

Appendix Table II.7(F): Net Interest Income (Spread) as Percentage of Total Assets - Private Sector Banks

		(Per cent)					
Sr. No.	Name of the Bank	1995-96	1996-97	1997-98	1998-99	1999-2000	2000-01
1	2	3	4	5	6	7	8
1	The Bank of Rajasthan Ltd.	2.78	2.80	2.38	1.76	2.35	3.06
2	The Benares State Bank Ltd.	2.48	2.29	2.50	1.49	1.26	0.90
3	Bharat Overseas Bank Ltd.	3.90	3.06	2.56	2.05	2.15	2.75
4	The Catholic Syrian Bank Ltd.	3.04	3.03	2.47	1.97	2.34	2.72
5	City Union Bank Ltd.	3.38	2.88	2.09	1.87	3.03	2.95
6	Development Credit Bank Ltd.	5.00	3.67	1.99	2.05	1.81	2.19
7	Dhanalakshmi Bank Ltd.	3.09	2.33	2.72	2.16	2.49	2.34
8	The Federal Bank Ltd.	2.43	1.95	1.89	1.09	2.37	2.69
9	The Ganesh Bank of Kurundwad Ltd.	2.74	3.14	2.60	2.06	2.40	2.09
10	The Jammu & Kashmir Bank Ltd.	4.05	3.48	3.60	3.49	2.71	2.81
11	The Karnataka Bank Ltd.	3.65	4.11	3.58	2.38	1.99	2.28
12	The Karur Vysya Bank Ltd.	3.35	3.96	3.28	2.91	3.66	3.67
13	The Lakshmi Vilas Bank Ltd.	3.34	3.09	2.53	2.31	2.59	2.55
14	Lord Krishna Bank Ltd.	3.75	2.49	2.14	1.66	1.41	1.44
15	The Nainital Bank Ltd.	4.19	4.21	3.90	4.11	3.83	3.80
16	The Nedungadi Bank Ltd.	4.05	3.62	3.23	2.54	2.14	1.04
17	The Ratnakar Bank Ltd.	3.55	3.67	3.21	3.12	2.82	3.07
18	The Sangli Bank Ltd.	3.80	3.05	3.37	2.75	2.57	3.14
19	SBI Commercial & International Bank Ltd.	0.58	1.29	1.15	1.38	1.98	1.19
20	The South Indian Bank Ltd.	3.73	2.70	2.52	2.46	2.66	2.87
21	Tamilnad Mercantile Bank Ltd.	4.33	4.65	3.68	2.96	2.88	3.29
22	The United Western Bank Ltd.	3.13	2.81	2.38	2.30	2.38	1.91
23	The Vysya Bank Ltd.	2.18	2.10	1.57	1.25	1.24	1.71
	Old Private Sector Banks	3.14	2.93	2.57	2.15	2.33	2.51
24	Bank of Punjab Ltd.	4.51	2.59	2.58	1.95	2.31	3.04
25	Centurion Bank Ltd.	4.82	2.55	2.93	3.17	1.54	1.74

26	Global Trust Bank	1.58	2.53	2.02	1.02	2.50	2.11
27	HDFC Bank	4.41	4.11	3.65	3.38	2.60	3.24
28	ICICI Bank	2.70	3.68	2.23	1.70	1.54	2.05
29	IDBI Bank	6.05	3.07	2.03	1.87	2.02	2.07
30	IndusInd Bank Ltd.	3.02	2.79	2.43	1.86	1.70	1.84
31	UTI Bank Ltd.	2.28	2.09	1.05	1.86	1.36	0.91
	New Private Sector Banks	2.84	2.88	2.23	1.98	1.95	2.14
	Private Sector Banks	3.08	2.92	2.46	2.09	2.16	2.33