

**Appendix Table II.4 (G): Net Interest Income (Spread) as
Percentage of Total Assets of Public Sector Banks: 1991-92 to
1998-99**

Sr. No.	Name of the Bank	Net Interest Income (Spread) as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	Bank of Baroda	2.92	2.76	2.99	3.59	3.68	3.21	2.91	3.01
2.	Bank of India	2.25	1.82	2.07	2.59	2.88	3.00	2.77	2.61
3.	Punjab National Bank	3.42	2.86	2.70	2.85	3.27	3.47	3.25	3.57
4.	Canara Bank	4.42	3.45	2.57	3.60	3.33	3.19	2.49	3.24
5.	Central Bank of India	2.80	1.82	1.46	2.46	3.15	3.17	3.11	2.97
6.	Union Bank of India	3.81	2.54	2.92	3.32	3.40	3.41	3.17	2.66
7.	Indian Overseas Bank	1.73	0.62	1.05	1.79	2.12	2.38	2.31	2.31
8.	Indian Bank	1.99	1.77	1.78	1.73	0.52	0.71	0.57	0.92
9.	Syndicate Bank	3.02	1.60	2.42	2.74	3.20	3.17	2.85	3.02
10.	UCO Bank	1.93	0.51	1.07	2.19	2.17	1.93	1.89	2.15
11.	Allahabad Bank	2.09	1.26	1.95	1.99	2.67	3.05	2.88	2.82
12.	United Bank of India	2.33	0.55	0.57	0.94	1.71	1.54	2.74	2.00
13.	Oriental Bank of Commerce	4.29	2.83	3.29	3.81	3.80	3.89	3.38	3.10
14.	Dena Bank	3.24	2.24	2.54	3.23	3.64	3.85	3.48	2.97
15.	Vijaya Bank	3.19	2.09	2.67	2.62	2.53	2.91	2.76	2.86
16.	Bank of Maharashtra	3.04	1.37	1.79	2.65	3.59	3.67	3.50	3.29
17.	Andhra Bank	2.50	1.38	1.63	2.53	3.03	2.98	3.37	2.91
18.	Punjab & Sind Bank	2.67	0.64	1.65	2.54	2.15	2.60	2.63	2.38
19.	Corporation Bank	3.47	2.84	2.79	2.96	3.74	3.87	3.46	2.52
	19 Nationalised Banks	2.86	2.02	2.17	2.73	2.92	2.97	2.78	2.79
20.	State Bank of India	3.63	2.95	2.61	3.25	3.28	3.43	3.01	2.72
21.	State Bank of Patiala	5.93	3.62	3.43	3.64	3.48	3.70	3.64	3.53
22.	State Bank of Hyderabad	4.62	3.30	2.85	3.40	3.72	3.69	3.61	3.53
23.	State Bank of Travancore	3.29	2.91	2.41	2.63	3.29	3.18	2.94	2.18

24.	State Bank of Bikaner & Jaipur	4.95	3.14	2.66	2.85	3.53	3.32	3.68	3.23
25.	State Bank of Mysore	3.88	3.13	2.92	3.30	3.88	4.22	3.94	3.58
26.	State Bank of Saurashtra	4.88	3.33	3.31	4.08	3.30	3.62	3.63	3.49
27.	State Bank of Indore	4.48	2.93	3.45	3.90	4.10	4.28	3.86	3.92
	SBI and 7 Associates	3.80	3.01	2.68	3.26	3.34	3.48	3.14	2.85
	27 Public Sector Banks	3.22	2.39	2.36	2.92	3.08	3.16	2.91	2.81