26
8	Bank of Bahrain & Kuwait B.S.C.	0.71	0.90	0.81	1.25	1.06	0.12
9	Bank of Ceylon	2.33	2.62	0.95	0.02	0.27	0.36
10	Bank of Nova Scotia	2.20	1.46	1.06	1.00	0.78	0.57
11	Bank of Tokyo-Mitsubishi Ltd.	-4.29	4.87	7.57	4.08	3.27	6.96
12	Barclays Bank PLC	0.33	-2.10	1.35	1.78	2.87	5.20
13	BNP Paribas	1.06	0.94	0.33	-0.94	-0.53	-0.44
14	Chinatrust Commercial Bank	-0.26	0.25	0.63	1.00	2.12	1.15
15	Chohung Bank	3.68	0.50	3.15	3.42	2.47	1.92
16	Citibank N.A.	0.92	1.44	1.46	1.51	1.55	1.93
17	Calyon Bank (Credit Agricole Indosuez)	-0.64	-9.83	-1.62	0.99	0.36	0.51
18	Credit Lyonnais	1.74	1.58	0.19	0.31	0.60	0.70
19	Deutsche Bank AG	1.11	1.10	1.71	2.24	2.92	3.17
20	Development Bank of Singapore Ltd.	1.31	1.44	1.58	2.02	2.01	-1.31
21	HSBC Ltd.	0.58	0.96	1.26	0.87	0.72	1.55
22	ING Bank N.V.	0.03	-4.00	-3.97	-0.44	-12.92	-0.05
23	JPMorgan Chase Bank	1.87	2.87	5.06	3.18	3.10	2.34
24	Krung Thai Bank Public Co. Ltd.	4.31	0.26	2.22	0.02	-0.72	1.38
25	Mashreqbank psc	-2.73	-3.60	-3.10	1.59	3.25	1.76
26	Mizuho Corporate Bank Ltd.	0.16	-2.85	-3.30	-1.45	0.31	2.41
27	Oman International Bank S.A.O.G.	-2.85	-8.98	-4.41	-4.47	-1.83	-0.39
28	Societe Generale	-3.17	0.02	0.04	-2.29	-1.58	2.04
29	Sonali Bank	6.69	2.14	3.05	1.41	1.23	3.36
30	Standard Chartered Bank	0.04	1.81	1.51	2.02 *	2.92 *	1.74
31	State Bank of Mauritius Ltd.	1.81	1.48	1.05	0.85	1.05	1.33
32	Sumitomo Mitsui Banking Corporation	1.56	0.25	-1.95	-3.13	-7.05	-13.71
33	UFJ Bank Ltd.	1.02	0.14	0.25	0.05	0.31	1.88
	<b>Foreign Banks</b>	<b>0.69</b>	<b>1.17</b>	<b>0.93</b>	<b>1.32</b>	<b>1.56</b>	<b>1.65</b>
	<b>Scheduled Commercial Banks</b>	<b>0.47</b>	<b>0.66</b>	<b>0.49</b>	<b>0.75</b>	<b>1.01</b>	<b>1.13</b>

\* Ratio calculated before Extra Ordinary Item.

**Appendix Table III.17(D): Interest Income as Percentage of Total Assets - Foreign Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	ABN-AMRO Bank N.V.	9.24	8.05	10.18	10.16	7.92	7.18
2	Abu Dhabi Commercial Bank Ltd.	8.59	10.98	6.54	10.03	9.65	8.35
3	American Express Bank Ltd.	10.55	11.11	8.39	8.60	10.05	8.99
4	Antwerp Diamond Bank	-	-	-	-	4.61	4.06
5	Arab Bangladesh Bank Ltd.	6.81	7.23	7.77	6.19	4.65	4.78
6	Bank Internasional Indonesia	12.84	9.87	5.16	4.27	4.48	3.61
7	Bank of America NA	12.63	11.76	10.31	9.13	6.99	5.48
8	Bank of Bahrain & Kuwait B.S.C.	10.29	10.15	9.96	8.55	8.12	5.77
9	Bank of Ceylon	11.21	8.60	8.45	8.32	6.86	5.14
10	Bank of Nova Scotia	11.40	8.07	8.79	8.73	9.67	4.52
11	Bank of Tokyo-Mitsubishi Ltd.	10.23	13.02	10.53	8.62	9.70	6.55
12	Barclays Bank PLC	12.15	11.20	7.31	4.60	2.83	2.19
13	BNP Paribas	8.81	9.60	9.68	7.54	9.11	5.93
14	Chinatrust Commercial Bank	7.60	12.44	10.70	13.35	11.17	10.01
15	Chohung Bank	8.81	8.80	9.86	7.11	10.38	4.72
16	Citibank N.A.	12.52	10.53	9.00	8.89	7.84	7.70
17	Calyon Bank (Credit Agricole Indosuez)	12.00	11.46	7.02	5.95	8.28	8.42
18	Credit Lyonnais	13.82	13.22	12.32	10.44	8.44	7.73
19	Deutsche Bank AG	9.72	10.13	9.77	8.17	5.67	3.50
20	Development Bank of Singapore Ltd.	11.69	8.34	8.92	7.92	10.58	4.86
21	HSBC Ltd.	8.30	7.84	8.29	7.83	7.08	5.58
22	ING Bank N.V.	10.48	16.88	4.84	4.65	9.82	1.77
23	JPMorgan Chase Bank	8.56	5.17	8.43	6.32	4.78	5.43
24	Krung Thai Bank Public Co. Ltd.	7.92	9.20	9.46	8.71	6.90	5.77
25	Mashreqbank psc	10.78	9.90	8.36	11.18	12.19	10.02
26	Mizuho Corporate Bank Ltd.	10.75	7.75	10.64	8.39	8.40	6.84
27	Oman International Bank S.A.O.G.	8.53	8.39	6.36	4.42	4.11	4.00
28	Societe Generale	14.51	9.94	7.38	7.57	5.62	4.03
29	Sonali Bank	5.66	1.84	3.71	3.54	4.00	3.92
30	Standard Chartered Bank	10.74	10.51	9.12	8.12	7.80	7.35
31	State Bank of Mauritius Ltd.	7.50	8.08	9.03	9.27	6.10	6.78
32	Sumitomo Mitsui Banking Corporation	10.19	12.42	10.88	12.97	10.23	8.44
33	UFJ Bank Ltd.	11.35	9.05	8.38	9.62	6.11	5.25
	<b>Foreign Banks</b>	<b>10.27</b>	<b>9.93</b>	<b>9.27</b>	<b>8.56</b>	<b>7.68</b>	<b>6.60</b>
	<b>Scheduled Commercial Banks</b>	<b>9.18</b>	<b>8.97</b>	<b>8.88</b>	<b>8.26</b>	<b>8.28</b>	<b>7.29</b>

**Appendix Table III.17(E): Interest Expended as Percentage of Total Assets - Foreign Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	ABN-AMRO Bank N.V.	5.94	4.83	6.24	5.49	4.01	2.94
2	Abu Dhabi Commercial Bank Ltd.	6.67	8.88	5.56	9.11	8.78	7.52
3	American Express Bank Ltd.	7.78	7.20	5.77	5.78	6.62	5.25
4	Antwerp Diamond Bank	-	-	-	-	1.24	1.06
5	Arab Bangladesh Bank Ltd.	1.32	1.41	1.16	0.69	0.77	0.77
6	Bank Internasional Indonesia	10.09	7.10	2.35	1.70	1.06	0.72
7	Bank of America NA	8.22	7.11	7.03	6.20	4.47	3.18
8	Bank of Bahrain & Kuwait B.S.C.	9.18	8.60	8.32	7.37	6.40	4.71
9	Bank of Ceylon	4.67	3.61	4.58	3.90	3.80	3.11
10	Bank of Nova Scotia	8.16	5.48	6.57	6.32	6.83	3.11
11	Bank of Tokyo-Mitsubishi Ltd.	6.59	6.68	4.30	3.92	4.45	1.73
12	Barclays Bank PLC	8.57	8.83	5.77	3.67	2.00	0.53
13	BNP Paribas	5.67	6.90	7.07	5.66	6.26	3.32
14	Chinatrust Commercial Bank	4.33	8.50	6.48	7.14	4.20	3.16
15	Chohung Bank	1.62	0.92	1.65	0.97	3.24	0.99
16	Citibank N.A.	7.08	5.97	5.02	5.13	4.08	3.12
17	Calyon Bank (Credit Agricole Indosuez)	9.17	8.99	5.56	4.96	5.98	5.55
18	Credit Lyonnais	10.20	9.70	9.22	8.90	7.16	6.09
19	Deutsche Bank AG	4.79	5.12	4.63	4.41	3.03	2.66
20	Development Bank of Singapore Ltd.	8.68	5.02	6.06	4.83	5.11	2.23
21	HSBC Ltd.	5.61	5.09	5.33	5.21	4.20	2.85
22	ING Bank N.V.	6.91	10.66	3.34	3.71	7.81	1.31
23	JPMorgan Chase Bank	9.49	4.40	5.48	3.01	1.25	1.32
24	Krung Thai Bank Public Co. Ltd.	0.44	1.41	1.18	0.68	0.34	0.49
25	Mashreqbank psc	8.43	7.67	7.26	8.96	8.76	7.61
26	Mizuho Corporate Bank Ltd.	5.99	6.00	7.65	6.18	5.74	2.32
27	Oman International Bank S.A.O.G.	9.09	8.85	6.87	6.38	5.83	4.35
28	Societe Generale	11.73	8.85	6.09	6.38	3.66	2.15
29	Sonali Bank	2.48	0.90	1.42	2.00	2.90	2.48
30	Standard Chartered Bank	7.17	6.27	5.38	4.61	3.93	3.12
31	State Bank of Mauritius Ltd.	4.72	4.96	5.95	6.57	3.61	3.80
32	Sumitomo Mitsui Banking Corporation	5.84	8.46	7.16	8.03	4.89	2.28
33	UFJ Bank Ltd.	5.72	4.81	4.49	5.36	2.73	0.71
	<b>Foreign Banks</b>	<b>6.79</b>	<b>6.01</b>	<b>5.64</b>	<b>5.34</b>	<b>4.33</b>	<b>3.13</b>
	<b>Scheduled Commercial Banks</b>	<b>6.41</b>	<b>6.25</b>	<b>6.03</b>	<b>5.70</b>	<b>5.51</b>	<b>4.43</b>



**Appendix Table III.17(F): Net Interest Income (Spread) as Percentage of Total Assets - Foreign Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	ABN-AMRO Bank N.V.	3.30	3.22	3.94	4.67	3.90	4.23
2	Abu Dhabi Commercial Bank Ltd.	1.93	2.09	0.98	0.92	0.87	0.83
3	American Express Bank Ltd.	2.78	3.91	2.61	2.82	3.43	3.74
4	Antwerp Diamond Bank	-	-	-	-	3.36	2.99
5	Arab Bangladesh Bank Ltd.	5.49	5.82	6.61	5.50	3.89	4.01
6	Bank Internasional Indonesia	2.75	2.77	2.81	2.57	3.42	2.88
7	Bank of America NA	4.41	4.65	3.28	2.93	2.52	2.30
8	Bank of Bahrain & Kuwait B.S.C.	1.11	1.55	1.64	1.18	1.72	1.06
9	Bank of Ceylon	6.54	4.98	3.87	4.43	3.06	2.03
10	Bank of Nova Scotia	3.24	2.60	2.21	2.41	2.84	1.41
11	Bank of Tokyo-Mitsubishi Ltd.	3.64	6.34	6.23	4.70	5.25	4.82
12	Barclays Bank PLC	3.58	2.37	1.55	0.94	0.83	1.67
13	BNP Paribas	3.14	2.70	2.61	1.88	2.85	2.61
14	Chinatrust Commercial Bank	3.27	3.93	4.22	6.21	6.97	6.85
15	Chohung Bank	7.19	7.87	8.21	6.14	7.15	3.73
16	Citibank N.A.	3.44	4.55	3.98	3.76	3.76	4.58
17	Calyon Bank (Credit Agricole Indosuez)	2.83	2.48	1.46	0.99	2.30	2.87
18	Credit Lyonnais	3.63	3.52	3.10	1.54	1.28	1.63
19	Deutsche Bank AG	4.93	5.00	5.14	3.76	2.65	0.84
20	Development Bank of Singapore Ltd.	3.01	3.33	2.85	3.10	5.47	2.64
21	HSBC Ltd.	2.69	2.75	2.96	2.63	2.88	2.73
22	ING Bank N.V.	3.56	6.22	1.50	0.94	2.01	0.46
23	JPMorgan Chase Bank	-0.92	0.77	2.95	3.30	3.53	4.12
24	Krung Thai Bank Public Co. Ltd.	7.48	7.79	8.28	8.03	6.56	5.28
25	Mashreqbank psc	2.35	2.23	1.11	2.22	3.43	2.41
26	Mizuho Corporate Bank Ltd.	4.75	1.76	2.98	2.21	2.66	4.52
27	Oman International Bank S.A.O.G.	-0.57	-0.47	-0.51	-1.96	-1.72	-0.36
28	Societe Generale	2.78	1.09	1.29	1.19	1.96	1.88
29	Sonali Bank	3.18	0.94	2.29	1.55	1.10	1.44
30	Standard Chartered Bank	3.57	4.24	3.74	3.51	3.87	4.23
31	State Bank of Mauritius Ltd.	2.78	3.12	3.08	2.70	2.50	2.98
32	Sumitomo Mitsui Banking Corporation	4.35	3.96	3.72	4.94	5.35	6.16
33	UFJ Bank Ltd.	5.63	4.24	3.89	4.27	3.37	4.55
	<b>Foreign Banks</b>	<b>3.47</b>	<b>3.92</b>	<b>3.63</b>	<b>3.22</b>	<b>3.35</b>	<b>3.46</b>
	<b>Scheduled Commercial Banks</b>	<b>2.78</b>	<b>2.73</b>	<b>2.85</b>	<b>2.57</b>	<b>2.77</b>	<b>2.86</b>

**Appendix Table III.17(G): Provisions & Contingencies as Percentage of Total Assets - Foreign Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	ABN-AMRO Bank N.V.	1.47	1.47	3.11	1.96	1.57	1.54
2	Abu Dhabi Commercial Bank Ltd.	2.11	1.98	0.91	0.43	0.52	0.21
3	American Express Bank Ltd.	1.54	1.73	2.42	3.53	4.26	3.64
4	Antwerp Diamond Bank	-	-	-	-	0.73	1.11
5	Arab Bangladesh Bank Ltd.	3.00	3.28	3.58	3.58	2.53	2.85
6	Bank Internasional Indonesia	8.02	-1.65	-3.93	-0.01	-5.03	0.26
7	Bank of America NA	1.96	2.32	2.12	1.84	0.97	1.08
8	Bank of Bahrain & Kuwait B.S.C.	-0.04	0.84	0.68	1.48	1.17	1.11
9	Bank of Ceylon	5.17	3.73	3.95	5.48	2.30	2.62
10	Bank of Nova Scotia	2.24	1.65	1.13	1.71	2.41	1.38
11	Bank of Tokyo-Mitsubishi Ltd.	-23.03	-7.78	1.64	-1.03	-0.08	1.09
12	Barclays Bank PLC	1.68	1.55	-1.43	2.73	5.55	3.21
13	BNP Paribas	1.18	1.32	1.02	0.35	0.59	1.61
14	Chinatrust Commercial Bank	0.62	0.86	1.40	3.21	2.11	3.43
15	Chohung Bank	2.97	6.73	5.23	3.02	4.97	2.13
16	Citibank N.A.	3.08	1.98	2.09	2.45	1.89	2.24
17	Calyon Bank (Credit Agricole Indosuez)	1.27	9.69	1.64	-0.49	0.87	-0.78
18	Credit Lyonnais	2.90	2.51	3.30	1.95	0.83	0.86
19	Deutsche Bank AG	3.37	4.09	4.02	2.15	3.01	2.71
20	Development Bank of Singapore Ltd.	1.54	1.58	1.35	1.47	2.44	3.27
21	HSBC Ltd.	1.38	1.45	1.58	1.63	1.53	1.49
22	ING Bank N.V.	1.14	10.43	1.53	0.50	8.05	0.72
23	JPMorgan Chase Bank	2.26	2.96	5.25	5.11	2.09	1.41
24	Krung Thai Bank Public Co. Ltd.	1.90	3.31	2.73	4.35	3.47	0.28
25	Mashreqbank psc	2.78	4.02	3.52	1.67	0.76	0.08
26	Mizuho Corporate Bank Ltd.	1.26	2.59	4.92	2.55	0.92	0.55
27	Oman International Bank S.A.O.G.	2.89	8.78	3.76	2.41	0.48	0.22
28	Societe Generale	5.80	0.71	0.57	2.24	2.16	0.57
29	Sonali Bank	6.20	1.97	2.82	2.25	0.91	2.99
30	Standard Chartered Bank	1.05	1.64	1.64	1.82	0.89	2.27
31	State Bank of Mauritius Ltd.	1.40	2.31	2.75	3.72	3.07	3.89
32	Sumitomo Mitsui Banking Corporation	1.59	2.49	4.44	6.43	11.37	18.34
33	UFJ Bank Ltd.	4.22	2.88	1.70	3.29	2.20	1.99
	<b>Foreign Banks</b>	<b>1.63</b>	<b>2.08</b>	<b>2.12</b>	<b>1.78</b>	<b>1.63</b>	<b>2.01</b>
	<b>Scheduled Commercial Banks</b>	<b>0.98</b>	<b>1.00</b>	<b>1.03</b>	<b>1.19</b>	<b>1.39</b>	<b>1.54</b>

**Appendix Table III.17(H): Operating Expenses as Percentage of Total Assets - Foreign Banks**

(Per cent)

Sr. No.	Name of the Bank	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8
1	ABN-AMRO Bank N.V.	2.08	1.83	2.58	3.62	3.47	4.43
2	Abu Dhabi Commercial Bank Ltd.	0.97	1.10	0.44	0.49	0.79	0.56
3	American Express Bank Ltd.	4.52	6.38	6.58	5.49	6.33	7.27
4	Antwerp Diamond Bank	–	–	–	–	2.60	1.39
5	Arab Bangladesh Bank Ltd.	1.95	2.08	2.40	1.89	2.23	2.30
6	Bank Internasional Indonesia	12.25	15.03	11.49	3.85	7.27	2.97
7	Bank of America NA	1.94	3.26	1.60	1.76	1.42	1.55
8	Bank of Bahrain & Kuwait B.S.C.	1.82	1.75	1.75	1.39	1.71	1.92
9	Bank of Ceylon	1.99	1.54	1.58	1.29	1.55	1.54
10	Bank of Nova Scotia	1.55	1.43	0.96	1.07	1.36	1.03
11	Bank of Tokyo-Mitsubishi Ltd.	33.47	14.70	4.45	4.88	4.70	3.46
12	Barclays Bank PLC	3.60	3.67	2.81	1.87	1.94	1.80
13	BNP Paribas	2.19	2.32	2.82	3.59	4.01	2.92
14	Chinatrust Commercial Bank	3.01	3.30	2.79	3.34	3.72	3.33
15	Chohung Bank	2.80	2.43	2.30	1.75	2.43	1.74
16	Citibank N.A.	3.53	3.88	3.15	3.52	3.32	3.41
17	Calyon Bank (Credit Agricole Indosuez)	2.99	3.78	2.27	1.62	1.96	2.20
18	Credit Lyonnais	1.80	2.07	1.73	2.06	2.55	2.31
19	Deutsche Bank AG	3.42	3.89	3.90	3.43	2.89	2.00
20	Development Bank of Singapore Ltd.	2.18	1.70	1.58	1.53	2.36	1.15
21	HSBC Ltd.	2.80	2.35	2.61	2.63	2.94	2.46
22	ING Bank N.V.	4.41	6.82	6.52	3.40	10.55	2.87
23	JPMorgan Chase Bank	11.11	5.60	5.36	7.24	2.72	3.38
24	Krung Thai Bank Public Co. Ltd.	5.00	4.65	4.41	4.33	4.25	3.90
25	Mashreqbank psc	3.53	3.39	2.05	1.88	2.05	1.28
26	Mizuho Corporate Bank Ltd.	3.98	2.63	2.58	2.14	2.65	2.61
27	Oman International Bank S.A.O.G.	1.54	1.25	1.25	1.18	1.36	1.07
28	Societe Generale	2.56	2.83	2.81	2.83	2.99	2.01
29	Sonali Bank	5.77	3.28	5.13	6.66	6.06	7.17
30	Standard Chartered Bank	5.11	3.29	3.04	2.22	1.98	2.26
31	State Bank of Mauritius Ltd.	1.23	0.92	0.84	1.19	1.21	1.08
32	Sumitomo Mitsui Banking Corporation	2.44	2.38	2.09	3.02	2.29	2.69
33	UFJ Bank Ltd.	2.00	2.41	3.27	1.85	1.66	1.89
	<b>Foreign Banks</b>	<b>3.59</b>	<b>3.22</b>	<b>3.05</b>	<b>3.00</b>	<b>2.79</b>	<b>2.75</b>
	<b>Scheduled Commercial Banks</b>	<b>2.67</b>	<b>2.50</b>	<b>2.64</b>	<b>2.19</b>	<b>2.24</b>	<b>2.20</b>

**Appendix Table III.18: Investment Fluctuation Reserves (IFR) of Public Sector Banks**  
(As at end-March)

(Amount in Rs. crore)

Sr. No.	Name of the Bank	2003				2004			
		Investment		IFR	IFR as percentage to (AFS+HFT)	Investment		IFR	IFR as percentage to (AFS+HFT)
		AFS	HFT			AFS	HFT		
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	8,854.60	91.46	123.81	1.38	11,421.04	0.00	330.65	2.90
2	Andhra Bank	7,801.39	275.76	201.94	2.50	7,540.01	225.15	388.26	5.00
3	Bank of Baroda	27,049.53	3.40	567.55	2.10	34,727.58	2.71	1,042.54	3.00
4	Bank of India	12,728.43	64.62	341.76	2.67	16,842.33	737.59	541.76	3.08
5	Bank of Maharashtra	9,183.70	24.11	183.75	2.00	9,875.25	0.00	327.75	3.32
6	Canara Bank	23,295.86	415.11	468.15	1.97	27,140.27	404.12	978.15	3.55
7	Central Bank of India	17,927.71	0.00	250.39	1.40	22,884.74	52.62	587.04	2.56
8	Corporation Bank	8,662.18	273.41	231.45	2.59	8,818.68	53.43	444.00	5.00
9	Dena Bank	5,904.31	133.86	0.00	-	7,296.04	123.90	0.00	-
10	Indian Bank	8,226.05	0.00	140.00	1.70	9,653.91	0.00	442.88	4.59
11	Indian Overseas Bank	15,267.41	62.65	256.14	1.67	15,380.31	0.00	481.14	3.13
12	Oriental Bank of Commerce	11,212.95	0.00	240.50	2.14	14,108.95	26.37	625.50	4.43
13	Punjab & Sind Bank	4,265.67	0.04	44.02	1.03	4,690.34	0.00	59.02	1.26
14	Punjab National Bank	24,292.77	379.23	500.13	2.03	30,811.31	587.14	964.97	3.07
15	Syndicate Bank	10,115.33	485.99	213.23	2.01	13,704.40	259.13	418.91	3.00
16	UCO Bank	9,260.08	179.73	126.61	1.34	12,731.06	87.30	329.61	2.57
17	Union Bank of India	15,363.90	344.72	314.00	2.00	17,450.43	292.89	540.00	3.04
18	United Bank of India	9,087.75	476.28	0.00	-	10,350.67	516.06	0.00	-
19	Vijaya Bank	6,503.23	0.00	130.48	2.01	9,013.47	42.70	322.44	3.56
	<b>Nationalised Banks</b>	<b>2,35,002.85</b>	<b>3,210.37</b>	<b>4,333.91</b>	<b>1.82</b>	<b>2,84,440.79</b>	<b>3,411.11</b>	<b>8,824.62</b>	<b>3.07</b>
20	State Bank of India	1,31,525.24	9,655.59	2,271.15	1.61	1,50,093.51	1,667.78	4,371.16	2.88
21	State Bank of Bikaner & Jaipur	7,206.93	53.51	145.63	2.01	7,843.34	30.03	295.25	3.75
22	State Bank of Hyderabad	10,446.41	92.07	240.00	2.28	13,906.05	12.44	467.52	3.36
23	State Bank of Indore	3,578.42	596.47	110.47	2.65	4,206.30	27.76	220.47	5.21
24	State Bank of Mysore	3,783.81	16.17	80.00	2.11	4,448.03	11.92	156.00	3.50
25	State Bank of Patiala	7,251.32	151.47	297.58	4.02	8,652.03	282.25	402.87	4.51
26	State Bank of Saurashtra	4,100.63	6.65	82.90	2.02	5,282.00	59.25	176.90	3.31
27	State Bank of Travancore	6,372.61	0.00	135.04	2.12	9,004.44	0.00	277.56	3.08
	<b>State Bank Group</b>	<b>1,74,265.37</b>	<b>10,571.93</b>	<b>3,362.77</b>	<b>1.82</b>	<b>2,03,435.70</b>	<b>2,091.43</b>	<b>6,367.73</b>	<b>3.10</b>
	<b>Public Sector Banks</b>	<b>4,09,268.22</b>	<b>13,782.30</b>	<b>7,696.68</b>	<b>1.82</b>	<b>4,87,876.49</b>	<b>5,502.54</b>	<b>15,192.35</b>	<b>3.08</b>

Note : AFS : Available for sale , HFT: Held for trading.

Source : Balance sheets of respective banks.

**Appendix Table III.19(A): Non-Performing Assets as percentage of  
Total Assets - Public Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs/Total Assets				Net NPAs/Total Assets			
		2000-01	2001-02	2002-03	2003-04	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8	9	10
	<b>Nationalised Banks</b>	<b>5.44</b>	<b>5.21</b>	<b>4.66</b>	<b>3.85</b>	<b>2.95</b>	<b>2.69</b>	<b>2.16</b>	<b>1.40</b>
1	Allahabad Bank	8.26	8.08	6.56	4.09	4.87	4.68	3.16	1.05
2	Andhra Bank	2.31	2.50	2.35	2.28	1.07	1.13	0.84	0.44
3	Bank of Baroda	6.61	6.33	5.45	4.68	2.92	2.70	2.22	2.07
4	Bank of India	5.76	5.33	4.99	4.40	3.59	3.30	3.00	2.43
5	Bank of Maharashtra	4.60	4.22	3.84	2.96	2.61	2.23	1.84	0.89
6	Canara Bank	3.23	2.93	3.02	3.14	2.02	1.79	1.77	1.38
7	Central Bank of India	6.88	6.42	5.68	4.88	3.87	3.23	2.74	2.01
8	Corporation Bank	2.46	2.49	2.50	2.48	0.87	1.07	0.76	0.86
9	Dena Bank	10.77	10.59	8.02	6.70	7.15	6.51	4.95	3.99
10	Indian Bank	8.86	7.19	4.61	3.04	3.57	2.99	2.13	0.98
11	Indian Overseas Bank	5.39	5.13	4.61	3.33	3.03	2.70	2.22	1.22
12	Oriental Bank of Commerce	2.16	2.95	3.37	2.95	1.47	1.41	0.66	0.00
13	Punjab & Sind Bank	7.66	7.94	8.60	8.02	4.73	4.73	4.41	3.85
14	Punjab National Bank	5.45	5.68	5.78	4.56	2.95	2.48	1.77	0.44
15	Syndicate Bank	3.80	4.08	4.12	3.37	1.89	2.12	2.03	1.13
16	UCO Bank	4.67	4.25	3.91	3.38	2.38	2.31	2.00	1.72
17	Union Bank of India	5.28	5.46	4.68	4.02	3.08	3.02	2.45	1.45
18	United Bank of India	6.57	5.34	3.95	2.96	2.80	2.38	1.67	1.16
19	Vijaya Bank	4.17	3.73	2.65	1.62	2.50	2.31	1.08	0.42
	<b>State Bank Group</b>	<b>5.11</b>	<b>4.39</b>	<b>3.48</b>	<b>2.91</b>	<b>2.35</b>	<b>2.00</b>	<b>1.58</b>	<b>1.09</b>
20	State Bank of India	5.03	4.45	3.59	3.11	2.17	1.96	1.64	1.33
21	State Bank of Bikaner & Jaipur	5.15	3.77	3.23	2.39	2.95	2.21	1.57	0.53
22	State Bank of Hyderabad	5.84	4.06	2.83	2.26	3.01	1.89	1.21	0.25
23	State Bank of Indore	3.95	3.25	2.60	2.04	2.46	1.56	1.21	0.00
24	State Bank of Mysore	6.17	6.03	4.96	3.74	3.58	3.49	2.41	1.35
25	State Bank of Patiala	4.85	3.62	2.51	1.87	2.35	1.47	0.75	0.00
26	State Bank of Saurashtra	6.62	4.73	3.09	1.56	3.06	2.17	1.43	0.00
27	State Bank of Travancore	5.23	4.41	3.34	2.76	3.42	2.58	1.47	0.64
	<b>Public Sector Banks</b>	<b>5.31</b>	<b>4.89</b>	<b>4.21</b>	<b>3.50</b>	<b>2.72</b>	<b>2.42</b>	<b>1.93</b>	<b>1.28</b>

Source : 1. Balance sheets of respective banks.  
2. Returns received from respective banks.

**Appendix Table III.19(B): Non-Performing Assets as percentage of Advances - Public Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs/Gross Advances				Net NPAs/Net Advances			
		2000-01	2001-02	2002-03	2003-04	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8	9	10
	<b>Nationalised Banks</b>	<b>12.16</b>	<b>11.01</b>	<b>9.72</b>	<b>8.21</b>	<b>7.01</b>	<b>6.01</b>	<b>4.74</b>	<b>3.13</b>
1	Allahabad Bank	17.66	16.94	13.65	8.66	11.21	10.55	7.07	2.37
2	Andhra Bank	6.13	5.26	4.89	4.60	2.95	2.45	1.79	0.93
3	Bank of Baroda	14.11	12.39	11.02	10.52	6.77	5.68	4.81	4.95
4	Bank of India	10.25	9.37	8.55	7.86	6.72	6.01	5.36	4.50
5	Bank of Maharashtra	12.35	10.44	9.55	7.70	7.41	5.81	4.83	2.46
6	Canara Bank	7.48	6.22	5.96	6.33	4.84	3.89	3.59	2.89
7	Central Bank of India	16.06	14.70	13.06	12.55	9.72	7.98	6.74	5.57
8	Corporation Bank	5.40	5.19	5.27	5.03	1.98	2.31	1.65	1.80
9	Dena Bank	25.31	24.11	17.86	14.82	18.29	16.31	11.82	9.40
10	Indian Bank	21.76	17.86	12.39	7.98	10.07	8.28	6.15	2.71
11	Indian Overseas Bank	11.81	11.35	10.29	7.40	7.01	6.32	5.23	2.85
12	Oriental Bank of Commerce	5.21	6.57	6.94	5.87	3.59	3.21	1.44	0.00
13	Punjab & Sind Bank	18.45	18.19	19.25	18.16	12.27	11.68	10.85	9.57
14	Punjab National Bank	11.71	11.38	11.58	9.35	6.69	5.27	3.80	0.95
15	Syndicate Bank	7.87	8.35	8.34	7.33	4.07	4.53	4.29	2.58
16	UCO Bank	11.64	9.59	8.24	6.93	6.30	5.65	4.38	3.65
17	Union Bank of India	11.20	10.77	8.96	7.59	6.86	6.26	4.91	2.87
18	United Bank of India	21.51	16.16	12.15	9.07	10.47	7.94	5.52	3.75
19	Vijaya Bank	10.00	9.39	6.18	3.44	6.22	6.02	2.61	0.91
	<b>State Bank Group</b>	<b>12.73</b>	<b>11.23</b>	<b>8.68</b>	<b>6.98</b>	<b>6.27</b>	<b>5.45</b>	<b>4.12</b>	<b>2.71</b>
20	State Bank of India	12.93	11.95	9.34	7.75	6.03	5.64	4.49	3.45
21	State Bank of Bikaner & Jaipur	12.91	9.36	8.15	5.36	7.83	5.77	4.16	1.25
22	State Bank of Hyderabad	14.08	10.08	7.28	5.60	7.83	4.96	3.26	0.65
23	State Bank of Indore	9.16	7.18	5.53	3.99	5.91	3.58	2.66	0.00
24	State Bank of Mysore	12.83	12.07	10.14	7.76	7.88	7.36	5.19	2.96
25	State Bank of Patiala	9.66	6.94	4.80	3.71	4.92	2.94	1.49	0.00
26	State Bank of Saurashtra	14.57	10.18	7.32	3.68	6.87	4.95	3.53	0.00
27	State Bank of Travancore	11.38	9.41	6.67	5.63	7.75	5.72	3.05	1.39
	<b>Public Sector Banks</b>	<b>12.37</b>	<b>11.09</b>	<b>9.36</b>	<b>7.79</b>	<b>6.74</b>	<b>5.82</b>	<b>4.53</b>	<b>2.98</b>

Source : 1. Balance sheets of respective banks.  
2. Returns received from respective banks.

**Appendix Table III.19(C): Non-Performing Assets as percentage of  
Total Assets - Private Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs/Total Assets				Net NPAs/Total Assets			
		2000-01	2001-02	2002-03	2003-04	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8	9	10
	<b>Old Private Sector Banks</b>	<b>5.14</b>	<b>5.20</b>	<b>4.34</b>	<b>3.64</b>	<b>3.28</b>	<b>3.23</b>	<b>2.61</b>	<b>1.77</b>
1	Bank of Rajasthan Ltd.	8.22	6.92	4.34	2.81	3.28	3.61	2.46	0.86
2	Bharat Overseas Bank Ltd.	3.33	3.91	3.30	2.53	1.76	1.87	1.56	1.12
3	Catholic Syrian Bank Ltd.	6.31	5.47	5.24	4.07	4.22	3.45	3.01	2.05
4	City Union Bank Ltd.	6.96	6.31	5.92	5.25	3.91	3.72	3.78	3.09
5	Dhanalakshmi Bank Ltd.	7.96	7.73	7.03	5.59	6.00	5.80	4.98	3.27
6	Federal Bank Ltd.	7.28	6.29	4.33	3.97	5.55	4.39	2.52	1.47
7	Ganesh Bank of Kurundwad Ltd.	6.77	8.80	9.56	8.20	4.84	6.53	6.27	4.63
8	ING Vysya Bank Ltd.	2.12	1.91	1.77	1.41	2.03	1.89	6.27	4.63
9	Jammu & Kashmir Bank Ltd.	1.91	1.61	1.51	1.35	0.92	0.82	0.76	0.65
10	Karnataka Bank Ltd.	4.81	4.81	5.81	5.66	2.93	2.59	3.09	2.19
11	Karur Vysya Bank Ltd.	3.88	4.42	4.14	3.37	2.52	3.03	2.25	1.29
12	Lakshmi Vilas Bank Ltd.	5.62	7.71	6.60	5.67	3.66	5.00	3.93	2.86
13	Lord Krishna Bank Ltd.	7.27	6.07	4.54	3.66	5.36	4.72	3.12	2.60
14	Nainital Bank Ltd.	1.71	1.81	1.43	1.13	0.00	0.00	0.00	0.00
15	Ratnakar Bank Ltd.	4.72	5.34	5.31	4.76	3.12	3.40	3.13	2.37
16	Sangli Bank Ltd.	4.70	4.07	4.13	4.05	2.20	1.93	2.15	2.13
17	SBI Commercial & International Bank Ltd.	15.52	12.94	14.76	14.16	10.23	8.14	6.23	4.51
18	South Indian Bank Ltd.	4.93	5.12	4.53	3.55	3.36	3.38	2.83	2.06
19	Tamilnad Mercantile Bank Ltd.	6.66	7.59	7.21	6.28	2.58	2.75	3.59	2.06
20	United Western Bank Ltd.	5.92	7.58	7.50	7.23	4.41	5.55	5.01	4.70
	<b>New Private Sector Banks</b>	<b>2.05</b>	<b>3.90</b>	<b>3.76</b>	<b>2.42</b>	<b>1.18</b>	<b>2.10</b>	<b>2.16</b>	<b>1.10</b>
21	Bank of Punjab Ltd.	1.59	2.36	3.96	3.06	0.93	1.22	3.01	2.28
22	Centurion Bank Ltd.	2.63	5.56	6.75	6.24	1.21	2.44	3.07	1.94
23	Development Credit Bank Ltd.	4.18	5.14	5.89	3.92	3.20	3.57	4.37	2.20
24	Global Trust Bank Ltd.	2.52	5.89	11.95	18.28	1.62	3.83	8.45	8.73
25	HDFC Bank Ltd.	0.94	0.94	0.87	0.79	0.13	0.14	0.14	0.07
26	ICICI Bank Ltd.	2.07	4.82	4.71	2.43	0.78	2.48	2.60	1.10
27	IDBI Bank Ltd.	2.44	1.85	1.45	0.98	1.83	1.03	0.65	0.48
28	IndusInd Bank Ltd.	3.03	4.09	2.69	1.72	2.57	3.60	2.30	1.41
29	Kotak Mahindra Bank Ltd.	–	–	0.70	0.34	–	–	0.06	0.06
30	UTI Bank Ltd.	2.10	1.96	1.17	1.14	1.68	1.29	0.83	0.46
	<b>Private Sector Banks</b>	<b>3.65</b>	<b>4.36</b>	<b>3.97</b>	<b>2.82</b>	<b>2.27</b>	<b>2.49</b>	<b>2.32</b>	<b>1.32</b>

Source : 1. Balance sheets of respective banks.

2. Returns received from respective banks.

**Appendix Table III.19(D): Non-Performing Assets as percentage of Advances - Private Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs/Gross Advances				Net NPAs/Net Advances			
		2000-01	2001-02	2002-03	2003-04	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8	9	10
	<b>Old Private Sector Banks</b>	<b>10.94</b>	<b>11.01</b>	<b>8.86</b>	<b>7.58</b>	<b>7.30</b>	<b>7.13</b>	<b>5.54</b>	<b>3.84</b>
1	Bank of Rajasthan Ltd.	17.20	15.73	11.39	9.14	7.62	8.86	6.80	2.99
2	Bharat Overseas Bank Ltd.	7.58	8.77	6.75	4.99	4.14	4.38	3.30	2.26
3	Catholic Syrian Bank Ltd.	14.24	14.88	13.01	8.84	9.99	9.91	7.89	4.65
4	City Union Bank Ltd.	13.69	13.20	12.11	10.36	8.18	8.20	8.16	6.37
5	Dhanalakshmi Bank Ltd.	14.77	15.29	13.18	11.43	11.55	11.94	9.71	7.03
6	Federal Bank Ltd.	12.84	11.88	8.21	7.44	10.09	8.59	4.95	2.89
7	Ganesh Bank of Kurundwad Ltd.	13.63	18.08	18.42	17.32	10.12	14.08	12.90	10.59
8	ING Vysya Bank Ltd.	4.70	4.64	3.61	2.65	4.77	4.59	3.55	2.60
9	Jammu & Kashmir Bank Ltd.	4.97	3.62	3.11	3.03	2.46	1.88	1.59	1.49
10	Karnataka Bank Ltd.	10.58	10.43	12.99	11.93	6.93	5.88	7.34	4.96
11	Karur Vysya Bank Ltd.	7.14	8.97	7.46	5.83	4.73	6.30	4.16	2.28
12	Lakshmi Vilas Bank Ltd.	9.61	13.42	11.47	10.15	6.46	9.10	7.11	5.37
13	Lord Krishna Bank Ltd.	16.74	12.32	8.96	8.32	12.92	9.85	6.33	6.05
14	Nainital Bank Ltd.	7.92	8.68	6.11	4.00	0.00	0.00	0.00	0.00
15	Ratnakar Bank Ltd.	11.03	12.88	11.96	10.63	7.58	8.60	7.42	5.58
16	Sangli Bank Ltd.	13.21	11.80	12.45	11.79	6.61	5.95	6.87	6.53
17	SBI Commercial & International Bank Ltd.	30.38	32.72	38.48	41.28	22.56	23.38	20.85	18.31
18	South Indian Bank Ltd.	10.12	10.05	9.27	7.59	7.10	6.87	5.96	4.54
19	Tamilnad Mercantile Bank Ltd.	14.69	16.47	16.06	13.79	5.99	6.63	8.66	4.97
20	United Western Bank Ltd.	12.00	14.08	13.58	13.14	9.22	10.72	9.50	8.96
	<b>New Private Sector Banks</b>	<b>5.13</b>	<b>8.86</b>	<b>7.64</b>	<b>5.11</b>	<b>3.09</b>	<b>4.94</b>	<b>4.63</b>	<b>2.41</b>
21	Bank of Punjab Ltd.	3.88	5.49	9.23	6.20	2.31	2.93	7.17	4.69
22	Centurion Bank Ltd.	7.34	12.66	15.88	12.96	3.52	6.09	7.92	4.43
23	Development Credit Bank Ltd.	7.84	9.29	9.56	8.19	6.13	6.61	7.76	4.87
24	Global Trust Bank Ltd.	5.70	13.52	25.84	44.88	3.75	9.23	19.77	27.99
25	HDFC Bank Ltd.	2.81	3.18	2.22	1.86	0.45	0.50	0.37	0.16
26	ICICI Bank Ltd.	5.42	10.23	8.72	4.70	2.19	5.48	5.21	2.21
27	IDBI Bank Ltd.	6.84	3.89	2.62	1.71	5.24	2.21	1.20	0.84
28	IndusInd Bank Ltd.	6.13	7.41	4.94	3.30	5.25	6.59	4.25	2.72
29	Kotak Mahindra Bank Ltd.	–	–	1.20	0.94	–	–	0.11	0.17
30	UTI Bank Ltd.	4.64	5.18	3.16	2.88	3.76	3.46	2.26	1.20
	<b>Private Sector Banks</b>	<b>8.37</b>	<b>9.64</b>	<b>8.07</b>	<b>5.84</b>	<b>5.44</b>	<b>5.73</b>	<b>4.95</b>	<b>2.84</b>

Source : 1. Balance sheets of respective banks.

2. Returns received from respective banks.



**Appendix Table III.19(E) : Non-Performing Assets as percentage of  
Total Assets - Foreign Banks**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs/Total Assets				Net NPAs/Total Assets			
		2000-01	2001-02	2002-03	2003-04	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8	9	10
1	ABN-AMRO Bank N.V.	1.45	2.11	1.92	2.03	0.62	0.81	0.92	0.56
2	Abu Dhabi Commercial Bank Ltd.	1.17	3.28	2.75	3.94	0.27	2.18	1.39	2.35
3	American Express Bank Ltd.	4.59	6.98	8.19	6.90	2.24	3.35	3.26	2.11
4	Antwerp Bank Ltd.	-	-	0.00	0.00	-	-	0.00	0.00
5	Arab Bangladesh Bank Ltd.	0.96	1.01	0.84	0.11	0.49	0.35	0.28	0.05
6	Bank Internasional Indonesia	33.75	40.44	33.19	30.66	6.42	6.19	3.25	2.32
7	Bank of America NA	1.33	1.63	0.70	0.51	0.45	0.46	0.04	0.00
8	Bank of Bahrain and Kuwait B.S.C.	7.44	5.80	7.28	10.20	5.91	4.79	5.75	7.84
9	Bank of Ceylon	26.79	19.98	19.76	14.92	20.01	13.40	12.29	6.83
10	Bank of Nova Scotia	1.72	2.34	7.08	7.64	1.34	1.76	5.41	5.87
11	Bank of Tokyo-Mitsubishi Ltd.	2.94	0.00	1.12	0.79	0.00	0.00	0.05	0.07
12	Barclays Bank PLC	0.00	0.42	0.40	0.35	0.00	0.31	0.00	0.00
13	BNP Paribas	1.30	1.59	3.31	3.00	0.25	0.67	1.97	1.18
14	Chinatrust Commercial Bank	2.79	1.25	0.38	6.78	2.13	0.00	0.00	4.07
15	Chohung Bank	0.54	0.46	0.48	0.33	0.38	0.26	0.24	0.17
16	Citibank N.A.	0.65	0.50	0.98	1.33	0.34	0.21	0.58	0.72
17	Calyon Bank (Credit Agricole Indosuez)	15.19	10.51	12.55	5.13	0.46	0.11	0.12	0.07
18	Credit Lyonnais	3.64	4.12	3.21	2.51	1.76	2.14	1.64	0.97
19	Deutsche Bank AG	2.74	1.26	0.70	0.24	0.47	0.13	0.00	0.00
20	Development Bank of Singapore Ltd.	0.00	0.07	7.48	0.00	0.00	0.00	5.92	0.00
21	HSBC Ltd.	2.76	2.33	2.08	1.65	0.38	0.93	0.40	0.27
22	ING Bank N.V.	9.12	4.82	11.80	1.00	0.86	3.62	0.00	0.91
23	JPMorgan Chase Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	Krung Thai Bank Public Co. Ltd.	0.00	8.62	0.00	0.00	0.00	7.76	0.00	0.00
25	Mashreqbank psc	12.67	3.81	4.60	3.57	2.92	0.00	0.00	0.00
26	Mizuho Corporate Bank Ltd.	9.29	9.44	8.12	8.40	2.00	3.08	0.46	0.00
27	Oman International Bank S.A.O.G.	45.09	25.14	30.34	35.17	7.17	3.04	2.05	2.02
28	Societe Generale	4.23	1.92	2.50	2.61	2.07	0.14	0.00	0.32
29	Sonali Bank	0.33	0.79	1.13	0.93	0.33	0.00	0.75	1.27
30	Standard Chartered Bank	3.42	1.59	1.46	1.40	0.64	0.18	0.14	0.24
31	State Bank of Mauritius Ltd.	9.52	9.19	11.41	4.27	8.24	7.06	8.80	2.80
32	Sumitomo Mitsui Banking Corporation	12.35	24.89	37.55	39.62	4.04	9.38	9.74	4.21
33	UFJ Bank Ltd.	10.91	13.51	5.39	0.00	5.83	6.88	4.15	0.00
	<b>Foreign Banks</b>	<b>3.04</b>	<b>2.41</b>	<b>2.44</b>	<b>2.12</b>	<b>0.77</b>	<b>0.81</b>	<b>0.79</b>	<b>0.66</b>

Source : 1. Balance sheets of respective banks.

2. Returns received from respective banks.

**Appendix Table III.19(F): Non-Performing Assets as percentage of Advances - Foreign Banks**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs/Gross Advances				Net NPAs/Net Advances			
		2000-01	2001-02	2002-03	2003-04	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8	9	10
1	ABN-AMRO Bank N.V.	2.84	3.43	3.25	3.15	1.22	1.34	1.59	0.88
2	Abu Dhabi Commercial Bank Ltd.	7.80	18.89	17.53	38.78	1.92	13.43	9.67	27.39
3	American Express Bank Ltd.	11.92	14.56	19.29	16.47	6.05	7.56	8.69	5.68
4	Antwerp Bank Ltd.	-	-	0.00	0.00	-	-	0.00	0.00
5	Arab Bangladesh Bank Ltd.	7.72	3.91	4.49	0.68	4.09	1.35	1.50	0.34
6	Bank Internasional Indonesia	100.00	91.23	64.62	97.07	50.75	61.40	15.18	69.57
7	Bank of America NA	2.03	2.68	1.03	0.84	0.68	0.80	0.05	0.00
8	Bank of Bahrain and Kuwait B.S.C.	13.26	13.23	13.77	21.90	11.51	11.40	11.26	17.73
9	Bank of Ceylon	39.09	31.87	36.08	37.91	34.15	23.88	25.98	21.85
10	Bank of Nova Scotia	2.61	3.58	11.02	11.48	2.04	2.72	8.64	9.07
11	Bank of Tokyo-Mitsubishi Ltd.	5.15	0.00	2.76	2.18	0.01	0.00	0.13	0.21
12	Barclays Bank PLC	0.00	43.58	64.01	65.36	0.00	36.06	0.00	0.00
13	BNP Paribas	3.21	3.60	6.17	6.56	0.64	1.54	3.77	2.70
14	Chinatrust Commercial Bank	4.86	2.60	0.65	9.25	3.75	0.00	0.00	5.76
15	Chohung Bank	1.31	0.84	0.98	1.60	0.91	0.47	0.48	0.81
16	Citibank N.A.	1.35	0.93	1.94	2.52	0.71	0.40	1.17	1.40
17	Calyon Bank (Credit Agricole Indosuez)	28.68	25.21	34.89	43.39	1.21	0.36	0.51	1.00
18	Credit Lyonnais	6.89	7.09	6.70	6.42	3.47	3.84	3.59	2.63
19	Deutsche Bank AG	6.71	3.52	2.49	0.97	1.23	0.38	0.00	0.00
20	Development Bank of Singapore Ltd.	0.00	0.16	12.65	0.00	0.00	0.00	10.37	0.00
21	HSBC Ltd.	6.64	5.51	5.09	4.20	0.96	2.27	1.03	0.70
22	ING Bank N.V.	40.02	32.79	44.13	N.A.	5.94	26.82	0.00	N.A.
23	JPMorgan Chase Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	Krung Thai Bank Public Co. Ltd.	0.00	37.82	0.00	0.00	0.00	35.43	0.00	0.00
25	Mashreqbank psc	40.18	17.87	31.32	41.31	13.40	0.00	0.00	0.00
26	Mizuho Corporate Bank Ltd.	13.47	13.26	11.99	11.93	3.24	4.75	0.76	0.00
27	Oman International Bank S.A.O.G.	78.79	85.46	91.50	96.50	37.12	41.53	42.13	61.39
28	Societe Generale	13.80	6.71	13.89	10.21	7.27	0.52	0.00	1.36
29	Sonali Bank	4.17	2.95	6.49	5.49	4.35	0.00	4.52	7.98
30	Standard Chartered Bank	7.59	3.44	3.17	2.91	1.53	0.40	0.31	0.52
31	State Bank of Mauritius Ltd.	18.39	17.46	17.67	6.91	16.18	14.02	14.20	4.64
32	Sumitomo Mitsui Banking Corporation	55.79	37.63	49.40	58.01	19.12	18.52	20.21	12.79
33	UFJ Bank Ltd.	16.60	22.20	10.88	0.00	9.61	12.69	8.60	0.00
	<b>Foreign Banks</b>	<b>6.84</b>	<b>5.38</b>	<b>5.25</b>	<b>4.62</b>	<b>1.82</b>	<b>1.89</b>	<b>1.76</b>	<b>1.49</b>

Source : 1. Balance sheets of respective banks.

2. Returns received from respective banks.

**Appendix Table III.20(A): Sector-wise Non-performing Assets of Public Sector Banks**  
( As at end-March 2004)

(Amount in Rs. crore)

Sr. No.	Name of the Bank	Agriculture		Small Scale Industries		Others		Priority Sector		Public Sector		Non-Priority Sector		Total
		Amount	Per cent to total	Amount	Per cent to total	Amount	Per cent to total	Amount	Per cent to total	Amount	Per cent to total	Amount	Per cent to total	
1	2	3	4	5	6	7	8	9 (3+5+7)	10	11	12	13 (15-9-11)	14	15 (9+11+13)
	<b>Nationalised Banks</b>	<b>4,739.71</b>	<b>13.55</b>	<b>6,557.38</b>	<b>18.74</b>	<b>5,407.70</b>	<b>15.46</b>	<b>16,704.78</b>	<b>47.74</b>	<b>390.14</b>	<b>1.12</b>	<b>17,894.78</b>	<b>51.14</b>	<b>34,989.70</b>
1	Allahabad Bank	255.16	17.99	189.54	13.36	319.49	22.52	764.19	53.87	18.46	1.30	635.81	44.82	1,418.46
2	Andhra Bank	106.47	17.30	116.47	18.93	127.93	20.79	350.87	57.02	8.13	1.32	256.37	41.66	615.37
3	Bank of Baroda	509.60	13.41	624.60	16.44	377.35	9.93	1,511.55	39.79	3.34	0.09	2284.06	60.12	3,798.95
4	Bank of India	556.07	16.11	659.22	19.10	444.81	12.89	1,660.10	48.10	62.46	1.81	1728.84	50.09	3,451.40
5	Bank of Maharashtra	204.72	21.45	202.64	21.23	184.36	19.32	591.72	62.00	0.01	0.00	362.73	38.00	954.46
6	Canara Bank	424.80	13.64	435.73	13.99	450.17	14.45	1,310.70	42.08	4.17	0.13	1800.12	57.79	3,114.99
7	Central Bank of India	459.78	14.87	683.39	22.10	581.42	18.80	1,724.59	55.78	21.14	0.68	1346.19	43.54	3,091.92
8	Corporation Bank	95.70	13.25	75.80	10.50	162.94	22.57	334.44	46.32	15.26	2.11	372.31	51.57	722.01
9	Dena Bank	165.45	11.15	298.34	20.10	186.76	12.59	650.56	43.84	21.69	1.46	811.76	54.70	1,484.01
10	Indian Bank	164.38	14.09	342.89	29.40	282.64	24.23	789.91	67.73	9.20	0.79	367.21	31.48	1,166.32
11	Indian Overseas Bank	142.16	9.19	373.58	24.15	181.49	11.73	697.23	45.06	20.78	1.34	829.20	53.59	1,547.22
12	Oriental Bank of Commerce	129.52	10.67	307.86	25.36	146.42	12.06	583.80	48.10	5.07	0.42	624.86	51.48	1,213.73
13	Punjab & Sind Bank	129.12	10.73	155.61	12.93	123.23	10.24	407.96	33.90	20.29	1.69	775.26	64.42	1,203.51
14	Punjab National Bank	474.05	10.15	928.17	19.87	576.95	12.35	1,979.17	42.38	65.12	1.39	2625.84	56.23	4,670.13
15	Syndicate Bank	223.85	14.11	304.87	19.22	275.37	17.36	804.09	50.69	49.31	3.11	732.74	46.20	1,586.14
16	UCO Bank	177.03	12.21	159.49	11.00	288.70	19.91	625.22	43.11	14.57	1.00	810.57	55.89	1,450.36
17	Union Bank of India	290.91	12.40	483.40	20.60	398.17	16.97	1,172.48	49.96	1.25	0.05	1173.10	49.99	2,346.83
18	United Bank of India	139.48	18.25	155.57	20.36	224.08	29.32	519.13	67.93	48.19	6.31	196.86	25.76	764.18
19	Vijaya Bank	91.45	23.46	60.21	15.45	75.42	19.35	227.07	58.27	1.70	0.44	160.94	41.30	389.71
	<b>State Bank Group</b>	<b>2,500.59</b>	<b>16.50</b>	<b>2,280.54</b>	<b>15.04</b>	<b>2,354.42</b>	<b>15.53</b>	<b>7,135.55</b>	<b>47.07</b>	<b>220.09</b>	<b>1.45</b>	<b>7,802.97</b>	<b>51.48</b>	<b>15,158.61</b>
20	State Bank of India	2,124.26	17.95	1,741.07	14.71	1,899.50	16.05	5,764.83	48.70	109.06	0.92	5,963.02	50.38	11,836.91
21	State Bank of Bikaner & Jaipur	60.14	12.43	97.45	20.15	79.83	16.51	237.42	49.09	8.36	1.73	237.88	49.18	483.66
22	State Bank of Hyderabad	26.85	3.88	73.22	10.59	58.56	8.47	158.63	22.94	33.54	4.85	499.18	72.20	691.35
23	State Bank of Indore	49.70	18.66	35.41	13.29	61.02	22.91	146.13	54.86	4.59	1.72	115.64	43.41	266.36
24	State Bank of Mysore	61.66	11.98	100.32	19.50	54.96	10.68	216.94	42.16	4.27	0.83	293.32	57.01	514.53
25	State Bank of Patiala	72.53	14.40	81.38	16.16	80.21	15.93	234.12	46.49	40.17	7.98	229.32	45.54	503.61
26	State Bank of Saurashtra	39.96	19.94	33.75	16.84	26.00	12.97	99.71	49.75	18.08	9.02	82.64	41.23	200.43
27	State Bank of Travancore	65.49	9.90	117.94	17.82	94.34	14.26	277.77	41.97	2.02	0.31	381.97	57.72	661.76
	<b>Public Sector Banks</b>	<b>7,240.30</b>	<b>14.44</b>	<b>8,837.92</b>	<b>17.62</b>	<b>7,762.11</b>	<b>15.48</b>	<b>23,840.33</b>	<b>47.54</b>	<b>610.23</b>	<b>1.22</b>	<b>25,697.75</b>	<b>51.24</b>	<b>50,148.31</b>

Note : Data is based on domestic operations of respective banks.

Source : Based on off-site returns.

**Appendix Table III.20(B): Sector-wise Non-Performing Assets of Private Sector Banks**  
( As at end-March 2004)

(Amount in Rs. crore)

Sr. No.	Name of the Bank	Agriculture		Small Scale Industries		Others		Priority Sector		Public Sector		Non-Priority Sector		Total
		Amount	Per cent to total	Amount	Per cent to total	Amount	Per cent to total	Amount	Per cent to total	Amount	Per cent to total	Amount	Per cent to total	
1	2	3	4	5	6	7	8	9 (3+5+7)	10	11	12	13 (15-9-11)	14	15 (9+11+13)
	<b>Old Private Sector Banks</b>	<b>288.43</b>	<b>6.55</b>	<b>858.89</b>	<b>19.52</b>	<b>654.57</b>	<b>14.87</b>	<b>1,801.90</b>	<b>40.94</b>	<b>8.32</b>	<b>0.19</b>	<b>2,590.90</b>	<b>58.87</b>	<b>4,401.12</b>
1	Bank of Rajasthan Ltd.	16.64	7.01	22.63	9.54	26.40	11.12	65.67	27.67	0.00	0.00	171.64	72.33	237.32
2	Bharat Overseas Bank Ltd.	6.73	9.48	13.27	18.69	10.90	15.36	30.90	43.53	0.00	0.00	40.10	56.47	71.00
3	Catholic Syrian Bank Ltd.	3.52	2.01	39.07	22.29	47.22	26.94	89.80	51.24	0.00	0.00	85.44	48.76	175.24
4	City Union Bank Ltd.	5.58	3.33	46.74	27.92	16.50	9.86	68.82	41.11	0.00	0.00	98.60	58.89	167.42
5	Dhanalakshmi Bank Ltd.	1.04	0.76	28.58	20.93	55.17	40.40	84.79	62.09	0.00	0.00	51.76	37.91	136.55
6	Federal Bank Ltd.	45.82	7.63	83.93	13.97	126.17	21.00	255.92	42.60	8.27	1.38	336.56	56.02	600.75
7	Ganesh Bank of Kurundwad Ltd.	1.99	7.22	1.88	6.82	2.72	9.87	6.60	23.95	0.00	0.00	20.96	76.05	27.56
8	ING Vysya Bank Ltd.	39.36	21.09	30.69	16.45	25.11	13.46	95.16	51.00	0.00	0.00	91.43	49.00	186.59
9	Jammu & Kashmir Bank Ltd.	6.81	2.38	50.68	17.69	52.93	18.47	110.42	38.54	0.00	0.00	176.09	61.46	286.51
10	Karnataka Bank Ltd.	40.20	6.72	107.55	17.97	36.13	6.04	183.87	30.72	0.00	0.00	414.59	69.28	598.47
11	Karur Vysya Bank Ltd.	4.49	1.88	67.88	28.37	15.05	6.29	87.42	36.54	0.00	0.00	151.81	63.46	239.23
12	Lakshmi Vilas Bank Ltd.	9.76	4.50	45.91	21.17	43.80	20.20	99.46	45.87	0.00	0.00	117.37	54.13	216.83
13	Lord Krishna Bank Ltd.	0.96	1.01	9.02	9.47	3.45	3.62	13.43	14.09	0.00	0.00	81.86	85.91	95.29
14	Nainital Bank Ltd.	1.47	15.19	1.39	14.42	3.91	40.54	6.77	70.15	0.00	0.00	2.88	29.85	9.65
15	Ratnakar Bank Ltd.	3.37	8.67	8.55	22.02	7.95	20.48	19.87	51.17	0.00	0.00	18.96	48.83	38.84
16	Sangli Bank Ltd.	20.08	24.90	14.48	17.96	5.09	6.31	39.65	49.16	0.05	0.06	40.95	50.77	80.66
17	SBI Commercial & International Bank Ltd	0.00	0.00	0.57	0.83	0.00	0.00	0.57	0.83	0.00	0.00	68.68	99.17	69.25
18	South Indian Bank Ltd.	23.60	7.19	126.58	38.56	62.10	18.92	212.29	64.67	0.00	0.00	115.96	35.33	328.25
19	Tamilnad Mercantile Bank Ltd.	19.07	5.97	87.86	27.51	42.99	13.46	149.92	46.94	0.00	0.00	169.46	53.06	319.38
20	United Western Bank Ltd.	37.95	7.35	71.63	13.87	70.97	13.75	180.55	34.97	0.00	0.00	335.79	65.03	516.34
	<b>New Private Sector Banks</b>	<b>170.69</b>	<b>2.87</b>	<b>403.52</b>	<b>6.78</b>	<b>105.82</b>	<b>1.78</b>	<b>680.03</b>	<b>11.43</b>	<b>66.26</b>	<b>1.11</b>	<b>5,204.90</b>	<b>87.46</b>	<b>5,951.19</b>
21	Bank of Punjab Ltd.	0.61	0.41	11.40	7.69	4.10	2.76	16.11	10.86	0.00	0.00	132.19	89.14	148.30
22	Centurion Bank Ltd.	0.00	0.00	0.00	0.00	8.43	3.81	8.43	3.81	0.00	0.00	212.98	96.19	221.41
23	Development Credit Bank Ltd	0.73	0.34	53.66	25.36	24.06	11.37	78.45	37.07	0.00	0.00	133.16	62.93	211.61
24	Global Trust Bank Ltd.	45.69	3.47	155.18	11.79	0.00	0.00	200.87	15.26	0.00	0.00	1,115.83	84.74	1,316.70
25	HDFC Bank Ltd.	0.00	0.00	24.60	7.59	0.00	0.00	24.60	7.59	0.00	0.00	299.40	92.41	324.00
26	ICICI Bank Ltd.	78.30	2.57	99.53	3.27	1.46	0.05	179.28	5.88	66.26	2.17	2802.05	91.94	3,047.59
27	IDBI Bank Ltd.	11.81	9.26	10.02	7.86	30.39	23.83	52.22	40.94	0.00	0.00	75.32	59.06	127.54
28	IndusInd Bank Ltd.	28.72	11.07	19.07	7.35	32.58	12.56	80.37	30.99	0.00	0.00	178.99	69.01	259.36
29	Kotak Mahindra Bank Ltd.	0.13	0.64	0.00	0.00	4.80	24.07	4.93	24.72	0.00	0.00	15.02	75.28	19.96
30	UTI Bank Ltd.	4.71	1.71	30.06	10.94	0.00	0.00	34.77	12.66	0.00	0.00	239.95	87.34	274.72
	<b>Private Sector Banks</b>	<b>459.12</b>	<b>4.43</b>	<b>1,262.41</b>	<b>12.19</b>	<b>760.39</b>	<b>7.35</b>	<b>2,481.93</b>	<b>23.97</b>	<b>74.58</b>	<b>0.72</b>	<b>7,795.81</b>	<b>75.30</b>	<b>10,352.32</b>

Note: Data is based on domestic operations of respective banks.

Source: Based on off-site returns.

Appendix Table III.21(A): Capital Adequacy Ratio - Public Sector Banks

(Per cent)

Sr.No.	Name of the Bank	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7
	<b>Nationalised Banks</b>					
1	Allahabad Bank	11.51	10.50	10.62	11.15	12.52
2	Andhra Bank	13.36	13.40	12.59	13.62	13.71
3	Bank of Baroda	12.10	12.80	11.32	12.65	13.91
4	Bank of India	10.57	12.23	10.68	12.02	13.01
5	Bank of Maharashtra	11.66	10.64	11.16	12.05	11.88
6	Canara Bank	9.64	9.84	11.88	12.50	12.66
7	Central Bank of India	11.18	10.02	9.58	10.51	12.43
8	Corporation Bank	12.80	13.30	17.90	18.50	20.12
9	Dena Bank	11.63	7.73	7.64	6.02	9.48
10	Indian Bank	Negative	Negative	1.70	10.85	12.82
11	Indian Overseas Bank	9.15	10.24	10.82	11.30	12.49
12	Oriental Bank of Commerce	12.72	11.81	10.99	14.04	14.47
13	Punjab & Sind Bank	11.57	11.42	10.70	10.43	11.06
14	Punjab National Bank	10.31	10.24	10.70	12.02	13.10
15	Syndicate Bank	11.45	11.72	12.12	11.03	11.49
16	UCO Bank	9.15	9.05	9.64	10.04	11.88
17	Union Bank of India	11.42	10.86	11.07	12.41	12.32
18	United Bank of India	9.60	10.40	12.02	15.17	17.04
19	Vijaya Bank	10.61	11.50	12.25	12.66	14.11
	<b>State Bank Group</b>					
20	State Bank of India	11.49	12.79	13.35	13.50	13.53
21	State Bank of Bikaner & Jaipur	12.35	12.39	13.42	13.18	12.93
22	State Bank of Hyderabad	10.86	12.28	14.03	14.91	14.29
23	State Bank of Indore	11.26	12.73	12.78	13.09	12.39
24	State Bank of Mysore	11.50	11.16	11.81	11.62	11.53
25	State Bank of Patiala	12.60	12.37	12.55	13.57	13.56
26	State Bank of Saurashtra	14.48	13.89	13.20	13.68	14.53
27	State Bank of Travancore	11.09	11.79	12.54	11.30	11.36

Source : Balance sheets of respective banks.

**Appendix Table III.21(B): Capital Adequacy Ratio - Private Sector Banks**

(Per cent)

Sr.No.	Name of the Bank	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7
	<b>Old Private Sector Banks</b>					
1	Bank of Rajasthan Ltd.	5.73	10.57	12.07	11.29	11.18
2	Bharat Overseas Bank Ltd.	12.68	14.43	15.09	13.87	16.25
3	Catholic Syrian Bank Ltd.	5.94	6.08	9.57	10.58	11.23
4	City Union Bank Ltd.	13.33	13.59	13.97	13.95	13.36
5	Dhanalakshmi Bank Ltd.	10.02	9.69	11.23	10.45	13.56
6	Federal Bank Ltd.	11.33	10.29	10.63	11.23	11.48
7	Ganesh Bank of Kurundwad Ltd.	9.14	9.11	10.08	10.44	11.94
8	ING Vysya Bank Ltd.	12.24	12.05	11.57	9.81	11.05
9	Jammu & Kashmir Bank Ltd.	18.82	17.44	15.46	16.48	16.88
10	Karnataka Bank Ltd.	11.04	11.37	12.96	13.44	13.03
11	Karur Vysya Bank Ltd.	15.16	15.56	16.90	17.01	17.11
12	Lakshmi Vilas Bank Ltd.	10.45	10.21	11.54	11.35	13.79
13	Lord Krishna Bank Ltd.	11.25	12.90	16.50	12.82	16.68
14	Nainital Bank Ltd.	15.11	15.81	14.88	20.93	18.54
15	Ratnakar Bank Ltd.	11.56	10.00	13.60	14.05	16.65
16	Sangli Bank Ltd.	12.13	11.47	11.64	14.94	13.68
17	SBI Commercial & International Bank Ltd.	24.32	19.85	22.10	21.19	30.43
18	South Indian Bank Ltd.	10.41	11.17	11.20	10.75	11.32
19	Tamilnad Mercantile Bank Ltd.	18.02	17.59	18.02	18.54	21.07
20	United Western Bank Ltd.	11.94	9.59	9.79	10.17	10.13
	<b>New Private Sector Banks</b>					
21	Bank of Punjab Ltd.	9.81	11.02	12.82	13.59	12.64
22	Centurion Bank Ltd.	9.31	9.61	4.16	1.95	4.41
23	Development Credit Bank Ltd.	11.34	11.28	11.49	10.08	14.14
24	Global Trust Bank Ltd.	13.68	12.71	11.21	0.00	0.00
25	HDFC Bank Ltd.	12.19	11.09	13.93	11.12	11.66
26	ICICI Bank Ltd.	19.64	11.57	11.44	11.10	10.36
27	IDBI Bank Ltd.	11.80	11.72	9.59	9.56	10.38
28	IndusInd Bank Ltd.	13.24	15.00	12.51	12.13	12.75
29	Kotak Mahindra Bank Ltd.	-	-	-	25.97	15.25
30	UTI Bank Ltd.	11.37	9.00	10.65	10.90	11.21

Source : Balance sheets of respective banks.

**Appendix Table III.21(C): Capital Adequacy Ratio - Foreign Banks**

(Per cent)

Sr.No.	Name of the Bank	1999-2000	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7
	<b>Foreign Banks</b>					
1	ABN-AMRO Bank N.V.	10.09	11.42	13.17	12.57	13.48
2	Abu Dhabi Commercial Bank Ltd.	10.61	10.05	10.42	10.14	14.22
3	American Express Bank Ltd.	10.09	9.59	10.71	10.93	10.74
4	Antwerp Diamond Bank	-	-	-	92.69	53.22
5	Arab Bangladesh Bank Ltd.	123.00	96.34	138.51	105.64	111.34
6	Bank Internasional Indonesia	59.92	103.78	123.07	103.99	133.94
7	Bank of America NA	12.93	13.03	21.07	21.08	22.92
8	Bank of Bahrain and Kuwait B.S.C.	12.30	11.83	17.03	17.19	21.06
9	Bank of Ceylon	29.07	36.49	30.94	32.29	45.26
10	Bank of Nova Scotia	9.67	9.97	10.12	13.38	13.78
11	Bank of Tokyo-Mitsubishi Ltd.	17.62	15.51	15.36	30.40	32.78
12	Barclays Bank PLC	17.75	26.97	63.56	45.68	37.16
13	BNP Paribas	9.55	9.92	9.66	10.74	21.70
14	Chinatrust Commercial Bank	25.56	28.27	40.11	36.96	39.98
15	Chohung Bank	38.00	35.00	27.65	37.17	54.43
16	Citibank N.A.	10.62	11.24	11.04	11.30	11.11
17	Calyon Bank (Credit Agricole Indosuez)	11.82	11.60	11.23	20.04	24.51
18	Credit Lyonnais	9.70	10.60	10.30	20.90	21.70
19	Deutsche Bank AG	10.68	12.67	14.55	17.35	14.42
20	Development Bank of Singapore Ltd.	18.14	15.93	13.31	15.98	55.49
21	HSBC Ltd.	10.30	12.37	10.92	18.10	14.54
22	ING Bank N.V.	21.15	15.00	12.47	20.72	56.91
23	JPMorgan Chase Bank	45.86	43.79	85.88	72.95	34.83
24	Krung Thai Bank Public Co. Ltd.	197.74	148.99	167.65	119.88	115.98
25	Mashreqbank psc	9.04	10.54	20.54	39.38	54.71
26	Mizuho Corporate Bank Ltd.	25.29	18.38	11.14	18.50	36.09
27	Oman International Bank S.A.O.G.	11.08	14.21	18.86	14.62	16.48
28	Societe Generale	13.95	13.93	12.85	32.63	32.71
29	Sonali Bank	24.91	88.14	113.64	46.86	60.55
30	Standard Chartered Bank	9.50	9.60	9.28	10.56	10.87
31	State Bank of Mauritius Ltd.	35.23	30.78	46.78	31.74	35.08
32	Sumitomo Mitsui Banking Corporation	18.54	19.40	20.96	35.49	52.30
33	UFJ Bank Ltd.	36.17	34.91	29.44	67.68	121.69

Source : Balance sheets of respective banks.

**Appendix Table III.22: Bank Group and Population Group-wise Distribution of Commercial Bank Branches in India**

Bank Group	No. of Banks#	Number of Branches									
		As on June 30, 2003 @					As on June 30, 2004 @				
		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	12
1. State Bank of India	1	4,073 (45.4)	2,445 (27.3)	1,433 (16.0)	1,015 (11.3)	8,966 (100.0)	4,064 (45.4)	2,443 (27.3)	1,433 (16.0)	1,007 (11.3)	8,947 (100.0)
2. Associates of SBI	7	1,412 (31.1)	1,577 (34.8)	834 (18.4)	711 (15.7)	4,534 (100.0)	1,409 (30.9)	1,582 (34.7)	840 (18.4)	727 (15.9)	4,558 (100.0)
3. Nationalised Banks	19	13,646 (41.4)	7,090 (21.5)	6,653 (20.2)	5,572 (16.9)	32,961 (100.0)	13,631 (41.1)	7,145 (21.6)	6,723 (20.3)	5,631 (17.0)	33,130 (100.0)
4. Indian Private Sector Banks	30	1,113 (20.4)	1,688 (31.0)	1,405 (25.8)	1,239 (22.8)	5,445 (100.0)	1,111 (19.4)	1,749 (30.5)	1,514 (26.4)	1,363 (23.8)	5,737 (100.0)
5. Foreign Banks in India	32	0 (-)	0 (-)	25 (11.7)	188 (88.3)	213 (100.0)	0 (-)	0 (-)	28 (13.0)	187 (87.0)	215 (100.0)
6. Regional Rural Banks	196	12,000 (82.7)	2,104 (14.5)	383 (2.6)	19 (0.1)	14,506 (100.0)	11,992 (82.6)	2,108 (14.5)	391 (2.7)	19 (0.1)	14,510 (100.0)
7. Non-Scheduled Commercial Banks (Local Area Banks)	5	5 (27.8)	7 (38.9)	6 (33.3)	0 (-)	18 (100.0)	5 (23.8)	8 (38.1)	8 (38.1)	0 (0.0)	21 (100.0)
<b>Total</b>	<b>290</b>	<b>32,249 (48.4)</b>	<b>14,911 (22.4)</b>	<b>10,739 (16.1)</b>	<b>8,744 (13.1)</b>	<b>66,643 (100.0)</b>	<b>32,212 (48.0)</b>	<b>15,035 (22.4)</b>	<b>10,937 (16.3)</b>	<b>8,934 (13.3)</b>	<b>67,118 (100.0)</b>

# As on June 30, 2004.

@ Population group-wise classification of branches is based on 1991 Census.

- Negligible.

Notes : 1. Figures in bracket indicate percentage to total in each group.

2. Number of branches exclude administrative offices.

3. Data for June 2003 are revised.



**Appendix Table III.23: Region/State/Union Territory-wise Distribution of Commercial Bank Branches @**

Sr. No.	Region/State/Union Territory	Number of branches as on June 30,		Number of branches opened during				Average population (in '000) per bank branch as at the end of June	
		2003	2004	July 2002 to June 2003	of which: at unbanked centres	July 2003 to June 2004	of which: at unbanked centres	2003	2004
1	2	3	4	5	6	7	8	9	10
<b>1.</b>	<b>NORTHERN REGION</b>	<b>10,836</b>	<b>10,988</b>	<b>178</b>	<b>7</b>	<b>165</b>	<b>1</b>	<b>13</b>	<b>13</b>
	Chandigarh	184	192	9	0	8	0	5	5
	Delhi	1,505	1,554	48	1	58	0	10	10
	Haryana	1,591	1,618	33	0	27	0	13	13
	Himachal Pradesh	786	786	5	0	0	0	9	9
	Jammu & Kashmir	838	845	11	0	9	0	13	13
	Punjab	2,606	2,645	39	6	40	0	9	9
	Rajasthan	3,326	3,348	33	0	23	1	17	17
<b>2.</b>	<b>NORTH-EASTERN REGION</b>	<b>1,864</b>	<b>1,867</b>	<b>10</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>22</b>	<b>22</b>
	Arunachal Pradesh	66	66	0	0	0	0	20	20
	Assam	1,214	1,217	8	0	3	0	22	23
	Manipur	77	76	0	0	0	0	36	37
	Meghalaya	180	180	0	0	0	0	15	15
	Mizoram	78	78	0	0	0	0	13	14
	Nagaland	70	70	0	0	0	0	26	27
	Tripura	179	180	2	0	1	0	23	24
<b>3.</b>	<b>EASTERN REGION</b>	<b>11,776</b>	<b>11,828</b>	<b>61</b>	<b>0</b>	<b>60</b>	<b>0</b>	<b>19</b>	<b>19</b>
	Andaman & Nicobar Islands	32	32	1	0	0	0	13	14
	Bihar	3,555	3,560	10	0	6	0	21	21
	Jharkhand	1,462	1,473	6	0	12	0	*	*
	Orissa	2,231	2,245	12	0	18	0	17	17
	Sikkim	49	49	1	0	0	0	12	13
	West Bengal	4,447	4,469	31	0	24	0	19	19
<b>4.</b>	<b>CENTRAL REGION</b>	<b>13,503</b>	<b>13,570</b>	<b>85</b>	<b>1</b>	<b>95</b>	<b>0</b>	<b>20</b>	<b>20</b>
	Chhattisgarh	1,035	1,039	7	0	4	0	*	*
	Madhya Pradesh	3,442	3,456	24	0	19	0	19	19
	Uttar Pradesh	8,170	8,210	43	1	62	0	20	21
	Uttaranchal	856	865	11	0	10	0	*	*
<b>5.</b>	<b>WESTERN REGION</b>	<b>10,362</b>	<b>10,412</b>	<b>129</b>	<b>0</b>	<b>94</b>	<b>1</b>	<b>14</b>	<b>14</b>
	Dadra & Nagar Haveli	12	12	1	0	0	0	17	18
	Daman & Diu	16	16	0	0	0	0	10	10
	Goa	328	334	2	0	8	0	5	5
	Gujarat	3,668	3,677	45	0	28	0	14	14
	Maharashtra	6,338	6,373	81	0	58	1	15	15
<b>6.</b>	<b>SOUTHERN REGION</b>	<b>18,302</b>	<b>18,453</b>	<b>381</b>	<b>37</b>	<b>223</b>	<b>3</b>	<b>13</b>	<b>13</b>
	Andhra Pradesh	5,267	5,300	71	3	42	0	15	15
	Karnataka	4,814	4,851	70	0	54	1	11	11
	Kerala	3,382	3,441	157	34	66	0	10	10
	Lakshadweep	9	9	0	0	0	0	9	9
	Pondicherry	84	84	3	0	1	0	14	15
	Tamil Nadu	4,746	4,768	80	0	60	2	13	13
	<b>ALL INDIA</b>	<b>66,643</b>	<b>67,118</b>	<b>844</b>	<b>45</b>	<b>641</b>	<b>5</b>	<b>16</b>	<b>16</b>

@ Including the branches of non-scheduled commercial banks (Local Area Banks).

\* As the population data of Jharkhand, Chhattisgarh and Uttaranchal are not separately available and included in Bihar, Madhya Pradesh and Uttar Pradesh States respectively, average population per bank branch for Bihar, Madhya Pradesh and Uttar Pradesh include the number of bank branches in Jharkhand, Chhattisgarh and Uttaranchal respectively.

Notes : 1. Average population per bank branch is based on estimated mid-year population of respective years received from the office of Registrar General and Census Commissioner, Government of India.

2. Bank branches exclude administrative offices.

3. Data for June 2003 are revised.

**Appendix Table III.24: Advances to the Priority Sector by Public Sector Banks**  
(As on the last reporting Friday)

Sector	No. of Accounts (in lakh)					Amount Outstanding (Rs. crore)				
	June 1969	March 2001	March 2002@	March 2003@	March 2004@	June 1969	March 2001	March 2002 @	March 2003@	March 2004@
1	2	3	4	5	6	7	8	9	10	11
I. Agriculture	1.7	188	161	168	177	162 (5.4)	53,571 (15.7)	63,082 (15.9)	73,507 (15.4)	86,187 (15.4)
i) Direct	1.6	185	157	164	174	40 (1.3)	38,137 (11.2)	44,908 (11.3)	51,799 (10.8)	61,957 (11.1)
ii) Indirect	0.1	3	4	4	3	122 (4.0)	15,434 (4.5)	18,174 (4.6)	21,708 (4.5)	24,230 (4.3)
II. Small-scale industries	0.5	20	22	17	16	257 (8.5)	48,400 (14.2)	49,743 (12.5)	52,988 (11.1)	58,278 (10.4)
III. Other priority sector advances	0.4	80	83	79	88	22 (0.7)	40,791 (12.0)	53,712 (13.5)	71,448 (15.0)	94,959 (17.0)
IV. Total priority sector advances #	2.6	288	269	268	286	441 (14.6)	1,49,116 (43.7)	1,71,185 (43.1)	2,03,095 (42.5)	2,45,672 (44.0)
V. Net Bank Credit	-	-	-	-	-	3,016	3,41,291	3,96,954	4,77,899	5,58,849

@ Data are provisional.

# Inclusive of advances to setting up industrial estates, funds provided to RRBs by sponsor banks, loan to software industries, food and agro processing sector, self-help group and venture capital.

Note : Figures in brackets represent percentages to net bank credit.

**Appendix Table III.25(A): Advances of Public Sector Banks to Agriculture and Weaker Section**  
(As on the last reporting Friday of March 2004)

(Amount in Rs crore)

Sr. No.	Name of the bank	Direct agricultural advances		Indirect agricultural advances		Total agricultural advances		Weaker Section		Total Priority Sector advances	
		Amount	Per cent to NBC	Amount	Per cent to NBC	Amount	Per cent to NBC	Amount	Per cent to NBC	Amount	Per cent to NBC
1	2	3	4	5	6	7	8	9	10	11	12
1	Allahabad Bank	2,169.96	13.93	721.28	4.63	2,891.24	18.56	1,575.24	10.11	7,032.50	45.16
2	Andhra Bank	1,806.38	14.38	285.41	2.27	2,091.79	16.65	1,242.63	9.89	5,198.23	41.38
3	Bank of Baroda	2,801.51	11.53	1,147.05	4.72	3,948.56	16.24	1,914.96	7.88	11,774.33	48.44
4	Bank of India	3,859.00	13.84	859.00	3.08	4,718.00	16.92	2,393.00	8.58	13,271.00	47.60
5	Bank of Maharashtra	855.85	7.57	471.93	4.17	1,327.78	11.74	530.15	4.69	4,538.33	40.12
6	Canara Bank	4,727.00	10.61	1,818.00	4.08	6,545.00	14.69	2,626.00	5.89	19,580.00	43.93
7	Central Bank of India	2,655.53	11.82	1,671.22	7.44	4,326.75	19.25	2,090.08	9.30	11,031.53	49.09
8	Corporation Bank	591.09	5.08	524.02	4.50	1,115.11	9.58	329.62	2.83	5,080.68	43.63
9	Dena Bank	619.40	6.58	1,124.23	11.94	1,743.63	18.52	343.07	3.64	4,204.33	44.65
10	Indian Bank	1,801.55	14.71	412.45	3.37	2,214.00	18.08	1,230.78	10.05	5,971.11	48.75
11	Indian Overseas Bank	2,575.60	14.18	790.93	4.35	3,366.53	18.53	1,971.64	10.86	8,283.45	45.61
12	Oriental Bank of Commerce	1,244.00	6.32	1,166.00	5.92	2,410.00	12.25	765.87	3.89	8,423.73	42.80
13	Punjab National Bank	6,490.39	13.94	2,856.82	6.14	9,347.21	20.08	5,036.30	10.82	22,964.49	49.33
14	Punjab & Sind Bank	799.31	12.77	407.09	6.51	1,206.40	19.28	379.13	6.06	3,104.69	49.62
15	Syndicate Bank	2,405.77	14.38	318.60	1.90	2,724.37	16.29	1,692.13	10.12	7,373.94	44.09
16	Union Bank of India	3,139.64	10.88	1,419.14	4.92	4,558.78	15.80	1,906.72	6.61	13,727.01	47.57
17	United Bank of India	786.00	9.23	520.00	6.11	1,306.00	15.34	475.00	5.58	3,292.00	38.67
18	UCO Bank	1,509.00	7.80	867.00	4.48	2,376.00	12.29	831.00	4.30	8,103.00	41.90
19	Vijaya Bank	863.12	8.22	566.18	5.39	1,429.30	13.62	656.96	6.26	4,709.12	44.87
	<b>Nationalised Banks</b>	<b>41,700.10</b>	<b>11.38</b>	<b>17,946.35</b>	<b>4.90</b>	<b>59,646.45</b>	<b>16.27</b>	<b>27,990.28</b>	<b>7.64</b>	<b>1,67,663.47</b>	<b>45.74</b>
20	State Bank of India	12,529.93	9.43	4,462.96	3.36	16,992.89	12.79	9,572.16	7.20	51,406.59	38.69
21	State Bank of Bikaner & Jaipur	1,211.68	14.39	164.55	1.95	1,376.23	16.35	577.10	6.86	4,130.80	49.07
22	State Bank of Hyderabad	1,298.36	11.62	305.82	2.74	1,604.18	14.36	488.93	4.38	4,559.95	40.82
23	State Bank of Indore	1,030.35	15.71	166.03	2.53	1,196.38	18.24	416.50	6.35	3,146.25	47.97
24	State Bank of Mysore	755.37	13.26	111.00	1.95	866.37	15.21	571.82	10.04	2,303.45	40.43
25	State Bank of Patiala	1,762.00	14.12	605.00	4.85	2,367.00	18.97	1,251.00	10.03	5,690.00	45.61
26	State Bank of Saurashtra	832.51	15.30	140.28	2.58	972.79	17.88	227.65	4.18	2,341.38	43.04
27	State Bank of Travancore	836.82	8.41	327.66	3.29	1,164.48	11.70	493.20	4.95	4,429.86	44.50
	<b>State Bank Group</b>	<b>20,257.02</b>	<b>10.52</b>	<b>6,283.30</b>	<b>3.26</b>	<b>26,540.32</b>	<b>13.78</b>	<b>13,598.36</b>	<b>7.06</b>	<b>78,008.28</b>	<b>40.50</b>
	<b>Public Sector Banks</b>	<b>61,957.12</b>	<b>11.08</b>	<b>24,229.65</b>	<b>4.33</b>	<b>86,186.77</b>	<b>15.41</b>	<b>41,588.64</b>	<b>7.44</b>	<b>2,45,671.75</b>	<b>43.94</b>

Notes : 1. Data are provisional

2. NBC - net bank credit.

3. Indirect Agricultural advance taken to the extent of 4.5 per cent.

Source: Data furnished by respective banks.

**Appendix Table: III.25(B): Non-Performing Assets in Advances to Weaker Section  
under Priority Sector - Public Sector Banks**  
(As at end-March 2004)

(Amount in Rs. crore)

Sr. No.	Name of the Bank	Advances to Weaker Section		
		Total	of which : NPAs	
			Amount	Per cent
1	2	3	4	5
1	Allahabad Bank	1,630.45	298.74	18.32
2	Andhra Bank	1,309.81	82.68	6.31
3	Bank of Baroda	2,086.09	336.83	16.15
4	Bank of India	1,673.81	444.06	26.53
5	Bank of Maharashtra	527.71	159.32	30.19
6	Canara Bank	2,625.00	421.18	16.04
7	Central Bank of India	587.17	204.51	34.83
8	Corporation Bank	355.82	51.29	14.41
9	Dena Bank	408.95	79.80	19.51
10	Indian Bank	828.83	191.74	23.13
11	Indian Overseas Bank	1,971.64	70.94	3.60
12	Oriental Bank of Commerce	503.19	50.17	9.97
13	Punjab & Sind Bank	379.09	0.00	0.00
14	Punjab National Bank	4,224.60	992.24	23.49
15	Syndicate Bank	1,692.13	208.13	12.30
16	UCO Bank	735.23	150.55	20.48
17	Union Bank of India	903.35	197.70	21.89
18	United Bank of India	475.00	65.00	13.68
19	Vijaya Bank	694.76	77.68	11.18
20	State Bank of Bikaner & Jaipur	683.91	71.81	10.50
21	State Bank of Hyderabad	955.23	43.82	4.59
22	State Bank of India	6,986.25	2,182.60	31.24
23	State Bank of Indore	416.50	26.73	6.42
24	State Bank of Mysore	571.82	51.86	9.07
25	State Bank of Patiala	1,371.41	172.22	12.56
26	State Bank of Saurashtra	663.33	44.03	6.64
27	State Bank of Travancore	231.58	30.86	13.33
	<b>Total</b>	<b>35,492.66</b>	<b>6,706.49</b>	<b>18.90</b>

Source: Data furnished by respective banks.

**Appendix Table III.26 : Advances to the Priority Sector by Private Sector Banks**  
(As on the last reporting Friday)

(Amount in Rs. crore)

Sector	March 2002@		March 2003@		March 2004@	
	Amount	Percentage to Net bank credit	Amount	Percentage to Net bank credit	Amount	Percentage to Net bank credit
1	2	3	4	5	6	7
<b>Priority Sector Advances #</b>	<b>25,709</b>	<b>40.9</b>	<b>36,705</b>	<b>44.4</b>	<b>52,861</b>	<b>47.4</b>
<i>Of which :</i>						
I. Agriculture	8,022	8.5	11,873	11.2	17,652	12.3
II. Small-scale industries	8,613	13.7	6,857	8.2	7,897	7.1
III. Other priority sectors	9,074	14.4	17,602	22.1	25,834	23.1

@ Data are provisional.

# Inclusive of advances to setting up industrial estates, funds provided to RRBs by sponsor banks, loan to software industries, food and agro-processing sector, self-help group and venture capital.

Note : Indirect agriculture is reckoned upto 4.5 per cent of Net Bank Credit for calculation of percentage of Agriculture.

**Appendix Table III.27(A): Advances of Private Sector Banks to Agriculture and Weaker Section**  
(As on the last reporting Friday of March 2004)

(Amount in Rs crore)

Sr. No.	Name of the bank	Direct agricultural advances		Indirect agricultural advances		Total agricultural advances		Weaker Section		Total Priority Sector advances	
		Amount	Per cent to NBC	Amount	Per cent to NBC	Amount	Per cent to NBC	Amount	Per cent to NBC	Amount	Per cent to NBC
1	2	3	4	5	6	7	8	9	10	11	12
1	Bank of Rajasthan Ltd	64.55	3.05	222.92	10.53	287.47	13.58	53.52	2.53	861.95	40.73
2	Bharat Overseas Bank Ltd	35.62	1.64	45.77	2.10	81.39	3.74	11.85	0.54	393.90	18.11
3	Catholic Syrian Bank Ltd	64.32	6.64	28.20	2.91	92.52	9.55	0.00	0.00	644.52	66.50
4	City Union Bank Ltd	40.00	2.28	84.57	4.83	124.57	7.11	11.17	0.64	624.84	35.68
5	Dhanalakshmi Bank Ltd	70.19	4.50	48.62	3.11	118.81	7.61	25.80	1.65	370.43	23.72
6	Federal Bank Ltd	340.22	13.24	40.11	1.56	380.33	14.80	211.70	8.24	2,453.10	95.48
7	Ganesh Bank of Kurundwad Ltd	30.13	2.84	0.00	0.00	30.13	2.84	11.82	1.11	63.65	5.99
8	ING Vysya Bank Ltd	425.66	7.07	273.97	4.55	699.63	11.61	123.09	2.04	2,665.70	44.25
9	Jammu & Kashmir Bank Ltd.	164.21	142.85	754.98	656.79	919.19	799.64	261.98	227.91	2,726.49	2,371.89
10	Karnataka Bank Ltd	355.21	15.08	234.37	9.95	589.58	25.03	98.49	4.18	1,929.44	81.90
11	Karur Vysya Bank Ltd	259.11	1.88	238.61	1.73	497.72	3.62	140.51	1.02	1,540.06	11.19
12	Lakshmi Vilas Bank Ltd	163.40	0.90	58.83	0.32	222.23	1.22	66.72	0.37	815.06	4.48
13	Lord Krishna Bank Ltd	17.04	0.25	188.78	2.74	205.82	2.99	8.81	0.13	497.45	7.22
14	Nainital Bank Ltd	27.30	0.58	4.80	0.10	32.10	0.68	9.17	0.19	136.57	2.88
15	Ratnakar Bank Ltd	21.06	0.33	33.59	0.52	54.65	0.85	5.55	0.09	134.33	2.10
16	Sangli Bank Ltd	54.42	0.78	59.58	0.85	114.00	1.63	19.97	0.28	194.91	2.78
17	SBI Commercial & International Bank Ltd	12.72	0.27	66.00	1.42	78.72	1.69	0.00	0.00	80.61	1.73
18	South Indian Bank Ltd	287.43	7.55	53.87	1.41	341.30	8.96	110.05	2.89	1,705.66	44.78
19	Tamilnad Mercantile Bank Ltd	191.43	9.75	63.11	3.21	254.54	12.96	26.36	1.34	1,014.77	51.66
20	United Western Bank Ltd	228.06	12.54	136.26	7.49	364.32	20.03	187.64	10.32	1,313.11	72.20
21	Bank of Punjab Ltd	61.26	6.02	335.82	33.00	397.08	39.02	0.31	0.03	777.55	76.41
22	Centurion Bank Ltd	22.69	9.41	171.76	71.23	194.45	80.63	56.95	23.62	626.43	259.77
23	Development Credit Bank Ltd	13.90	0.96	212.07	14.60	225.97	15.56	0.16	0.01	1,054.63	72.60
24	Global Trust Bank Ltd.	19.63	6.04	256.45	78.92	276.08	84.97	0.00	0.00	727.92	224.02
25	HDFC Bank Ltd.	1,290.65	218.97	1,658.70	281.42	2,949.35	500.39	0.00	0.00	5,696.49	966.47
26	ICICI Bank Ltd.	3,132.31	5,286.60	1,073.57	1,811.93	4,205.88	7,098.53	25.14	42.43	14,456.71	24,399.51
27	IDBI Bank Ltd.	41.00	1.21	621.00	18.33	662.00	19.54	0.00	0.00	2,781.00	82.09
28	IndusInd Bank Ltd.	245.26	11.47	572.92	26.78	818.18	38.25	0.00	0.00	1,935.60	90.49
29	Kotak Mahindra Bank Ltd.	102.58	2.87	61.63	1.72	164.21	4.59	0.00	0.00	823.28	23.02
30	UTI Bank Ltd.	936.41	10.53	1,333.14	14.99	2,269.55	25.52	28.73	0.32	3,814.70	42.89
	<b>Total</b>	<b>8,717.77</b>	<b>7.81</b>	<b>8,934.00</b>	<b>8.00</b>	<b>17,651.77</b>	<b>15.81</b>	<b>1,495.49</b>	<b>1.34</b>	<b>52,860.86</b>	<b>47.35</b>

Notes : 1. Data are provisional.

2. NBC - net bank credit.

3. Indirect Agricultural advance taken to the extent of 4.5 per cent.

Source : Data furnished by respective banks.

**Appendix Table: III.27(B): Non-Performing Assets in Advances to Weaker Section  
under Priority Sector - Private Sector Banks**  
(As at end-March 2004)

(Amount in Rs. crore)

Sr. No.	Name of the Bank	Advances to Weaker Section		
		Total	of which : NPAs	
			Amount	Per cent
1	2	3	4	5
1	Bank of Rajasthan Ltd	34.48	10.92	31.67
2	Bharat Overseas Bank Ltd	11.99	0.91	7.59
3	Catholic Syrian Bank Ltd	11.74	3.11	26.49
4	City Union Bank Ltd	12.00	0.94	7.83
5	Dhanalakshmi Bank Ltd	19.70	5.12	25.99
6	Federal Bank Ltd	236.86	28.40	11.99
7	Ganesh Bank of Kurundwad Ltd	-	-	-
8	ING Vysya Bank Ltd	47.14	3.09	6.55
9	Jammu & Kashmir Bank Ltd.	226.32	31.76	14.03
10	Karnataka Bank Ltd	96.30	6.07	6.30
11	Karur Vysya Bank Ltd	154.17	8.79	5.70
12	Lakshmi Vilas Bank Ltd	45.16	1.74	3.85
13	Lord Krishna Bank Ltd	8.81	2.08	23.61
14	Nainital Bank Ltd	9.17	0.53	5.78
15	Ratnakar Bank Ltd	24.31	3.82	15.71
16	SBI Commercial & International Bank Ltd	-	-	-
17	Sangli Bank Ltd.	21.02	3.89	18.51
18	South Indian Bank Ltd	63.24	17.71	28.00
19	Tamilnad Mercantile Bank Ltd	6.85	0.42	6.13
20	United Western Bank Ltd	199.14	26.17	13.14
21	Bank of Punjab Ltd	-	-	-
22	Centurion Bank Ltd	-	-	-
23	Development Credit Bank Ltd	2.58	0.05	1.94
24	Global Trust Bank Ltd	-	-	-
25	HDFC Bank Ltd	-	-	-
26	ICICI Bank Ltd	20.15	0.00	0.00
27	IDBI Bank Ltd	-	-	-
28	IndusInd Bank Ltd	-	-	-
29	Kotak Mahindra Bank Ltd.	-	-	-
30	UTI Bank Ltd	28.73	0.00	0.00
	<b>Total</b>	<b>1,279.86</b>	<b>155.52</b>	<b>12.15</b>

- Nil

Source: Data furnished by respective banks.

**Appendix Table III.28: Advances to the Priority Sector by Foreign Banks**  
(As on the last reporting Friday)

(Amount in Rs. crore)

Sector	March 2002		March 2003@		March 2004@	
	Amount	Percentage to Net bank credit	Amount	Percentage to Net bank credit	Amount	Percentage to Net bank credit
1	2	3	4	5	6	7
<b>Priority Sector Advances #</b>	<b>13,414</b>	<b>34.0</b>	<b>14,848</b>	<b>33.9</b>	<b>18,276</b>	<b>34.8</b>
<i>Of which:</i>						
I. Export credit	6,948	18.0	8,195	18.7	9,809	18.7
II. Small-scale industries	4,561	12.0	3,809	8.7	5,438	10.4

@ Provisional.

# Inclusive of advances to setting up industrial estates, funds provided to RRBs by sponsor banks, loan to software industries, food and agro-processing sector, self-help group and venture capital.

**Appendix Table IV.1: Progress of Co-operative Credit Movement in India**

(Amount in Rs. crore, ratio in per cent)

Sr. No.	Type of Institution	Item	2000-01	2001-02	2002-03	2003-04 P
1	2	3	4	5	6	7
1	Urban Co-operative Banks (UCBs)	Number	1,618	1,854	1,941	1,926
		Owned Funds	10,826	13,797	9,830	12,348
		Deposits	80,840	93,069	1,01,546	1,10,256
		Borrowings	2,069	N.A.	1,590	1,484
		Working Capital	1,03,042	1,15,596	1,11,746	N. A.
		Loans Outstanding	54,389	62,060	64,880	67,930
		C-D Ratio	67	67	64	62
2	State Co-operative Banks (StCBs)	Number	30	30	30	31
		Owned Funds	5,837	6,712	7,159	N.A.
		Deposits	32,626	36,191	36,658	43,394
		Borrowings	11,693	11,672	11,365	12,416
		Working Capital	49,490	54,262	57,651	N.A.
		Loans Issued	34,307	34,663	38,642	39,320
		Loans Outstanding	29,861	32,678	32,798	35,111
		Recovery Performance				
		(as per cent to demand)	84	82	79	N.A.
		C-D Ratio	92	90	89	81
3	District Central Co-operative Banks (DCCBs)	Number	367	368	367	365
		Owned Funds	12,180	14,141	16,398	N.A.
		Deposits	61,745	68,181	72,344	78,326
		Borrowings	16,935	18,820	19,243	20,882
		Working Capital	87,821	99,424	1,01,252	N.A.
		Loans Issued	45,016	55,915	64,665	48,709
		Loans Outstanding	52,478	59,316	63,198	66,696
		Recovery Performance				
4	State Co-operative Agriculture and Rural Development Banks (SCARDBs)	(as per cent to demand)	67	66	61	N.A.
		C-D Ratio	85	87	87	85
		Number	20 @	20 @	20 @	20 @
		Owned Funds	3,034	2,484	2,892	N.A.
		Deposits #	536	571	546	480
		Borrowings	13,413	14,846	15,910	16,891
		Working Capital	16,896	18,955	20,613	N.A.
		Loans Issued	2,586	2,746	2,964	2,812
		Loans Outstanding	12,553	14,147	15,385	16,357
		Recovery Performance				
5	Primary Co-operative Agriculture and Rural Development Banks (PCARDBs)	(as per cent to demand)	58	55	49	N.A.
		Number	732	768	768	768
		Owned Funds	1,628	2,494	2,730	N.A.
		Deposits #	210	256	222	341
		Borrowings	8,294	10,334	11,217	10,680
		Working Capital	10,838	12,290	15,458	N.A.
		Loans Issued	1,865	2,045	2,151	2,057
		Loans Outstanding	8,295	9,982	10,775	11,378
		Recovery Performance				
		(as per cent to demand)	53	48	44	N.A.

P Provisional.

© Maharashtra SCARDB came under Federal structure as on October 1, 2001 with Maharashtra SCARDB of Apex level and 29 DCARMDBs at ground level.

# Deposits of SCARDBs and PCARDBs includes advance repayment by LDBs.

Source : NABARD.

**Appendix Table IV.2: Urban Co-operative Banks working under directions of the Reserve Bank of India (Continued)**

Sr. No.	Name of Urban Co-operative Bank	Date
1	2	3
	<b>Andhra Pradesh</b>	
1	Prudential Co-op. Urban Bank Ltd.	August 28, 2002-March 21, 2003
2	Bellampally Co-op. Urban Bank Ltd.	January 27, 2003
3	Vasavi Co-op. Urban Bank Ltd.	March 7, 2003
4	Srinivasa Padamavathi Co-op. Urban Bank Ltd.	August 12, 2003
5	Hyderabad Co-op. Urban Bank Ltd.	August 26, 2003
6	Bobbili Co-op. Urban Bank Ltd.	January 27, 2004
7	Sri Bharathi Co-op. Urban Bank Ltd.	January 27, 2004
8	Srikalahasti Co-op. Urban Bank Ltd.	January 28, 2004
9	Palakol Co-op. Urban Bank Ltd.	February 12, 2004
	<b>Assam</b>	
10	Nagaon Urban Co-op. Bank Ltd., Nagaon	May 28, 2003
	<b>Gujarat</b>	
11	Natpur Co-op. Bank Ltd., Nadiad	January 16, 2002
12	Petlad Commercial Co-op. Bank Ltd., Petlad	May 28, 2002
13	Shree Vikas Co-op. Bank Ltd., Surat	July 31, 2002
14	Anand Peoples Co-op. Bank Ltd., Anand	August 30, 2002
15	Suryapur Co-op. Bank Ltd., Surat	September 4, 2002
16	Co-op. Bank of Ahmedabad Ltd., Ahmedabad	September 21, 2002
17	Janata Co-op. Bank Ltd., Nadiad	September 24, 2002
18	Pragati Co-op. Bank Ltd., Ahmedabad	September 26, 2002
19	Baroda Mercantile Co-op. Bank Ltd., Baroda	October 10, 2002
20	Sind Mercantile Co-op. Bank Ltd., Ahmedabad	October 10, 2002
21	United Mercantile Co-op. Bank Ltd., Nadiad	October 10, 2002
22	Shree Patni Co-op. Bank Ltd., Baroda	October 23, 2002
23	Sabarmati Co-op. Bank Ltd., Ahmedabad	November 9, 2002
24	Shree Vitthal Co-op. Bank Ltd., Dehgam	December 23, 2002
25	Talod Janta Sahakari Bank Ltd., Talod	February 5, 2003
26	Karamsad Urban Co-op. Bank Ltd., Karamsad	February 11, 2003
27	Navsari People's Co-op. Bank Ltd., Navsari	March 12, 2003
28	Textile Processors' Co-op. Bank Ltd., Ahmedabad	March 17, 2003
29	Shreenathji Co-op. Bank Ltd., Nadiad	March 22, 2003
30	Shree Janata Sahakari Bank Ltd., Radhanpur	April 8, 2003
31	Sheth B.B. Shroff Bulsar People's Co-op. Bank Ltd., Valsad	April 17, 2003
32	Nadiad Mercantile Co-op Bank Ltd., Nadiad	April 23, 2003
33	Shri Swaminarayan Co-op. Bank Ltd., Vadodara	December 19, 2003
34	Sarvodaya Nagrik Sahakari Bank Ltd., Visnagar.	January 3, 2004
	<b>Karnataka</b>	
35	Bangalore Mercantile Co-op. Bank Ltd., Bangalore	October 8, 2001
36	Bedkihal Urban Co-op. Bank Ltd., Bedkihal	April 30, 2002
37	Harugeri Urban Co-op. Bank Ltd. Harugeri	June 23, 2003



**Appendix Table IV.2: Urban Co-operative Banks working under directions  
of the Reserve Bank of India (Concluded)**

Sr. No.	Name of Urban Co-operative Bank	Date
1	2	3
38	Hiriyur Urban Co-op.Bank Ltd. Hiriyur	June 28, 2003
39	Onake Obavva Mahila Co-op. Bank Ltd., C'durga	September 11, 2003
40	Mahalingpur Urban Co-op.Bank Ltd. Mahalingpur	October 31, 2003
41	S.S.K. Co-op Bank Ltd., Hubli	December 24, 2003
42	Maratha Co-op Bank Ltd., Hubli	February 3, 2004
	<b>Madhya Pradesh</b>	
43	Nagarik Sahakari Bank Mydt. Dhamtari (C.G)	October 10, 2001
44	Mitra Mandal Sahakari Bank Ltd., Indore	March 19, 2003
45	Khargone Mahila Nagarik Sahakari Bank, Mydt. Khargone	February 20, 2004
	<b>Maharashtra</b>	
46	Shri Mahavir Co-op Bank Ltd., Kolhapur	
47	Yashwant Sahakar Bank Ltd., Phaltan	April 1, 2000 & December 20, 2003
48	Raghuvanshi Co-op Bank Ltd., Mumbai	August 29, 2002
49	Bombay Mercantile Co-op Bank Ltd., Mumbai (operational instructions)	September 26, 2002 & November 12, 2002
50	Mapusa Urban Co-op Bank Ltd., Goa	August 16, 2002
51	Lord Balaji Co-op Bank Ltd., Sangli	January 24, 2003
52	Ichalkaranji Jiveshwar SBL, Kolhapur	May 14, 2003
53	Jai Hind Co-op Bank Ltd., Mumbai	October 18, 2003 & January 19, 2004
54	Krishna Valley Co-op Bank Ltd., Sangli	December 20, 2003
55	Nashik Peoples Co-op Bank Ltd., Nashik	June 4, 2004 & June 23, 2004
	<b>New Delhi</b>	
56	Jai Lakshmi Co-op. Bank Ltd.	March 21, 2002
	<b>Orissa</b>	
57	Urban Co-operative Bank, Bhubaneswar	January 22, 2004
58	Urban Co-operative Bank, Chatrapur	July 6, 2004
	<b>Rajasthan</b>	
59	Sriganganagar Urban Co-op. Bank Ltd., Sriganganagar	August 12, 1998
60	Lok Vikas Urban Co-op. Bank Ltd., Jaipur	January 7, 2000
	<b>Uttar Pradesh</b>	
61	Manasarovar Urban Co-operative Bank Ltd., Lucknow	December 24, 1997
62	Nagariya Sahakari Bank Ltd., Varanasi	July 10, 1999
63	Indian Co-operative Development Bank Ltd., Meerut	July 15, 1999
64	City Co-operative Bank Ltd., Lucknow	March 22, 2001
65	Ghaziabad Urban Co-operative Bank Ltd., Ghaziabad	May 20, 2002
	<b>West Bengal</b>	
66	Bantra Co-operative Bank Ltd.	November 12, 2001
67	Rahuta Co-operative Bank Ltd.	May 4, 2002
68	Kasundia Co-operative Bank Ltd.	January 15, 2004

**Appendix Table IV.3: Banks Under Liquidation - Cancellation of Licence**

Sr. No.	Name of Urban Co-operative Bank	Date
1	2	3
	<b>Andhra Pradesh</b>	
1	Dhana Co-op Urban Bank Ltd.	April 7, 2003
2	Narasaraopet Co-op Urban Bank Ltd.	September 16, 2003
3	Manikanta Co-op Urban Bank Ltd.	July 16, 2003
4	Vasundhara Co-op Urban Bank Ltd.	September 1, 2003
5	Neelagiri Co-op Urban Bank Ltd.	September 26, 2003
6	Trinity Co-op Urban Bank Ltd.	November 28, 2003
7	Vijaya Co-op Urban Bank Ltd.	January 28, 2004
8	Kalyan Co-op Urban Bank Ltd.	January 19, 2004
9	Mahalakshmi Co-op Urban Bank Ltd.	January 19, 2004
10	S.S.G.Yogeswara Co-op Urban Bank Ltd.	March 3, 2004
11	Sai Co-op Urban Bank Ltd.	June 1, 2004
12	Sri Satya Sai Co-op Urban Bank Ltd.	June 19, 2004
	<b>Gujarat</b>	
13	Santram Co-operative Bank Ltd., Nadiad	June 2, 2003
14	The Bhavnagar Welfare Co-operative Bank Ltd., Bhavnagar	June 2, 2003
15	The Janata Commercial Co-operative Bank Ltd., Dholka	June 2, 2003
16	The General Co-operative Bank Ltd., Ahmedabad	June 2, 2003
17	The Visnagar Nagarik Sahakari Bank Ltd., Visnagar	July 11, 2003
18	The Charotar Nagarik Sahakari Bank Ltd., Anand	July 28, 2003
19	The Nayaka Mercantile Co-operative Bank Ltd., Kheda	August 14, 2003
20	Petlad Nagrik Sahakari Bank Ltd., Petlad.	March 13, 2004
21	Baroda Peoples Co-op Bank Ltd., Baroda.	May 22, 2004
22	Ujjavar Co-op Bank Ltd., Ahmedabad.	June 6, 2004
23	Classic Co-op Bank Ltd., Ahmedabad.	June 10, 2004
24	Co-operative Bank of Umreth Ltd., Umreth.	June 9, 2004
25	Diamond Jubilee Co-op Bank Ltd., Surat.	June 19, 2004
26	Matar Nagrik Sahakari Bank Ltd., Matar,	June 9, 2004
	<b>Karnataka</b>	
27	Sri Mouneshwar Co-op Bank Ltd.	April 23, 2003
28	Raibag Urban Co-op Bank Ltd.	September 17, 2003
29	Cauvery Urban Co-op Bank Ltd, Bangalore	February 11, 2004
30	Karnataka Contractors Co-op Bank Ltd., Bangalore	February 12, 2004
	<b>Madhya Pradesh</b>	
31	Citizen Co-op Bank Ltd., Damoh	September 16, 2003
32	Shree Co-op Bank Ltd., Indore	February 10, 2004
	<b>Maharashtra</b>	
33	Solapur Merchants Co-op Bank Ltd. Solapur	June 20, 2003
	<b>Tamil Nadu</b>	
34	Madurai Urban Co-op Bank Ltd.	August 22, 2003

**Appendix Table IV.4: Bank-wise Major Indicators of Financial Performance as Proportion to Assets of Scheduled Urban Co-operative Banks (Continued)**

(Per cent)

Sr. No.	Name of the Bank	Operating Profit		Net Profit		Interest Income	
		2002-03	2003-04	2002-03	2003-04	2002-03	2003-04
1	2	3	4	5	6	7	8
1	A P Mahesh Co-op Urban Bank Ltd.	7.73	2.03	2.57	1.20	13.58	9.36
2	Abhyudaya Co-op Bank Ltd.	3.07	4.77	0.67	0.71	9.84	8.85
3	Ahmedabad Mercantile Co-op Bank Ltd.	3.54	2.89	0.73	0.65	11.62	8.78
4	Akola Janata Commercial Co-op Bank Ltd.	1.97	1.86	0.51	0.84	10.60	9.02
5	Akola Urban Co-op Bank Ltd.	1.57	1.97	0.66	0.66	13.89	11.63
6	Amanath Co-op Bank Ltd.#	0.44	0.27	0.44	0.27	8.90	6.46
7	Bassein Catholic Co-op Bank Ltd.	2.21	2.53	1.28	1.55	9.64	9.01
8	Bharat Co-op Bank (Mumbai) Ltd.	2.57	2.36	0.97	1.01	10.50	9.38
9	Bharati Sahakari Bank Ltd.	1.08	2.34	0.32	0.62	10.45	8.13
10	Bombay Mercantile Co-op Bank Ltd.	1.28	1.41	1.28	1.29	5.73	4.28
11	Charminar Co-op Urban Bank Ltd.#	-2.30	0.89	-3.03	-0.76	3.54	4.06
12	Citizencredit Co-op Bank Ltd.	1.58	1.03	1.01	0.95	8.05	6.86
13	Co-operative Bank of Ahmedabad	-2.97	-0.36	-6.92	-4.69	6.81	6.54
14	Cosmos Co-op Bank Ltd.	3.17	3.44	1.07	2.24	9.41	8.48
15	Dombivli Nagari Sahakari Bank Ltd.	2.19	2.97	0.87	0.81	9.81	9.37
16	Goa Urban Co-op Bank Ltd.	2.73	1.19	0.44	0.60	8.99	7.29
17	Greater Bombay Co-op Bank Ltd.	2.38	2.54	1.41	1.19	9.53	6.85
18	Ichalkaranji Janata Sahakari Bank Ltd.	1.70	0.87	0.85	0.37	9.61	8.51
19	Indian Mercantile Co-op Bank Ltd.	1.71	2.16	1.71	2.16	9.47	8.80
20	Jalgaon Janata Sahakari Bank Ltd.	1.76	0.50	0.58	0.34	8.27	8.22
21	Janakalyan Sahakari Bank Ltd.	1.83	1.68	0.46	0.41	8.96	7.38
22	Janalaxmi Co-op Bank Ltd.	2.31	2.51	0.43	0.63	11.60	10.17
23	Janata Sahakari Bank Ltd.	0.18	0.44	-1.33	0.32	6.90	5.40
24	Kalupur Commercial Co-op Bank Ltd.	4.16	3.46	1.75	1.14	10.86	8.27
25	Kalyan Janata Sahakari Bank Ltd.	2.60	1.98	0.51	0.77	8.13	6.91
26	Kapol Co-op Bank Ltd.	1.51	1.30	0.89	0.93	7.82	7.91
27	Karad Urban Co-op Bank Ltd.	1.75	1.26	0.83	0.35	9.09	8.74
28	Khamgaon Urban Co-op Bank Ltd.	1.25	0.63	0.41	0.07	14.09	12.06
29	Madhavapura Mercantile Co-op Bank Ltd.#	0.00	-1.74	0.00	-1.74	1.21	0.97
30	Mahanagar Co-op Bank Ltd.	1.30	2.01	0.31	0.76	9.91	9.30
31	Mandvi Co-op Bank Ltd.	1.00	0.90	0.54	0.53	9.10	8.89
32	Mapusa Urban Co-op Bank of Goa Ltd.	-1.95	-3.56	-4.19	-3.90	5.12	2.98
33	Mehsana Urban Co-op Bank Ltd.	3.46	2.11	0.87	0.90	14.13	11.24
34	Nagar Urban Co-op Bank Ltd.#	2.18	2.66	1.07	0.73	13.80	9.77
35	Nagpur Nagrik Sahakari Bank Ltd.	2.35	2.42	0.54	0.54	9.35	8.53
36	Nasik Merchant's Co-op Bank Ltd.	2.10	2.52	0.60	0.79	10.63	8.52
37	New India Co-op Bank Ltd.	2.78	2.38	1.95	1.87	9.87	8.57
38	North Kanara G.S.B. Co-op Bank Ltd.	1.71	1.89	0.98	1.15	9.62	8.79
39	Nutan Nagarik Sahakari Bank Ltd.	3.11	2.36	1.97	1.66	10.10	8.24
40	Parsik Janata Sahakari Bank Ltd.	3.01	3.29	1.68	1.71	9.13	8.20
41	Pravara Sahakari Bank Ltd.	3.27	2.12	0.44	0.39	11.79	10.48
42	Punjab & Maharashtra Co-op Bank Ltd.	1.70	1.64	1.29	1.11	10.20	8.90
43	Rajkot Nagrik Sahakari Bank Ltd.	2.22	2.17	1.12	1.06	7.84	6.17
44	Rupee Co-op Bank Ltd.	-1.54	0.23	-7.47	-1.51	6.43	5.37
45	Sangli Urban Co-op Bank Ltd.	1.85	1.26	0.33	0.33	9.23	7.99
46	Saraswat Co-op Bank Ltd.	2.10	2.32	0.57	1.04	7.95	6.76
47	Sardar Bhiladwala Pardi						
	People's Co-op Bank Ltd.	1.03	2.72	0.04	1.25	9.15	8.86
48	Shamrao Vithal Co-op Bank Ltd.	2.13	2.62	0.96	0.96	10.08	9.25
49	Shikshak Sahakari Bank Ltd.	0.69	1.87	-1.92	0.73	8.88	7.69
50	Solapur Janata Sahakari Bank Ltd.	1.70	2.08	0.52	0.54	11.77	10.94
51	Surat People's Co-op Bank Ltd.	3.42	3.15	1.08	1.29	10.72	9.32
52	Thane Bharat Sahakari Bank Ltd.	1.77	1.90	0.97	0.80	9.39	8.11
53	Thane Janata Sahakari Bank Ltd.	2.20	2.19	1.57	1.45	10.17	9.01
54	Vasavi Co-operative Urban Bank Ltd.#	-2.35	1.84	-14.38	1.84	12.07	10.52
55	Zoroastrian Co-op Bank Ltd.	1.93	2.64	0.48	0.44	9.70	8.83
	<b>TOTAL</b>	<b>1.52</b>	<b>1.78</b>	<b>-1.06</b>	<b>0.62</b>	<b>8.45</b>	<b>7.29</b>

**Appendix Table IV.4: Bank-wise Major Indicators of Financial Performance as Proportion to Assets of Scheduled Urban Co-operative Banks (Continued)**

(Per cent)

Sr. No.	Name of the Bank	Interest Expended		Provision & Contingencies	
		2002-03	2003-04	2002-03	2003-04
1	2	9	10	11	12
1	A P Mahesh Co-op Urban Bank Ltd.	9.17	5.65	5.17	0.83
2	Abhyudaya Co-op Bank Ltd.	5.29	4.33	2.40	4.05
3	Ahmedabad Mercantile Co-op Bank Ltd.	6.57	4.46	2.82	2.24
4	Akola Janata Commercial Co-op Bank Ltd.	8.40	6.94	1.46	1.02
5	Akola Urban Co-op Bank Ltd.	12.42	10.47	0.91	1.31
6	Amanath Co-op Bank Ltd.#	7.15	5.95	0.00	0.00
7	Bassein Catholic Co-op Bank Ltd.	6.55	5.84	0.93	0.98
8	Bharat Co-op Bank (Mumbai) Ltd.	6.00	5.11	1.60	1.35
9	Bharati Sahakari Bank Ltd.	7.64	6.64	0.76	1.72
10	Bombay Mercantile Co-op Bank Ltd.	4.52	3.03	0.00	0.12
11	Charminar Co-op Urban Bank Ltd.#	4.62	2.12	0.72	1.66
12	Citizencredit Co-op Bank Ltd.	5.85	4.87	0.57	0.08
13	Co-operative Bank of Ahmedabad	7.62	4.36	3.95	4.33
14	Cosmos Co-op Bank Ltd.	6.98	6.14	2.11	1.20
15	Dombivli Nagari Sahakari Bank Ltd.	6.11	5.00	1.33	2.16
16	Goa Urban Co-op Bank Ltd.	6.57	5.27	2.29	0.59
17	Greater Bombay Co-op Bank Ltd.	7.45	5.18	0.97	1.35
18	Ichalkaranji Janata Sahakari Bank Ltd.	7.87	7.28	0.84	0.51
19	Indian Mercantile Co-op Bank Ltd.	7.01	5.66	0.00	0.00
20	Jalgaon Janata Sahakari Bank Ltd.	7.02	6.36	1.18	0.16
21	Janakalyan Sahakari Bank Ltd.	7.71	7.11	1.37	1.27
22	Janalaxmi Co-op Bank Ltd.	8.02	7.10	1.88	1.88
23	Janata Sahakari Bank Ltd.	6.47	5.05	1.52	0.12
24	Kalupur Commercial Co-op Bank Ltd.	6.00	3.94	2.41	2.32
25	Kalyan Janata Sahakari Bank Ltd.	5.59	4.61	2.09	1.20
26	Kapol Co-op Bank Ltd.	6.43	5.40	0.62	0.37
27	Karad Urban Co-op Bank Ltd.	7.65	6.43	0.92	0.91
28	Khamgaon Urban Co-op Bank Ltd.	12.15	10.80	0.84	0.55
29	Madhavpura Mercantile Co-op Bank Ltd.#	2.47	2.50	0.00	0.00
30	Mahanagar Co-op Bank Ltd.	6.53	5.55	0.99	1.25
31	Mandvi Co-op Bank Ltd.	7.18	6.51	0.46	0.37
32	Mapusa Urban Co-op Bank of Goa Ltd.	5.82	4.54	2.25	0.34
33	Mehsana Urban Co-op Bank Ltd.	9.84	7.81	2.59	1.21
34	Nagar Urban Co-op Bank Ltd.#	11.09	7.45	1.11	1.93
35	Nagpur Nagrik Sahakari Bank Ltd.	7.05	6.21	1.81	1.89
36	Nasik Merchant's Co-op Bank Ltd.	6.82	5.46	1.50	1.74
37	New India Co-op Bank Ltd.	5.01	4.33	0.83	0.51
38	North Kanara G.S.B. Co-op Bank Ltd.	6.69	5.88	0.73	0.74
39	Nutan Nagarik Sahakari Bank Ltd.	6.65	4.86	1.14	0.70
40	Parsik Janata Sahakari Bank Ltd.	5.52	4.40	1.33	1.58
41	Pravara Sahakari Bank Ltd.	8.10	8.07	2.83	1.73
42	Punjab & Maharashtra Co-op Bank Ltd.	7.08	5.96	0.41	0.53
43	Rajkot Nagrik Sahakari Bank Ltd.	5.43	4.71	1.10	1.11
44	Ruppee Co-op Bank Ltd.	6.79	5.63	5.92	1.74
45	Sangli Urban Co-op Bank Ltd.	6.68	6.41	1.52	0.93
46	Saraswat Co-op Bank Ltd.	5.39	4.12	1.53	1.28
47	Sardar Bhiladwala Pardi People's Co-op Bank Ltd.	6.44	5.15	1.00	1.47
48	Shamrao Vithal Co-op Bank Ltd.	6.66	5.84	1.17	1.66
49	Shikshak Sahakari Bank Ltd.	8.81	6.56	2.61	1.13
50	Solapur Janata Sahakari Bank Ltd.	7.96	6.85	1.18	1.54
51	Surat People's Co-op Bank Ltd.	6.20	5.02	2.34	1.86
52	Thane Bharat Sahakari Bank Ltd.	7.39	5.98	0.80	1.10
53	Thane Janata Sahakari Bank Ltd.	6.55	5.36	0.63	0.74
54	Vasavi Co-operative Urban Bank Ltd.#	11.36	6.37	12.02	0.00
55	Zoroastrian Co-op Bank Ltd.	6.25	4.88	1.45	2.20
	<b>TOTAL</b>	<b>6.46</b>	<b>5.17</b>	<b>2.58</b>	<b>1.16</b>

**Appendix Table IV.4: Bank-wise Major Indicators of Financial Performance as Proportion to Assets of Scheduled Urban Co-operative Banks (Concluded)**

(Per cent)

Sr. No.	Name of the Bank	Operating Expenses		Spread	
		2002-03	2003-04	2002-03	2003-04
1	2	13	14	15	16
1	A P Mahesh Co-op Urban Bank Ltd.	3.24	2.74	4.41	3.71
2	Abhyudaya Co-op Bank Ltd.	2.40	2.63	4.55	4.52
3	Ahmedabad Mercantile Co-op Bank Ltd.	1.66	1.66	5.05	4.33
4	Akola Janata Commercial Co-op Bank Ltd.	5.67	5.15	2.46	2.09
5	Akola Urban Co-op Bank Ltd.	1.64	1.38	1.48	1.16
6	Amanath Co-op Bank Ltd.#	2.06	2.40	1.75	0.50
7	Bassein Catholic Co-op Bank Ltd.	1.49	1.63	3.09	3.16
8	Bharat Co-op Bank (Mumbai) Ltd.	2.68	2.76	4.49	4.27
9	Bharati Sahakari Bank Ltd.	1.90	1.68	2.82	1.50
10	Bombay Mercantile Co-op Bank Ltd.	2.53	2.12	1.21	1.25
11	Charminar Co-op Urban Bank Ltd.#	1.23	1.20	-1.08	1.94
12	Citizencredit Co-op Bank Ltd.	1.75	1.56	2.20	1.99
13	Co-operative Bank of Ahmedabad	3.35	2.86	-0.81	2.18
14	Cosmos Co-op Bank Ltd.	1.65	1.75	2.43	2.34
15	Dombivli Nagari Sahakari Bank Ltd.	1.73	1.64	3.70	4.37
16	Goa Urban Co-op Bank Ltd.	2.49	2.92	2.42	2.02
17	Greater Bombay Co-op Bank Ltd.	2.65	2.35	2.08	1.67
18	Ichalkaranji Janata Sahakari Bank Ltd.	1.96	2.10	1.74	1.23
19	Indian Mercantile Co-op Bank Ltd.	1.76	2.63	2.45	3.15
20	Jalgaon Janata Sahakari Bank Ltd.	2.44	2.75	1.24	1.86
21	Janakalyan Sahakari Bank Ltd.	1.72	1.82	1.25	0.27
22	Janalaxmi Co-op Bank Ltd.	6.38	6.69	3.58	3.07
23	Janata Sahakari Bank Ltd.	1.60	1.43	0.43	0.34
24	Kalupur Commercial Co-op Bank Ltd.	1.22	1.20	4.86	4.33
25	Kalyan Janata Sahakari Bank Ltd.	1.82	1.70	2.55	2.30
26	Kapol Co-op Bank Ltd.	4.03	3.69	1.39	2.50
27	Karad Urban Co-op Bank Ltd.	3.22	3.12	1.44	2.31
28	Khamgaon Urban Co-op Bank Ltd.	1.67	1.64	1.93	1.25
29	Madhavpura Mercantile Co-op Bank Ltd.#	2.78	0.22	-1.25	-1.54
30	Mahanagar Co-op Bank Ltd.	2.93	2.93	3.38	3.75
31	Mandvi Co-op Bank Ltd.	2.20	2.20	1.92	2.38
32	Mapusa Urban Co-op Bank of Goa Ltd.	2.38	2.29	-0.70	-1.56
33	Mehsana Urban Co-op Bank Ltd.	1.11	1.66	4.30	3.43
34	Nagar Urban Co-op Bank Ltd.#	1.99	1.94	2.70	2.31
35	Nagpur Nagrik Sahakari Bank Ltd.	4.75	2.06	2.20	2.32
36	Nasik Merchant's Co-op Bank Ltd.	2.05	1.88	3.81	3.07
37	New India Co-op Bank Ltd.	3.02	3.14	4.86	4.24
38	North Kanara G.S.B. Co-op Bank Ltd.	1.93	1.78	2.93	2.91
39	Nutan Nagarik Sahakari Bank Ltd.	2.91	2.73	3.45	3.38
40	Parsik Janata Sahakari Bank Ltd.	1.69	1.63	3.60	3.80
41	Pravara Sahakari Bank Ltd.	1.88	1.89	3.70	2.41
42	Punjab & Maharashtra Co-op Bank Ltd.	2.29	2.29	3.12	2.93
43	Rajkot Nagrik Sahakari Bank Ltd.	1.11	1.09	2.41	1.46
44	Rupee Co-op Bank Ltd.	1.42	1.30	-0.36	-0.26
45	Sangli Urban Co-op Bank Ltd.	2.68	2.54	2.55	1.58
46	Saraswat Co-op Bank Ltd.	2.20	1.95	2.57	2.64
47	Sardar Bhiladwala Pardi People's Co-op Bank Ltd.	1.95	1.80	2.71	3.71
48	Shamrao Vithal Co-op Bank Ltd.	2.42	2.25	3.42	3.41
49	Shikshak Sahakari Bank Ltd.	1.53	1.45	0.07	1.13
50	Solapur Janata Sahakari Bank Ltd.	2.38	2.28	3.81	4.10
51	Surat People's Co-op Bank Ltd.	2.21	2.28	4.51	4.30
52	Thane Bharat Sahakari Bank Ltd.	2.11	1.68	2.00	2.12
53	Thane Janata Sahakari Bank Ltd.	2.21	2.19	3.62	3.65
54	Vasavi Co-operative Urban Bank Ltd.#	3.19	2.32	0.71	4.15
55	Zoroastrian Co-op Bank Ltd.	1.74	1.63	3.45	3.95
	<b>TOTAL</b>	<b>2.14</b>	<b>1.93</b>	<b>1.99</b>	<b>2.12</b>

# Unaudited for 2003-04.

Source: Balance sheet of respective banks.

**Appendix Table IV.5: Bank-wise Select Financial Parameters of  
Scheduled Urban Co-operative Banks**  
(As at end-March 2004)

Sr. No.	Name of the Bank	CRAR	Interest Income/ Working Fund	Non- Interest Income/ Working Fund	Opera- ting Profit/ Working Fund	Return on Assets	Average Cost of Deposits	(Per cent)	
								Business per employee	Profit per employee
								Amount in Rs. lakh	
1	2	3	4	5	6	7	8	9	10
1	A P Mahesh Co-op Urban Bank Ltd.	41.53	9.63	1.08	2.09	1.23	8.54	102.43	1.20
2	Abhyudaya Co-op Bank Ltd.	37.18	9.10	2.90	4.90	0.70	6.10	187.57	1.22
3	Ahmedabad Mercantile Co-op Bank Ltd.	45.82	8.98	0.24	2.96	0.67	7.94	140.00	4.96
4	Akola Janata Commercial Co-op Bank Ltd.	10.84	9.33	1.62	1.93	0.87	9.11	145.43	0.92
5	Akola Urban Co-op Bank Ltd.	11.95	8.54	2.20	1.98	0.90	9.36	208.77	0.96
6	Amanath Co-op Bank Ltd.#	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
7	Bassein Catholic Co-op Bank Ltd.	31.70	9.01	0.99	2.71	1.55	7.50	284.12	6.17
8	Bharat Co-op Bank (Mumbai) Ltd.	16.05	9.73	0.88	2.44	1.17	6.69	220.52	1.78
9	Bharati Sahakari Bank Ltd.	11.00	8.70	2.69	2.47	0.66	9.30	204.32	3.07
10	Bombay Mercantile Co-op Bank Ltd.	-13.14	6.88	3.08	1.80	1.47	5.80	90.00	1.00
11	Charminar Co-op Urban Bank Ltd.#	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
12	Citizencredit Co-op Bank Ltd.	16.90	7.03	0.62	0.98	1.04	5.92	280.83	2.42
13	Co-operative Bank of Ahmedabad	-17.94	9.09	0.45	-0.69	-0.69	7.02	14,131.57	-642.67
14	Cosmos Co-op Bank Ltd.	16.40	9.05	3.04	3.71	2.24	8.23	312.80	5.69
15	Dombivli Nagari Sahakari Bank Ltd.	13.71	10.17	0.34	3.25	0.88	7.08	257.69	1.63
16	Goa Urban Co-op Bank Ltd.	16.82	7.74	2.22	1.25	0.64	6.74	154.42	0.80
17	Greater Bombay Co-op Bank Ltd.	17.81	7.37	3.47	2.73	1.28	8.11	250.00	3.00
18	Ichalkaranji Janata Sahakari Bank Ltd.	12.80	8.58	1.76	0.37	10.57	9.38	148.45	0.46
19	Indian Mercantile Co-op Bank Ltd.	15.82	9.27	1.73	2.27	2.27	6.76	138.90	2.43
20	Jalgaon Janata Sahakari Bank Ltd.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
21	Janakalyan Sahakari Bank Ltd.	10.16	7.57	3.31	1.72	0.41	8.79	389.61	1.26
22	Janalaxmi Co-op Bank Ltd.	12.00	3.60	0.31	2.70	0.60	9.17	143.44	0.72
23	Janata Sahakari Bank Ltd.	-10.56	7.07	1.85	0.43	0.42	7.77	235.58	0.70
24	Kalupur Commercial Co-op Bank Ltd.	51.22	9.13	0.37	3.82	1.43	8.11	286.00	4.00
25	Kalyan Janata Sahakari Bank Ltd.	11.43	7.55	1.51	2.16	0.87	7.67	197.57	3.41
26	Kapol Co-op Bank Ltd.	20.37	8.00	2.52	1.42	0.94	7.07	131.52	1.12
27	Karad Urban Co-op Bank Ltd.	15.25	9.04	2.03	1.19	0.37	7.90	107.89	0.28
28	Khamgaon Urban Co-op Bank Ltd.	8.69	8.27	1.01	0.05	9.56	78.68	153.21	0.06
29	Madhavpura Mercantile Co-op Bank Ltd.#	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
30	Mahanagar Co-op Bank Ltd.	15.44	10.03	1.28	1.93	0.90	7.29	159.30	0.97
31	Mandvi Co-op Bank Ltd.	16.81	8.97	0.72	0.97	0.96	7.71	274.07	1.31
32	Mapusa Urban Co-op Bank of Goa Ltd.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
33	Mehsana Urban Co-op Bank Ltd.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
34	Nagar Urban Co-op Bank Ltd.#	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
35	Nagpur Nagrik Sahakari Bank Ltd.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
36	Nasik Merchant's Co-op Bank Ltd.	27.23	8.97	1.40	2.65	0.83	7.74	155.76	1.10
37	New India Co-op Bank Ltd.	42.59	8.59	1.28	2.38	2.53	5.74	180.09	3.06
38	North Kanara G.S.B. Co-op Bank Ltd.	16.48	9.13	0.79	1.97	1.27	7.29	322.21	2.88
39	Nutan Nagarik Sahakari Bank Ltd.	45.68	8.34	1.77	2.40	1.67	7.33	135.94	2.24
40	Parsik Janata Sahakari Bank Ltd.	28.72	8.45	1.16	3.09	1.77	5.94	160.22	2.75
41	Pravara Sahakari Bank Ltd.	9.35	10.95	1.67	0.41	0.50	9.69	160.82	0.45
42	Punjab & Maharashtra Co-op Bank Ltd.	14.43	9.74	1.17	1.79	1.22	8.07	270.85	2.29
43	Rajkot Nagrik Sahakari Bank Ltd.	34.07	7.39	2.15	2.51	1.48	8.27	313.90	3.75
44	Rupee Co-op Bank Ltd.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
45	Sangli Urban Co-op Bank Ltd.	14.56	8.85	2.45	1.40	0.37	8.62	69.64	0.19
46	Saraswat Co-op Bank Ltd.	12.16	8.06	1.94	1.24	1.04	6.48	371.00	3.00
47	Sardar Bhiladwala Pardi People's Co-op Bank Ltd.	28.22	9.80	0.89	3.01	1.25	7.42	172.50	2.05
48	Shamrao Vithal Co-op Bank Ltd.	12.58	9.59	1.43	2.70	1.01	7.65	395.98	2.74
49	Shikshak Sahakari Bank Ltd.	7.42	8.44	2.40	2.05	0.80	8.49	209.52	1.26
50	Solapur Janata Sahakari Bank Ltd.	13.17	11.60	0.27	2.20	0.57	9.07	166.31	0.67
51	Surat People's Co-op Bank Ltd.	27.03	9.77	1.19	2.42	11.01	7.08	218.17	2.58
52	Thane Bharat Sahakari Bank Ltd.	13.85	8.26	1.49	2.17	0.82	7.85	192	1.0
53	Thane Janata Sahakari Bank Ltd.	20.22	9.04	0.73	2.40	1.45	6.81	328.91	3.69
54	Vasavi Co-operative Urban Bank Ltd.#	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
55	Zoroastrian Co-op Bank Ltd.	19.02	9.01	0.33	2.69	2.64	6.36	298.90	6.15

# Unaudited.

N.A. - Not Available



**Appendix Table IV.6: Recovery Performance of Rural Co-operative Banks**  
(As per cent of demand)

Sr. No.	State / Union Territory	StCBs		CCBs		SCARDBs		PCARDBs	
		2001-02	2002-03	2001-02	2002-03	2001-02	2002-03	2001-02	2002-03
1	2	3	4	5	6	7	8	9	10
1	Andaman & Nicobar	78	67	-	-	-	-	-	-
2	Andhra Pradesh	65	46	66	33	-	-	-	-
3	Arunachal Pradesh	39	19	-	-	-	-	-	-
4	Assam	20	25	-	-	10	9	-	-
5	Bihar	12	20	29	24	16	6	-	-
6	Chandigarh	62	62	-	-	-	-	-	-
7	Chattisgarh	96	87	57	66	53	31	70	64
8	Delhi	71	75	-	-	-	-	-	-
9	Goa	60	66	-	-	-	-	-	-
10	Gujarat	91	91	62	63	42	33	-	-
11	Haryana	100	100	79	79	88	88	62	63
12	Himachal Pradesh	71	69	75	79	56	56	66	63
13	Jammu & Kashmir	34	43	44	36	37	43	-	-
14	Jharkhand	-	-	21	19	-	-	-	-
15	Karnataka	90	86	65	60	26	22	29	26
16	Kerala	93	95	76	77	85	80	56	51
17	Madhya Pradesh	93	94	61	62	46	44	61	56
18	Maharashtra	70	69	54	52	13	25	30	22
19	Manipur	5	9	-	-	7	2	-	-
20	Meghalaya	36	39	-	-	-	-	-	-
21	Mizoram	39	54	-	-	-	-	-	-
22	Nagaland	19	27	-	-	-	-	-	-
23	Orissa	84	78	58	52	8	7	21	36
24	Pondicherry	69	78	-	-	57	60	-	-
25	Punjab	96	94	87	89	90	88	66	66
26	Rajasthan	88	95	77	75	64	64	44	25
27	Sikkim	43	76	-	-	-	-	-	-
28	Tamil Nadu	99	97	80	64	46	33	43	36
29	Tripura	29	31	-	-	51	40	-	-
30	Uttar Pradesh	75	71	49	53	86	71	-	-
31	Uttaranchal	-	-	82	81	-	-	-	-
32	West Bengal	83	85	75	78	61	61	60	53
	<b>All India</b>	<b>82</b>	<b>79</b>	<b>66</b>	<b>61</b>	<b>55</b>	<b>49</b>	<b>48</b>	<b>44</b>

- No bank in the State/Union Territory or not available.

Source: NABARD.

**Appendix Table IV.7: State-wise Sanctions and Disbursements under  
Rural Infrastructure Development Fund (RIDF)  
(As on March 31, 2004)**

(Rs. crore)

Sr. No.	State	RIDF-I		RIDF-II		RIDF-III		RIDF-IV		RIDF-V		RIDF-VI		RIDF-VII		RIDF-VIII		RIDF-IX		Total	
		Loan Sanctions	Disbursements	Loan Sanctions	Disbursements	Loan Sanctions	Disbursements	Loan Sanctions	Disbursements	Loan Sanctions	Disbursements	Loan Sanctions	Disbursements	Loan Sanctions	Disbursements	Loan Sanctions	Disbursements	Loan Sanctions	Disbursements	Loan Sanctions	Disbursements
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1	Andhra Pradesh	227.09	215.13	337.23	307.71	281.53	251.61	286.82	255.14	380.00	317.01	562.71	453.84	626.39	434.13	909.56	415.08	868.20	167.69	4,479.53	2,817.34
2	Arunachal Pradesh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25.10	19.96	88.50	71.52	69.41	30.31	0.00	0.00	15.12	0.00	198.13	121.79
3	Assam	0.00	0.00	63.29	61.44	16.07	15.75	64.72	47.85	185.77	112.58	49.57	42.16	0.00	0.00	76.23	15.25	189.75	0.00	645.40	295.03
4	Bihar	22.17	12.63	0.00	0.00	57.96	26.93	0.00	0.00	0.00	0.00	0.00	0.00	78.76	22.91	218.93	41.20	84.52	0.14	462.34	103.81
5	Chattisgarh	79.12	77.91	9.80	5.64	57.07	57.99	65.32	58.28	34.09	28.35	50.86	39.83	84.42	53.49	281.30	88.07	432.88	20.21	1,094.86	429.77
6	Goa	6.85	6.85	0.00	0.00	0.00	0.00	8.93	8.70	0.00	0.00	19.09	8.97	15.79	9.91	16.10	10.29	0.00	0.00	66.76	44.72
7	Gujarat	150.90	145.47	127.00	114.34	153.74	134.86	119.76	84.49	248.84	158.52	554.75	340.82	40.90	12.27	283.82	214.78	899.21	240.95	2,578.92	1,446.50
8	Haryana	26.70	19.33	61.06	62.16	74.98	62.43	56.25	45.98	99.07	70.07	67.43	51.16	227.95	111.22	270.87	111.10	153.62	36.35	1,037.93	569.80
9	Himachal Pradesh	14.23	14.23	52.96	52.83	51.12	49.43	87.81	77.94	109.72	101.66	130.89	109.33	176.19	121.34	196.85	82.66	119.67	36.87	939.44	646.29
10	Jammu & Kashmir	6.14	6.04	0.00	0.00	35.95	20.87	107.47	87.60	110.88	90.82	161.52	110.78	216.80	117.96	175.64	62.03	153.82	16.07	968.22	512.17
11	Jharkhand	0.00	0.00	0.00	0.00	4.35	2.48	118.50	0.00	91.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49.13	0.00	263.40	2.48
12	Karnataka	172.63	158.79	195.21	180.08	171.29	161.75	172.34	166.12	173.18	162.16	301.08	256.21	236.77	143.06	246.49	66.18	250.31	13.19	1,919.30	1,307.54
13	Kerala	95.93	86.26	86.91	73.14	89.29	73.87	64.00	52.12	126.77	105.35	175.87	124.57	191.76	90.33	196.55	84.43	91.75	4.02	1,118.83	694.09
14	Madhya Pradesh	161.32	137.12	239.47	233.03	200.32	204.06	176.63	144.02	228.87	170.12	292.79	202.74	311.05	174.46	575.23	223.24	277.46	79.02	2,463.14	1,567.81
15	Maharashtra	186.81	169.87	231.66	204.27	254.31	240.23	301.98	250.68	350.28	308.21	439.17	264.50	529.73	151.82	443.09	30.30	67.03	0.00	2,804.06	1,619.88
16	Manipur	1.75	0.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.08	0.96
17	Meghalaya	3.39	3.39	0.00	0.00	7.06	7.06	9.33	9.05	35.10	29.16	30.49	19.72	18.30	7.59	18.39	3.68	15.52	0.87	137.58	80.52
18	Mizoram	2.38	2.37	0.00	0.00	0.00	0.00	0.00	0.00	54.17	53.35	3.76	3.76	7.33	7.33	2.00	2.00	13.50	9.58	83.14	78.39
19	Nagaland	1.38	1.38	0.00	0.00	0.00	0.00	0.72	0.00	16.52	14.36	61.49	21.56	0.95	0.95	6.68	4.47	12.43	4.00	100.17	46.72
20	Orissa	169.50	162.05	147.03	141.03	199.98	172.04	149.89	109.39	134.62	78.78	106.86	62.07	153.25	81.57	246.83	76.35	122.84	15.48	1,430.80	898.76
21	Punjab	60.50	60.50	62.50	62.05	88.85	84.77	96.00	72.06	102.79	90.10	236.65	190.11	239.98	185.25	210.17	124.77	288.18	77.37	1,385.62	946.98
22	Rajasthan	123.51	116.86	151.50	129.23	158.48	139.98	65.18	42.92	132.00	111.33	253.75	243.39	435.12	280.07	346.75	210.19	140.27	43.33	1,806.56	1,317.30
23	Sikkim	0.00	0.00	0.00	0.00	0.00	0.00	21.29	20.41	8.72	8.73	4.55	4.10	5.48	5.09	4.89	2.58	3.30	0.00	48.23	40.91
24	Tamil Nadu	0.00	0.00	245.79	218.86	209.40	185.55	178.68	142.97	245.86	213.87	253.04	216.83	353.11	308.06	387.97	251.62	547.73	125.93	2,421.58	1,663.69
25	Tripura	0.00	0.00	0.00	0.00	0.00	0.00	21.70	19.18	43.94	19.26	35.40	10.88	6.79	0.00	50.13	19.51	0.00	0.00	157.96	68.83
26	Uttar Pradesh	295.72	281.89	491.65	407.12	414.48	389.15	474.97	372.26	348.94	275.62	247.72	168.15	338.50	178.87	322.71	94.05	201.24	17.58	3,135.93	2,184.69
27	Uttaranchal	0.00	0.00	0.00	0.00	21.68	2.43	50.80	6.47	4.98	0.00	0.00	0.00	53.96	16.19	75.43	51.42	226.62	37.25	433.47	113.76
28	West Bengal	102.52	81.84	155.82	144.82	170.54	161.06	213.74	192.76	222.29	172.42	413.23	256.87	474.41	224.63	520.73	164.63	213.41	47.61	2,486.69	1,446.64
	<b>TOTAL</b>	<b>1,910.54</b>	<b>1,760.87</b>	<b>2,658.88</b>	<b>2,397.75</b>	<b>2,718.45</b>	<b>2,444.30</b>	<b>2,912.83</b>	<b>2,266.39</b>	<b>3,513.92</b>	<b>2,711.79</b>	<b>4,549.50</b>	<b>3,273.87</b>	<b>4,893.10</b>	<b>2,768.81</b>	<b>6,083.34</b>	<b>2,449.88</b>	<b>5,437.51</b>	<b>993.51</b>	<b>34,678.07</b>	<b>21,067.17</b>

Source: NABARD.



**Appendix Table V.1: Financial Assistance - Sanctioned and Disbursed by All Financial Institutions**

(Amount in Rs. crore)

Institution	Loans*				Underwriting and Direct Subscription				Others				Total				Percentage variation over 2002-03	
	2002-03		2003-04		2002-03		2003-04		2002-03		2003-04		2002-03		2003-04		S	D
	S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
<b>A. All India Development Banks (1 to 5)</b>	<b>19,862.4</b>	<b>15,393.5</b>	<b>20,730.4</b>	<b>11,184.7</b>	<b>1,312.9</b>	<b>684.4</b>	<b>459.9</b>	<b>680.8</b>	<b>1,097.0</b>	<b>1,147.5</b>	<b>2,217.2</b>	<b>2,192.2</b>	<b>22,272.3</b>	<b>17,225.4</b>	<b>23,407.5</b>	<b>14,057.7</b>	<b>5.1</b>	<b>-18.4</b>
1. IDBI	5,463.8	6,342.6	5,549.8	3,973.6	320.8	155.2	81.0	435.5	113.6	117.1	-	-	5,898.2	6,614.9	5,630.8	4,409.1	-4.5	-33.3
2. IFCI	1,563.8	1,295.0	1,391.6	275.5	396.2	484.9	-	2..7	-	-	-	-	1,960.0	1,779.9	1,391.6	278.2	-29.0	-84.4
3. IDFC	1,768.2	915.0	5,352.9	2,466.4	535.9	34.3	373.9	237.6	-	-	-	-	2,304.1	949.3	5,726.8	2,704.0	148.5	184.8
4. SIDBI	10,903.5 (878.1)	6,789.4 (668.1)	8,246.3 (758.2)	4,414.2 (526.7)	-	-	-	-	-	-	-	-	10,903.5 (878.1)	6,789.4 (668.1)	8,246.3 (758.2)	4,414.2 (526.7)	-24.4	-35.0
5. IIBI	163.1	51.5	189.8	55.0	60.0	10.0	5.0	5.0	983.4	1,030.4	2,217.2	2,192.2	1,206.5	1,091.9	2,412.0	2,252.2	99.9	106.3
<b>B. Specialised Financial Institutions (6 to 8)</b>	<b>93.6</b>	<b>101.4</b>	<b>193.8</b>	<b>161.0</b>	<b>303.3</b>	<b>319.1</b>	<b>83.8</b>	<b>74.8</b>	<b>78.2</b>	<b>69.7</b>	<b>206.7</b>	<b>205.0</b>	<b>475.1</b>	<b>490.2</b>	<b>484.3</b>	<b>440.8</b>	<b>1.8</b>	<b>-10.1</b>
6. IVCF	1.5	1.5	-	-	-	-	-	-	-	-	-	-	1.5	1.5	-	-	-	-
7. ICICI Venture	14.2	13.4	133.8	126.0	303.3	317.1	83.8	74.8	72.0	63.5	162.2	160.5	390.5	394.0	379.8	361.3	-2.7	-8.3
8. TFCI	77.9	86.5	60.0	35.0	-	2.0	-	-	6.2	6.2	44.5	44.5	84.1	94.7	104.5	79.5	24.6	-8.3
<b>C. Investment Institutions (9 to 11)</b>	<b>1,057.9</b>	<b>686.6</b>	<b>15,718.9</b>	<b>4,830.5</b>	<b>4,907.2</b>	<b>7,215.8</b>	<b>7,986.3</b>	<b>12,571.2</b>	-	-	-	-	<b>5,965.1</b>	<b>7,902.4</b>	<b>23,705.2</b>	<b>17,401.7</b>	<b>297.4</b>	<b>120.2</b>
9. LIC	524.4	265.0	15,232.0	4,328.7	3,808.3	5,940.8	6,742.0	11,452.9	-	-	-	-	4,332.7	6,205.8	21,974.0	15,781.6	407.2	154.3
10. UTI	-	-	-	-	307.4	414.7	-	-	-	-	-	-	307.4	414.7	-	-	-	-
11. GIC @	533.5	421.6	486.9	501.8	791.5	860.3	1,244.3	1,118.3	-	-	-	-	1,325.0	1,281.9	1,731.2	1,620.1	30.7	26.4
<b>D. Total Assistance by All-India Financial Institutions (A+B+C)</b>	<b>21,013.9</b>	<b>16,181.5</b>	<b>36,643.1</b>	<b>16,176.2</b>	<b>6,523.4</b>	<b>8,219.3</b>	<b>8,530.0</b>	<b>13,326.8</b>	<b>1,175.2</b>	<b>1,217.2</b>	<b>2,423.9</b>	<b>2,397.2</b>	<b>28,712.5</b>	<b>25,618.0</b>	<b>47,597.0</b>	<b>31,900.2</b>	<b>65.8</b>	<b>24.5</b>
<b>E. State level Institutions (15 to 16)</b>	<b>2,773.7</b>	<b>2,692.9</b>	<b>1,133.8</b>	<b>856.8</b>	<b>5.9</b>	<b>11.1</b>	...	...	-	-	...	...	<b>2,779.6</b>	<b>2,704.0</b>	<b>1,133.8</b>	<b>856.8</b>	-	-
12. SFCs	1,855.9	1,454.0	1,133.8	856.8	...	...	-	-	...	...	1,855.9	1,454.0	1,133.8	856.8	-	-	-	-
13. SIDCs	917.8	1,238.9	...	...	5.9	11.1	...	...	-	-	...	...	923.7	1,250.0	...	...	-	-
<b>F. Total Assistance by All Financial Institutions (D+E)</b>	<b>23,787.6</b>	<b>18,874.4</b>	<b>37,776.9</b>	<b>17,033.0</b>	<b>6,529.3</b>	<b>8,230.4</b>	<b>8,530.0</b>	<b>13,326.8</b>	<b>1,175.2</b>	<b>1,217.2</b>	<b>2,423.9</b>	<b>2,397.2</b>	<b>31,492.1</b>	<b>28,322.0</b>	<b>48,730.8</b>	<b>32,757.0</b>	<b>54.7</b>	<b>15.7</b>

S Sanctions. D Disbursements. - Nil. ... Not available.

\* Loans include rupee loans, foreign currency loans and guarantees.

@ Data include GIC and its subsidiaries.

Notes: 1. All data are provisional.

2. Figures in parentheses represent inter-institutional flows. This involves adjustment in regard to IDBI/SIDBI's refinance to SFCs' and SIDCs' seed capital as also loans to and subscriptions to shares and bonds of financial institutions.

3. Others item (Cols.10 to 13) include short-term/bridge loans in case of IVCF and UTI.

Source: Respective financial institutions, IDBI for GIC and its former subsidiaries and SIDCs, SIDBI for SFCs.

**Appendix Table V.2: Sanctions and Disbursements by IDFC**

(Amount in Rs. crore)

Sector	Sanctions		Disbursements	
	2002-03	2003-04	2002-03	2003-04
1	2	3	4	5
Energy	1,095	2,209	203	828
Telecommunication	70	1,266	416	1,130
Transportation	962	1,635	318	576
Urban Infrastructure	0	287	2	54
Health Infrastructure	78	104	0	78
Food & Agri-business Infrastructure	0	50	0	15
Education Infrastructure	0	19	0	13
Tourism	0	158	0	0
India Development Fund	1,000	0	10	10
<b>Total</b>	<b>2,304</b>	<b>5,727</b>	<b>950</b>	<b>2,704</b>
<b>Growth (per cent)</b>		<b>148.5</b>		<b>184.7</b>

Source: Infrastructure Development Finance Company.

**Appendix Table V.3: Pattern of Sources and Deployment of Funds of Financial Institutions\***

(Amount in Rs. crore)

Sources/ Deployment of Funds	2002-03										2003-04									
	Quarter ended								Total (April - March)		Quarter ended								Total (April - March)	
	June - 02		September - 02		December - 02		March - 03				June - 03		September - 03		December - 03		March - 04			
	Amount	Share	Amount	Share	Amount	Share	Amount	Share	Amount	Share	Amount	Share	Amount	Share	Amount	Share	Amount	Share	Amount	Share
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
Sources of Funds																				
i) Internal	10,285	56.1	12,000	53.7	6,573	35.9	20,190	55.1	49,048	51.3	18,618	65.4	22,088	63.7	17,647	69.0	17,183	53.3	75,537	62.5
ii) External	4,465	24.4	6,586	29.5	8,101	44.3	13,128	35.9	32,280	33.8	8,286	29.1	12,263	35.4	7,041	27.5	14,115	43.8	41,706	34.5
iii) Other Sources	3,577	19.5	3,744	16.8	3,620	19.8	3,293	9.0	14,234	14.9	1,547	5.5	329	0.9	900	3.5	918	2.9	3,694	3.0
Total Sources of Funds (i+ii+iii)	18,327	100.0	22,330	100.0	18,294	100.0	36,611	100.0	95,562	100.0	28,451	100.0	34,680	100.0	25,588	100.0	32,217	100.0	1,20,936	100.0
Deployment of Funds																				
i) Fresh Deployments	6,145	33.5	12,145	54.4	9,283	50.7	24,455	66.8	52,028	54.4	17,387	61.1	20,710	59.7	13,809	54.0	21,267	66.0	73,173	60.5
ii) Repayment of past borrowings	3,836	20.9	5,649	25.3	3,009	16.4	4,984	13.6	17,478	18.3	5,990	21.1	9,723	28.0	6,354	24.8	4,170	12.9	26,237	21.7
iii) Other Deployments	8,346	45.6	4,536	20.3	6,002	32.9	7,172	19.6	26,056	27.3	5,074	17.8	4,246	12.3	5,425	21.2	6,780	21.1	21,525	17.8
of which:																				
Interest Payments	3,020	16.5	2,759	12.4	2,784	15.2	2,170	5.9	10,733	11.2	2,702	9.5	2,715	7.8	2,375	9.3	2,535	7.9	10,326	8.5
Total Deployment of Funds (i+ii+iii)	18,327	100.0	22,330	100.0	18,294	100.0	36,611	100.0	95,562	100.0	28,451	100.0	34,680	100.0	25,588	100.0	32,217	100.0	1,20,936	100.0

\* Financial Institutions comprise IDBI, IFCI, IIBI, IDFC, TFCI, NABARD, NHB, SIDBI and Exim Bank.

Share - As per cent of total of that category.

Source : Respective FIs.

**Appendix Table V.4(A): Financial Assets of Financial Institution**  
(As at end-March)

(Amount in Rs. crore)

Institution	1991	1999	2000	2001	2002	2003	2004*
1	2	3	4	5	6	7	8
<b>A. All-India Financial Institutions</b>							
1. IDBI	22,701	67,703	70,576	68,822 (-2.5)	65,444 (-4.9)	61,831 (-5.5)	66,322 (7.3)
2. ICICI@	7,084	58,793	65,571	73,676 (12.4)	@	@	@
3. IFCI	5,835	23,151	22,800	21,808 (-4.4)	20,723 (-5.0)	21,127 (2.0)	18,165 (-14.0)
4. IIBI	818	3,773	4,004	4,232 (5.7)	4,089 (-3.4)	3,183 (-22.2)	2,849 (-10.5)
5. EXIM Bank	1,984	5,642	6,995	7,362 (5.3)	8,051 (9.4)	12,269 (52.4)	15,456 (26.0)
6. SIDBI	5,317	15,127	16,388	16,909 (3.2)	17,458 (3.2)	17,427 (-0.2)	19,140 (9.8)
7. NABARD	12,664	26,635	33,082	38,655 (16.8)	44,454 (15.0)	50,642 (13.9)	55,642 (9.9)
8. NHB	969	5,352	6,251	6,836 (9.4)	6,872 (0.5)	9,802 (42.6)	11,344 (15.7)
9. TFCI	-	902	985	862 (-12.5)	872 (1.2)	791 (-9.3)	710 (-10.2)
10. IDFC	-	2,310	2,457	2,901 (18.1)	3,252 (12.1)	3,668 (12.8)	5,619 (53.2)
<b>Total of A (1 to 10)</b>	<b>57,372</b>	<b>2,09,388</b>	<b>2,29,109</b>	<b>2,42,062 (5.7)</b>	<b>1,71,215 (-29.3)</b>	<b>1,80,740 (5.6)</b>	<b>1,95,247 (8.0)</b>
<b>B. State Level Institutions</b>							
11. SFCs ##	6,412	10,437	12,218	12,692 (3.9)	12,712 (0.2)	12,712 (0.0)	12,712 (0.0)
12. SIDCs #	3,637	11,192	12,300	12,300 (0.0)	12,300 (0.0)	12,300 (0.0)	12,300 (0.0)
<b>Total of B (11+12)</b>	<b>10,049</b>	<b>21,629</b>	<b>24,518</b>	<b>24,992 (1.9)</b>	<b>25,012 (0.1)</b>	<b>25,012 (0.0)</b>	<b>25,012 (0.0)</b>
<b>C. Investment Institutions</b>							
13. UTI	23,164	71,526	75,102	85,426 (13.7)	64,223 (-24.8)	64,223 (0.0)	64,223 (0.0)
14. LIC	29,040	1,31,780	159,949	1,92,482 (20.3)	2,44,448 (27.0)	2,44,448 (0.0)	2,44,448 (0.0)
15. GIC and its subsidiaries	6,362	23,717	26,834	29,824 (11.1)	41,867 (40.4)	41,867 (0.0)	41,867 (0.0)
<b>Total of C (13 to 15)</b>	<b>158,566</b>	<b>2,27,023</b>	<b>2,61,885</b>	<b>3,07,766 (17.5)</b>	<b>3,50,540 (13.9)</b>	<b>3,50,538 (0.0)</b>	<b>3,50,538 (0.0)</b>
<b>D. Other Institutions</b>							
16. DICGC	1,744	5,251	5,607	6,311 (12.6)	6,933 (9.9)	7,786 (12.3)	7,786 (0.0)
17. ECGC	244	1,038	1,347	1,643 (22.0)	1,663 (1.2)	1,737 (4.4)	1,737 (0.0)
<b>Total of D (16+17)</b>	<b>1,988</b>	<b>6,289</b>	<b>6,954</b>	<b>7,954 (14.3)</b>	<b>8,596 (8.1)</b>	<b>9,523 (10.8)</b>	<b>9,523 (0.0)</b>
<b>E. Grand Total (A+B+C+D)</b>	<b>1,27,975</b>	<b>4,64,329</b>	<b>5,22,466</b>	<b>5,82,774</b>	<b>5,55,363</b>	<b>5,65,813</b>	<b>5,80,320</b>

@ Merged with ICICI Bank Ltd.

# Figures repeated for SIDCs since 2001 and for SFCs for 2003.

## Figures in respect of two States repeated for 2001-02.

\* Figure for B is repeated for 2003 and 2004 and that for C and D are repeated for 2004.

Notes: 1. Data pertain to the accounting year of the respective financial institutions. As far as IFCI is concerned, the accounting was changed to financial year since 1993-94. Figures pertaining to NHB and UTI are at-end June.

2. Figures in brackets indicate percentage change over the previous year.

**Appendix Table V.4(B): Financial Assets of Banks and Financial Institutions\***  
(As at end-March)

(Amount in Rs. crore)

Institution	1991	1999	2000	2001 P	2002 P	2003 P	2004 P *
1	2	3	4	5	6	7	8
<b>I. Banks (3+4)*</b>	<b>2,32,786</b>	<b>7,61,326</b>	<b>8,88,781</b> (16.7)	<b>10,50,276</b> (18.2)	<b>12,69,034</b> (20.8)	<b>14,50,854</b> (14.3)	<b>16,88,767</b> (16.4)
1. Scheduled Commercial Banks**	2,22,613	7,26,129	8,51,100	10,09,150	12,23,008	14,01,682	16,39,595
2. Non-Scheduled Commercial Banks***	77	-	-	-	-	-	-
3. Total Commercial Banks (1+2)	2,22,690	7,26,129	8,51,100	10,09,150	12,23,008	14,01,682	16,39,595
4. State Co-operative Banks+	10,096	35,197	37,681	41,126	46,026	49,172	49,172 >>
<b>II. Financial Institutions (5 to 8) ++</b>	<b>1,27,975</b>	<b>4,64,329</b>	<b>5,22,466</b> (12.5)	<b>5,82,774</b> (11.5)	<b>5,55,363</b> (-4.7)	<b>5,65,813</b> (1.9)	<b>5,80,320</b> (2.6)
5. Term-lending Institutions# (All-India)	57,372	2,09,388	2,29,109	2,42,062	1,71,215	1,80,740	1,95,247
6. State Level Institutions@	10,049	21,629	24,518	24,992	25,012	25,012 >>	25,012 >>
7. Investment Institutions\$	58,566	2,27,023	2,61,885	3,07,766	3,50,540	3,50,538 >>	3,50,538 >>
8. Other Institutions~	1,988	6,289	6,954	7,954	8,596	9,523 >>	9,523 >>
<b>III. Aggregate(I+II)</b>	<b>3,60,761</b>	<b>12,25,655</b>	<b>14,11,247</b> (15.1)	<b>16,33,050</b> (15.7)	<b>18,24,397</b> (11.7)	<b>20,16,667</b> (10.5)	<b>22,69,087</b> (12.5)
<b>IV. Percentage Share:</b>							
a) I to III	64.5	62.1	63.0	64.3	69.6	71.9	74.3
b) II to III	35.5	37.9	37.0	35.7	30.4	28.1	25.7

P Provisional.

&gt;&gt; Figures repeated.

\* Include the following items: (i) Cash in hand and balances with the Reserve Bank, (ii) Asset with the Banking System (iii) Investments, (iv) Bank Credit (Total loans, cash credits, overdrafts and bills purchased and discounted) and (v) Dues from banks.

\*\* As per returns under Section 42 of the RBI Act, 1934 and since 1991 relate to reporting Friday of March, except the ICICI Bank Ltd. for which the data relate to end-March 2001-2002.

\*\*\* As per returns under Section 27 of the Banking Regulation Act, 1949. Data are in respect of last Friday of March.

+ The data since 1990 are in respect of Last Reporting Friday of March.

++ Figures pertain to the accounting year of the respective financial institution.

# Term lending institutions include IDBI, NABARD, ICICI, IFCI, EXIM BANK, IIBI, NHB and IDFC. For the year 2001-02, the data are excluding ICICI as it was merged with the ICICI Bank Ltd.

@ State level institutions include SFCs and SIDCs.

\$ Investment institutions include UTI, LIC and GIC and its subsidiaries.

~ Other institutions include DICGC and ECGC.

Note: Figures in brackets indicate percentage change over the previous year.

**Appendix Table V.5: Select Financial Parameters of Financial Institutions**  
(As at end-March 2004)

(Per cent)

Sr. No.	Financial Institution	Interest Income/ Average Working Funds	Non-Interest Income/ Average Working Funds	Operating Profits/ Average Working Funds	Return on Average Assets	Net Profit per Employee (Rs. crore)
1	2	3	4	5	6	7
1	IDBI	7.7	3.1	2.9	0.5	0.12
2	IFCI	4.3	1.3	-1.9	-16.9	-5.34
3	IIBI	10.0	0.3	-4.9	10.0	-0.49
4	Exim Bank	6.4	0.8	2.4	1.7	1.20
5	NABARD	8.0	0.1	3.6	2.8	0.28
6	NHB	8.1	0.4	2.2	2.2	2.35
7	SIDBI	7.3	0.5	3.5	2.0	0.27
8	TFCI	11.8	0.9	3.1	1.6	0.39
9	IDFC	8.4	4.4	5.4	5.2	2.06

Source: Balance Sheet of respective FIs.

**Appendix Table V.6: Net Non-Performing Assets of Financial Institutions**  
(As at end-March)

(Amount in Rs. crore)

Sr. No.	Institution	Standard		Sub-standard		Doubtful Assets		Net NPAs		Ratio of Net NPAs/Net Loans	
		2003	2004	2003	2004	2003	2004	2003	2004	2003	2004
1	2	3	4	5	6	7	8	9	10	11	12
	<b>Term Lending Institutions</b>										
1	IDBI	38,043	32,520	2,840	2,896	4,318	5,797	7,157	8,693	15.8	21.1
2	IFCI	10,896	8,116	820	899	3,739	2,966	4,559	3,865	29.5	32.3
3	IIBI	1,721	1,304	339	274	576	526	915	800	34.7	38.0
4	EXIM Bank	7,990	10,046	120	76	64	53	184	129	2.3	1.3
5	TFCI	593	539	32	30	121	115	153	145	20.4	21.1
6	IDFC	2,657	4,419	3	0	0	0	3	0	0.1	0.0
	<b>Refinancing Financial Institutions</b>										
7	SIDBI	11,836	9,249	89	29	383	197	472	226	3.8	2.4
8	NABARD	45,359	48,789	1	1	0	0	1	1	0.0	0.0
9	NHB	5,888	6,580	0	0	0	0	0	0	0.0	0.0

Source : Balance Sheet of respective FIs.

**Appendix Table V.7: Resources Raised by Way of Rupee Bonds/Debentures\*  
by Select All-India Financial Institutions**

(Amount in Rs. crore)

Institution/Year	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8	9	10
<b>IDBI</b>									
Resources raised	5,959	9,834	13,171	15,819	8,495	7,727	8,405	5,009	10,477
Outstandings	26,033	29,503	35,286	41,748	46,443	46,929	45,464	41,798	46,967
<b>IIBI</b>									
Resources raised	-	365	797	1,223	689	458	210	44	176
Outstandings	-	1,241	1,856	1,799	2,084	2,140	2,956	2,566	2,281
<b>IFCI</b>									
Resources raised	1,637	4,051	3,366	3,544	1,783	1,634	651	267	-
Outstandings	11,270	14,640	18,018	20,173	20,092	19,966	19,788	20,203	17,564
<b>TFCI</b>									
Resources raised	122	232	234	158	104	109	48	93	103
Outstandings	264	448	586	711	753	661	627	600	426
<b>EXIM</b>									
Resources raised	173	-	-	500	800	300	625	2,505	2,025
Outstandings	817	817	817	1,275	2,050	2,026	3,067	5,424	11,920
<b>IDFC</b>									
Resources raised	-	-	-	500	-	250	250	400	1,350
Outstandings	-	-	-	500	500	750	1,000	1,400	2,250
<b>SIDBI</b>									
Resources raised	150	350	50	50	357	822	1,224	961	1,429
Outstandings	1,592	1,984	1,876	2,002	2,437	3,319	5,215	4,692	5,428
<b>NABARD</b>									
Resources raised	84	265	164	354	569	1,472	2,548	2,988	5,334
Outstandings	1,045	1,245	1,370	1,632	2,141	3,614	6,078	8,702	11,883
<b>NHB</b>									
Resources raised	23	525	325	475	667	500	238	1,877	2,526
Outstandings	1,724	3,005	3,464	4,069	4,795	5,232	4,678	4,675	6,958
<b>Total Resources raised</b>	<b>8,147</b>	<b>15,622</b>	<b>18,106</b>	<b>22,623</b>	<b>13,464</b>	<b>13,271</b>	<b>14,199</b>	<b>14,144</b>	<b>23,419</b>
<b>Total Outstandings</b>	<b>42,745</b>	<b>52,883</b>	<b>63,273</b>	<b>73,909</b>	<b>81,295</b>	<b>84,638</b>	<b>88,874</b>	<b>90,060</b>	<b>1,05,677</b>

\* Resources raised includes instruments such as CDs, CPs, ICDs, Term Deposits and Term Money Borrowing in respect of some FIs.  
Source: Returns received from respective FIs.



**Appendix Table V.8: Weighted Average Cost/Maturity of Resources Raised by Way of Rupee Bonds/Debentures\* by Select All-India Financial Institutions**

[Weighted Average Cost (in per cent); Weighted Average Maturity (in years)]

Institution/Year	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04
1	2	3	4	5	6	7	8	9	10
<b>IDBI</b>									
Weighted Average Cost	15.8	15.7	12.3	13.5	12.1	11.2	9.8	8.5	6.5
Weighted Average Maturity	2.4	2.7	3.0	4.9	5.1	3.9	2.6	4.3	5.1
<b>IIBI</b>									
Weighted Average Cost	–	–	–	–	–	13.2	10.6	9.6	8.7
Weighted Average Maturity	–	–	–	–	–	5.6	9.6	8.7	18.0
<b>IFCI</b>									
Weighted Average Cost	15.9	16.1	13.0	13.9	12.9	12.5	11.1	9.6	8.2
Weighted Average Maturity	4.5	8.3	5.3	5.7	7.0	6.5	6.8	2.2	3.2
<b>TFCI</b>									
Weighted Average Cost	15.7	16.8	14.1	14.1	12.5	11.8	10.5	8.5	8.6
Weighted Average Maturity	3.7	6.1	4.6	5.7	5.2	9.0	5.9	10.0	10.0
<b>EXIM</b>									
Weighted Average Cost	12.5	12.5	12.5	12.9	12.5	12.2	10.8	8.9	5.9
Weighted Average Maturity	8.4	7.4	6.4	5.6	4.2	3.6	6.4	6.1	6.7
<b>IDFC</b>									
Weighted Average Cost	–	–	–	12.5	..	10.9	9.0	7.6	5.6
Weighted Average Maturity	–	–	–	5.0	..	5.0	5.0	5.6	5.9
<b>SIDBI</b>									
Weighted Average Cost	14.0	15.3	12.3	12.4	9.7	9.8	7.5	6.5	4.9
Weighted Average Maturity	10.0	5.7	10.0	10.0	2.6	1.3	1.0	2.3	2.8
<b>NABARD</b>									
Weighted Average Cost	14.0	11.1	9.8	11.2	10.6	9.5	8.0	6.1	5.4
Weighted Average Maturity	10.0	8.3	8.2	8.0	5.4	3.0	3.0	5.4	5.4
<b>NHB</b>									
Weighted Average Cost	14.0	13.4	10.5	11.2	11.1	10.2	8.7	6.4	5.4
Weighted Average Maturity	10.0	6.7	8.9	9.0	9.5	5.8	7.4	4.0	3.2

.. Resources not raised.

\* Includes only rupee resources and does not include foreign currency borrowings.

Note : Data are provisional.

Source : Returns received from respective FIs.

**Appendix Table V.9: Resource Mobilisation by Mutual Funds**

(Amount in Rs. crore)

Year (April-March)	Public Sector Mutual Funds				Private Sector Mutual Funds	Grand Total (5+6)
	Bank- sponsored	FI- Sponsored	Unit Trust of India	Total (2+3+4)		
1	2	3	4	5	6	7
1995-96	113 (4)	235 (3)	-6,314 (1)	-5,966 (8)	133 (11)	-5,833 (19)
1996-97	6 (3)	137 (2)	-3,043 @ (1)	-2,900 (6)	864 (17)	-2,037 (23)
1997-98	237 (2)	203 (3)	2,875 (1)	3,315 (6)	749 (15)	4,064 (21)
1998-99	-88 (2)	547 (3)	170 (1)	629 (6)	2,067 (16)	2,695 (22)
1999-2000	336 (6)	295 (3)	4,548 (1)	5,179 (10)	16,937 (27)	22,117 (37)
2000-01	248 (6)	1,273 (3)	322 (1)	1,843 (10)	9,292 (27)	11,135 (37)
2001-02	863 (6)	407 (3)	-7,284 (1)	-6,014 (10)	16,134 (27)	10,120 (37)
2002-03 P	1,033 (4)	862 (3)	-9,434 (1)	-7,539 (8)	12,122 (26)	4,583 (34)
2003-04 P	2,635 (4)	1,127 (2)	1,050 * (1)	4,812 (7)	42,873 (24)	47,684 (31)

P Provisional. @ Exclude re-investment sales.

\* Data pertain to period February 1, 2003 to March 31, 2004 being first year of operation after the bifurcation of erstwhile UTI into UTI Mutual Fund and Specialised undertaking of Unit Trust of India.

Notes : 1. For UTI, the figures are net sales (with premium) under all domestic schemes and for other mutual funds, figures represent net sales under all ongoing schemes.

2. Data exclude amount mobilised by off-shore funds and through roll-over schemes.

3. Data within parentheses relate to the number of mutual funds which mobilised resources during the year.

Source: UTI and respective Mutual Funds.

**Appendix Table VI.1: Performance of Primary Dealers**

(Amount in Rs. crore)

Sr. No.	Name of Primary Dealer	Year	Income				Expenditure			Profit Before Tax	Profit After Tax	Return on Net worth (per cent)
			Interest Income*	Trading Profit	Other Income	Total Income	Interest Expenses	Other Expenses	Total Expenditure			
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Securities Trading Corporation of India	2002-03	278.85	202.82	4.21	485.88	145.94	8.94	154.88	331.00	208.13	24.14
		2003-04	277.07	176.19	2.68	455.94	139.38	12.98	152.36	303.58	193.90	19.30
2	Discount & Finance House of India Ltd.	2002-03	185.61	112.94	1.58	300.13	89.00	5.67	94.67	205.46	129.89	19.72
		2003-04	212.65	164.30	2.13	379.08	94.58	7.91	102.49	276.59	177.57	16.87
3	Gilt Securities Trading Corporation Ltd.	2002-03	92.63	55.93	0.26	148.82	57.03	3.77	60.80	88.02	55.26	19.69
		2003-04	85.44	67.27	1.58	154.29	44.96	3.89	48.85	105.44	67.42	20.15
4	ICICI Securities Ltd.	2002-03	129.89	123.18	52.26	305.33	87.12	68.84	155.96	149.36	102.95	30.70
		2003-04	112.39	133.72	75.04	321.15	62.05	79.74	141.79	179.36	143.90	36.66
5	SBI Gilts Ltd. #	2002-03	85.19	76.06	0.27	161.52	49.92	3.60	53.52	108.00	67.90	26.72
		2003-04	-	-	-	-	-	-	-	-	-	-
6	PNB Gilts Ltd.	2002-03	126.51	101.79	1.80	230.10	70.69	9.40	80.09	150.01	92.51	20.86
		2003-04	121.89	113.30	2.75	237.94	61.63	7.66	69.29	168.65	106.96	19.76
7	JP Morgan Securities (India) Pvt. Ltd.	2002-03	28.59	23.77	0.79	53.15	12.14	5.01	17.15	36.00	22.69	13.00
		2003-04	39.69	20.49	0.36	60.54	18.90	5.57	24.47	36.07	22.94	6.16
8	ABN AMRO Securities (India) Pvt. Ltd.	2002-03	32.76	(2.42)	8.95	39.29	16.30	22.78	39.08	0.21	0.86	0.67
		2003-04	20.58	14.08	15.01	49.67	7.31	14.79	22.10	27.57	17.65	12.15
9	Kotak Mahindra Capital Company Ltd.	2002-03	32.64	31.88	24.61	89.13	16.74	24.52	41.26	47.88	30.99	16.93
		2003-04	38.70	49.94	47.91	136.55	20.19	31.65	51.84	84.71	57.95	23.49
10	DSP Merrill Lynch Ltd.	2002-03	37.63	58.21	162.31	258.15	21.75	99.97	121.72	136.42	84.56	27.85
		2003-04	34.34	44.68	227.98	307.00	16.08	120.54	136.62	170.38	111.28	30.14
11	Deutsche Securities (India) Pvt. Ltd.	2002-03	25.53	43.71	0.17	69.41	12.27	4.27	16.54	52.86	33.10	21.00
		2003-04	26.53	40.01	0.69	67.23	13.26	5.95	19.21	48.02	30.71	18.95
12	IDBI Capital Market Services Ltd.	2002-03	201.24	294.16	8.55	503.95	122.87	13.69	136.56	367.39	228.15	51.00
		2003-04	186.57	224.51	27.64	438.72	106.14	16.69	122.83	315.89	200.67	34.57
13	Corpbank Securities Ltd.	2002-03	72.29	36.48	0.44	109.21	41.96	1.66	43.62	65.59	41.48	23.41
		2003-04	70.15	44.00	0.41	114.56	39.44	1.85	41.29	73.27	46.98	23.33
14	HSBC Primary Dealership (India) Pvt. Ltd.	2002-03	13.50	18.67	0.78	32.95	5.70	2.89	8.59	24.36	15.34	22.00
		2003-04	13.64	13.75	0.13	27.52	5.84	3.44	9.28	18.24	11.70	15.01
15	Bank of America Securities (India) Pvt. Ltd.	2002-03	8.93	10.77	0.15	19.85	3.94	2.65	6.58	13.26	8.25	13.00
		2003-04	15.90	3.77	0.30	19.97	2.83	3.74	6.57	13.40	8.16	3.34
16	Standard Chartered UTI Securities (India) Pvt. Ltd.	2002-03	19.10	7.07	0.21	26.38	10.85	2.02	12.87	13.52	7.20	12.64
		2003-04	12.49	14.81	0.10	27.40	5.98	1.75	7.73	19.67	12.58	19.36
17	BoB Capital Markets Ltd.	2002-03	14.10	12.65	1.12	27.87	7.55	4.50	12.05	15.82	9.30	9.42
		2003-04	29.33	2.24	0.04	31.61	11.74	2.14	13.88	17.73	11.37	10.68
18	Citicorp Capital Market Ltd.	2002-03	1.17	0.03	-	1.20	0.04	0.45	0.49	0.71	0.43	0.80
		2003-04	8.87	4.30	3.27	16.44	4.49	2.39	6.88	9.56	6.03	5.12
	<b>TOTAL</b>	<b>2002-03</b>	<b>1,386.16</b>	<b>1,207.70</b>	<b>268.46</b>	<b>2,862.32</b>	<b>771.81</b>	<b>284.63</b>	<b>1,056.43</b>	<b>1,805.87</b>	<b>1,138.99</b>	<b>24.20</b>
		<b>2003-04</b>	<b>1,306.23</b>	<b>1,131.36</b>	<b>408.02</b>	<b>2,845.61</b>	<b>654.80</b>	<b>322.68</b>	<b>977.48</b>	<b>1,868.13</b>	<b>1,227.77</b>	<b>20.41</b>

\* includes Discount Income.

# merged with Discount & Finance House of India Ltd.

Appendix Table VI.2: Select Assets and Liabilities of Primary Dealers

(Amount in Rs. crore)

Sr. No.	Name of Primary Dealer	Capital Funds (Paid up Capital plus Reserves and Surplus)		CRAR (per cent)		Stock of Government Securities & Treasury bills		Total Assets (Net of current Liabilities & Provisions)	
		2002-03	2003-04	2002-03	2003-04	2002-03	2003-04	2002-03	2003-04
1	2	3	4	5	6	7	8	9	10
1	Securities Trading Corporation of India	923.21	1,004.61	21.74	54.21	2,602.40	2,391.58	3,235.32	2,936.73
2	Discount & Finance House of India Ltd.	702.77	1,052.36	40.05	58.60	1,389.79	2,093.68	1,600.38	2,215.90
3	Gilt Securities Trading Corporation Ltd.	280.65	334.56	42.33	72.59	1,029.35	1,191.00	1,062.21	1,207.97
4	ICICI Securities Ltd.	351.08	392.49	27.96	21.16	1,497.35	1,520.10	2,190.94	2,259.63
5	SBI Gilts Ltd. #	273.95	-	36.05	45.84	610.34	-	603.73	-
6	PNB Gilts Ltd.	472.45	541.33	18.89	41.91	839.05	1,403.81	1,171.11	1,520.91
7	JP Morgan Securities (India) Pvt. Ltd.	192.02	372.67	39.00	80.41	313.15	398.61	419.98	669.79
8	ABN AMRO Securities (India) Pvt. Ltd.	127.58	145.23	35.94	42.34	231.38	326.60	301.23	425.19
9	Kotak Mahindra Capital Company Ltd.	196.09	246.68	33.00	38.78	260.98	469.98	403.06	506.29
10	DSP Merrill Lynch Ltd.	317.84	369.23	49.70	47.80	706.25	388.42	1,003.07	657.66
11	Deutsche Securities (India) Pvt. Ltd.	174.90	162.02	42.00	35.74	340.93	402.30	433.90	657.33
12	IDBI Capital Market Services Ltd.	515.37	580.48	40.36	22.12	2,592.82	1,814.04	2,736.55	2,238.26
13	Corpbank Securities Ltd.	177.19	201.41	15.49	54.30	1,030.17	743.92	1,043.37	756.61
14	HSBC Primary Dealership (India) Pvt. Ltd.	71.56	77.94	52.00	79.60	469.70	214.92	450.96	212.73
15	Bank of America Securities (India) Pvt. Ltd.	65.95	244.65	191.41	118.27	54.55	55.00	92.09	244.76
16	Standard Chartered UTI Securities (India) Pvt. Ltd.	56.93	64.99	40.32	41.64	441.40	217.61	472.18	216.69
17	BoB Capital Markets Ltd.	102.02	106.42	144.60	46.46	108.94	216.55	102.02	215.26
18	Citicorp Capital Market Ltd.	53.43	117.73	1,033.30	90.70	54.24	245.69	56.38	193.70
	<b>Total</b>	<b>5,054.99</b>	<b>6,014.80</b>	<b>1,904.14</b>	<b>992.47</b>	<b>14,572.79</b>	<b>14,093.81</b>	<b>17,378.48</b>	<b>17,135.41</b>

# Merged with Discount &amp; Finance House of India Ltd.

Source: Capital Funds, Stock of G-Secs and Total Assets from Audited Reports from PDs, CRAR from PDR III of March 2004.

Appendix Table VII.1: Indian Financial System - At a Glance

(Amount in Rs. crore)

Institution	As at end-March	Total Assets	Deposits	Advances	GNPLs	Investments
1	2	3	4	5	6	7
Scheduled Commercial Banks #	2003	16,46,983 (75.9)	13,25,049 (85.3)	7,39,125 (70.0)	68,714 (56.1)	6,85,242 (83.6)
	2004	19,09,300 (78.0)	15,37,140 (87.1)	8,59,936 (73.1)	63,252 (53.1)	7,96,008 (84.5)
Financial Institutions	2003	1,82,304 (8.4)	16,755 (1.1)	1,45,231 (13.7)	20,800 (17.0)	19,893 (2.4)
	2004	1,99,958 (8.2)	13,716 (0.8)	1,45,091 (12.3)	23,785 (20.0)	30,305 (3.2)
Scheduled Urban Co-operative Banks	2003	49,653 (2.3)	35,351 (2.3)	22,644 (2.1)	6,910 (5.6)	16,282 (2.0)
	2004	47,930 (2.0)	36,351 (2.1)	22,469 (1.9)	6,158 (5.2)	17,463 (1.9)
Non-Banking Financial Companies	2003	58,701 (2.7)	20,100 (1.3)	33,371 (3.2)	2,629 (2.1)	19,402 (2.4)
	2004	- (-)	- (-)	- (-)	- (-)	- (-)
Regional Rural Banks	2003	63,190 (2.9)	50,098 (3.2)	22,158 (2.1)	3,199 (2.6)	33,063 (4.0)
	2004	- (-)	- (-)	- (-)	- (-)	- (-)
State Co-operative Banks	2003	57,445 (2.6)	36,398 (2.3)	32,736 (3.1)	6,285 (5.1)	17,020 (2.1)
	2004	- (-)	- (-)	- (-)	- (-)	- (-)
District Central Co-operative Banks	2003	1,11,377 (5.1)	70,414 (4.5)	61,044 (5.8)	13,862 (11.3)	29,133 (3.6)
	2004	- (-)	- (-)	- (-)	- (-)	- (-)
<b>Total</b>	<b>2003</b>	<b>21,69,653</b> <b>(100.0)</b>	<b>15,54,165</b> <b>(100.0)</b>	<b>10,56,309</b> <b>(100.0)</b>	<b>1,22,399</b> <b>(100.0)</b>	<b>8,20,035</b> <b>(100.0)</b>
	<b>2004</b>	<b>24,47,901</b> <b>(100.0)</b>	<b>17,64,217</b> <b>(100.0)</b>	<b>11,76,805</b> <b>(100.0)</b>	<b>1,19,170</b> <b>(100.0)</b>	<b>9,42,394</b> <b>(100.0)</b>

# Data relate to domestic operations only.

- Not available.

Notes: 1. Figures for March 2004 are provisional.

2. Figures in brackets are percentages to the total.

3. Wherever figures for 2004 are not available, previous year's figures have been taken into account for the purpose of aggregation.





















