

11. BANKS

The tables in this section present a consolidated picture of progress of banking in India, showing liabilities and assets of various categories of banks as classified below:

- (i) Reserve Bank of India.
- (ii) Scheduled Commercial Banks -
 - (a) State Bank of India.
 - (b) Other Indian Banks.
 - (c) Foreign Banks.
- (iii) Non-Scheduled Indian Commercial Banks.
- (iv) Indian Co-operative Banks.

Besides the above information, tables showing (i) the total number and amount of cheques cleared (ii) percentage of cash balances to deposit, (iii) liabilities of several classes of banks eg. liabilities and assets of IFCI Ltd, State Financial Corporation, Industrial Development Bank of India and ICICI Ltd., have also been included

Table 11.1

The table provides data on liabilities and assets relating to the Banking Department and Issue Department Reserve Bank of India.

Table 11.2

This table provides data on liabilities and assets of various classes of banks, which are described below :

A. Scheduled Commercial Banks: The banks, which carry on business of banking in India and which are included in the second schedule to the Reserve Bank of India Act, 1934 are known as Scheduled Banks. These include the State Bank of India, other Indian Banks and Foreign Banks.

- (i) State Bank of India: The State Bank of India was formed in July, 1955 after the nationalisation of the Imperial Bank of India. Figures in this table relate to the business of the Bank in India and abroad.
- (ii) Other Indian Banks: Indian banks are those who have their registered offices in India. These include data for Private Sector Banks, Associates of State Bank of India, 19 nationalised and Regional Rural Banks. The figures relate to the business both in India and abroad.
- (iii) Foreign Banks: Foreign banks are those who have their registered offices outside India. The data relate to their business in the Indian Union.

Table 11.3

The table shows the number and amount of cheques cleared at each principal clearing centres managed by the Reserve Bank of India and other centres comprising clearing houses managed by agencies other than Reserve bank of India eg. State Bank of India, subsidiaries of the State Bank and Sangli Bank. The management of the clearing houses at Bangalore, New Delhi, Nagpur, Patna, Hyderabad, Trivandrum, Jaipur and Gauhati was taken over by the Reserve Bank of India in October 1953, August 1956, March 1969, May 1969, January 1983, November 1984 and January 1986 respectively.

Table 11.4

This table gives data on cash deposit ratio which represents percentage of cash in hand and balances with banks to total deposits of different classes of banks.

Tables 11.5 to 11.8

Data provided in these tables relate to the working of the IFCI Ltd, the State Financial Corporations, the Industrial Development Bank of India and ICICI Ltd. respectively and furnish data on the liabilities and the assets of the same.

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Table 11.1- LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA
Issue Department
(as on 30th June)

(Rs.Ten Million)

| Heads | 1991 | 1996 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 |
|---|----------------|-----------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| Liabilities: | | | | | | | | | | |
| 1. Notes held in the Banking Department | 11.9 | 23.8 | 21.2 | 26.5 | 15.3 | 16.1 | 11.2 | 28.2 | 23.9 | 13.0 |
| 2. Notes in Circulation | 57858.5 | 126891.7 | 156841.1 | 183703.4 | 201486.1 | 226374.8 | 259072.8 | 292509.9 | 332654.2 | 378467.7 |
| Total Notes issued | 57870.3 | 126915.6 | 156862.34 | 183729.9 | 201501.4 | 226390.9 | 259084.0 | 292538.0 | 332678.1 | 378480.7 |
| Assets: | | | | | | | | | | |
| 1. Gold Coin and Bullion | | | | | | | | | | |
| (a) Held in India | 7410.8 | 12999.6 | 10474.6 | 9584.2 | 10761.3 | 10753.1 | 13293.3 | 14036.8 | 15240.4 | 15828.4 |
| (b) Held outside India | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2. Foreign Securities | 200.0 | 10200.0 | 50700.0 | 67700.0 | 86700.0 | 106700.0 | 169000.0 | 255000.0 | 313709.4 | 361033.1 |
| 3. Total (1+2) | 7610.8 | 23199.6 | 61174.6 | 77284.2 | 97461.3 | 117453.1 | 182293.3 | 269036.8 | 328949.7 | 376861.5 |
| 4. Rupee Coin | 91.5 | 132.6 | 81.8 | 107.6 | 115.3 | 115.5 | 222.8 | 228.8 | 261.6 | 101.9 |
| 5. Government of India Rupee Securities | 50168.1 | 103583.6 | 95605.8 | 106338.2 | 103924.8 | 108822.3 | 76567.9 | 23272.5 | 3466.8 | 1517.2 |
| 5. Total Assets | 57870.3 | 126915.6 | 156862.3 | 183729.9 | 201501.4 | 226390.9 | 259084.0 | 292538.0 | 332678.1 | 378480.7 |

Source: Reserve Bank of India

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Table 11.2 -LIABILITIES AND ASSETS OF DIFFERENT CLASSES OF BANKS
Scheduled commercial Banks as on 31st March

| (i) State Bank of India | | | | | | | | (Rs.Ten Million) |
|-------------------------|----------------------|----------|--------------|----------|---------------------------|-------------|---|------------------|
| Year | Capital and Reserves | | | Deposits | Cash in hand and in banks | Investments | Loans & advances (including bills discounted & purchased) | |
| | Paid-up capital | Reserves | Total | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | |
| 1991 | 200 | 1090 | 1290 | 49936 | 11698 | 17428 | 40438 | |
| 1996 | 474 | 4989 | 5463 | 96395 | 21069 | 43819 | 59826 | |
| 1998 | 526 | 9082 | 9608 | 131091 | 20768 | 54982 | 74237 | |
| 1999 | 526 | 9876 | 10402 | 169042 | 23684 | 71287 | 82360 | |
| 2000 | 526 | 11621 | 12147 | 196821 | 31603 | 91879 | 98102 | |
| 2001 | 526 | 12935 | 13461 | 242828 | 31603 | 122876 | 113590 | |
| 2002 | 526 | 14698 | 15224 | 270560 | 34070 | 145142 | 120806 | |
| 2003 | 526 | 16677 | 17203 | 296123 | 45181 | 172348 | 137758 | |
| 2004 | 526 | 19705 | 20231 | 318619 | 43567 | 185676 | 157934 | |
| 2005 | 526 | 23546 | 24072 | 367048 | 39322 | 197098 | 202374 | |

(ii) Indian Banks(excl.State Bank) having paid up capital & reserves of Rs.50 lakhs and over.

| (Rs.Ten Million) | | | | | | | | |
|------------------|------------------------|----------------------|----------|---------------|----------|---------------------------|-------------|--|
| Year | No. of reporting banks | Capital and Reserves | | | Deposits | Cash in hand and in banks | Investments | Loans & advances (including bills discounted & purchased)(2) |
| | | Paid-up capital | Reserves | Total | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 1991 | 244 | 3055 | 2115 | 5170 | 170309 | 28013 | 57187 | 96134 |
| 1996 | 253 | 15286 | 11353 | 26639 | 344623 | 66462 | 134018 | 176590 |
| 1998 | 256 | 18529 | 19528 | 38057 | 492342 | 87427 | 204020 | 230120 |
| 1999 | 255 | 17247 | 22211 | 39459 | 581332 | 102166 | 248558 | 268261 |
| 2000 | 254 | 17534 | 27346 | 44880 | 685641 | 109523 | 382549 | 321962 |
| 2001 | 253 | 17948 | 30795 | 48743 | 791509 | 117355 | 342068 | 384146 |
| 2002 | 250 | 19514 | 42933 | 62447 | 912167 | 142485 | 417293 | 494015 |
| 2003 | 55 * | 16511 | 50225 | 66736 | 990186 | 115410 | 479936 | 549302 |
| 2004 | 56* | 17151 | 64341 | 81492 | 1176764 | 151896 | 574799 | 645700 |
| 2005 | 56* | 18366 | 88040 | 106556 | 1383437 | 156935 | 628521 | 873446 |

(*) It does not include Regional Rural Banks for the year 2003, 2004 & 2005

| (iii) Foreign Banks | | | | | | | (Rs.Ten Million) |
|---------------------|--------------|-------------------|---------------------------|-------------|---|--|------------------|
| Year | No. of banks | Deposits in India | cash in hand and in banks | Investments | Loans and advances (including bills-purchased & discounted. | | |
| 1 | 2 | 3 | 4 | 5 | 6 | | |
| 1991 | 23 | 11729 | 6517 | 4372 | 7389 | | |
| 1996 | 30 | 30612 | 7635 | 11186 | 22496 | | |
| 1998 | 42 | 42873 | 8548 | 18382 | 29290 | | |
| 1999 | 44 | 47453 | 10947 | 26337 | 29507 | | |
| 2000 | 42 | 49324 | 8555 | 29664 | 35617 | | |
| 2001 | 42 | 59190 | 12087 | 35761 | 42997 | | |
| 2002 | 40 | 64511 | 19665 | 35094 | 48632 | | |
| 2003 | 36 | 69297 | 10901 | 40796 | 52171 | | |
| 2004 | 33 | 79745 | 16937 | 41586 | 60507 | | |
| 2005 | 31 | 86505 | 18031 | 42518 | 75318 | | |

Source: Reserve Bank of India

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Table 11.3- CHEQUE CLEARANCES-BY CENTRES

(Number: Million)
(Amount: Rs.Ten Million)

| Centre | 1990-91 | | 1995-96 | | 2000-01 | | 2001-02 | |
|---------------|------------|----------------|------------|----------------|------------|-----------------|------------|-----------------|
| | No. | Amount | No. | Amount | No. | Amount | No. | Amount |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Ahmedabad | 36 | 42089 | 36 | 122119 | 42 | 231010 | 41 | 207524 |
| Bangalore | 22 | 29267 | 21 | 69467 | 42 | 249065 | 44 | 269346 |
| Bhubaneshwar | 1 | 2408 | 1 | 5983 | 2 | 18113 | 3 | 21625 |
| Chennai | 36 | 176123 | 44 | 250926 | 52 | 509292 | 52 | 500872 |
| Hyderabad | 20 | 25183 | 28 | 84242 | 28 | 168553 | 31 | 182764 |
| Kanpur | 5 | 9614 | 6 | 17539 | 6 | 26456 | 7 | 32369 |
| Kolkata | 33 | 104051 | 44 | 204398 | 52 | 365280 | 52 | 373131 |
| Mumbai | 125 | 1182587 | 161 | 2375141 | 174 | 6667989 | 168 | 8217816 |
| Nagpur | 5 | 7712 | 6 | 15028 | 10 | 36926 | 10 | 41151 |
| New Delhi | 55 | 239979 | 78 | 616334 | 101 | 818999 | 108 | 990315 |
| Patna | 2 | 4559 | 3 | 7185 | 2 | 16924 | 3 | 17421 |
| Other Centres | 423 | 463781 | 331 | 856278 | 430 | 1638512 | 382 | 1720922 |
| Total | 764 | 2287353 | 759 | 4624640 | 941 | 10747119 | 902 | 12575256 |

| Centre | 2002-03 | | 2003-04 | | 2004-05 | | 2005-06(P) | |
|---------------|-------------|-----------------|-------------|-----------------|-------------|-----------------|-------------|-----------------|
| | No. | Amount | No. | Amount | No. | Amount | No. | Amount |
| 1 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| Ahmedabad | 43 | 225060 | 47 | 280649 | 52 | 352397 | 60 | 406599 |
| Bangalore | 49 | 307577 | 55 | 375885 | 60 | 477810 | 66 | 498344 |
| Bhubaneshwar | 3 | 26349 | 4 | 37136 | 4 | 47253 | 5 | 53650 |
| Chennai | 56 | 552913 | 60 | 612158 | 74 | 759883 | 81 | 655251 |
| Hyderabad | 34 | 215035 | 37 | 275503 | 39 | 301679 | 42 | 363317 |
| Kanpur | 7 | 34532 | 8 | 41397 | 9 | 47226 | 9 | 55329 |
| Kolkata | 53 | 419164 | 47 | 465308 | 60 | 222481 | 64 | 658640 |
| Mumbai | 202 | 7694748 | 216 | 5511293 | 230 | 3753670 | 239 | 3342829 |
| Nagpur | 11 | 46924 | 12 | 56330 | 12 | 63495 | 14 | 75772 |
| New Delhi | 116 | 1319625 | 111 | 1354677 | 148 | 1773610 | 160 | 1697583 |
| Patna | 4 | 19506 | 5 | 26739 | 6 | 30862 | 6 | 36820 |
| Other Centres | 436 | 2622029 | 421 | 2557901 | 472 | 2290351 | 542 | 3492928 |
| Total | 1014 | 13483462 | 1023 | 11594976 | 1167 | 10120716 | 1287 | 11337062 |

Source: Reserve Bank of India

Note:- (1) The data includes cheque clearing for both i. e. clearing houses managed by Reserve Bank Of India and clearing houses managed by other banks. Paper based inter-bank clearing has been discontinued at all the centres, the last June, 2005. The other MICR Centres are Agra, Allahabad, Amritsar, Aurangabad, Baroda, Coimbatore, Dehradun, Ernakulam, Erode, Gorakhpur, Gwalior, Indore, Jabalpur, Jalandhar, Jodhpur, Kozhikode, Kolhapur, Lucknow, Ludhiana, Madurai, Mangalore, Mysore, Nasik, Pune, Raipur, Rajkot, Ranchi, Surat, Tiruchirapalli, Trichur, Udaipur, Varanasi, Vijaywada and Vishakhapatnam, Salem, Panaji and Jameshedpur.

(2) Totals may not tally due to rounding off of figures.

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Table 11.4 -CASH DEPOSIT RATIO BY CLASS OF BANKS
(As on 31st March)

| Year | (Percent) | | | |
|---------|---------------------|---------------|-----------------|-----------------|
| | Scheduled Banks | | Other | Non- |
| | State Bank of India | Foreign banks | Scheduled Banks | Scheduled Banks |
| 1 | 2 | 3 | 4 | 5 |
| 1990-91 | 21.5 | 20.7 | 14.4 | 7.9 |
| 1995-96 | 16.2 | 15.0 | 14.7 | 18.4 |
| 1996-97 | 9.8 | 9.6 | 11.6 | 18.5 |
| 1997-98 | 10.2 | 9.6 | 11.2 | .. |
| 1998-99 | 10.3 | 8.9 | 10.5 | .. |
| 1999-00 | 9.6 | 8.0 | 9.3 | .. |
| 2000-01 | 7.6 | 6.6 | 8.1 | .. |
| 2001-02 | 8.1 | 6.3 | 6.7 | 7.0 |
| 2002-03 | 4.3 | 6.6 | 7.9 | .. |
| 2003-04 | 6.0 | 9.1 | 8.1 | .. |
| 2004-05 | 4.6 | 7.8 | 11.3 | .. |

Source: Reserve Bank of India

Table 11.5 -LIABILITIES AND ASSETS OF IFCI Limited
(As on 31st March)

| Year | Liabilities | | | | | | Total liabilities or assets | Assets | | |
|---------|-----------------|--------------|--------------------|------------|----------------------|------------------------------------|-----------------------------|--------------------|------------------|---|
| | Paid-up Capital | Reserves (1) | Bonds & debentures | Borrowings | other liabilities(2) | Cash in hand & balances with banks | | Loans and advances | Other assets (3) | |
| | 1 | 2 | 3 | 4 | 5 | 6 | | 7 | 8 | 9 |
| 1990-91 | 1350 | 3894 | 31052 | 24142 | 4472 | 64910 | 664 | 53622 | 10625 | |
| 1995-96 | 3526 | 12825 | 60007 | 52369 | 8496 | 137223 | 2958 | 108534 | 25731 | |
| 1996-97 | 3528 | 13509 | 96848 | 49145 | 11889 | 174919 | 7462 | 133997 | 33460 | |
| 1997-98 | 4529 | 12440 | 128314 | 51402 | 13005 | 209690 | 4734 | 164233 | 40723 | |
| 1998-99 | 7905 | 9361 | 154093 | 47106 | 12212 | 230676 | 6509 | 178418 | 45749 | |
| 1999-00 | 10964 | 9068 | 149714 | 50610 | 13355 | 233712 | 6901 | 172809 | 54002 | |
| 2000-01 | 10880 | 5051 | 154805 | 45068 | 11984 | 227788 | 6611 | 161578 | 59599 | |
| 2001-02 | 10680 | 4977 | 159004 | 38383 | 13513 | 226556 | 2199 | 147516 | 76845 | |
| 2002-03 | 10680 | 4697 | 157665 | 43820 | 11801 | 228663 | 4133 | 132128 | 92402 | |
| 2003-04 | 10680 | 4550 | 134613 | 37184 | 15905 | 202931 | 1225 | 100988 | 100718 | |
| 2004-05 | 10680 | 4474 | 116290 | 33520 | 12392 | 177356 | 1995 | 80997 | 94364 | |

Source: IFCI Limited.

(1) Represents special and other reserve funds and specific grants from Govt. of India in terms of agreement with Kreditanstalt für Wiederaufbau (KfW), a German Bank. Reserves are inclusive of Revaluation Reserve w. e. f. FY 2000-01

(2) Includes provisions for taxation.

(3) Others assets are inclusive of Accumulated Losses, Misc. Expenses, etc.

Note:- Totals may not tally due to rounding off of the figures.

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Table 11.6 -LIABILITIES AND ASSETS OF STATE FINANCIAL CORPORATIONS
(As on 31st March)

(Rs.Million)

| Year | Liabilities | | | | Total liabilities or assets | Assets | | | |
|------------------|---------------------|----------------------|--------------------|-----------------------|-----------------------------|------------------------------------|-------------|--------------------|------------------|
| | No. of Corporations | Capital and reserves | Bonds & debentures | Other liabilities (1) | | Cash in hand & balances with banks | Investments | Loans and advances | Other assets (2) |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 1990-91 | 18 | 9936 | 22053 | 33297 | 65286 | 3028 | 95 | 59610 | 2552 |
| 1995-96 | 18 | 19799 | 40415 | 60190 | 120404 | 5636 | 1106 | 97098 | 16565 |
| 1997-98 | 9 | 25799 | 52502 | 67469 | 145770 | 8059 | 1739 | 113534 | 22437 |
| 1998-99 | 18 | 16984 | 54194 | 85503 | 156681 | 7729 | 11100 | 103542 | 34311 |
| 1999-00 | 11 | 17391 | 53246 | 91120 | 161757 | 7291 | 1901 | 112340 | 40224 |
| 2000-01 | 18 | 17930 | 58498 | 89795 | 166223 | 7950 | 1480 | 115434 | 41358 |
| 2001-02 | 18 | 18127 | 60687 | 98489 | 177304 | 6605 | 1600 | 116947 | 52152 |
| 2002-03 | 18 | 18386 | 58485 | 100041 | 176912 | 5049 | 1204 | 111288 | 59370 |
| 2003-04 | 18 | 18323 | 54786 | 95510 | 168620 | 5791 | 551 | 102524 | 59754 |
| 2004-05 | 18 | 19862 | 43450 | 104712 | 168024 | 7094 | 705 | 97303 | 62922 |
| 2004-05 | | | | | | | | | |
| State: | | | | | | | | | |
| Andhra Pradesh | 1 | 1086 | 2692 | 9566 | 13344 | 549 | 5 | 10910 | 1880 |
| Assam | 1 | 166 | 522 | 625 | 1313 | 69 | 0.1 | 524 | 720 |
| Bihar | 1 | 879 | 875 | 5885 | 7639 | 160 | 0.5 | 2852 | 4626 |
| Delhi | 1 | 592 | 68 | 1276 | 1935 | 113 | 0.1 | 1696 | 126 |
| Gujarat | 1 | 1902 | 3593 | 12491 | 17986 | 211 | 61 | 8665 | 9050 |
| Haryana | 1 | 483 | 1986 | 3249 | 5718 | 243 | 86 | 3255 | 2134 |
| Himachal Pradesh | 1 | 331 | 931 | 1444 | 2707 | 78 | 0.1 | 1730 | 899 |
| Jammu & Kashmir | 1 | 714 | 578 | 2600 | 3892 | 41 | 0 | 1195 | 2656 |
| Karnataka | 1 | 1381 | 6584 | 16600 | 24566 | 1240 | 44 | 15601 | 7680 |
| Kerala | 1 | 1824 | 2180 | 4855 | 8859 | 452 | 15 | 7064 | 1328 |
| Madhya Pradesh | 1 | 873 | 2204 | 2559 | 5635 | 177 | 23 | 3095 | 2340 |
| Maharashtra | 1 | 1085 | 3353 | 7082 | 11520 | 477 | 13 | 4551 | 6479 |
| Orissa | 1 | 1014 | 2136 | 7001 | 10151 | 223 | 0 | 5539 | 4389 |
| Punjab | 1 | 511 | 1957 | 3353 | 5821 | 108 | 8 | 3162 | 2543 |
| Rajasthan | 1 | 1382 | 2640 | 6708 | 10731 | 958 | 0.6 | 8259 | 1513 |
| Tamil Nadu | 1 | 2634 | 2599 | 8332 | 13564 | 1581 | 94 | 7731 | 4159 |
| Uttar Pradesh | 1 | 1993 | 6460 | 8726 | 17179 | 251 | 352 | 7295 | 9281 |
| West Bengal | 1 | 1013 | 2089 | 2360 | 5462 | 162 | 3 | 4178 | 1119 |

Source: Small Industries Development Bank of India

(1)- Other liabilities include Refinance from IDBI and SIDBI, fixed deposits, borrowings from RBI & Bank, NPA provision etc.

(2)- Other Assets include fixed assets, provision for taxation, accumulated losses, etc.

Notes:- Totals may not tally due to rounding off of the figures.

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Table 11.7 - INDUSTRIAL DEVELOPMENT BANK OF INDIA - LIABILITIES AND ASSETS
(As on 31st March)

| Year | Liabilities | | | | | Assets | | | | | |
|---------|----------------------------------|-----------------------------|----------------|-------------------|--|-------------------------|-----------------|--------------------|--------------|---------|---|
| | Paid-up capital reserve funds(1) | Reserves and debentures (5) | Borrowings (4) | Other liabilities | Total Liabilities or Assets with Banks | Cash in hand & balances | Investments (2) | Loans and advances | Other Assets | | |
| | | | | | | | | | | | 1 |
| 1990-91 | 703.0 | 1380.1 | 11315.8 | 7752.5 | 1617.0 | 22768.4 | 111.4 | 2294.7 | 15912.3 | 4450.0 | |
| 1995-96 | 818.6 | 5685.8 | 20626.2 | 13087.3 | 4153.7 | 44371.6 | 2243.3 | 4708.8 | 30004.7 | 7414.8 | |
| 1998-99 | 659.5 | 8306.5 | 38990.6 | 13977.1 | 7209.8 | 69143.5 | 4193.4 | 7853.0 | 47338.6 | 9758.5 | |
| 1999-00 | 659.5 | 8557.7 | 43976.1 | 13202.0 | 5890.1 | 72285.4 | 1607.7 | 9616.5 | 50762.7 | 10298.5 | |
| 2000-01 | 652.8 | 8509.0 | 43817.4* | 12601.9* | 6078.8 | 71659.9 | 2365.2 | 9709.4* | 51482.3* | 8103.0* | |
| 2001-02 | 652.8 | 6042.3 | 43619.1 | 10262.9 | 5942.0 | 66519.1 | 1840.6 | 10606.7 | 47305.0 | 6766.8 | |
| 2002-03 | 652.8 | 6325.3 | 41798.0 | 9689.8 | 4526.4 | 62992.3 | 1163.0 | 10180.4 | 45445.3 | 6203.6 | |
| 2003-04 | 652.8 ** | 5182.1 | - | 52249.0 @ | 5639.1 | 63723.0 @ | 1939.1 | 24243.1 | 32477.9 | 5062.9 | |
| 2004-05 | 721.8 | 5206.6 | - | 65108.2 @ | 10139.9 | 81176.5 @ | 5653.2 | 25054.7 | 45229.8 | 5238.8 | |
| 2005-06 | 723.8 | 5648.3 | - | 73531.1 | 8440.7 | 88343.9. @ | 5362.8 | 25350.5 | 52518.2 | 5112.4 | |

Source: Industrial Development Bank of India

- (1) Inclusive of unappropriated profit. (2) Include Govt. Securities, Shares, Bonds & Debentures.
(3) Include Bills of Exchange, Promissory notes discounted/re-discounted, Premises, other fixed assets and other assets. Inclusive of unappropriated profit & expenses/ disbursements in respect of cases transferred to SASF.
(4) Borrowings consist of RBI, GOI (including IBRD/IDA lines of credit) and other source (including deposits from Companies and CDs). Includes special credit to Bangladesh Overseas Credit and Overseas Investment Finance. *Figures for 2000-01 have been regrouped.
(5) After becoming a commercial bank w.e. f. October 1, 2004 the break of Bonds and debentures is not separately shown as are reg @ Net of prudential provisions against standard assets of Rs. 1235 Mn. for 2003-04, Rs. 1838 Mn. for 2004-05 & Rs. 2209 Mn. for 2005-06. Hence the figures of total liabilities and assets varies from published figure in the Annual Reports.
** As on September 30, 2004
@ @ Includes Bonds and Debentures

Table 11.8- ICICI Limited - LIABILITIES AND ASSETS
(As on 31st March)

| Year | Liabilities | | | | | Assets | | | | | |
|------------|-----------------|--------------|------------|-------------------|-----------------------------|----------------------------|-------------------------------|-----------------|----------------------|------------------|--------------|
| | Paid-up Capital | Reserves (1) | Borrowings | Other liabilities | Total Liabilities or Assets | Contingent Liabilities (2) | Cash in hand and Bank balance | Investments (3) | Loans & Advances (4) | | Other Assets |
| | | | | | | | | | Rupee loans | Foreign Currency | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 1990-91 | 114.6 | 572.0 | 6706.8 | 328.4 | 7721.8 | 412.4 | 166.3 | 473.9 | 4527.4 | 1603.0 | 951.2 |
| 1995-96 | 376.3 | 2709.0 | 19594.9 | 1145.8 | 23826.0 | 1847.2 | 1249.3 | 3779.8 | 10903.8 | 4316.2 | 3576.9 |
| 1996-97 | 550.5 | 4906.8 | 29393.9 | 1774.5 | 36625.7 | 3009.3 | 2028.7 | 5522.9 | 15372.5 | 7905.8 | 5795.8 |
| 1997-98 | 1113.3 | 5478.7 | 37448.5 | 2501.5 | 46542.0 | 5117.4 | 2758.6 | 7330.0 | 20138.2 | 9205.4 | 7109.8 |
| 1998-99 | 1862.8 | 6152.7 | 47658.6 @ | 3728.1 | 59402.1 | 5069.9 | 3961.1 | 8290.2 | 26746.6 | 8855.8 | 11548.0 |
| 1999-00 | 2090.7 | 7239.5 | 50881.3 @ | 5178.1 | 65389.6 | 6105.8 | 3532.7 | 10559.8 | 31494.0 | 8990.5 | 10301.2 |
| 2000-01 | 1134.8 | 7187.9 | 59834.9 @ | 5256.1 | 73413.7 | 12056.9 | 2706.1 | 11151.6 | 39108.8 | 5474.7 | 10437.1 |
| 2001-02 \$ | 962.5 | 5632.4 | 49218.7 @ | 16207.6 | 104106.3 | 39446.6 | 12786.3 | 35891.1 | 43551.0 | 7495.7 | 8394.0 |
| 2002-03 \$ | 962.7 | 6320.7 | 34302.4 @ | 17056.9 | 106812.0 | 89438.5 | 6489.0 | 35462.3 | 48116.3 | 9212.6 | 11581.2 |
| 2003-04 \$ | 966.4 | 7394.2 | 30740.2 € | 18019.5 | 125228.9 | 202942 | 8470.6 | 43435.5 | 57046.1 | 8648.4 | 10675.1 |

Source: ICICI Ltd.

- (1) It includes Statutory reserves, Special reserve, Investment Fluctuation reserve, share premium, capital reserve and other revenue
(2) On account of guarantees, outstanding letters of credit, outstanding forward exchange contracts and interest rate swaps, currency options and interest rate futures.
(3) In Govt. securities, bonds and debentures, shares and stocks, subsidiaries and/or joint ventures.
(4) Loans and Advances are gross of provisions and net of write-offs.
\$ The merger of ICICI Limited and two of its wholly-owned subsidiaries, ICICI Personal Financial Services Limited and ICICI Capital Services Limited with ICICI Bank was effected on March 30, 2002. Accordingly, the above balance sheet data for fiscal 2002 reflects the full impact of the merger. The above balance sheet data for fiscal 2001 and prior to fiscal 2001 are not comparable with that of fiscal 2002, 2003 & 2004. The Balance sheet data for fiscal 2002, 2003 & 2004 are, however, comparable.

@ Includes Foreign Currency Borrowings.

Notes: Totals may not tally due to rounding off of figures.

TABLE NUMBER 11.1

LIABILITIES AND ASSETS OF RESERVE BANK OF INDIA
BANKING DEPARTMENT (RS.TEN MILLION)

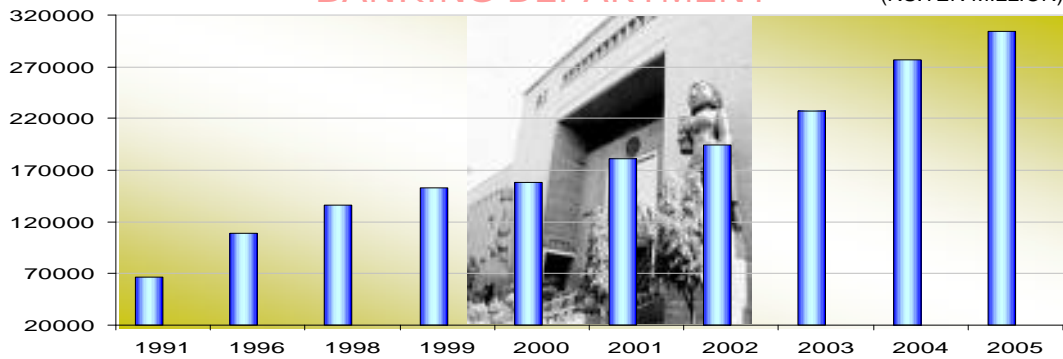


TABLE NUMBER 11.1

LIABILITIES AND ASSETS OF RESERVE BANK OF INDIA
ISSUE DEPARTMENT (RS.TEN MILLION)

