

## Appendix Table II.5 (A): Financial Parameters of Indian Private Sector Banks: 1998-99

(Amount in Rs. lakh)

Sr. No.	Name of the Bank	CRAR			Net NPAs/ Net Advances	Interest Income/ W.Funds	Non-Int. Income/ W.Funds	Operating Profit/ W.Funds	Return on Assets	Business per employee	Profit per employee
		Tier I	Tier II	Total							
1	2	3	4	5	6	7	8	9	10	11	12
<b>Old Private Sector Banks</b>											
1.	The Vysya Bank Ltd.	9.27	1.36	10.63	14.31	10.68	1.64	0.91	0.40	123.89	0.50
2.	The Federal Bank Ltd.	6.48	3.84	10.32	7.53	11.97	1.57	0.69	0.03	149.00	0.04
3.	The Jammu & Kashmir Bank Ltd.	19.46	5.02	24.48	3.79	11.06	0.69	2.74	1.14	137.00	1.36
4.	The Bank of Rajasthan Ltd.	0.42	0.41	0.83	9.50	9.84	1.23	-0.31	-1.90	99.00	-1.54
5.	The Karnataka Bank Ltd.	10.62	0.23	10.85	4.99	11.50	1.13	1.69	0.97	156.29	1.08
6.	The South Indian Bank Ltd.	8.40	2.00	10.40	11.06	12.24	1.13	1.08	0.17	109.00	0.15
7.	The United Western Bank Ltd.	7.99	3.65	11.64	8.28	10.84	1.72	2.06	0.95	139.00	1.08
8.	Bank of Madura Ltd.	13.00	1.25	14.25	5.70	9.44	2.88	1.78	0.83	171.00	1.17
9.	The Catholic Syrian Bank Ltd.	3.56	2.50	6.06	14.88	11.36	1.08	0.22	0.02	94.00	0.01
10.	The Karur Vysya Bank Ltd.	13.28	1.25	14.53	4.35	12.21	1.47	2.23	1.19	137.00	1.39
11.	Tamilnad Mercantile Bank Ltd.	17.15	1.25	18.40	5.67	11.35	1.94	2.73	1.43	141.48	1.64
12.	The Lakshmi Vilas Bank Ltd.	9.64	0.00	9.64	6.72	11.03	2.37	1.70	0.85	124.58	0.73
13.	The Sangli Bank Ltd.	7.39	4.19	11.58	8.26	10.41	1.47	1.15	0.35	59.38	0.20
14.	The Dhanalakshmi Bank Ltd.	8.50	1.56	10.06	12.33	11.44	1.08	1.07	0.28	131.17	0.28
15.	Development Credit Bank Ltd.	16.01	0.89	16.90	4.79	11.76	1.70	1.59	1.13	227.82	1.67
16.	Bharat Overseas Bank Ltd.	12.97	0.73	13.70	4.13	9.96	1.27	1.17	0.74	188.00	1.08
17.	City Union Bank Ltd.	14.24	0.06	14.30	7.96	10.77	1.98	1.79	0.88	138.89	0.90
18.	The Benares State Bank Ltd.	Neg.	Neg.	Neg.	29.71	9.15	1.04	-0.95	-2.86	71.79	-1.43
19.	The Nedungadi Bank Ltd.	6.76	3.48	10.24	12.23	12.27	1.42	1.08	0.62	107.92	0.53
20.	Lord Krishna Bank Ltd.	9.11	2.74	11.85	20.60	12.23	1.73	0.91	0.16	149.00	0.18
21.	Bareilly Corporation Bank Ltd.	4.81	N.A.	4.81	7.00	10.56	0.85	0.21	0.00	48.01	0.00
22.	Nainital Bank Ltd.	12.86	0.95	13.81	2.84	10.86	0.51	2.00	0.75	70.13	0.50
23.	The Ratnakar Bank Ltd.	8.05	1.67	9.72	7.79	12.25	1.05	1.32	0.92	90.47	0.55
24.	Ganesh Bank of Kurundwad Ltd.	4.11	4.15	8.26	7.03	12.06	0.97	0.59	11.90	81.76	0.04
25.	SBI Comm. & International Bank Ltd.	28.37	0.53	28.90	21.88	11.39	2.19	2.32	1.59	575.38	7.21
<b>New Private Sector Banks</b>											
26.	IndusInd Bank Ltd.	15.11	0.05	15.16	7.20	12.32	1.72	2.29	0.60	1,506.19	8.46
27.	Global Trust Bank Ltd.	7.62	4.35	11.97	2.15	11.27	3.36	2.40	1.36	690.00	9.00
28.	UTI Bank Ltd.	11.60	0.04	11.64	6.32	11.71	1.46	2.14	0.79	1,000.10	6.00
29.	ICICI Banking Corporation Ltd.	7.32	3.74	11.06	2.88	11.22	1.84	2.57	0.91	513.91	7.11
30.	HDFC Bank Ltd.	8.34	3.52	11.86	0.73	4.17	1.93	3.52	1.89	522.00	9.96
31.	Times Bank Ltd.	9.97	0.00	9.97	3.01	8.67	1.32	1.15	0.95	730.00	5.00
32.	Bank of Punjab Ltd.	13.17	0.00	13.17	3.66	10.57	2.42	2.36	1.53	379.57	6.14
33.	Centurion Bank Ltd.	8.45	0.00	8.45	3.73	14.61	1.65	1.16	0.92	553.62	4.81
34.	IDBI Bank Ltd.	11.21	0.05	11.26	1.28	11.45	1.12	1.67	0.90	913.06	7.34

Notes : 1. (-) indicates negative figure.

2. Figures reported in this Table may not exactly tally with the data reported in Appendix Tables II.4(B) to II.4(H) due to conceptual differences.

3. W: Working

Source : Respective Balance Sheets.