

Appendix Table II.7(A): Select Financial Parameters of Private Sector Banks

(As on March 31, 2001)

(Per cent)

Sr. No.	Name of the Bank	CRAR			Net NPAs/ Net Advances	Interest Income/ Working Fund	Non- Interest Income/ Working Fund	Operating Profit/ Working Fund	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
	Old Private Sector Banks										
1	The Bank of Rajasthan Ltd.	8.91	1.66	10.57	7.65	10.44	1.33	1.36	0.74	123.55	0.75
2	The Benares State Bank Ltd.	Negative	N.A.	Negative	23.70	8.88	1.52	-0.70	-1.19	100.13	-1.04
3	Bharat Overseas Bank Ltd.	12.48	1.95	14.43	4.14	10.22	1.66	2.37	1.14	233.00	1.67
4	The Catholic Syrian Bank Ltd.	4.47	1.61	6.08	9.99	10.49	1.62	1.63	0.38	125.42	0.37
5	City Union Bank Ltd.	13.26	0.33	13.59	8.20	10.49	1.64	2.81	1.21	167.35	1.58
6	Development Credit Bank Ltd.	10.69	0.59	11.28	6.12	11.28	1.41	1.86	0.87	429.39	2.35
7	Dhanalakshmi Bank Ltd.	7.33	2.36	9.69	11.34	10.52	1.54	1.01	0.40	184.28	0.52
8	The Federal Bank Ltd.	7.72	2.57	10.29	10.08	11.54	1.57	2.35	0.69	190.00	0.97
9	The Ganesh Bank of Kurundwad Ltd.	5.26	3.85	9.11	10.12	11.30	0.49	0.44	11.08	105.40	0.16
10	The Jammu & Kashmir Bank Ltd.	14.33	3.11	17.44	2.45	10.51	0.79	2.66	1.32	212.00	2.58
11	The Karnataka Bank Ltd.	11.06	0.31	11.37	6.93	10.89	1.49	2.27	0.73	210.28	1.11
12	The Karur Vysya Bank Ltd.	15.12	0.44	15.56	4.73	11.69	1.37	2.80	1.70	192.00	2.52
13	The Lakshmi Vilas Bank Ltd.	8.52	1.69	10.21	6.47	10.39	2.44	2.49	1.02	192.00	1.38
14	Lord Krishna Bank Ltd.	8.60	4.30	12.90	12.92	10.09	1.72	1.24	0.41	226.00	0.65
15	The Nainital Bank Ltd.	13.72	2.09	15.81	0.00	10.40	0.44	1.80	0.93	93.07	0.79
16	The Nedungadi Bank Ltd.	Negative	Nil	Negative	21.04	9.80	1.60	0.04	Negative	145.80	-4.19
17	The Ratnakar Bank Ltd.	9.42	0.58	10.00	7.58	11.61	1.73	1.99	0.77	145.87	0.75
18	The Sangli Bank Ltd.	8.37	3.10	11.47	6.64	11.05	1.04	1.31	0.40	74.58	0.30
19	SBI Commercial & International Bank Ltd.	19.48	0.37	19.85	22.56	9.94	1.53	1.31	-6.50	706.37	-36.20
20	The South Indian Bank Ltd.	8.36	2.81	11.17	7.10	11.55	1.55	2.29	0.89	171.00	1.11
21	Tamilnad Mercantile Bank Ltd.	15.81	1.78	17.59	5.99	11.32	1.54	3.08	1.37	214.94	2.29
22	The United Western Bank Ltd.	6.62	2.97	9.59	9.48	10.52	1.03	1.38	0.00	212.00	0.00
23	The Vysya Bank Ltd.	8.44	3.61	12.05	4.77	10.54	1.47	1.36	0.37	199.59	0.63
	New Private Sector Banks										
24	Bank of Punjab Ltd.	8.52	2.50	11.02	2.31	11.20	1.41	2.13	0.93	645.68	4.94
25	Centurian Bank Ltd.	6.88	9.61	16.49	2.96	10.24	1.83	1.08	0.13	636.16	7.04
26	Global Trust Bank	8.79	3.92	12.71	3.75	10.35	1.90	2.32	0.85	832.00	7.00
27	HDFC Bank	8.69	2.40	11.09	0.45	3.89	1.43	2.83	1.62	643.00	8.61
28	ICICI Bank	10.42	1.15	11.57	2.19	10.07	1.78	2.35	0.82	815.22	10.45
29	IDBI Bank	7.89	3.83	11.72	5.24	10.89	1.41	1.39	0.41	684.67	2.50
30	IndusInd Bank Ltd.	12.56	2.44	15.00	5.25	10.59	1.69	2.51	0.47	1,582.36	6.98
31	UTI Bank Ltd.	5.84	3.16	9.00	3.43	10.07	1.85	1.50	0.80	959.00	7.27

N.A. : Not Applicable.

Note : Figures reported in this table may not exactly tally with the data reported in Appendix Tables II.8 (B) to II.8 (H) due to conceptual differences.

Source :Respective Balance Sheets.