

## 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 22.1

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

### Table 22.2

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 22.3

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 1957, January 1969, May 1969, January 1983, November 1984 and January 1986 respectively

### Table 22.4

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 22.5 to 22.7

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

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**Table 22.1(A)- LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA**  
**Banking Department**  
**(as on 30th June)**

(Rs.Ten Million)

Heads	1991	1996	1998	2000	2001	2002	2003	2004	2005	2006
1	2	3	4	5	6	7	8	9	10	11
<b>Liabilities:</b>										
Paid-up capital and reserves	6505	6505	6505	6505	6505	6505	6505	6505	6505	6505
Deposits:										
Central Government	106	52	50	100	101	101	100	37912 #	72081 #	33395 #
State Governments	16	18	15	41	41	41	41	41	41	41
Scheduled Commercial Banks	30790	59728	63673	60855	74108	55012	78614	80069	101362	126127
Bills Payable	185	1014	1098	744	652	53	49	77	378	429
Other Liabilities	15853	24592	44350	65069	74489	109244	118356	129930	100356	172374
<b>Total Liabilities or Assets</b>	<b>65978</b>	<b>108541</b>	<b>136451</b>	<b>158481</b>	<b>181098</b>	<b>194487</b>	<b>227304</b>	<b>277084</b>	<b>304349</b>	<b>367831</b>
<b>Assets:</b>										
Cash	12	24	21	15	16	11	28	26	16	16
Balance held abroad	2088	44403	36421	32372	84392	98169	109831	194673	195675	278498
Investments	46337	40595	64617	79729	52805	63037	86514	57668	90088	65538
Loans and advances to										
Governments @	17	89	11860	7685	12617	13337	12842	7432	345	106
Scheduled commercial Banks	6104	3499	238	8713	3616	336	1	-	100	2
State Co-op. Banks	19	24	2	-	2	5	7	3	2	0
Others	61	205	850	5187	3286	1044	1005	40	37	34
Other Assets	2513	9334	12243	13973	13381	12715	12425	14460	14404	20624

Source: Reserve Bank of India

@ Including Central and State Governments.

# Includes balance under Market Stabilization Scheme since 2004, Rs. 37812 Ten Million (2004), Rs. 71,681 Ten Million (2005), and Rs. 33295 Ten Million (2006)

Note: Total of Liabilities or Assets will not tally due to non inclusion of some items.

**Table 22.1(B)- LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA**  
**Issue Department**  
**(as on 30th June)**

(Rs.Ten Million)

Heads	1991	1996	1998	2000	2001	2002	2003	2004	2005	2006
1	2	3	4	5	6	7	8	9	10	11
<b>Liabilities:</b>										
1. Notes held in the Banking Department	11.9	23.8	26.5	15.3	16.1	11.2	28.2	23.9	13	11.6
2. Notes in Circulation	57858.5	126891.7	183703.4	201486.1	226374.8	259072.8	292509.6	332654.2	378467.7	440977.0
<b>Total Notes issued</b>	<b>57870.3</b>	<b>126915.6</b>	<b>183729.9</b>	<b>201501.4</b>	<b>226390.9</b>	<b>259084</b>	<b>292538</b>	<b>332678.1</b>	<b>378480.7</b>	<b>440988.6</b>
<b>Assets:</b>										
1. Gold Coin and Bullion										
(a) held in India	7410.8	12999.6	9584.2	10761.3	10753.1	13293.3	14036.8	15240.4	15828.4	23265.7
(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	67700.0	86700.0	106700.0	169000.0	255000.0	313709.4	361033.1	416525.5
3. Total (1+2)	7610.8	23199.6	77284.2	97461.3	117453.1	182293.3	269036.8	328949.7	376861.5	439791.0
4. Rupee Coin	91.5	132.6	107.6	115.3	115.5	222.8	228.8	261.6	101.9	151.0
5. Government of India Rupee Securities	50168.1	103583.6	106338.2	103924.8	108822.3	76567.9	23272.5	3466.8	1517.2	1046.4
<b>Total Assests</b>	<b>57870.3</b>	<b>126915.6</b>	<b>183729.9</b>	<b>201501.4</b>	<b>226390.9</b>	<b>259084.0</b>	<b>292538.0</b>	<b>332678.1</b>	<b>378480.7</b>	<b>440988.6</b>

Source: Reserve Bank of India

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**Table 22.2 -LIABILITIES AND ASSETS OF DIFFERENT CLASSES OF BANKS**  
**Scheduled commercial Banks as on 31st March**

Year	Capital and Reserves			Deposits	Cash in hand and in banks	Investments	Loans & advances (including bills discounted & purchased)
	Paid-up capital	Reserves	Total				
1991	200	1090	<b>1290</b>	49936	11698	17428	40438
1996	474	4989	<b>5463</b>	96395	21069	43819	59826
1999	526	9876	<b>10402</b>	169042	23684	71287	82360
2000	526	11621	<b>12147</b>	196821	31603	91879	98102
2001	526	12935	<b>13461</b>	242828	31603	122876	113590
2002	526	14698	<b>15224</b>	270560	34070	145142	120806
2003	526	16677	<b>17203</b>	296123	45181	172348	137758
2004	526	19705	<b>20231</b>	318619	43567	185676	157934
2005	526	23546	<b>24072</b>	367048	39321	197098	202374
2006	526	27118	<b>27644</b>	380046	44560	162534	261642

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

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				
1991	244	3055	2115	<b>5170</b>	170309	28013	57187	96134
1996	253	15286	11353	<b>26639</b>	344623	66462	134018	176590
1999	255	17247	22211	<b>39459</b>	581332	102166	248558	268261
2000	254	17534	27346	<b>44880</b>	685641	109523	382549	321962
2001	253	17948	30795	<b>48743</b>	791509	117355	342068	384146
2002	250	19514	42933	<b>62447</b>	912167	142485	417293	494015
2003	55 *	16511	50225	<b>66736</b>	990186	115410	479936	549302
2004	56*	17151	64341	<b>81492</b>	1176764	151896	574799	645700
2005	56*	18366	88191	<b>106556</b>	1384123	155941	629781	873144
2006	55 *	15737	115446	<b>131183</b>	1670687	189472	651694	1157361

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

**(iii) Foreign Banks**

Year	No. of banks	Deposits in India	cash in hand and in banks	Investments	Loans and advances (including bills-purchased & discounted.
1991	23	11729	6517	4372	7389
1996	30	30612	7635	11186	22496
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	86389	18170	42858	75318
2006	29	113745	26826	53562	97555

Source: Reserve Bank of India

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Table 22.3- CHEQUE CLEARANCES-BY CENTRES

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

Centre	1990-91		1995-96		2000-01		2002-03	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9
Ahmedabad	36	42089	36	122119	42	231010	43	225060
Bangalore	22	29267	21	69467	42	249065	49	307577
Bhubaneshwar	1	2408	1	5983	2	18113	3	26349
Chennai	36	176123	44	250926	52	509292	56	552913
Hyderabad	20	25183	28	84242	28	168553	34	215035
Kanpur	5	9614	6	17539	6	26456	7	34532
Kolkata	33	104051	44	204398	52	365280	53	419164
Mumbai	125	1182587	161	2375141	174	6667989	202	7694748
Nagpur	5	7712	6	15028	10	36926	11	46924
New Delhi	55	239979	78	616334	101	818999	116	1319625
Patna	2	4559	3	7185	2	16924	4	19506
Other Centres	423	463781	331	856278	430	1638512	436	2622029
<b>Total</b>	<b>764</b>	<b>2287353</b>	<b>759</b>	<b>4624640</b>	<b>941</b>	<b>10747119</b>	<b>1014</b>	<b>13483462</b>

Centre	2003-04		2004-05		2005-06		2006-07 P	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	10	11	12	13	14	15	16	17
Ahmedabad	47	280649	52	352697	60	406599	59	429956
Bangalore	55	375885	60	477810	66	498344	70	558676
Bhubaneshwar	4	37136	4	47253	5	53650	6	64834
Chennai	60	612158	74	759883	81	655278	84	705875
Hyderabad	37	275503	39	301679	42	363317	44	395911
Kanpur	78	41397	9	47226	9	55329	10	64396
Kolkata	47	465308	60	222481	64	658640	68	682358
Mumbai	216	5511293	230	3753670	239	3342829	252	3319090
Nagpur	12	56330	12	63495	14	75772	15	92547
New Delhi	111	1354677	148	1773610	160	1697583	169	1773548
Patna	5	26739	7	30862	6	36820	6	47969
Other Centres	351	2558885	472	2290051	541	3484973	588	3920940
<b>Total</b>	<b>1023</b>	<b>11595960</b>	<b>1167</b>	<b>10120716</b>	<b>1287</b>	<b>11329134</b>	<b>1371</b>	<b>12056100</b>

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, Tiruchirappalli, Trichur, Udaipur, Varanasi, Vijaywada and Vishakhapatnam, Salem, Panaji and Jamshedpur.

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

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**Table 22.4 -CASH DEPOSIT RATIO BY CLASS OF BANKS**  
(As on 31st March)

Year	(Percent)			
	Scheduled Banks		Other Scheduled Banks	Non-Scheduled Banks
	State Bank of India	Foreign banks		
1	2	3	4	5
1990-91	21.5	14.0	14.4	7.9
1995-96	16.2	15.0	15.1	18.4
1996-97	9.8	9.7	11.9	18.5
1997-98	10.2	9.6	11.5	..
1998-99	10.3	8.9	10.8	..
1999-00	9.6	8.0	9.6	..
2000-01	7.6	6.6	8.2	..
2001-02	8.1	6.3	7.0	7.0
2002-03	4.3	6.6	6.9	..
2003-04	6.0	9.1	7.4	..
2004-05	4.6	7.8	6.8	..
2005-06	5.7	7.1	6.9	..

Source: Reserve Bank of India

Notes:

1. Other Scheduled Banks include Associate Banks of State Bank of India, Nationalised Banks and other Indian Scheduled Commercial Banks (excluding Regional Rural Banks and Scheduled Co-operative Banks)
2. Cash Deposit Ratio is defined as the ratio of "cash in hand and balances with RBI to "deposits"

**Table 22.5 -LIABILITIES AND ASSETS OF IFCI Limited**  
(As on 31st March)

(RsMillion)

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)
	2	3	4	5	6		7	8	9
1990-91	1350	3894	31052	24142	4472	<b>64910</b>	664	53622	10625
1995-96	3526	12825	60007	52369	8496	<b>137223</b>	2958	108534	25731
1996-97	3528	13509	96848	49145	11889	<b>174919</b>	7462	133997	33460
1997-98	4529	12440	128314	51402	13005	<b>209690</b>	4734	164233	40723
1998-99	7905	9361	154093	47106	12212	<b>230676</b>	6509	178418	45749
1999-00	10964	9068	149714	50610	13355	<b>233712</b>	6901	172809	54002
2000-01	10880	5051	154805	45068	11984	<b>227788</b>	6611	161578	59599
2001-02	10680	4977	159004	38383	13513	<b>226556</b>	2199	147516	76845
2002-03	10680	4697	157665	43820	11801	<b>228663</b>	4133	132128	92402
2003-04	10680	4550	134613	37184	15905	<b>202931</b>	1225	100988	100718
2004-05	10680	4474	116290	33520	12392	<b>177356</b>	1995	80997	94364
2005-06	10680	4430	108064	28238	15672	<b>167084</b>	10305	70232	86547

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 22.6 -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	<b>65286</b>	3028	95	59610	2552
1995-96	18	19799	40415	60190	<b>120404</b>	5636	1106	97098	16565
1998-99	18	16984	54194	85503	<b>156681</b>	7729	11100	103542	34311
1999-00	11	17391	53246	91120	<b>161757</b>	7291	1901	112340	40224
2000-01	18	17930	58498	89795	<b>166223</b>	7950	1480	115434	41358
2001-02	18	18127	60687	98489	<b>177304</b>	6605	1600	116947	52152
2002-03	18	18588	58485	100041	<b>177114</b>	5726	527	111288	59574
2003-04	18	18524	54762	96208	<b>169494</b>	6192	359	102719	60225
2004-05	18	20010	43450	104362	<b>167822</b>	7413	360	97305	62743
2005-06	18	21261	37444	104498	<b>163203</b>	7416	326	91015	64446
<b>2005-06</b>									\
<b>State:</b>									
Andhra Pradesh	1	1586	1874	10522	<b>13982</b>	901	5	11435	1640
Assam	1	166	125	1191	<b>1482</b>	98	0.1	490	894
Bihar	1	879	875	5609	<b>7363</b>	136	0.5	2775	4452
Delhi	1	697	27	1039	<b>1762</b>	154	0.1	1492	117
Gujarat	1	3497	2381	10132	<b>16010</b>	148	52	6473	9337
Haryana P	1	504	1200	3317	<b>5021</b>	70	72	2885	1994
Himachal Pradesh	1	335	898	1633	<b>2866</b>	79	0.1	1850	937
Jammu & Kashmir P	1	722	565	2406	<b>3693</b>	25	0	1213	2454
Karnataka	1	1381	6936	15600	<b>23917</b>	1156	33	13265	9462
Kerala	1	1881	1869	4993	<b>8743</b>	811	20	6517	1394
Madhya Pradesh	1	912	1434	4124	<b>6470</b>	320	22	3589	2539
Maharashtra	1	1085	2990	6865	<b>10940</b>	464	13	3963	6500
Orissa	1	1014	1782	6890	<b>9686</b>	203	0	5115	4368
Punjab	1	511	1891	3055	<b>5457</b>	107	8	2799	2543
Rajasthan	1	1562	2105	7286	<b>10953</b>	474	0.6	9065	1414
Tamil Nadu	1	1497	2244	9060	<b>12800</b>	1171	94	7613	3922
Uttar Pradesh	1	1992	5587	8526	<b>16105</b>	800	2	5952	9352
West Bengal	1	1041	2661	2249	<b>5951</b>	302	3	4523	1123

Source: Small Industries Development Bank of India

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

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

Notes:- 1. Totals may not tally due to rounding off of the figures

2. The Jurisdiction of the following SFCs have been extended to the States / Uts mentioned against their name.

Assam: Manipur &amp; Tripura

Gujrat: Dadra &amp; Nagar Havelli

Maharashtra: Goa, Daman &amp; Diu

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**Table 22.7 - INDUSTRIAL DEVELOPMENT BANK OF INDIA - LIABILITIES AND ASSETS**  
(As on 31st March)

Year	Liabilities					Total Liabilities or Assets	Assets			
	Paid-up capital	Reserves and surplus	Deposits	Borrowings	Other liabilities		Cash in hand & balances with Banks	Investments	Loans and advances	Other Assets
1990-91	703.0	1380.1	1715.3	17353.1	1616.9	<b>22768.4</b>	111.4	2294.7	19049.0	1313.4
1995-96	818.6	5685.8	3861.9	29851.6	4153.7	<b>44371.6</b>	2243.3	4708.8	33019.0	4400.6
1999-00	659.5	8557.7	1752.7	55425.5	5773.6	<b>72169.1</b>	1607.7	9616.5	52757.8	8187.1
2000-01	652.8	8509.0	2638.9	53780.4	6202.3	<b>71783.4</b>	2365.2	9709.4	53049.2	6659.7
2001-02	652.8	6042.3	3383.4	50498.6	6065.5	<b>66642.6</b>	1840.6	10606.7	48414.0	5781.3
2002-03	652.8	6325.3	4329.9	47157.9	4650.0	<b>63115.8</b>	1163.0	10180.4	46204.0	5568.4
2003-04 *	652.8	5182.1	3864.3	48384.7	5762.6	<b>63846.4</b>	1939.1	24243.1	32868.0	4796.3
2004-05	721.8	5206.6	15102.6	5000.5	10323.7	<b>81360.2</b>	5653.2	25054.7	45413.6	5238.8
2005-06	723.8	5648.3	26000.9	47530.2	8661.6	<b>88564.8</b>	5362.8	25350.5	52739.1	5112.4
2006-07	724.4	7575.5	43354.0	42404.4	9781.0	<b>103839.3</b>	6911.1	25675.3	62470.8	8782.1

Source: Industrial Development Bank of India

\* As on September 30,2004

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

Year	Liabilities					Total Liabilities or Assets	Contin gent Liabi- lities (2)	Assets			
	Paid-up Capital	Reserves (1)	Borrowings	Other liabilities	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	<b>7721.8</b>	412.4	166.3	473.9	4527.4	1603.0	951.2
1995-96	376.3	2709.0	19594.9	1145.8	<b>23826.0</b>	1847.2	1249.3	3779.8	10903.8	4316.2	3576.9
1996-97	550.5	4906.8	29393.9	1774.5	<b>36625.7</b>	3009.3	2028.7	5522.9	15372.5	7905.8	5795.8
1997-98	1113.3	5478.7	37448.5	2501.5	<b>46542.0</b>	5117.4	2758.6	7330.0	20138.2	9205.4	7109.8
1998-99	1862.8	6152.7	47658.6 @	3728.1	<b>59402.1</b>	5069.9	3961.1	8290.2	26746.6	8855.8	11548.0
1999-00	2090.7	7239.5	50881.3 @	5178.1	<b>65389.6</b>	6105.8	3532.7	10559.8	31494.0	8990.5	10301.2
2000-01	1134.8	7187.9	59834.9 @	5256.1	<b>73413.7</b>	12056.9	2706.1	11151.6	39108.8	5474.7	10437.1
2001-02 \$	962.5	5632.4	49218.7 @	16207.6	<b>104106.3</b>	39446.6	12786.3	35891.1	43551.0	7495.7	8394.0
2002-03 \$	962.7	6320.7	34302.4 @	17056.9	<b>106812.0</b>	89438.5	6489.0	35462.3	48116.3	9212.6	11581.2
2003-04 \$	966.4	7394.2	30740.2 @	18019.5	<b>125228.9</b>	202941.9	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 reserves.

(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 22.1

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

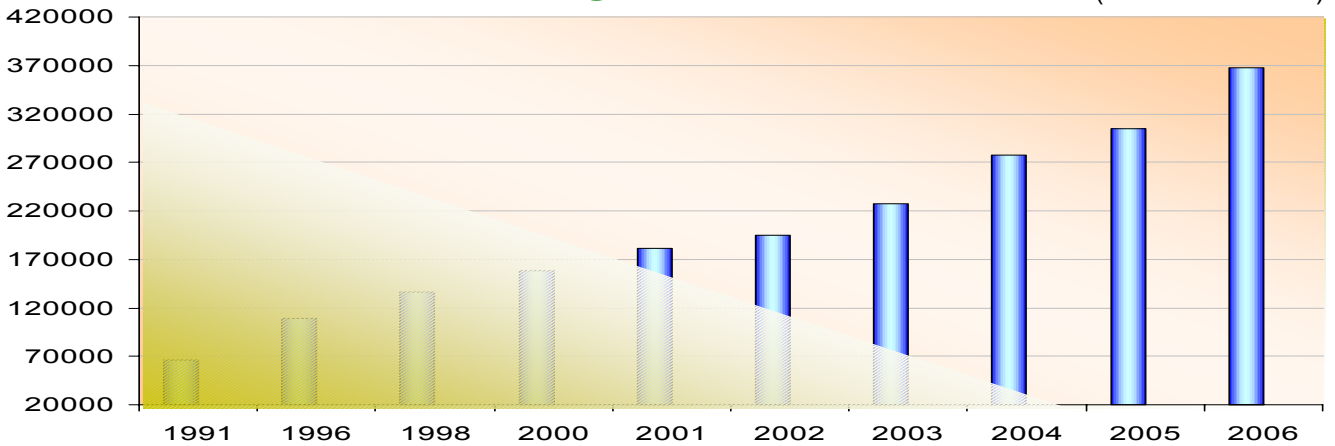


TABLE NUMBER 22.1

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

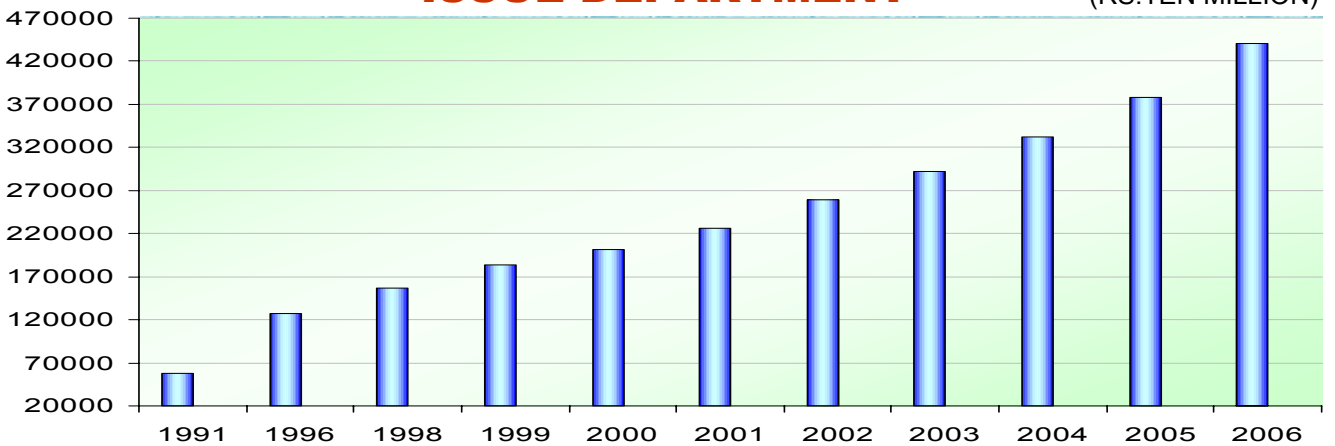
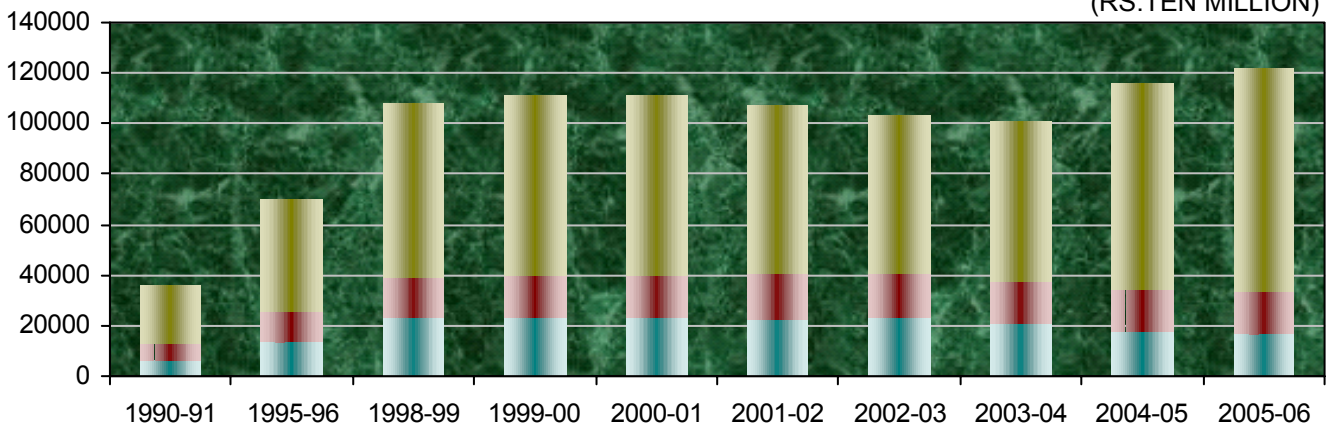


TABLE NUMBER 22.5,22.6&22.7

**LIABILITIES AND ASSETS OF RBI  
ISSUE DEPARTMENT** (RS.TEN MILLION)



IFCI

SFC

IDBI