APPENDICES
APPENDIX 1:

QUESTIONNAIRE

Dear customers

The present questionnaire has been adopted to collect necessary data as a part of PhD thesis in banking and finance, titled “Financial Analysis of Private Sector Banks working in Iran and India with special reference to Tehran and Pune City, by the researcher. The results of this study can direct and assist the banks and also a society to recognize the story and weak points. You are requested to fill in the blanks in 20 minutes.

Instructions:

Please fill in the blank spaces in each question. Your answers, if agreeable should be written in percentages as below:

Less than 20 % ( ) 20-40% ( ) 41-60% ( ) 61-80% ( ) 81-100% ( )

Completed questionnaires can be sent to the E-mail address mentioned at the end of the questionnaire.

Completing and submitting this questionnaire puts you under no obligation.

QUESTIONS

Your Education/Qualification

a) Incomplete diploma ______________
b) Diploma ______________
c) Under Graduate __________
d) MA ______________
e) Ph.D ______________
1) How much do the bank staff of the bank pay attention to the ethics of their bank including an appropriate literary expression, physical motion and appropriate appearance (such as having a good deal and equal respect with the customers, sitting properly in a good location, using uniforms with attractive appearance, etc? 

Less than 20% ( ) 21-40% ( ) 41-60% ( ) 61-80% ( ) 81-100% ( )

2) How much do the bank staffs keep their promises and give services in the definite time?

Less than 20% ( ) 21-40% ( ) 41-60% ( ) 61-80% ( ) 81-100% ( )

3) How much do the bank staffs express clear statement to satisfying the customers in their working places?

Less than 20% ( ) 21-40% ( ) 41-60% ( ) 61-80% ( ) 81-100% ( )

4) In your opinion, how much does the bank enjoy proper decoration and a suitable design for banking?

Less than 20% ( ) 21-40% ( ) 41-60% ( ) 61-80% ( ) 81-100% ( )

5) How much do the waiting time and the speed in bank services satisfy the customer?

Less than 20% ( ) 21-40% ( ) 41-60% ( ) 61-80% ( ) 81-100% ( )

6) How much is the bank advertising, including catalog, brochures, and free services, sending e-mail and SMS and the other trainings to introduce different bank services succeeded in giving information and satisfying the customers?
7) How much does the system of banking services enjoy a high level of security concerning the personal information of customers?

Less than 20 % (   )       21-40 % (   )         41-60 % (   )        61-80 % (   )
81-100% (   )

8) How much are the website and electronic bank services succeeded in the easy access of the banking to satisfy the customers?

Less than 20 % (   )       21-40 % (   )         41-60 % (   )        61-80 % (   )
81-100% (   )

9) How much are the queue machines effective in bank branches?

Less than 20 % (   )       21-40 % (   )         41-60 % (   )        61-80 % (   )
81-100% (   )

10) How much is there the possibility of easy shopping through the automatic system of the banks in the stores and the accessibility of electronic services in the exchanges through telephone, internet, etc?

Less than 20 % (   )       21-40 % (   )         41-60 % (   )        61-80 % (   )
81-100% (   )

11) How much are the number of bank branches and ATM mashing effective in banking to satisfy the customers?

Less than 20 % (   )       21-40 % (   )         41-60 % (   )        61-80 % (   )
81-100% (   )

12) How much could the inventory and billing system through bank phone system satisfy the customers?

Less than 20 % (   )       21-40 % (   )         41-60 % (   )        61-80 % (   )
81-100% (   )
13) How much is it easy to open a currency account and access a fast and easy transference of money to foreign banks compared with the other banks?
Less than 20 % ( )   21-40 % ( )   41-60 % ( )   61-80 % ( )
81-100% ( )

14) How much is it effective to give special services to the special customers to attract more activity?
Less than 20 % ( )   21-40 % ( )   41-60 % ( )   61-80 % ( )
81-100% ( )

15) How much is the system encourages the customers to use the bank services concerning the credit cards instead of cash?
Less than 20 % ( )   21-40 % ( )   41-60 % ( )   61-80 % ( )
81-100% ( )

16) How much is the variety of services, including insurance services, leasing services, entertainment in the branches of the bank while waiting, sending congratulatory SMS on birthdays Eids and the other occasions, etc effective to satisfy the customers?
Less than 20 % ( )   21-40 % ( )   41-60 % ( )   61-80 % ( )
81-100% ( )

17) How could the bank advertisements show the real performance of bank system?
Less than 20 % ( )   21-40 % ( )   41-60 % ( )   61-80 % ( )
81-100% ( )

18) How much is it effective to consider the complaints and the criticism of customers and use the auditor’s inspector’s comments to improve the situation of the bank and satisfy the customers?
Less than 20 % ( )   21-40 % ( )   41-60 % ( )   61-80 % ( )
81-100% ( )
19) How much was the integrated bank system effective with motto (being a client of bank not a client of the branch) to attract customers?
Less than 20 % (   )       21-40 % (   )         41-60 % (   )        61-80 % (   )
81-100% (   )

20) How much could the changes in the management and the staff relocation and the issued circular notes in the management system ease the activities to satisfy the customers?
Less than 20 % (   )       21-40 % (   )         41-60 % (   )        61-80 % (   )
81-100% (   )

I welcome comments and suggestions, with the best regards.

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Yours Faithfully
Hamid Jamshidi

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APPENDIX 2: SAMPLE OF THE BANK'S FINANCIAL STATEMENTS

A: BALANCE SHEET:

Balance sheet is a statement that shows the financial condition of an institution at a definite time. Balance sheet is usually provided at the end of a (financial) cycle or at the end of every month. In a balance sheet three items of data are determined: assets, liabilities, and capital. Balance sheet simply determines the quantity of assets an institution has: land, building, furniture, fund, etc. All of them show the quantity of assets in an institution. The company's debtors were also considered as the company's assets because the debtors ultimately increase the company's assets by paying the money back to the company's fund or paying it in other forms. Furthermore, balance sheet determines the quantity of liability.

Every company may owe to different people (creditors' account) or the company may have bills payable by issuing different checks. A summary of the company's debt data and the company's capital are also determined in the liability section of the balance sheet. This is due to the fact that the company always owes to the capital's owner. In fact, liability and capital shows a company's debts to other real and legal people.

Balance sheet is based on this principle:

$$\text{Asset} = \text{liability} + \text{capital}$$
# Balance Sheet

<table>
<thead>
<tr>
<th>Assets</th>
<th>Liabilities and Shareholders' Rights</th>
</tr>
</thead>
<tbody>
<tr>
<td>Available Cash</td>
<td>Liabilities:</td>
</tr>
<tr>
<td>Claims from the Central Bank of I.R.I.</td>
<td>Demand Deposits</td>
</tr>
<tr>
<td>Claims from Banks and Credit</td>
<td>Saving Deposits</td>
</tr>
<tr>
<td>Institutions</td>
<td></td>
</tr>
<tr>
<td>Granted Funds and Claims</td>
<td>Term Investment Deposits</td>
</tr>
<tr>
<td>Partnership Bonds</td>
<td>Other Deposits</td>
</tr>
<tr>
<td>Investments and Partnerships</td>
<td>Incoming/Future Items</td>
</tr>
<tr>
<td>Fixed Assets</td>
<td>Tax Reserve</td>
</tr>
<tr>
<td>Other Assets</td>
<td>Other Reserves and Liabilities</td>
</tr>
<tr>
<td>Incoming/Future Items</td>
<td></td>
</tr>
<tr>
<td><strong>The Sum of Assets</strong></td>
<td><strong>The Sum of Liabilities</strong></td>
</tr>
</tbody>
</table>

**Shareholders' Rights:**
- Investment
- Legal Reserve
- Reserve Fund
- Stored Profit

**The Sum of Shareholders’ Rights**

**The Sum of Liabilities and Shareholders' Rights**

<table>
<thead>
<tr>
<th>Liabilities/Liabilities on account of Bail-bonds</th>
<th>Liabilities/Liabilities on account of Bail-bonds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Obligations/Liabilities on account of Documentary Letters of Credit</td>
<td>Obligations/Liabilities on account of Documentary Letters of Credit</td>
</tr>
<tr>
<td>Other Liabilities</td>
<td>Other Liabilities</td>
</tr>
</tbody>
</table>
B: PROFIT AND LOSS STATEMENT:

It is a statement that shows the processes and results of the financial activities of an institute during a cycle. It also represents the net profit and loss of the cycle.

The following formula is used to calculate the profit and loss:

If the company is making profits:

$$\text{Neat/Net profit of the cycle} = \text{income from cycle} - \text{expenses of cycle}$$

If the company is making losses:

$$\text{Neat loss} = \text{expenses of cycle} - \text{income from cycle}$$

This statement is usually prepared in two ways:

One-phase procedure

Two-phase procedure

**Profit and loss statement: using the one-phase procedure**

In this procedure, at first all the revenues followed by all the expenses are written. Then, by subtracting them, the profit or loss before deducting the tax is gained. And by deducting the tax (provided the institute is making profits), the profit or loss after the deduction of tax, or the neat profit or loss is gained.

**Profit and loss statement: using the two-phase procedure**

In this procedure, first of all, the difference between operating revenues leads to the operating profit or loss. In the next stage, non-operating revenues and expenses are introduced. The difference between this stage and the previous stage results in the profit and loss before the deduction of tax. Finally, by
deducing the tax, the profit and loss after the deduction of tax or the neat profit and loss is calculated.

**A sample of profit and loss statement of banks**

<table>
<thead>
<tr>
<th>Description</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Bank's income from joint activities:</strong></td>
<td></td>
</tr>
<tr>
<td>Income from granted funds</td>
<td></td>
</tr>
<tr>
<td>Income from partnership bonds</td>
<td></td>
</tr>
<tr>
<td>Income from investments</td>
<td></td>
</tr>
<tr>
<td>The sum of joint revenues/incomes</td>
<td></td>
</tr>
<tr>
<td>Depositors’ share from joint benefits</td>
<td></td>
</tr>
<tr>
<td>The bank's share from joint revenues</td>
<td></td>
</tr>
<tr>
<td><strong>B. Non-joint incomes:</strong></td>
<td></td>
</tr>
<tr>
<td>Income from deposits</td>
<td></td>
</tr>
<tr>
<td>Received commissions</td>
<td></td>
</tr>
<tr>
<td>Other revenues</td>
<td></td>
</tr>
<tr>
<td>The sum of non-joint incomes</td>
<td></td>
</tr>
<tr>
<td>The sum of bank's income</td>
<td></td>
</tr>
<tr>
<td><strong>C. Expenses</strong></td>
<td></td>
</tr>
<tr>
<td>Personnel's expenses</td>
<td></td>
</tr>
<tr>
<td>General expenses</td>
<td></td>
</tr>
<tr>
<td>Expenses for bad debts</td>
<td></td>
</tr>
<tr>
<td>Other expenses</td>
<td></td>
</tr>
<tr>
<td>The sum of bank's expenses</td>
<td></td>
</tr>
<tr>
<td>Profit before the deduction of tax</td>
<td></td>
</tr>
<tr>
<td>Income tax</td>
<td></td>
</tr>
<tr>
<td>Net profit</td>
<td></td>
</tr>
</tbody>
</table>
The circulating account of stored profit and loss

<table>
<thead>
<tr>
<th>Net profit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stored/reserved profit at the beginning of the year</td>
</tr>
<tr>
<td>Allocate-able profit</td>
</tr>
<tr>
<td><strong>Allocation of profit:</strong></td>
</tr>
<tr>
<td>Legal reserve</td>
</tr>
<tr>
<td>Reserve fund</td>
</tr>
<tr>
<td>The prestable (payable) dividend</td>
</tr>
<tr>
<td>Stored profit at the end of the year</td>
</tr>
</tbody>
</table>

C: CASH FLOW STATEMENT:

Currency flow statements offer the data along with other existing data in the financial statement which is employed by the users and they can contribute in many different ways:

- ✔ Assessing/Evaluating the company's potential in creating positive net cash flow in the future

- ✔ Evaluating the company's potential in meeting the obligations; company's reliance on external financing; and paying the dividend

- ✔ Perceiving the difference between company's net profit and its net cash flow
Determining the effect of investment exchange and financing during the cycle on the company's financial condition.

Currency flow statements, following the standards, include:

- Operating activities
- Investment turnover and prestable/payable profit (arrears of dividends) for financing
- Income tax
- Investment activities
- Financing activities

It might be reasoned that fund is treated as (physical) inventory regarding banks and data about the bank's investment resources would be more useful than currency flow statement. Although investment resources are an important factor/parameter for evaluating the bank's operations and flexibility, it is believed that currency flow statement offers very useful data to the users of financial statements.

Offering data about gross cash flow activities by the banks to the users of financial statements will not be useful because the gross cash flow activities usually stem from the third party's decisions such as investors and receivers of funds. These cash flows are beyond the bank management's daily control. Therefore, with respect to banks it is believed that the reports of net currency flow, along with offering data about fund, resulted from investment activities and bank financing, can be useful for the users of the banks' financial statements.
### Currency/Cash Flow Statement

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Operating activities:</strong></td>
<td></td>
</tr>
<tr>
<td>Net cash flow from operating activities</td>
<td></td>
</tr>
<tr>
<td><strong>Investment turnover and prestable profit on account of financing:</strong></td>
<td></td>
</tr>
<tr>
<td>Profit from investments and partnerships</td>
<td></td>
</tr>
<tr>
<td>Prestable dividend</td>
<td></td>
</tr>
<tr>
<td>Prestable commission for financing</td>
<td></td>
</tr>
<tr>
<td>Net cash flow from investment turnover</td>
<td></td>
</tr>
<tr>
<td><strong>Investment activities:</strong></td>
<td></td>
</tr>
<tr>
<td>Prestable funds on account of acquiring investments and partnerships</td>
<td></td>
</tr>
<tr>
<td>Receivable funds from on account of selling investments</td>
<td></td>
</tr>
<tr>
<td>Prestable funds for the purchase of fixed assets</td>
<td></td>
</tr>
<tr>
<td>Net cash flow from investment activities</td>
<td></td>
</tr>
<tr>
<td>Net cash flow before financing</td>
<td></td>
</tr>
<tr>
<td><strong>Financing:</strong></td>
<td></td>
</tr>
<tr>
<td>Receivable from public subscription</td>
<td></td>
</tr>
<tr>
<td><strong>Net cash flow from financing activities:</strong></td>
<td></td>
</tr>
<tr>
<td>Net increase in cash</td>
<td></td>
</tr>
<tr>
<td>Money/cash balance at the beginning of the year</td>
<td></td>
</tr>
<tr>
<td><strong>Money/cash balance at the end of the year</strong></td>
<td></td>
</tr>
</tbody>
</table>
APPENDIX 3:

A: LIST OF INDIAN BANKS:

LIST OF SCHEDULED COMMERCIAL BANKS WHICH ARE COVERED UNDER OMBUDSMAN SCHEME:

I: SCHEDULED COMMERCIAL BANKS:

**Public Sector banks:**

After the amalgamation of New Bank of India with Punjab National bank, currently there are 20 nationalised banks in India:

1. Allahabad bank
2. Andhra Bank
3. Bank of Baroda
4. Bank of India
5. Bank of Maharashtra
6. Canara Bank
7. Central Bank of India
8. Corporation Bank
9. Dena Bank
10. Indian Bank
11. Indian Overseas Bank
12. Oriental Bank of Commerce
13. Punjab and Sind Bank
14. Punjab National Bank
15. Syndicate Bank
16. UCO Bank
17. Union Bank of India
18. United bank of India
19. Vijaya Bank
20. State Bank of India (Nationalised in 2007)

Associated Banks of the State Bank of India

(List of State Bank of India and its subsidiary a public sector banks)

State Bank of India, with its seven associate banks commands the largest banking resources in India. SBI and its associate banks are:

1. State Bank of Bikaner and Jaipur
2. State Bank of Hyderabad
3. State Bank of Indore
4. State Bank of Mysore
5. State Bank of Patiala
6. State Bank of Saurashtra
7. State Bank of Travancore
8. SBI Commercial and International Bank Limited.

Private Sector Banks:

1. Axis bank (formerly UTI Bank)
2. Bank of Rajasthan
3. Bharat Overseas Bank
4. Catholic Syrian Bank
5. Centurion Bank of Punjab (Merged with HDFC Bank)
6. City Union Bank
7. Development Credit Bank
8. Dhanlakshmi Bank
9. Federal Bank
10. Kumfu Blade Bank
11. Ganesh bank of Kurundwad
12. HDFC Bank
13. ICICI Bank
14. IDBI Bank
15. IndusInd Bank
16. ING Vysya Bank
17. Jammu & Kashmir Bank
18. Karnataka Bank Limited
19. Karur Vysya Bank
20. Kotak Mahindra Bank
21. Lakshmi Vilas Bank
22. Lord Krishna Bank (now Centurion Bank of Punjab)
23. Nainital Bank
24. Nedungadi Bank (now Punjab National Bank)
25. Ratnakar Bank
26. Rupee Bank
27. Saraswat Bank
28. SBI Commercial and International Bank
29. South Indian Bank
30. Tamilnad Mercantile Bank Ltd.
31. Thane Janata Sahakari Bank (merged with Rupee Bank)
32. Bassein Catholic Bank
33. United Western Bank (now IDBI Bank)
34. YES Bank
35. IDBI Bank
Foreign Banks:

1. ABN AMRO Bank N.V.
2. Abu Dhabi Commercial Bank Ltd.
3. American Express Bank
4. Antwerp Diamond Bank
5. Arab Bangladesh Bank
6. Bank International Indonesia
7. Bank of America
8. Bank of Baharin & Kuwait
9. Bank of Ceylon?
10. Bank of Nova Scotia
11. Bank of Tokyo Mitsubishi UFJ
12. Barclays Bank
13. BNP Paribas
14. Calyon Bank
15. China Trust Commercial Bank
16. Cho Hung Bank
17. Citi Bank
18. DBS Bank
19. Deutsche Bank
20. HSBC (Hongkong & Shanghai Banking corporation)
21. JPMorgan Chase Bank
22. Krung Thai Bank
23. Mashreq Bank
24. Mizuho Corporate Bank
25. Oman International Bank
26. Scoiете Generale
27. Standard Chartered Bank
28. State Bank of Mauritius
29. Scotia
30. Taib Bank

**Rational Rural Bank (RRBs):**

1. Adhiyaman Grama Bank
2. Alaknanda Gramin Bank
3. Aligarh Gramin Bank
4. Avadh Gramin Bank
5. Aryavart Gramin Bank
6. Balasore Gramya Bank
7. Ballia Kshetriya Gramin Bank
8. Banaskantha Mehsana Gramin Bank
9. Bareilly Kshetriya Gramin Bank
10. Baroda Uttar Pradesh Gramin Bank
11. Bijapur Grameena Bank
12. Bilaspur-Raipur Kshetriya Gramin Bank
13. Bolangir Anchalik Gramya Bank
14. Bundelkhand Kshetriya Gramin Bank
15. BundiChittorgarh Kshetriya GraminBank
16. Cauvery Grammeena Bank
17. Chaitanya Grameena Bank
18. Chambal Kshetriya Gramin Bank
19. Champarana Kshetriya Gramin Bank
20. Chhatrasal Gramin Bank
21. ChhindwaraSeoniKshetriya Gramin Bank
22. Chitradurga Gramin Bank
23. Cuttack Gramya Bank
24. Damoh Panna Sagar Kshetriya Gramin Bank
25. Devipatan Kshetriya Gramin Bank
26. Dhenkanal Gramya Bank
27. Dungarpur Banswara Kshetriya Gramin Bank
28. Ellaquai Dehati Bank
29. Farrukhabad Gramin Bank
30. Gaur Gramin Bank
31. Guirgaon Gramin Bank
32. Hadoti Kshetriya Gramin Bank
33. Himachal Gramin Bank
34. Hissar-Sirs Kshetriya Gramin Bank
35. Indore Ujjain Kshetriya Gramin Bank
36. Jaipur Nagaur Aanchalik Gramin Bank
37. Jamnagar Rajkot Gramin Bank
38. Jamuna Gramin Bank
39. Jhabua-Dhar Kshetriya Gramin Bank
40. Kakathiya Grameena Bank
41. Kalpatharu Grameena Bank
42. Kamraz Rural Bank
43. Kanpur Kshetriya Gramin Bank
44. Kapurthala Ferozpur Kshetriya Gramin Bank
45. Kashi Gomti Samyut Gramin Bank
46. Kisan Gramin Bank, Budaun
47. Kolar Gramin Bank
48. Krishna Grameena Bank
49. Kshetriya Gramin Bank, Hoshangabad
50. Kutch Grameen Bank
51. Malaprabha Grameena Bank
52. Mandal Balaghat Kshetriya Gramin Bank
53. Manjira Grameena Bank
54. Marwar Granganagar Bikaner Gramin Bank (Previously: Marwar Gramin Bank)
55. Mewar Aanchalik Gramin Bank
56. Nagarjuna Grameena Bank
57. Netravati Grameena bank
58. Nimar Kshetriya Gramin Bank
59. North Malabar Gramin Bank
60. Panchmahal Vadodara Gramin Bank
61. Pandyan Gramin Bank
62. Pinakini Grameena Bank
63. Pragiyotish Gaonlia Bank
64. Prathama Bank
65. Raigarh Kshetriya Gramin Bank
66. Rani Lakshmi Bai Kshetriya Gramin Bank
67. Ratlam Mandsaur Kshetriya Gramin Bank
68. Rayalaseema Grameena Bank
69. Rewa-Sidhi Gramin Bank
70. Sahyadri Gramin Bank
71. Samyut Kshetriya Gramin Bank
72. Sangameshwara Grameena Bank
73. Shahjahanpur Kshetriya Gramin Bank
74. Shivpuri Guna Kshetriya Gramin Bank
75. South Malabar Gramin Bank
76. Sree Anantha Grameena Bank
77. Sri Saraswati Grameena Bank
78. Sri Visakha Grameena Bank
79. Surat Bharuch Gramin Bank
80. Thar Aanchalik Gramin Bank
81. Tripura Gramin Bank
82. Tungabhadra Gramin Bank
83. Vidur Gramin Bank

II. Non-schedule Commercial Banks
   1. Bari Doab bank Limited
   2. Kashi Nath Seth Bank Limited

III. Schedule Primary Co-operative Banks
   1. Abhyudaya Co-operative Bank Limited
   2. Bassein Catholic Co-operative Bank Limited
   3. Bombay Mercantile Co-operative Bank Limited
   4. Janata Sahakari bank Limited
   5. New India Co-operatie Bank Limited
   6. Rajkot Nagarik Sahakari Bank Limited
   7. Rupee Co-operative Bank Limited
   8. Sangli urban Co-operative Bank Limited
   9. The Cosmos Co-operative Bank Limited
  10. The Kalupur Commercial Co-operative Bank Ltd
  11. The Saraswat Co-operative Bank Ltd
  12. The Shamrao Vithal Co-operative Bank Limited
B: LIST OF IRANIAN BAks:

I: Central bank:
Central Bank of the Islamic Republic of Iran

II: National Banks:
Bank Keshavarzi
Bank Melli Iran
Bank Mellat
Bank Tejarat
Bank Saderat Iran
Bank Sepah
Bank Refah
Maskan Bank
Sanat va Madan bank
Tosee Saderat Iran Bank

III: Private Banks:
Eghtesad-e-Novin Bank
Karafarin Bank
Saman Bank
Sarmaye Bank
Pasargad Bank
Parsian Bank
START FROM 2010:
Tat Bank
Bank Tosee Tavvon
Bank Tavvon
IV: Foreign banks:
Alfabank
Arab Bank
Axis Bank
Bahrain Islamic Bank
Banca Mifel
Bank Jasa Arta
Bank of China
Bank of Egypt
Bank of Tokyo
Bank Tabungan Negara
BPU Banca
Export Promotion Bank of Iran
Industrial and Commercial Bank of China
Iran-Arabs Commercial Bank
Iran-China Commercial Bank
Iran-Europe Commercial Bank
Iran-Indonesia Commercial Bank
Iran-Japan Commercial Bank
Iran-Korea Republic Commercial Bank
Iran-Venezuela Commercial Bank
Islamic International Arab Bank
Jordan Investment and Finance Bank
Korea Exchange Bank
Merrill Lynch
National Bank Of Bahrain
National Bank of Kuwait
Natixs
Rasheed Bank
Royal Bank of Canada
Shinsei Bank
State Bank of India
State Bank of FG

VI: Investment banks:
AminIB
Novin
Pasargad

VII: Financial and Credit Institute:
Ansar Financial and Credit Institute
Asia Financial and Credit Institute
BMN Financial and Credit Institute
Ebad Financial and Credit Institute
Mollal-Movahedin Financial and Credit Institute
Shahr Financial and Credit Institute
C: List of A Group Banks in Mumbai Stock Exchange (MSE)

1- Allahabad Bank
2- Andhra Bank
3- Axis Bank (Formerly UTI Bank)
4- Bank of India
5- Canara Bank
6- Central Bank
7- Corporation Bank
8- Federal Bank
9- HDFC Bank
10-ICIC Bank
11-IDBI Bank (United Western Bank)
12-Indian Bank
13-Indusind Bank
14-Kotak Mah Bank (Kotak Mahindra Bank)
15-Oriental Bank
16-Syndicate Bank
17-Uco Bank
18-Union Bank
19-Vijaya Bank
20-Yes Bank