

**Appendix Table II.1: RBI Accommodation to Scheduled Commercial Banks**

(Rs.crore)

As on the last reporting Friday of	Total Export Credit Refinance		Others@		Total Refinance	
	Limit	Outstan- ding	Limit	Outstan- ding	Limit	Outstan- ding
	2	3	4	5	6	7
					(2+4)	(3+5)
<b>2000</b>						
March	10,579.06	6,291.49	3,027.72	199.47	13,606.78	6,490.96
<b>2001</b>						
March	7,192.11	3,252.24	1,056.68	639.58	8,248.79	3,891.82
April	7,350.13	4,710.86	1,520.18	1,132.14	8,870.31	5,843.00
May	9,324.90	4,624.89	1,519.77	147.16	10,844.67	4,772.05
June	9,221.07	3,553.02	1,519.77	63.01	10,740.84	3,616.03
July	9,256.04	5,734.56	1,056.27	703.15	10,312.31	6,437.71
August	9,187.10	3,359.12	1,056.27	89.30	10,243.37	3,448.42
September	9,144.62	4,042.33	1,056.27	109.99	10,200.89	4,152.32
October	9,125.07	4,492.85	1,056.27	130.57	10,181.34	4,623.42
November	9,296.69	2,760.82	1,056.27	21.67	10,352.96	2,782.49
December	9,209.02	6,321.69	1,056.27	664.19	10,265.29	6,985.88
<b>2002</b>						
January	9,120.93	3,518.33	1,056.27	452.93	10,177.20	3,971.26
February	9,129.07	3,723.10	1,056.27	475.10	10,185.34	4,198.20
March	9,085.89	3,193.94	1,056.27	422.35	10,142.16	3,616.29
April	5,820.32	3,024.76	1,056.27	497.86	6,876.59	3,522.62
May	5,776.05	426.30	1,056.27	399.30	6,832.32	825.60
June	5,800.30	336.12	1,056.27	—	6,856.57	336.12
July	5,702.02	21.64	1,056.27	—	6,758.29	21.64
August	5,501.84	15.09	727.97	—	6,229.81	15.09
September	5,197.75	11.78	727.97	—	5,925.78	11.78

@ Others include Collateralised Lending Facility (CLF) (withdrawn effective October 5, 2002)/Additional CLF (withdrawn effective June 5, 2000) etc.

Note: Effective May 5, 2001, Export Credit Refinance and CLF facilities split up into 2/3rd (normal) and 1/3rd (back-stop).

**Appendix Table II.2: Issue of Certificates of Deposit by Scheduled Commercial Banks**



1. Potentially viable units	14,373 (4.7)	13,076 (5.2)	369.45 (8.0)	399.17 (8.9)	349 (12.7)	339 (11.6)	2,877.29 (17.2)	2,945.11 (15.9)	71 (16.8)	74 (19.0)	571.41 (24.9)	995.55 (35.7)	14,793 (4.8)	13,489 (5.3)	3,818.15 (16.1)	4,339.83 (16.8)
2. Non-viable units	2,76,643 (91.0)	2,25,488 (90.4)	4,007.86 (87.0)	3,943.20 (87.5)	1,563 (57.0)	1,661 (56.7)	5,648.54 (33.7)	6,635.96 (35.9)	217 (51.4)	193 (49.6)	658.20 (28.6)	479.45 (17.2)	2,78,423 (90.6)	2,27,342 (89.9)	10,314.60 (43.6)	11,058.61 (42.9)
3. Viability not decided	13,219 (4.3)	11,066 (4.4)	231.12 (5.0)	163.17 (3.6)	830 (30.3)	928 (31.7)	8,222.25 (49.1)	8,897.10 (48.2)	134 (31.8)	122 (31.4)	1,069.60 (46.5)	1,317.09 (47.1)	14,183 (4.6)	12,116 (4.8)	9,522.97 (40.3)	10,377.36 (40.3)
<b>4. Total</b>	<b>3,04,235</b>	<b>2,49,630</b>	<b>4,608.43</b>	<b>4,505.54</b>	<b>2,742</b>	<b>2,928</b>	<b>16,748.08</b>	<b>18,478.17</b>	<b>422</b>	<b>389</b>	<b>2,299.21</b>	<b>2,792.09</b>	<b>3,07,399</b>	<b>2,52,947</b>	<b>23,655.72</b>	<b>25,775.80</b>
5. Units put under nursing Programme	663	753	137.69	120.30	213	194	1,428.00	1,754.00	17	17	117.66	390.98	893	964	1,683.35	2,265.28
5 as percentage of 1	4.6	5.8	37.3	30.1	61.0	57.2	49.6	59.6	23.9	23.0	20.6	39.3	6.0	7.1	44.1	52.2

Note : Figures in brackets are percentages to total.

**Appendix Table II.4: Region/State-wise Credit-Deposit Ratio and Investment *plus* Credit-Deposit Ratio of Scheduled Commercial Banks**

Sr. Region/State/ No. Union Territory		Credit-Deposit Ratio						Investment <i>plus</i> Credit-Deposit Ratio @					
		1999		2000		2001		2002		2000		2001	
		As per Sanc- tion	As per Utili- sation	As per Sanc- tion	As per Utili- sation	As per Sanc- tion	As per Utili- sation	As per Sanc- tion	As per Utili- sation	As per Sanc- tion	As per Utili- sation	As per Sanc- tion	As per Utili- sation
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>1</b>	<b>NORTHERN REGION</b>	<b>51.1</b>	<b>49.4</b>	<b>51.1</b>	<b>49.6</b>	<b>54.7</b>	<b>52.5</b>	<b>66.3</b>	<b>56.3</b>	<b>54.8</b>	<b>59.9</b>	<b>57.7</b>	
	Haryana	43.3	54.9	42.4	53.4	41.0	54.0	43.3	51.6	62.6	49.8	62.8	
	Himachal Pradesh	22.7	26.0	23.8	26.8	21.3	25.7	23.0	37.0	40.1	35.5	39.9	
	Jammu & Kashmir	39.6	37.2	33.5	30.9	34.5	33.5	35.9	40.8	38.2	42.7	41.8	
	Punjab	38.8	40.9	39.4	40.9	41.1	42.3	42.3	45.3	46.8	47.0	48.2	
	Rajasthan	46.0	49.3	46.7	50.1	46.6	49.6	48.9	65.3	68.7	65.4	68.4	
	Chandigarh	85.1	81.4	82.0	79.5	99.4	99.3	112.3	82.0	79.5	99.4	99.3	
	Delhi	60.0	52.7	60.5	53.7	66.1	57.6	88.1	60.7	53.9	66.3	57.8	
<b>2</b>	<b>NORTH-EASTERN REGION</b>	<b>28.9</b>	<b>33.7</b>	<b>28.1</b>	<b>30.6</b>	<b>27.6</b>	<b>32.0</b>	<b>26.9</b>	<b>46.4</b>	<b>48.9</b>	<b>44.9</b>	<b>49.3</b>	
	Arunachal Pradesh	14.6	18.5	15.7	22.3	14.5	22.1	15.7	22.0	28.6	24.3	31.8	
	Assam	32.0	38.7	32.0	35.5	32.1	38.1	31.4	50.3	53.8	48.9	55.0	
	Manipur	47.8	47.8	37.4	37.9	40.1	40.7	25.5	64.9	65.3	72.2	72.8	
	Meghalaya	18.1	19.3	16.3	16.3	17.1	17.3	18.0	33.4	33.4	33.0	33.3	
	Mizoram	20.8	23.6	23.3	26.0	24.1	29.0	25.9	44.0	46.7	43.8	48.7	
	Nagaland	15.9	18.1	15.3	15.6	12.4	13.6	12.5	45.3	45.5	42.1	43.3	
	Tripura	30.3	31.1	25.7	25.7	21.7	21.7	22.3	39.2	39.2	34.2	34.2	
<b>3</b>	<b>EASTERN REGION</b>	<b>38.2</b>	<b>38.0</b>	<b>37.0</b>	<b>37.2</b>	<b>36.7</b>	<b>36.6</b>	<b>37.4</b>	<b>48.1</b>	<b>48.3</b>	<b>47.7</b>	<b>47.6</b>	
	Bihar	25.6	27.4	22.5	23.2	20.7	20.7	21.3	33.5	34.3	37.6	37.6	
	Jharkhand	—	—	—	—	28.0	30.6	24.9	—	—	28.7	31.2	
	Orissa	43.3	44.2	41.5	42.8	40.2	41.6	42.4	67.9	69.1	65.8	67.1	

	Sikkim	20.9	18.8	15.1	15.2	14.4	14.5	16.0	34.8	35.0	31.7	31.7
	West Bengal	44.9	43.4	45.5	44.9	44.5	43.4	45.8	53.3	52.8	52.4	51.2
	Andaman & Nicobar Islands	16.0	22.3	16.8	27.6	16.3	27.5	18.6	16.8	27.6	16.3	27.5
<b>4</b>	<b>CENTRAL REGION</b>	<b>33.7</b>	<b>36.8</b>	<b>33.9</b>	<b>36.8</b>	<b>32.7</b>	<b>36.9</b>	<b>33.6</b>	<b>45.6</b>	<b>48.5</b>	<b>43.9</b>	<b>48.1</b>
	Chhattisgarh	—	—	—	—	38.5	49.9	43.9	—	—	39.4	50.8
	Madhya Pradesh	48.8	52.2	49.1	52.5	47.6	52.5	46.5	62.3	65.8	62.7	67.5
	Uttar Pradesh	28.0	31.1	28.2	30.9	28.3	31.9	29.4	39.4	42.1	40.3	43.9
	Uttaranchal	—	—	—	—	21.7	23.9	23.3	—	—	21.8	24.0
<b>5</b>	<b>WESTERN REGION</b>	<b>68.0</b>	<b>67.0</b>	<b>75.4</b>	<b>74.6</b>	<b>75.5</b>	<b>74.8</b>	<b>89.6</b>	<b>79.5</b>	<b>78.6</b>	<b>79.9</b>	<b>79.2</b>
	Goa	24.0	26.3	23.8	25.4	26.1	27.3	24.9	26.6	28.1	29.5	30.7
	Gujarat	48.8	54.2	49.0	53.5	48.5	53.6	45.1	54.9	59.4	55.1	60.2
	Maharashtra	75.8	72.6	86.4	83.4	86.4	83.5	107.1	89.9	86.9	90.1	87.2
	Dadra & Nagar Haveli	22.0	103.3	18.8	135.6	14.3	135.2	22.1	18.8	135.6	14.3	135.2
	Daman & Diu	18.7	94.6	15.7	87.6	13.3	75.3	9.9	15.7	87.6	13.3	75.3
<b>6</b>	<b>SOUTHERN REGION</b>	<b>68.2</b>	<b>68.7</b>	<b>66.2</b>	<b>66.8</b>	<b>66.6</b>	<b>66.8</b>	<b>63.7</b>	<b>74.9</b>	<b>75.5</b>	<b>75.2</b>	<b>75.3</b>
	Andhra Pradesh	67.9	69.1	64.2	65.5	64.5	64.9	61.6	77.2	78.4	77.2	77.6
	Karnataka	65.4	66.7	63.3	65.5	61.0	61.8	59.8	70.0	72.1	67.6	68.5
	Kerala	41.7	41.8	41.5	41.7	43.3	42.3	42.8	50.3	50.4	51.7	50.8
	Tamil Nadu	90.7	90.3	88.6	87.5	90.6	90.6	84.3	95.6	94.5	97.6	97.5
	Lakshadweep	8.0	9.6	7.4	9.1	10.4	11.8	8.4	7.4	9.1	10.4	11.8
	Pondicherry	35.4	41.4	33.6	38.7	33.5	35.8	31.2	33.6	38.7	33.5	35.8
	<b>ALL INDIA</b>	<b>54.8</b>	<b>54.8</b>	<b>56.0</b>	<b>56.0</b>	<b>56.7</b>	<b>56.7</b>	<b>62.3</b>	<b>63.6</b>	<b>63.6</b>	<b>64.3</b>	<b>64.3</b>

@ Banks' State-wise investment represent their holdings of state government loan and shares, bonds, debentures etc. of Regional Rural Banks, Co-operative Institutions, State Electricity Boards, Municipal Corporation, Municipality and Port Trusts, State Financial Corporations, Housing Board, State Industrial Development Corporations, Road Transport Corporations and other Govt. and quasi-Govt. bodies.

All India investment *plus* credit-deposit ratio is worked out by excluding investments in Central Government and other approved securities.

— Not applicable.

Notes:

1. Deposits and Credit (as per place of sanction and utilisation) data for 1999, 2000 and 2001 are based on BSR-1 and 2 surveys as on 31<sup>st</sup> March.
2. The investment figures are based on BSR-5 survey as on 31<sup>st</sup> March.
3. CD-ratio for 2002 are based on BSR-7 survey as on 31<sup>st</sup> March 2002.

**Appendix Table II.5(A): Financial Performance of Scheduled Commercial Banks**

Item	(Amount in Rs. crore)				
	2000-01	2001-02	Variation of Col. (3) over Col.(2)		
			Absolute	Percentage	
1	2	3	4	5	
<b>A. Income</b>	<b>1,32,075.67</b>	<b>1,51,026.08</b>	<b>18,950.41</b>	<b>14.35</b>	
(i+ii)	(100.00)	(100.00)			
i) Interest Income	1,15,091.13	1,26,969.92	11,878.79	10.32	

	(87.14)	(84.07)		
<i>of which:</i> Interest on Advances	55,403.63	59,346.17	3,942.54	7.12
	(41.95)	(39.30)		
ii) Other Income	16,984.54	24,056.16	7,071.62	41.64
	(12.86)	(15.93)		
<i>of which:</i> Commission & Brokerage	8,888.24	9,213.00	324.76	3.65
	(6.73)	(6.10)		
<b>B. Expenditure</b>	<b>1,25,672.19</b>	<b>1,39,453.62</b>	<b>13,781.43</b>	<b>10.97</b>
<b>(i+ii+iii)</b>	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Expended	78,140.76	87,515.68	9,374.92	12.00
	(62.18)	(62.76)		
<i>of which:</i> Interest on Deposits	71,775.68	80,570.07	8,794.39	12.25
	(57.11)	(57.78)		
ii) Provisions and Contingencies	13,353.30	18,241.74	4,888.44	36.61
	(10.63)	(13.08)		
<i>of which:</i> Provision for NPAs	7,343.30	10,318.67	2,975.37	40.52
	(5.84)	(7.40)		
iii) Operating Expenses	34,178.13	33,696.20	-481.93	-1.41
	(27.20)	(24.16)		
<i>of which:</i> Wage Bill	23,218.33	21,781.05	-1,437.28	-6.19
	(18.48)	(15.62)		
<b>C. Profit</b>				
i) Operating Profit	19,756.78	29,814.20	10,057.42	50.91
ii) Net Profit *	6,403.48	11,572.46 #	5,168.98	80.72
<b>D. Spread (Net Interest Income)</b>	<b>36,950.37</b>	<b>39,454.24</b>	<b>2,503.87</b>	<b>6.78</b>
<i>(Interest Income - Interest Expended)</i>				
<b>E. Total Assets</b>	<b>12,95,405.34</b>	<b>15,35,513.13</b>	<b>2,40,107.79</b>	<b>18.54</b>

\* Before Extra Ordinary Item of Standard Chartered Bank and Standard Chartered Grindlays Bank.

# The profit after tax for 2001-02 of ICICI Bank includes about Rs. 8 crore attributable to ICICI, ICICI Personal Financial Services Ltd. and ICICI Capital Services Ltd. for March 30 and March 31, 2002.

Note : Figures in brackets are percentage to the respective total.

#### Appendix Table II.5(B): Financial Performance of Public Sector Banks

Item	2000-01	2001-02	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income</b>	<b>1,03,499.36</b>	<b>1,17,248.75</b>	<b>13,749.39</b>	<b>13.28</b>
<b>(i+ii)</b>	<b>(100.00)</b>	<b>(100.00)</b>		

(Amount in Rs. crore)

i) Interest Income	91,129.44 (88.05)	1,00,721.54 (85.90)	9,592.10	10.53
<i>of which:</i> Interest on Advances	43,017.14 (41.56)	45,938.48 (39.18)	2,921.34	6.79
ii) Other Income	12,369.92 (11.95)	16,527.21 (14.10)	4,157.29	33.61
<i>of which:</i> Commission & Brokerage	6,574.29 (6.35)	6,811.04 (5.81)	236.75	3.60
<b>B. Expenditure (i+ii+iii)</b>	<b>99,182.42 (100.00)</b>	<b>1,08,947.51 (100.00)</b>	<b>9,765.09</b>	<b>9.85</b>
i) Interest Expended	61,693.19 (62.20)	69,153.77 (63.47)	7,460.58	12.09
<i>of which:</i> Interest on Deposits	58,406.12 (58.89)	65,578.56 (60.19)	7,172.44	12.28
ii) Provisions and Contingencies	9,484.74 (9.56)	13,371.69 (12.27)	3,886.95	40.98
<i>of which:</i> Provision for NPAs	5,924.29 (5.97)	8,209.55 (7.54)	2,285.26	38.57
iii) Operating Expenses	28,004.49 (28.24)	26,422.05 (24.25)	-1,582.44	-5.65
<i>of which:</i> Wage Bill	20,929.17 (21.10)	19,045.38 (17.48)	-1,883.79	-9.00
<b>C. Profit</b>				
i) Operating Profit	<b>13,801.68</b>	<b>21,672.93</b>	<b>7,871.25</b>	<b>57.03</b>
ii) Net Profit	<b>4,316.94</b>	<b>8,301.24</b>	<b>3,984.30</b>	<b>92.29</b>
<b>D. Spread (Net Interest Income)</b> <i>(Interest Income - Interest Expended)</i>	<b>29,436.25</b>	<b>31,567.77</b>	<b>2,131.52</b>	<b>7.24</b>
<b>E. Total Assets</b>	<b>10,29,972.19</b>	<b>11,55,736.77</b>	<b>1,25,764.58</b>	<b>12.21</b>

Note : Figures in brackets are percentage to the respective total.

**Appendix Table II.5(C): Financial Performance of Nationalised Banks**

(Amount in Rs. crore)

Item	2000-01	2001-02	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income</b>	<b>64,126.52</b>	<b>72,485.95</b>	<b>8,359.43</b>	<b>13.04</b>

<b>(i+ii)</b>	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Income	56,977.36	61,975.51	4,998.15	8.77
	(88.85)	(85.50)		
<i>of which:</i> Interest on Advances	27,998.10	30,629.36	2,631.26	9.40
	(43.66)	(42.26)		
i a) Interest on Recapitalisation Bonds	1,795.48	1,793.08		
ii) Other Income	7,149.16	10,510.44	3,361.28	47.02
	(11.15)	(14.50)		
<i>of which:</i> Commission & Brokerage	3,062.36	3,095.82	33.46	1.09
	(4.78)	(4.27)		
<b>B. Expenditure</b>	<b>62,031.43</b>	<b>67,634.20</b>	<b>5,602.77</b>	<b>9.03</b>
<b>(i+ii+iii)</b>	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Expended	38,789.64	42,597.86	3,808.22	9.82
	(62.53)	(62.98)		
<i>of which:</i> Interest on Deposits	36,870.98	40,464.32	3,593.34	9.75
	(59.44)	(59.83)		
ii) Provisions and Contingencies	5,966.97	8,101.50	2,134.53	35.77
	(9.62)	(11.98)		
<i>of which:</i> Provision for NPAs	3,751.88	5,173.10	1,421.22	37.88
	(6.05)	(7.65)		
iii) Operating Expenses	17,274.82	16,934.84	-339.98	-1.97
	(27.85)	(25.04)		
<i>of which:</i> Wage Bill	13,142.78	12,316.55	-826.23	-6.29
	(21.19)	(18.21)		
<b>C. Profit</b>				
<b>i) Operating Profit</b>	<b>8,062.06</b>	<b>12,953.25</b>	<b>4,891.19</b>	<b>60.67</b>
<b>i a) Operating Profit</b> ( <i>exclusive of interest on recapitalisation bonds</i> )	<b>6,266.58</b>	<b>11,160.17</b>	<b>4,893.59</b>	<b>78.09</b>
<b>ii) Net Profit</b>	<b>2,095.09</b>	<b>4,851.75</b>	<b>2,756.66</b>	<b>131.58</b>
<b>ii a) Net Profit</b> ( <i>exclusive of interest on recapitalisation bonds</i> )	<b>299.61</b>	<b>3,058.67</b>	<b>2,759.06</b>	<b>920.88</b>
<b>D. Spread (Net Interest Income)</b>	<b>18,187.72</b>	<b>19,377.65</b>	<b>1,189.93</b>	<b>6.54</b>
<i>(Interest Income - Interest Expended)</i>				
<b>E. Total Assets</b>	<b>6,26,987.82</b>	<b>7,06,228.01</b>	<b>79,240.19</b>	<b>12.64</b>

Note : Figures in brackets are percentage to the respective total.

**Appendix Table II.5(D): Financial Performance of the State Bank Group**

(Amount in Rs. crore)

Item	2000-01	2001-02	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5

<b>A. Income</b>	<b>39,372.84</b>	<b>44,762.80</b>	<b>5,389.96</b>	<b>13.69</b>
<b>(i+ii)</b>	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Income	34,152.08	38,746.03	4,593.95	13.45
	(86.74)	(86.56)		
<i>of which:</i> Interest on Advances	15,019.04	15,309.12	290.08	1.93
	(38.15)	(34.20)		
ii) Other Income	5,220.76	6,016.77	796.01	15.25
	(13.26)	(13.44)		
<i>of which:</i> Commission & Brokerage	3,511.93	3,715.22	203.29	5.79
	(8.92)	(8.30)		
<b>B. Expenditure</b>	<b>37,150.99</b>	<b>41,313.31</b>	<b>4,162.32</b>	<b>11.20</b>
<b>(i+ii+iii)</b>	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Expended	22,903.55	26,555.91	3,652.36	15.95
	(61.65)	(64.28)		
<i>of which:</i> Interest on Deposits	21,535.14	25,114.24	3,579.10	16.62
	(57.97)	(60.79)		
ii) Provisions and Contingencies	3,517.77	5,270.19	1,752.42	49.82
	(9.47)	(12.76)		
<i>of which:</i> Provision for NPAs	2,172.41	3,036.45	864.04	39.77
	(5.85)	(7.35)		
iii) Operating Expenses	10,729.67	9,487.21	-1,242.46	-11.58
	(28.88)	(22.96)		
<i>of which:</i> Wage Bill	7,786.39	6,728.83	-1,057.56	-13.58
	(20.96)	(16.29)		
<b>C. Profit</b>				
<b>i) Operating Profit</b>	<b>5,739.62</b>	<b>8,719.68</b>	<b>2,980.06</b>	<b>51.92</b>
<b>ii) Net Profit</b>	<b>2,221.85</b>	<b>3,449.49</b>	<b>1,227.64</b>	<b>55.25</b>
<b>D. Spread (Net Interest Income)</b>	<b>11,248.53</b>	<b>12,190.12</b>	<b>941.59</b>	<b>8.37</b>
<i>(Interest Income - Interest Expended)</i>				
<b>E. Total Assets</b>	<b>4,02,984.37</b>	<b>4,49,508.76</b>	<b>46,524.39</b>	<b>11.54</b>

Note : Figures in brackets are percentage to the respective total.

**Appendix Table II.5(E): Financial Performance of Old Private Sector Banks**

Item	(Amount in Rs. crore)			
	2000-01	2001-02	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income</b>	<b>9,091.20</b>	<b>10,946.04</b>	<b>1,854.84</b>	<b>20.40</b>
<b>(i+ii)</b>	<b>(100.00)</b>	<b>(100.00)</b>		



i) Interest Income	8,054.57	8,725.33	670.76	8.33
	(88.60)	(79.71)		
<i>of which:</i> Interest on Advances	4,198.64	4,620.90	422.26	10.06
	(46.18)	(42.22)		
ii) Other Income	1,036.63	2,220.71	1,184.08	114.22
	(11.40)	(20.29)		
<i>of which:</i> Commission & Brokerage	485.95	485.60	-0.35	-0.07
	(5.35)	(4.44)		
<b>B. Expenditure</b>	<b>8,589.05</b>	<b>9,941.55</b>	<b>1,352.50</b>	<b>15.75</b>
<b>(i+ii+iii)</b>	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Expended	5,931.92	6,494.96	563.04	9.49
	(69.06)	(65.33)		
<i>of which:</i> Interest on Deposits	5,615.60	6,187.96	572.36	10.19
	(65.38)	(62.24)		
ii) Provisions and Contingencies	973.60	1,511.70	538.10	55.27
	(11.34)	(15.21)		
<i>of which</i> Provision for NPAs	542.33	745.61	203.28	37.48
	(6.31)	(7.50)		
iii) Operating Expenses	1,683.53	1,934.89	251.36	14.93
	(19.60)	(19.46)		
<i>of which:</i> Wage Bill	1,049.57	1,178.28	128.71	12.26
	(12.22)	(11.85)		
<b>C. Profit</b>				
<b>i) Operating Profit</b>	<b>1,475.75</b>	<b>2,516.19</b>	<b>1,040.44</b>	<b>70.50</b>
<b>ii) Net Profit</b>	<b>502.15</b>	<b>1,004.49</b>	<b>502.34</b>	<b>100.04</b>
<b>D. Spread (Net Interest Income)</b>	<b>2,122.65</b>	<b>2,230.37</b>	<b>107.72</b>	<b>5.07</b>
<i>(Interest Income - Interest Expended)</i>				
<b>E. Total Assets</b>	<b>84,528.91</b>	<b>93,225.79</b>	<b>8,696.88</b>	<b>10.29</b>

Note: Figures in brackets are percentage to the respective total.

**Appendix Table II.5(F): Financial Performance of New Private Sector Banks**

(Amount in Rs. crore)

Item	2000-01	2001-02	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income</b>	<b>7,498.23</b>	<b>9,871.40</b>	<b>2,373.17</b>	<b>31.65</b>
<b>(i+ii)</b>	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Income	6,437.61	7,823.41	1,385.80	21.53
	(85.86)	(79.25)		

<i>of which:</i> Interest on Advances	3,031.79 (40.43)	3,452.54 (34.98)	420.75	13.88
ii) Other Income	1,060.62 (14.14)	2,047.99 (20.75)	987.37	93.09
<i>of which:</i> Commission & Brokerage	549.11 (7.32)	647.19 (6.56)	98.08	17.86
<b>B. Expenditure</b>	<b>6,858.82</b>	<b>9,096.78</b>	<b>2,237.96</b>	<b>32.63</b>
<b>(i+ii+iii)</b>	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Expended	4,752.76 (69.29)	5,813.23 (63.90)	1,060.47	22.31
<i>of which:</i> Interest on Deposits	4,097.03 (59.73)	5,040.05 (55.40)	943.02	23.02
ii) Provisions and Contingencies	729.55 (10.64)	1,337.45 (14.70)	607.90	83.33
<i>of which:</i> Provision for NPAs	363.62 (5.30)	777.39 (8.55)	413.77	113.79
iii) Operating Expenses	1,376.51 (20.07)	1,946.10 (21.39)	569.59	41.38
<i>of which:</i> Wage Bill	249.55 (3.64)	434.80 (4.78)	185.25	74.23
<b>C. Profit</b>				
<b>i) Operating Profit</b>	<b>1,368.96</b>	<b>2,112.07</b>	<b>743.11</b>	<b>54.28</b>
<b>ii) Net Profit</b>	<b>639.41</b>	<b>774.62 #</b>	<b>135.21</b>	<b>21.15</b>
<b>D. Spread (Net Interest Income)</b> <i>(Interest Income - Interest Expended)</i>	<b>1,684.85</b>	<b>2,010.18</b>	<b>325.33</b>	<b>19.31</b>
<b>E. Total Assets</b>	<b>78,796.48</b>	<b>1,74,454.14</b>	<b>95,657.66</b>	<b>121.40</b>

# The profit after tax for 2001-02 of ICICI Bank includes about Rs. 8 crore attributable to ICICI, ICICI Personal Financial Services Ltd. and ICICI Capital Services Ltd. for March 30 and March 31, 2002.

Note: Figures in brackets are percentage to the respective total.

**Appendix Table II.5(G): Financial Performance of Foreign Banks in India**

Item	2000-01	2001-02	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
			1	2
<b>A. Income</b>	<b>11,986.88</b>	<b>12,959.89</b>	<b>973.01</b>	<b>8.12</b>
<b>(i+ii)</b>	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Income	9,469.51 (79.00)	9,699.64 (74.84)	230.13	2.43
<i>of which:</i> Interest on Advances	5,156.06	5,334.25	178.19	3.46

(Amount in Rs. crore)

	(43.01)	(41.16)		
ii) Other Income	2,517.37	3,260.25	742.88	29.51
	(21.00)	(25.16)		
<i>of which:</i> Commission & Brokerage	1,278.89	1,269.17	-9.72	-0.76
	(10.67)	(9.79)		
<b>B. Expenditure</b>	<b>11,041.90</b>	<b>11,467.78</b>	<b>425.88</b>	<b>3.86</b>
<b>(i+ii+iii)</b>	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Expended	5,762.89	6,053.72	290.83	5.05
	(52.19)	(52.79)		
<i>of which:</i> Interest on Deposits	3,656.93	3,763.50	106.57	2.91
	(33.12)	(32.82)		
ii) Provisions and Contingencies	2,165.41	2,020.90	-144.51	-6.67
	(19.61)	(17.62)		
<i>of which:</i> Provision for NPAs	513.06	586.12	73.06	14.24
	(4.65)	(5.11)		
iii) Operating Expenses	3,113.60	3,393.16	279.56	8.98
	(28.20)	(29.59)		
<i>of which:</i> Wage Bill	990.04	1,122.59	132.55	13.39
	(8.97)	(9.79)		
<b>C. Profit</b>				
<b>i) Operating Profit</b>	<b>3,110.39</b>	<b>3,513.01</b>	<b>402.62</b>	<b>12.94</b>
<b>ii) Net Profit *</b>	<b>944.98</b>	<b>1,492.11</b>	<b>547.13</b>	<b>57.90</b>
<b>D. Spread (Net Interest Income)</b>	<b>3,706.62</b>	<b>3,645.92</b>	<b>-60.70</b>	<b>-1.64</b>
<i>(Interest Income - Interest Expended)</i>				
<b>E. Total Assets</b>	<b>1,02,107.76</b>	<b>1,12,096.43</b>	<b>9,988.67</b>	<b>9.78</b>

\* Before Extra Ordinary Item of Standard Chartered Bank and Standard Chartered Grindlays Bank.

Note: Figures in brackets are percentage to the respective total.

#### Appendix Table II.6(A): Select Financial Parameters of Public Sector Banks

(As on March 31, 2002)

(Per cent)

Sr. No.	CRAR			Non-			Return on Assets	Business per employee	Profit per employee		
	Tier I	Tier II	Total	Net NPAs/ Interest Net Advances	Interest Income/ Working	Operating Profit/ Working					
1	2	3	4	5	6	7	8	9	10	11	12
<b>Nationalised Banks</b>											
1	Allahabad Bank	6.22	4.40	10.62	10.57	9.41	1.59	1.69	0.32	153.00	0.40
2	Andhra Bank	8.80	3.79	12.59	2.45	10.40	1.56	2.18	0.97	195.96	1.58
3	Bank of Baroda	7.56	3.76	11.32	5.06	8.39	1.40	1.84	0.81	222.76	1.40

4	Bank of India	6.37	4.31	10.68	6.02	8.67	1.71	2.18	0.78	218.74	1.16
5	Bank of Maharashtra	6.56	4.60	11.16	5.81	9.90	1.52	2.06	0.68	191.44	1.02
6	Canara Bank	8.07	3.81	11.88	3.89	9.29	2.08	2.41	1.03	214.88	1.64
7	Central Bank of India	5.20	4.38	9.58	7.98	10.07	1.30	1.52	0.31	148.77	0.40
8	Corporation Bank	16.80	1.10	17.90	2.31	10.08	1.98	3.22	1.60	290.44	3.00
9	Dena Bank	4.36	3.28	7.64	16.31	9.55	1.97	1.87	0.06	221.00	0.11
10	Indian Bank	0.85	0.85	1.70	8.28	8.60	1.87	1.14	0.13	156.00	0.15
11	Indian Overseas Bank	6.17	4.65	10.82	6.32	9.14	1.53	1.78	0.65	175.41	0.93
12	Oriental Bank of Commerce	8.89	2.10	10.99	3.20	10.40	1.60	3.10	1.00	318.00	2.40
13	Punjab & Sind Bank	6.37	4.33	10.70	11.70	9.19	1.66	1.19	0.17	181.67	0.23
14	Punjab National Bank	6.34	4.36	10.70	5.32	9.50	1.40	2.11	0.77	167.76	0.97
15	Syndicate Bank	8.47	3.65	12.12	4.63	9.97	0.96	1.22	0.98	155.12	0.89
16	UCO Bank	4.89	4.75	9.64	5.45	9.27	2.13	1.74	0.60	134.00	0.66
17	Union Bank of India	6.16	4.91	11.07	6.26	9.96	1.24	2.16	0.71	214.75	1.22
18	United Bank of India	8.84	3.18	12.02	7.90	9.84	1.91	1.15	0.54	144.00	0.66
19	Vijaya Bank	8.86	3.39	12.25	6.02	9.97	1.22	1.63	0.86	169.38	1.16
<b>State Bank Group</b>											
20	State Bank of India	9.22	4.13	13.35	5.63	9.01	1.26	1.83	0.70	173.01	1.16
21	State Bank of Bikaner & Jaipur	12.06	1.36	13.42	5.72	9.55	2.12	2.75	1.06	129.42	1.31
22	State Bank of Hyderabad	9.86	4.17	14.03	4.97	9.65	1.84	3.02	1.02	166.04	1.68
23	State Bank of Indore	8.15	4.63	12.78	3.58	9.67	3.00	3.70	1.24	171.00	1.91
24	State Bank of Mysore	6.70	5.11	11.81	7.36	9.35	2.25	2.26	0.64	124.96	0.67
25	State Bank of Patiala	9.97	2.58	12.55	2.94	10.01	1.76	3.76	1.34	194.31	1.97
26	State Bank of Saurashtra	12.11	1.09	13.20	4.95	10.17	2.09	2.67	0.88	152.12	1.10
27	State Bank of Travancore	7.79	4.75	12.54	5.72	9.73	1.54	2.15	0.73	178.78	1.06

Note : Figures reported in this table may not exactly tally with the data reported in Appendix Tables II.6 (B) to II.6 (H) due to conceptual differences.

Source : Respective Balance Sheets.

**Appendix Table II.6(B): Gross Profit/Loss as Percentage of Total Assets – Public Sector Banks**

		(Per cent)					
<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>1996-97</b>	<b>1997-98</b>	<b>1998-99</b>	<b>1999-2000</b>	<b>2000-01</b>	<b>2001-02</b>
1	2	3	4	5	6	7	8
1	Allahabad Bank	1.40	1.56	1.34	1.28	1.21	1.65
2	Andhra Bank	1.06	1.68	1.35	1.83	1.22	2.03
3	Bank of Baroda	2.06	1.76	1.81	1.79	1.64	1.85
4	Bank of India	1.53	1.50	1.31	1.23	1.30	2.02
5	Bank of Maharashtra	1.18	1.16	1.11	1.52	1.26	1.93
6	Canara Bank	1.83	1.56	1.99	1.70	1.70	2.29
7	Central Bank of India	1.14	1.18	0.85	1.02	1.00	1.34
8	Corporation Bank	3.00	2.70	2.05	2.54	2.70	2.64

9	Dena Bank	2.00	2.23	1.46	1.36	0.43	1.78
10	Indian Bank	-0.81	-1.08	-0.76	0.10	0.23	1.01
11	Indian Overseas Bank	0.72	0.72	0.58	0.68	1.01	1.74
12	Oriental Bank of Commerce	2.60	2.28	2.06	2.06	1.97	2.84
13	Punjab & Sind Bank	0.75	1.11	0.86	0.83	0.77	1.19
14	Punjab National Bank	1.77	2.01	1.77	1.52	1.49	2.02
15	Syndicate Bank	0.56	0.70	0.77	1.03	1.05	1.12
16	UCO Bank	-0.45	0.08	0.18	0.75	0.78	1.52
17	Union Bank of India	1.52	1.36	0.99	1.12	1.31	1.96
18	United Bank of India	-0.51	1.13	0.27	0.43	0.64	1.04
19	Vijaya Bank	0.43	0.68	1.05	0.98	1.25	1.56
<b>Nationalised Banks</b>		<b>1.26</b>	<b>1.33</b>	<b>1.22</b>	<b>1.30</b>	<b>1.29</b>	<b>1.83</b>
20	State Bank of India	2.17	1.95	1.55	1.61	1.26	1.74
21	State Bank of Bikaner & Jaipur	1.93	2.30	1.58	1.91	1.93	2.51
22	State Bank of Hyderabad	2.43	2.70	2.07	2.65	2.43	2.71
23	State Bank of Indore	2.23	2.22	2.31	2.06	2.10	3.40
24	State Bank of Mysore	2.39	2.16	1.75	1.96	1.47	2.27
25	State Bank of Patiala	2.26	2.14	2.34	2.83	2.79	3.26
26	State Bank of Saurashtra	2.43	2.30	1.92	2.15	1.36	2.36
27	State Bank of Travancore	1.93	2.19	1.39	1.47	1.59	1.95
<b>State Bank Group</b>		<b>2.18</b>	<b>2.03</b>	<b>1.63</b>	<b>1.74</b>	<b>1.42</b>	<b>1.94</b>
<b>Public Sector Banks</b>		<b>1.60</b>	<b>1.58</b>	<b>1.37</b>	<b>1.46</b>	<b>1.34</b>	<b>1.88</b>

Appendix Table II.6(C): Net Profit/Loss as Percentage of Total Assets – Public Sector Banks

Sr. No.	Name of the Bank	(Per cent)				
		1996-97	1997-98	1998-99	1999-2000	2000-01

1	2	3	4	5	6	7	8
1	Allahabad Bank	0.49	0.85	0.77	0.35	0.18	0.32
2	Andhra Bank	0.43	0.82	0.78	0.76	0.59	0.97
3	Bank of Baroda	0.73	1.01	0.81	0.86	0.43	0.77
4	Bank of India	0.95	0.79	0.37	0.31	0.42	0.72
5	Bank of Maharashtra	0.54	0.53	0.43	0.59	0.24	0.68
6	Canara Bank	0.41	0.47	0.47	0.43	0.43	1.03
7	Central Bank of India	0.57	0.57	0.41	0.36	0.10	0.31
8	Corporation Bank	1.53	1.49	1.29	1.39	1.33	1.31
9	Dena Bank	0.75	0.86	0.74	0.37	-1.49	0.06
10	Indian Bank	-2.28	-1.55	-3.64	-1.81	-1.03	0.11
11	Indian Overseas Bank	0.58	0.53	0.23	0.15	0.38	0.65
12	Oriental Bank of Commerce	1.56	1.42	1.23	1.14	0.75	0.99
13	Punjab & Sind Bank	0.26	0.72	0.53	0.52	0.10	0.17
14	Punjab National Bank	0.68	1.20	0.80	0.75	0.73	0.77
15	Syndicate Bank	0.38	0.42	0.65	0.79	0.83	0.79
16	UCO Bank	-1.08	-0.52	-0.33	0.16	0.12	0.52
17	Union Bank of India	0.96	0.97	0.51	0.29	0.40	0.71
18	United Bank of India	-0.89	0.07	0.09	0.16	0.09	0.52
19	Vijaya Bank	0.24	0.25	0.27	0.41	0.50	0.81
<b>Nationalised Banks</b>		<b>0.41</b>	<b>0.62</b>	<b>0.37</b>	<b>0.44</b>	<b>0.33</b>	<b>0.69</b>
20	State Bank of India	0.86	1.04	0.46	0.78	0.51	0.70
21	State Bank of Bikaner & Jaipur	0.50	1.06	0.90	0.97	0.76	1.06

22	State Bank of Hyderabad	0.56	0.91	0.85	0.82	0.82	1.02
23	State Bank of Indore	0.49	0.68	0.63	0.72	0.78	1.24
24	State Bank of Mysore	0.74	0.86	0.49	0.58	0.27	0.64
25	State Bank of Patiala	0.68	1.47	0.93	1.06	1.12	1.34
26	State Bank of Saurashtra	2.20	2.43	0.40	1.18	0.16	0.88
27	State Bank of Travancore	0.52	0.69	0.40	0.53	0.67	0.73
<b>State Bank Group</b>		<b>0.84</b>	<b>1.06</b>	<b>0.51</b>	<b>0.80</b>	<b>0.55</b>	<b>0.77</b>
<b>Public Sector Banks</b>		<b>0.57</b>	<b>0.77</b>	<b>0.42</b>	<b>0.57</b>	<b>0.42</b>	<b>0.72</b>

**Appendix Table II.6(D): Operating and Net Profits before and after Adjustment of Interest on Recapitalisation Bonds - Nationalised Banks**

Sr. No.		Name of the Bank		(Rs. crore)					
				Operating Profit		Net Profit		After adjustment <sup>+</sup>	
		2000-01	2001-02	2000-01	2001-02	2000-01	2001-02	2000-01	2001-02
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	266.00	407.98	39.91	80.21	192.10	334.08	-33.99	6.31
2	Andhra Bank	248.72	425.38	121.19	202.27	194.29	373.35	66.76	150.24
3	Bank of Baroda	1,036.47	1,309.26	274.66	545.93	1,021.94	1,294.73	260.13	531.40
4	Bank of India	772.02	1,408.45	251.88	505.22	597.77	1,234.20	77.63	330.97
5	Bank of Maharashtra	239.98	415.04	45.19	145.41	169.45	344.51	-25.34	74.88
6	Canara Bank	1,131.22	1,656.24	285.10	741.40	1,026.00	1,551.02	179.88	636.18
7	Central Bank of India	470.48	704.36	46.46	163.30	294.61	528.49	-129.41	-12.57
8	Corporation Bank	532.06	622.93	261.84	308.10	525.49	616.36	255.27	301.53
9	Dena Bank	76.84	335.39	-266.12	11.36	51.94	310.49	-291.02	-13.54
10	Indian Bank	61.59	307.15	-274.00	33.22	-183.54	62.02	-519.13	-211.91
11	Indian Overseas Bank	306.60	616.36	115.93	230.21	182.57	492.33	-8.10	106.18
12	Oriental Bank of Commerce	534.11	917.09	202.89	320.55	523.15	906.13	191.93	309.59

13	Punjab & Sind Bank	102.74	163.70	13.26	23.04	37.00	97.96	-52.48	-42.70
14	Punjab National Bank	945.21	1,473.80	463.64	562.39	890.54	1,419.13	408.97	507.72
15	Syndicate Bank	297.80	355.24	234.94	250.55	173.23	230.67	110.37	125.98
16	UCO Bank	213.77	475.98	32.99	164.52	-0.81	261.40	-181.59	-50.06
17	Union Bank of India	511.25	869.24	155.46	314.13	481.02	839.01	125.23	283.90
18	United Bank of India	136.72	237.16	19.14	119.04	-35.98	64.46	-153.56	-53.66
19	Vijaya Bank	178.48	252.50	70.73	130.90	125.81	199.83	18.06	78.23
<b>Total</b>		<b>8,062.06</b>	<b>12,953.25</b>	<b>2,095.09</b>	<b>4,851.75</b>	<b>6,266.58</b>	<b>11,160.17</b>	<b>299.61</b>	<b>3,058.67</b>

+ Adjusted for interest on recapitalisation bonds.

**Appendix Table II.6(E): Interest Income as Percentage of Total Assets – Public Sector Banks**

		(Per cent)					
<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>1996-97</b>	<b>1997-98</b>	<b>1998-99</b>	<b>1999-2000</b>	<b>2000-01</b>	<b>2001-02</b>
1	2	3	4	5	6	7	8
1	Allahabad Bank	9.71	9.30	9.15	9.36	9.39	9.18
2	Andhra Bank	9.53	9.92	9.11	9.16	9.20	9.69
3	Bank of Baroda	9.99	9.10	9.23	8.83	9.09	8.40
4	Bank of India	9.26	8.49	8.51	8.51	8.93	8.03
5	Bank of Maharashtra	9.79	9.30	9.31	9.64	8.96	9.31
6	Canara Bank	9.57	8.87	9.68	8.91	8.45	8.82
7	Central Bank of India	9.59	9.31	9.29	9.06	9.03	8.85
8	Corporation Bank	10.11	9.16	9.04	9.57	9.16	8.24
9	Dena Bank	10.44	9.92	10.05	9.40	9.58	9.07
10	Indian Bank	9.18	7.53	7.60	8.07	7.91	7.58
11	Indian Overseas Bank	10.37	9.26	9.40	9.07	9.22	8.95
12	Oriental Bank of Commerce	10.82	9.86	9.97	10.02	10.19	9.42



13	Punjab & Sind Bank	9.64	9.35	9.30	9.50	9.23	9.20
14	Punjab National Bank	10.43	10.03	9.60	9.52	9.23	9.12
15	Syndicate Bank	9.12	8.69	9.45	8.97	9.89	9.08
16	UCO Bank	7.97	7.78	8.16	8.39	8.32	8.10
17	Union Bank of India	10.28	9.72	9.19	9.47	9.58	9.05
18	United Bank of India	7.82	9.19	8.44	8.70	8.99	8.93
19	Vijaya Bank	9.10	8.58	9.01	9.36	9.51	9.53
<b>Nationalised Banks</b>		<b>9.65</b>	<b>9.09</b>	<b>9.15</b>	<b>9.06</b>	<b>9.09</b>	<b>8.78</b>
20	State Bank of India	9.55	8.84	8.59	8.49	8.28	8.56
21	State Bank of Bikaner & Jaipur	9.05	9.98	9.42	8.95	9.12	8.73
22	State Bank of Hyderabad	10.13	9.74	9.30	9.56	9.19	8.67
23	State Bank of Indore	10.87	9.95	9.98	8.92	8.63	8.83
24	State Bank of Mysore	11.01	10.45	10.14	9.66	9.72	9.38
25	State Bank of Patiala	10.47	9.66	9.38	9.40	9.38	8.68
26	State Bank of Saurashtra	9.88	9.66	9.41	9.25	8.95	8.99
27	State Bank of Travancore	11.67	10.75	9.40	9.32	9.08	8.82
<b>State Bank Group</b>		<b>9.75</b>	<b>9.11</b>	<b>8.79</b>	<b>8.67</b>	<b>8.47</b>	<b>8.62</b>
<b>Public Sector Banks</b>		<b>9.69</b>	<b>9.10</b>	<b>9.01</b>	<b>8.92</b>	<b>8.85</b>	<b>8.71</b>

**Appendix Table II.6(F): Interest Expended as Percentage of Total Assets – Public Sector Banks**

		(Per cent)					
<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>1996-97</b>	<b>1997-98</b>	<b>1998-99</b>	<b>1999-2000</b>	<b>2000-01</b>	<b>2001-02</b>
1	2	3	4	5	6	7	8
1	Allahabad Bank	6.66	6.42	6.34	6.50	6.29	6.23
2	Andhra Bank	6.55	6.56	6.20	6.49	6.74	6.95
3	Bank of Baroda	6.78	6.19	6.22	5.98	6.03	5.75
4	Bank of India	6.25	5.72	5.90	6.19	6.15	5.40

5	Bank of Maharashtra	6.11	5.80	6.02	6.57	6.03	6.57
6	Canara Bank	6.39	6.37	6.51	6.27	5.62	6.30
7	Central Bank of India	6.42	6.20	6.32	6.09	5.96	5.93
8	Corporation Bank	6.24	5.70	6.55	6.84	6.21	5.59
9	Dena Bank	6.59	6.44	7.09	6.94	7.08	6.72
10	Indian Bank	8.47	6.95	6.68	6.45	6.05	5.83
11	Indian Overseas Bank	7.99	6.95	7.09	6.61	6.31	6.21
12	Oriental Bank of Commerce	6.93	6.48	6.87	7.11	7.27	6.41
13	Punjab & Sind Bank	7.04	6.72	6.91	7.15	6.72	6.90
14	Punjab National Bank	6.96	6.78	6.03	6.54	6.02	5.97
15	Syndicate Bank	5.95	5.84	6.51	5.94	6.01	5.59
16	UCO Bank	6.04	5.88	6.01	6.05	5.90	5.77
17	Union Bank of India	6.87	6.55	6.52	6.73	6.45	6.04
18	United Bank of India	6.28	6.45	6.44	6.59	6.60	6.29
19	Vijaya Bank	6.19	5.82	6.15	6.33	6.28	6.52
<b>Nationalised Banks</b>		<b>6.68</b>	<b>6.30</b>	<b>6.37</b>	<b>6.40</b>	<b>6.19</b>	<b>6.03</b>
20	State Bank of India	6.13	5.83	5.86	5.84	5.63	5.95
21	State Bank of Bikaner & Jaipur	5.72	6.30	6.19	5.95	5.84	5.58
22	State Bank of Hyderabad	6.44	6.13	5.77	6.21	5.88	5.74
23	State Bank of Indore	6.59	6.09	6.05	5.93	5.79	5.92
24	State Bank of Mysore	6.79	6.50	6.56	6.26	6.39	6.33
25	State Bank of Patiala	6.76	6.01	5.85	5.62	5.16	4.89

26	State Bank of Saurashtra	6.26	6.03	5.92	6.05	6.02	6.01
27	State Bank of Travancore	8.49	7.81	7.20	7.06	6.35	6.24
	<b>State Bank Group</b>	<b>6.27</b>	<b>5.97</b>	<b>5.94</b>	<b>5.91</b>	<b>5.68</b>	<b>5.91</b>
	<b>Public Sector Banks</b>	<b>6.53</b>	<b>6.19</b>	<b>6.21</b>	<b>6.22</b>	<b>5.99</b>	<b>5.98</b>

**Appendix Table II.6(G): Net Interest Income (Spread) as Percentage of Total Assets – Public Sector Banks**

		(Per cent)					
Sr. No.	Name of the Bank	1996-97	1997-98	1998-99	1999-2000	2000-01	2001-02
1	2	3	4	5	6	7	8
1	Allahabad Bank	3.05	2.88	2.82	2.86	3.10	2.95
2	Andhra Bank	2.98	3.37	2.91	2.68	2.45	2.75
3	Bank of Baroda	3.21	2.91	3.01	2.85	3.06	2.65
4	Bank of India	3.00	2.77	2.61	2.33	2.78	2.63
5	Bank of Maharashtra	3.67	3.50	3.29	3.07	2.93	2.73
6	Canara Bank	3.19	2.49	3.17	2.64	2.83	2.52
7	Central Bank of India	3.17	3.11	2.97	2.96	3.07	2.92
8	Corporation Bank	3.87	3.46	2.49	2.73	2.95	2.65
9	Dena Bank	3.85	3.48	2.97	2.46	2.51	2.35
10	Indian Bank	0.71	0.57	0.92	1.61	1.86	1.75
11	Indian Overseas Bank	2.38	2.31	2.31	2.46	2.91	2.74
12	Oriental Bank of Commerce	3.89	3.38	3.10	2.90	2.92	3.01
13	Punjab & Sind Bank	2.60	2.63	2.38	2.35	2.51	2.30
14	Punjab National Bank	3.47	3.25	3.57	2.99	3.21	3.15
15	Syndicate Bank	3.17	2.85	2.94	3.04	3.87	3.49
16	UCO Bank	1.93	1.89	2.15	2.35	2.42	2.33
17	Union Bank of India	3.41	3.17	2.66	2.73	3.13	3.01

18	United Bank of India	1.54	2.74	2.00	2.10	2.39	2.64
19	Vijaya Bank	2.91	2.76	2.86	3.03	3.23	3.01
<b>Nationalised Banks</b>		<b>2.97</b>	<b>2.78</b>	<b>2.77</b>	<b>2.66</b>	<b>2.90</b>	<b>2.74</b>
20	State Bank of India	3.43	3.01	2.72	2.65	2.66	2.61
21	State Bank of Bikaner & Jaipur	3.32	3.68	3.23	3.00	3.28	3.15
22	State Bank of Hyderabad	3.69	3.61	3.53	3.35	3.32	2.94
23	State Bank of Indore	4.28	3.86	3.92	2.99	2.84	2.91
24	State Bank of Mysore	4.22	3.94	3.58	3.39	3.33	3.04
25	State Bank of Patiala	3.70	3.64	3.53	3.78	4.22	3.79
26	State Bank of Saurashtra	3.62	3.63	3.49	3.20	2.93	2.99
27	State Bank of Travancore	3.18	2.94	2.20	2.27	2.73	2.57
<b>State Bank Group</b>		<b>3.48</b>	<b>3.14</b>	<b>2.85</b>	<b>2.76</b>	<b>2.79</b>	<b>2.71</b>
<b>Public Sector Banks</b>		<b>3.16</b>	<b>2.91</b>	<b>2.80</b>	<b>2.70</b>	<b>2.86</b>	<b>2.73</b>

**Appendix Table II.6(H): Provisions and Contingencies as Percentage of Total Assets - Public Sector Banks**

		(Per cent)					
<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>1996-97</b>	<b>1997-98</b>	<b>1998-99</b>	<b>1999-2000</b>	<b>2000-01</b>	<b>2001-02</b>
1	2	3	4	5	6	7	8
1	Allahabad Bank	0.91	0.71	0.57	0.93	1.03	1.32
2	Andhra Bank	0.63	0.87	0.58	1.07	0.63	1.07
3	Bank of Baroda	1.33	0.75	1.00	0.94	1.20	1.08
4	Bank of India	0.58	0.72	0.93	0.92	0.87	1.29
5	Bank of Maharashtra	0.64	0.64	0.68	0.93	1.02	1.26
6	Canara Bank	1.42	1.09	1.52	1.26	1.27	1.27
7	Central Bank of India	0.56	0.61	0.43	0.65	0.90	1.03
8	Corporation Bank	1.48	1.21	0.76	1.15	1.37	1.33

9	Dena Bank	1.25	1.37	0.71	0.99	1.92	1.72
10	Indian Bank	1.47	0.47	2.88	1.92	1.26	0.91
11	Indian Overseas Bank	0.14	0.19	0.36	0.54	0.63	1.09
12	Oriental Bank of Commerce	1.04	0.86	0.83	0.93	1.22	1.85
13	Punjab & Sind Bank	0.48	0.39	0.33	0.31	0.67	1.02
14	Punjab National Bank	1.09	0.81	0.97	0.76	0.76	1.25
15	Syndicate Bank	0.18	0.27	0.12	0.24	0.22	0.33
16	UCO Bank	0.63	0.60	0.51	0.60	0.66	0.99
17	Union Bank of India	0.56	0.39	0.48	0.83	0.91	1.25
18	United Bank of India	0.38	1.07	0.18	0.27	0.55	0.52
19	Vijaya Bank	0.20	0.43	0.77	0.57	0.76	0.75
<b>Nationalised Banks</b>		<b>0.85</b>	<b>0.71</b>	<b>0.85</b>	<b>0.86</b>	<b>0.95</b>	<b>1.15</b>
20	State Bank of India	1.31	0.91	1.09	0.82	0.75	1.04
21	State Bank of Bikaner & Jaipur	1.43	1.24	0.69	0.94	1.17	1.45
22	State Bank of Hyderabad	1.88	1.78	1.22	1.83	1.62	1.69
23	State Bank of Indore	1.74	1.55	1.68	1.34	1.32	2.16
24	State Bank of Mysore	1.65	1.30	1.26	1.38	1.19	1.63
25	State Bank of Patiala	1.58	0.67	1.41	1.78	1.66	1.91
26	State Bank of Saurashtra	0.23	-0.13	1.52	0.98	1.20	1.49
27	State Bank of Travancore	1.42	1.50	0.99	0.93	0.92	1.21
<b>State Bank Group</b>		<b>1.35</b>	<b>0.98</b>	<b>1.11</b>	<b>0.94</b>	<b>0.87</b>	<b>1.17</b>
<b>Public Sector Banks</b>		<b>1.03</b>	<b>0.81</b>	<b>0.95</b>	<b>0.89</b>	<b>0.92</b>	<b>1.16</b>

**Appendix Table II.6(I): Operating Expenses as Percentage of Total Assets – Public Sector Banks**

		(Per cent)					
<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>1996-97</b>	<b>1997-98</b>	<b>1998-99</b>	<b>1999-2000</b>	<b>2000-01</b>	<b>2001-02</b>

1	2	3	4	5	6	7	8
1	Allahabad Bank	3.02	2.70	2.67	2.89	2.98	2.86
2	Andhra Bank	3.11	2.95	2.83	2.27	2.24	2.17
3	Bank of Baroda	2.37	2.34	2.31	2.22	2.54	2.20
4	Bank of India	2.77	2.52	2.37	2.51	2.93	2.19
5	Bank of Maharashtra	3.41	3.21	3.06	2.76	2.84	2.23
6	Canara Bank	2.63	2.34	2.56	2.48	2.51	2.21
7	Central Bank of India	3.19	3.05	3.11	3.00	3.06	2.72
8	Corporation Bank	2.23	2.05	1.81	1.81	1.73	1.63
9	Dena Bank	2.99	2.75	2.54	2.44	3.19	2.44
10	Indian Bank	2.80	2.67	2.61	2.68	2.79	2.40
11	Indian Overseas Bank	2.73	2.55	2.75	2.74	2.89	2.50
12	Oriental Bank of Commerce	2.19	2.03	1.97	1.74	1.94	1.64
13	Punjab & Sind Bank	3.06	2.80	2.57	2.82	2.98	2.77
14	Punjab National Bank	3.04	2.84	2.97	2.82	2.95	2.47
15	Syndicate Bank	3.50	3.29	3.41	3.13	3.81	3.24
16	UCO Bank	3.16	2.89	2.87	2.65	2.73	2.67
17	Union Bank of India	2.77	2.62	2.51	2.47	2.62	2.18
18	United Bank of India	2.81	2.58	2.40	2.39	2.52	3.33
19	Vijaya Bank	3.26	2.95	2.80	2.97	3.07	2.61
<b>Nationalised Banks</b>		<b>2.85</b>	<b>2.65</b>	<b>2.63</b>	<b>2.57</b>	<b>2.76</b>	<b>2.40</b>
20	State Bank of India	2.94	2.63	2.65	2.41	2.63	2.07
21	State Bank of Bikaner & Jaipur	2.97	3.29	3.24	2.85	3.07	2.57

22	State Bank of Hyderabad	2.81	2.52	2.90	2.42	2.45	1.88
23	State Bank of Indore	3.56	3.41	3.40	3.07	2.72	2.24
24	State Bank of Mysore	3.44	3.43	3.57	3.41	3.68	3.03
25	State Bank of Patiala	2.50	2.51	2.41	2.34	2.62	2.06
26	State Bank of Saurashtra	2.82	3.13	3.00	2.56	2.88	2.48
27	State Bank of Travancore	2.84	2.38	2.22	2.37	2.48	2.02
<b>State Bank Group</b>		<b>2.94</b>	<b>2.68</b>	<b>2.70</b>	<b>2.46</b>	<b>2.66</b>	<b>2.11</b>
<b>Public Sector Banks</b>		<b>2.88</b>	<b>2.66</b>	<b>2.66</b>	<b>2.53</b>	<b>2.72</b>	<b>2.29</b>

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

(As on March 31, 2002)

Sr. No.	Name of the Bank	CRAR			Net NPAs/ Advances	Interest Income/ 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
<b>Old Private Sector Banks</b>											
1	Bharat Overseas Bank Ltd.	12.55	2.54	15.09	4.38	9.29	2.75	2.97	1.08	259.00	2.17
2	City Union Bank Ltd.	12.81	1.16	13.97	8.22	9.91	2.24	3.04	1.33	203.50	2.10
3	Development Credit Bank Ltd.	10.93	0.56	11.49	6.47	10.52	2.67	2.88	0.95	443.00	2.53
4	Lord Krishna Bank Ltd.	12.75	3.75	16.50	9.85	9.19	4.80	3.22	1.26	246.41	2.09
5	SBI Commercial & International Bank Ltd.	21.11	0.99	22.10	23.43	9.45	2.67	2.18	0.46	739.09	2.87
6	Tamilnad Mercantile Bank Ltd.	16.88	1.14	18.02	6.66	11.00	1.59	3.06	1.29	245.45	2.48
7	The Bank of Rajasthan Ltd.	10.01	2.06	12.07	8.86	9.80	2.10	1.76	0.84	135.84	0.94
8	The Catholic Syrian Bank Ltd.	5.97	3.60	9.57	9.92	9.96	2.93	2.68	1.07	140.98	1.23
9	The Dhanalakshmi Bank Ltd.	9.36*	1.87	11.23	11.66	9.85	3.20	2.75	0.53	199.24	0.78
10	The Federal Bank Ltd.	6.96	3.67	10.63	8.60	11.11	2.35	3.25	0.81	219.00	1.31
11	The Ganesh Bank of Kurundwad Ltd.	6.36	3.72	10.08	14.08	10.70	1.51	1.37	11.68	110.17	1.04
12	The Jammu & Kashmir Bank Ltd.	12.41	3.05	15.46	1.88	10.65	2.02	3.63	1.77	264.00	4.00
13	The Karnataka Bank Ltd.	11.10	1.86	12.96	5.90	10.05	3.26	3.39	1.26	247.24	2.20
14	The Karur Vysya Bank Ltd.	15.62	1.28	16.90	6.33	10.75	2.33	3.61	2.42	219.00	3.79
15	The Lakshmi Vilas Bank Ltd.	8.44	3.10	11.54	9.13	9.64	3.05	2.75	1.06	212.00	1.56
16	The Nainital Bank Ltd.	12.92	1.96	14.88	0.00	10.10	0.55	1.95	0.92	104.49	0.89
17	The Nedungadi Bank Ltd.	-1.99	Nil	-1.99	31.05	9.09	4.10	2.03	0.08	136.80	0.08
18	The Ratnakar Bank Ltd.	11.93	1.67	13.60	8.60	10.89	4.54	4.28	1.16	162.54	1.27
19	The Sangli Bank Ltd.	9.14	2.50	11.64	5.97	9.76	2.39	1.84	0.60	83.34	0.50
20	The South Indian Bank Ltd.	7.68	3.52	11.20	6.64	10.60	2.39	2.98	1.07	218.00	1.68
21	The United Western Bank Ltd.	6.98	2.81	9.79	10.72	9.71	3.01	3.03	0.50	207.00	0.77
22	The Vysya Bank Ltd.	7.97	3.60	11.57	4.59	10.11	3.08	2.24	0.64	197.95	1.22
<b>New Private Sector Banks</b>											
23	Bank of Punjab Ltd.	8.47	4.35	12.82	2.93	9.38	3.03	1.92	0.92	519.90	3.74
24	Centurion Bank Ltd	2.58	1.58	4.16	5.82	10.63	1.56	0.32	-3.27	467.72	-16.77
25	Global Trust Bank	7.44	3.77	11.21	9.23	9.02	2.85	1.84	0.55	709.09	3.51
26	HDFC Bank	10.81	3.12	13.93	0.50	8.46	1.65	2.61	1.48	778.00	9.75
27	ICICI Bank	7.47	3.97	11.44	5.48	8.44	2.25	2.14	0.67	486.49	5.33

28	IDBI Bank Ltd.	6.36	3.23	9.59	2.21	8.93	2.15	2.16	0.79	689.88	4.34
29	IndusInd Bank Ltd.	10.45	2.06	12.51	6.59	10.15	2.63	3.61	0.50	1587.91	6.88
30	UTI Bank Ltd.	6.42	4.23	10.65	2.74	9.95	3.51	3.46	0.93	896.00	7.79

\* Capital includes share application money pending allotment.

Note : Figures reported in this Table may not exactly tally with the data reported in Appendix Tables II.7(B) to II.7 (H) due to conceptual differences.

Source : Respective Balance sheets.

**Appendix Table II.7(B): Gross Profit/Loss as Percentage of Total Assets - Private Sector Banks**

		(Per cent)					
Sr. No.	Name of the Bank	1996-97	1997-98	1998-99	1999-2000	2000-01	2002-02
1	2	3	4	5	6	7	8
1	Bharat Overseas Bank Ltd.	1.79	1.56	1.11	1.26	1.98	2.53
2	City Union Bank Ltd.	2.61	1.86	1.76	3.18	2.70	2.92
3	Development Credit Bank Ltd.	2.48	2.81	1.27	1.89	1.62	2.47
4	Lord Krishna Bank Ltd.	2.24	1.59	1.06	1.41	1.08	2.93
5	SBI Commercial & International Bank Ltd.	1.08	2.27	2.33	3.19	1.34	1.86
6	Tamilnad Mercantile Bank Ltd.	4.19	3.32	2.42	2.36	2.78	2.82
7	The Bank of Rajasthan Ltd.	1.41	0.84	-0.30	0.46	1.33	1.69
8	The Catholic Syrian Bank Ltd.	0.83	0.97	0.22	0.95	1.63	2.60
9	The Dhanalakshmi Bank Ltd.	1.35	1.60	0.96	1.89	1.46	2.68
10	The Federal Bank Ltd.	1.20	1.27	0.61	1.78	2.12	3.01
11	The Ganesh Bank of Kurundwad Ltd.	1.34	0.80	0.54	0.81	0.42	1.14
12	The Jammu & Kashmir Bank Ltd.	2.19	2.89	2.29	2.20	2.14	3.14
13	The Karnataka Bank Ltd.	2.90	2.65	1.48	1.41	2.04	3.23
14	The Karur Vysya Bank Ltd.	2.99	3.29	1.98	2.91	2.61	3.17
15	The Lakshmi Vilas Bank Ltd.	1.70	1.70	1.29	2.40	2.30	2.72
16	The Nainital Bank Ltd.	1.51	1.50	1.90	1.69	1.58	1.83
17	The Nedungadi Bank Ltd.	1.67	1.95	0.99	1.51	0.03	2.20



18	The Ratnakar Bank Ltd.	1.04	1.40	1.10	1.46	1.75	3.69
19	The Sangli Bank Ltd.	1.09	2.46	0.99	1.14	1.08	1.51
20	The South Indian Bank Ltd.	0.92	0.98	0.98	1.80	2.05	2.64
21	The United Western Bank Ltd.	2.54	2.67	1.63	2.96	0.88	2.99
22	The Vysya Bank Ltd.	1.86	1.74	0.81	1.35	1.13	1.91
<b>Old Private Sector Banks</b>		<b>1.89</b>	<b>1.97</b>	<b>1.21</b>	<b>1.82</b>	<b>1.75</b>	<b>2.70</b>
23	Bank of Punjab Ltd.	2.45	2.78	1.97	1.69	1.73	1.92
24	Centurion Bank Ltd.	1.83	2.43	1.01	1.25	0.98	0.35
25	Global Trust Bank	3.92	3.49	2.01	3.29	2.12	2.03
26	HDFC Bank	3.52	3.62	2.90	2.21	2.44	2.29
27	ICICI Bank	3.80	3.06	1.78	1.88	1.47	0.52
28	IDBI Bank Ltd.	1.09	1.30	1.13	1.85	1.39	1.85
29	IndusInd Bank Ltd.	3.51	4.00	1.79	2.39	2.00	2.47
30	UTI Bank Ltd.	1.95	1.72	1.74	1.74	1.23	2.85
<b>New Private Sector Banks</b>		<b>2.98</b>	<b>2.86</b>	<b>1.78</b>	<b>2.11</b>	<b>1.74</b>	<b>1.21</b>
<b>Private Sector Banks</b>		<b>2.18</b>	<b>2.25</b>	<b>1.42</b>	<b>1.95</b>	<b>1.74</b>	<b>1.73</b>

**Appendix Table II.7(C): Net Profit/Loss as Percentage of Total Assets - Private Sector Banks**

Sr. No.	Name of the Bank	(Per cent)					
		1996-97	1997-98	1998-99	1999-2000	2000-01	2002-02
1	2	3	4	5	6	7	8
1	Bharat Overseas Bank Ltd.	1.06	0.87	0.74	0.06	0.95	1.08
2	City Union Bank Ltd.	1.23	1.00	0.87	1.30	1.16	1.28
3	Development Credit Bank Ltd.	1.77	1.67	0.90	0.87	0.76	0.81
4	Lord Krishna Bank Ltd.	0.78	0.51	0.16	0.61	0.36	1.14

5	SBI Commercial & International Bank Ltd.	1.17	2.22	1.64	1.70	-6.65	0.46
6	Tamilnad Mercantile Bank Ltd.	2.23	1.98	1.43	1.32	1.37	1.29
7	The Bank of Rajasthan Ltd.	0.10	-2.58	-1.84	0.30	0.74	0.84
8	The Catholic Syrian Bank Ltd.	0.24	0.36	0.02	0.25	0.38	1.07
9	The Dhanalakshmi Bank Ltd.	0.65	0.71	0.28	0.71	0.40	0.53
10	The Federal Bank Ltd.	0.85	0.69	0.03	0.61	0.69	0.81
11	The Ganesh Bank of Kurundwad Ltd.	0.10	0.08	0.08	0.14	0.22	0.50
12	The Jammu & Kashmir Bank Ltd.	0.59	0.91	1.14	1.14	1.32	1.77
13	The Karnataka Bank Ltd.	1.41	1.51	0.87	0.71	0.68	1.17
14	The Karur Vysya Bank Ltd.	1.86	1.73	1.19	1.90	1.70	2.12
15	The Lakshmi Vilas Bank Ltd.	1.40	1.31	0.79	1.14	1.02	1.06
16	The Nainital Bank Ltd.	0.25	0.45	0.75	0.86	0.53	0.87
17	The Nedungadi Bank Ltd.	0.64	0.78	0.62	0.84	-3.57	0.08
18	The Ratnakar Bank Ltd.	0.73	0.91	0.78	0.70	0.67	1.00
19	The Sangli Bank Ltd.	0.50	0.35	0.34	0.34	0.38	0.58
20	The South Indian Bank Ltd.	0.33	0.68	0.17	0.58	0.80	0.95
21	The United Western Bank Ltd.	0.94	1.13	0.95	1.16	-0.27	0.50
22	The Vysya Bank Ltd.	1.10	1.14	0.40	0.50	0.38	0.64
<b>Old Private Sector Banks</b>		<b>0.91</b>	<b>0.81</b>	<b>0.48</b>	<b>0.81</b>	<b>0.59</b>	<b>1.08</b>
23	Bank of Punjab Ltd.	2.13	2.09	1.53	1.04	0.93	0.92
24	Centurion Bank Ltd.	1.25	1.27	0.69	0.66	0.12	-2.27
25	Global Trust Bank	2.16	2.12	1.36	1.44	0.85	0.55
26	HDFC Bank	2.23	2.23	1.89	1.02	1.35	1.25

27	ICICI Bank	2.25	1.53	0.91	0.87	0.82	0.25
28	IDBI Bank Ltd.	0.46	0.91	0.90	1.35	0.39	0.79
29	IndusInd Bank Ltd.	2.06	1.81	0.60	0.70	0.47	0.50
30	UTI Bank Ltd.	0.89	0.56	0.79	0.76	0.80	0.93
<b>New Private Sector Banks</b>		<b>1.73</b>	<b>1.55</b>	<b>1.03</b>	<b>0.97</b>	<b>0.81</b>	<b>0.44</b>
<b>Private Sector Banks</b>		<b>1.13</b>	<b>1.04</b>	<b>0.68</b>	<b>0.88</b>	<b>0.70</b>	<b>0.66</b>

**Appendix Table II.7(D): Interest Income as Percentage of Total Assets - Private Sector Banks**

		(Per cent)					
Sr. No.	Name of the Bank	1996-97	1997-98	1998-99	1999-2000	2000-01	2002-02
1	2	3	4	5	6	7	8
1	Bharat Overseas Bank Ltd.	9.61	9.86	9.45	8.63	8.54	7.93
2	City Union Bank Ltd.	10.88	10.58	10.59	11.40	10.08	9.51
3	Development Credit Bank Ltd.	9.99	8.36	9.14	8.02	9.84	9.01
4	Lord Krishna Bank Ltd.	11.22	12.59	12.38	9.37	8.75	8.36
5	SBI Commercial & International Bank Ltd.	9.48	8.37	11.44	9.40	10.17	8.07
6	Tamilnad Mercantile Bank Ltd.	11.68	10.80	10.05	10.14	10.24	10.12
7	The Bank of Rajasthan Ltd.	10.61	10.27	9.54	10.04	10.20	9.42
8	The Catholic Syrian Bank Ltd.	12.76	11.97	10.98	10.53	10.48	9.68
9	The Dhanalakshmi Bank Ltd.	10.23	11.28	10.31	10.24	10.45	9.59
10	The Federal Bank Ltd.	10.60	9.60	10.64	11.60	10.42	10.28
11	The Ganesh Bank of Kurundwad Ltd.	10.34	10.80	11.01	10.95	10.61	10.04
12	The Jammu & Kashmir Bank Ltd.	9.44	9.48	9.23	8.38	8.46	9.21
13	The Karnataka Bank Ltd.	11.60	11.14	10.09	10.07	9.79	9.57
14	The Karur Vysya Bank Ltd.	11.35	10.57	10.82	11.16	10.88	9.44
15	The Lakshmi Vilas Bank Ltd.	10.91	9.41	9.95	9.62	9.61	9.53

16	The Nainital Bank Ltd.	10.42	10.34	10.31	9.54	9.72	9.55
17	The Nedungadi Bank Ltd.	11.18	10.96	11.23	9.33	9.32	9.85
18	The Ratnakar Bank Ltd.	10.70	10.05	10.26	9.91	10.18	9.39
19	The Sangli Bank Ltd.	9.48	9.54	9.01	8.36	9.11	8.00
20	The South Indian Bank Ltd.	11.80	11.05	11.18	10.55	10.36	9.39
21	The United Western Bank Ltd.	10.06	8.73	8.55	8.70	8.29	9.59
22	The Vysya Bank Ltd.	10.67	9.75	9.55	8.88	8.76	8.61
<b>Old Private Sector Banks</b>		<b>10.65</b>	<b>10.00</b>	<b>9.92</b>	<b>9.66</b>	<b>9.53</b>	<b>9.36</b>
23	Bank of Punjab Ltd.	7.69	9.59	8.80	8.23	9.11	9.35
24	Centurion Bank Ltd.	7.82	11.34	12.71	8.50	9.29	11.63
25	Global Trust Bank	13.46	10.55	9.45	9.22	9.48	9.91
26	HDFC Bank	8.91	8.51	8.65	5.80	8.06	7.16
27	ICICI Bank	10.25	7.88	7.79	7.06	6.29	2.07
28	IDBI Bank Ltd.	5.55	6.78	8.63	9.38	10.80	7.67
29	IndusInd Bank Ltd.	11.49	10.96	9.62	7.97	8.42	6.96
30	UTI Bank Ltd.	9.26	8.06	9.53	7.25	8.26	8.21
<b>New Private Sector Banks</b>		<b>10.14</b>	<b>9.27</b>	<b>9.19</b>	<b>7.60</b>	<b>8.17</b>	<b>4.48</b>
<b>Private Sector Banks</b>		<b>10.51</b>	<b>9.77</b>	<b>9.65</b>	<b>8.74</b>	<b>8.87</b>	<b>6.18</b>

**Appendix Table II.7(E): Interest Expended as Percentage of Total Assets - Private Sector Banks**

		(Per cent)					
Sr. No.	Name of the Bank	1996- 97	1997- 98	1998- 99	1999- 2000	2000- 01	2002- 02
1	2	3	4	5	6	7	8
1	Bharat Overseas Bank Ltd.	6.56	7.30	7.41	6.48	5.74	5.59
2	City Union Bank Ltd.	8.00	8.49	8.72	8.38	7.17	7.06
3	Development Credit Bank Ltd.	6.32	6.37	7.09	6.21	7.64	6.84

4	Lord Krishna Bank Ltd.	8.73	10.45	10.72	7.97	7.31	7.59
5	SBI Commercial & International Bank Ltd.	8.19	7.22	10.06	7.42	8.95	7.30
6	Tamilnad Mercantile Bank Ltd.	7.02	7.12	7.10	7.26	6.95	6.77
7	The Bank of Rajasthan Ltd.	7.82	7.89	7.78	7.69	7.13	6.73
8	The Catholic Syrian Bank Ltd.	9.73	9.51	9.01	8.18	7.75	7.36
9	The Dhanalakshmi Bank Ltd.	7.89	8.55	8.15	7.74	8.10	7.34
10	The Federal Bank Ltd.	8.64	7.71	9.56	9.23	7.73	7.55
11	The Ganesh Bank of Kurundwad Ltd.	7.20	8.20	8.95	8.55	8.52	8.28
12	The Jammu & Kashmir Bank Ltd.	5.96	5.88	5.73	5.66	5.66	6.23
13	The Karnataka Bank Ltd.	7.48	7.56	7.71	8.08	7.52	7.76
14	The Karur Vysya Bank Ltd.	7.39	7.29	7.91	7.50	7.21	6.22
15	The Lakshmi Vilas Bank Ltd.	7.82	6.88	7.64	7.03	7.07	7.36
16	The Nainital Bank Ltd.	6.20	6.44	6.20	5.71	5.91	5.68
17	The Nedungadi Bank Ltd.	7.57	7.74	8.69	7.19	8.28	9.22
18	The Ratnakar Bank Ltd.	7.03	6.84	7.14	7.09	7.11	6.50
19	The Sangli Bank Ltd.	6.43	6.17	6.26	5.79	5.96	5.58
20	The South Indian Bank Ltd.	9.10	8.53	8.71	7.88	7.49	7.02
21	The United Western Bank Ltd.	7.25	6.35	6.25	6.32	6.33	7.62
22	The Vysya Bank Ltd.	8.57	8.18	8.30	7.65	7.05	6.91
<b>Old Private Sector Banks</b>		<b>7.72</b>	<b>7.43</b>	<b>7.77</b>	<b>7.33</b>	<b>7.02</b>	<b>6.97</b>
23	Bank of Punjab Ltd.	5.10	7.01	6.86	5.92	6.09	7.03
24	Centurion Bank Ltd.	5.26	8.40	9.54	6.96	7.56	9.13

25	Global Trust Bank	10.93	8.54	8.43	6.72	7.36	8.70
26	HDFC Bank	4.80	4.86	5.27	3.19	4.83	4.51
27	ICICI Bank	6.57	5.66	6.09	5.52	4.24	1.50
28	IDBI Bank Ltd.	2.48	4.75	6.75	7.37	8.74	5.51
29	IndusInd Bank Ltd.	8.71	8.54	7.76	6.27	6.58	5.36
30	UTI Bank Ltd.	7.17	7.00	7.68	5.89	7.35	6.82
<b>New Private Sector Banks</b>		<b>7.26</b>	<b>7.04</b>	<b>7.21</b>	<b>5.64</b>	<b>6.03</b>	<b>3.33</b>
<b>Private Sector Banks</b>		<b>7.60</b>	<b>7.31</b>	<b>7.56</b>	<b>6.58</b>	<b>6.54</b>	<b>4.60</b>

**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	1996-97	1997-98	1998-99	1999-2000	2000-01	2002-02
1	2	3	4	5	6	7	8
1	Bharat Overseas Bank Ltd.	3.06	2.56	2.05	2.15	2.80	2.34
2	City Union Bank Ltd.	2.88	2.09	1.87	3.03	2.91	2.45
3	Development Credit Bank Ltd.	3.67	1.99	2.05	1.81	2.20	2.17
4	Lord Krishna Bank Ltd.	2.49	2.14	1.66	1.41	1.44	0.77
5	SBI Commercial & International Bank Ltd.	1.29	1.15	1.38	1.98	1.22	0.78
6	Tamilnad Mercantile Bank Ltd.	4.65	3.68	2.96	2.88	3.29	3.35
7	The Bank of Rajasthan Ltd.	2.80	2.38	1.76	2.35	3.07	2.69
8	The Catholic Syrian Bank Ltd.	3.03	2.47	1.97	2.34	2.72	2.32
9	The Dhanalakshmi Bank Ltd.	2.33	2.72	2.16	2.49	2.34	2.25
10	The Federal Bank Ltd.	1.95	1.89	1.09	2.37	2.69	2.72
11	The Ganesh Bank of Kurundwad Ltd.	3.14	2.60	2.06	2.40	2.09	1.77
12	The Jammu & Kashmir Bank Ltd.	3.48	3.60	3.49	2.71	2.81	2.98
13	The Karnataka Bank Ltd.	4.11	3.58	2.38	1.99	2.28	1.81

14	The Karur Vysya Bank Ltd.	3.96	3.28	2.91	3.66	3.67	3.22
15	The Lakshmi Vilas Bank Ltd.	3.09	2.53	2.31	2.59	2.55	2.17
16	The Nainital Bank Ltd.	4.21	3.90	4.11	3.83	3.81	3.87
17	The Nedungadi Bank Ltd.	3.62	3.23	2.54	2.14	1.04	0.63
18	The Ratnakar Bank Ltd.	3.67	3.21	3.12	2.82	3.07	2.89
19	The Sangli Bank Ltd.	3.05	3.37	2.75	2.57	3.14	2.42
20	The South Indian Bank Ltd.	2.70	2.52	2.46	2.66	2.87	2.37
21	The United Western Bank Ltd.	2.81	2.38	2.30	2.38	1.96	1.97
22	The Vysya Bank Ltd.	2.10	1.57	1.25	1.24	1.71	1.70
<b>Old Private Sector Banks</b>		<b>2.93</b>	<b>2.57</b>	<b>2.15</b>	<b>2.33</b>	<b>2.51</b>	<b>2.39</b>
23	Bank of Punjab Ltd.	2.59	2.58	1.95	2.31	3.03	2.32
24	Centurion Bank Ltd.	2.55	2.93	3.17	1.54	1.73	2.50
25	Global Trust Bank	2.53	2.02	1.02	2.50	2.11	1.21
26	HDFC Bank	4.11	3.65	3.38	2.60	3.24	2.65
27	ICICI Bank	3.68	2.23	1.70	1.54	2.05	0.57
28	IDBI Bank Ltd.	3.07	2.03	1.87	2.02	2.06	2.16
29	IndusInd Bank Ltd.	2.79	2.43	1.86	1.70	1.84	1.60
30	UTI Bank Ltd.	2.09	1.05	1.86	1.36	0.91	1.39
<b>New Private Sector Banks</b>		<b>2.88</b>	<b>2.23</b>	<b>1.98</b>	<b>1.95</b>	<b>2.14</b>	<b>1.15</b>
<b>Private Sector Banks</b>		<b>2.92</b>	<b>2.46</b>	<b>2.09</b>	<b>2.16</b>	<b>2.33</b>	<b>1.58</b>

**Appendix Table II.7(G): Provisions and Contingencies as Percentage of Total Assets - Private Sector Banks**

		(Per cent)					
Sr. No.	Name of the Bank	1996- 97	1997- 98	1998- 99	1999- 2000	2000- 01	2002- 02
1	2	3	4	5	6	7	8
1	Bharat Overseas Bank Ltd.	0.73	0.69	0.37	1.20	1.02	1.45

2	City Union Bank Ltd.	1.39	0.86	0.89	1.88	1.54	1.64
3	Development Credit Bank Ltd.	0.71	1.15	0.37	1.02	0.86	1.66
4	Lord Krishna Bank Ltd.	1.46	1.08	0.90	0.79	0.72	1.79
5	SBI Commercial & International Bank Ltd.	-0.09	0.04	0.69	1.48	7.99	1.40
6	Tamilnad Mercantile Bank Ltd.	1.96	1.34	0.99	1.04	1.41	1.52
7	The Bank of Rajasthan Ltd.	1.31	3.42	1.53	0.16	0.59	0.86
8	The Catholic Syrian Bank Ltd.	0.59	0.61	0.20	0.70	1.25	1.53
9	The Dhanalakshmi Bank Ltd.	0.70	0.89	0.68	1.18	1.06	2.15
10	The Federal Bank Ltd.	0.35	0.58	0.58	1.17	1.43	2.20
11	The Ganesh Bank of Kurundwad Ltd.	1.24	0.72	0.46	0.67	0.20	0.64
12	The Jammu & Kashmir Bank Ltd.	1.60	1.98	1.15	1.06	0.83	1.37
13	The Karnataka Bank Ltd.	1.50	1.14	0.61	0.70	1.36	2.06
14	The Karur Vysya Bank Ltd.	1.14	1.57	0.79	1.01	0.91	1.04
15	The Lakshmi Vilas Bank Ltd.	0.30	0.38	0.50	1.26	1.28	1.65
16	The Nainital Bank Ltd.	1.26	1.05	1.15	0.83	1.04	0.97
17	The Nedungadi Bank Ltd.	1.02	1.17	0.37	0.67	3.60	2.12
18	The Ratnakar Bank Ltd.	0.31	0.49	0.33	0.76	1.07	2.69
19	The Sangli Bank Ltd.	0.60	2.11	0.66	0.81	0.70	0.93
20	The South Indian Bank Ltd.	0.60	0.30	0.81	1.23	1.26	1.69
21	The United Western Bank Ltd.	1.60	1.54	0.68	1.80	1.16	2.49
22	The Vysya Bank Ltd.	0.77	0.60	0.41	0.85	0.75	1.27
<b>Old Private Sector Banks</b>		<b>0.98</b>	<b>1.16</b>	<b>0.73</b>	<b>1.01</b>	<b>1.15</b>	<b>1.62</b>
23	Bank of Punjab Ltd.	0.32	0.69	0.44	0.65	0.80	1.00



24	Centurion Bank Ltd.	0.58	1.16	0.32	0.59	0.86	2.61
25	Global Trust Bank	1.75	1.37	0.65	1.85	1.27	1.47
26	HDFC Bank	1.29	1.39	1.01	1.19	1.10	1.04
27	ICICI Bank	1.55	1.53	0.88	1.01	0.65	0.28
28	IDBI Bank Ltd.	0.63	0.39	0.23	0.50	1.00	1.06
29	IndusInd Bank Ltd.	1.45	2.19	1.19	1.69	1.53	1.98
30	UTI Bank Ltd.	1.06	1.16	0.95	0.98	0.43	1.92
<b>New Private Sector Banks</b>		<b>1.24</b>	<b>1.32</b>	<b>0.75</b>	<b>1.14</b>	<b>0.93</b>	<b>0.77</b>
<b>Private Sector Banks</b>		<b>1.05</b>	<b>1.21</b>	<b>0.74</b>	<b>1.07</b>	<b>1.04</b>	<b>1.06</b>

**Appendix Table II.7(H): Operating Expenses as Percentage of Total Assets - Private Sector Banks**

		(Per cent)					
Sr. No.	Name of the Bank	1996-97	1997-98	1998-99	1999-2000	2000-01	2002-02
1	2	3	4	5	6	7	8
1	Bharat Overseas Bank Ltd.	2.33	2.09	2.14	2.12	2.21	2.16
2	City Union Bank Ltd.	2.27	2.07	2.06	1.99	1.80	1.68
3	Development Credit Bank Ltd.	3.13	2.42	2.36	1.82	1.82	1.99
4	Lord Krishna Bank Ltd.	1.77	2.22	2.33	1.82	1.85	2.21
5	SBI Commercial & International Bank Ltd.	1.29	0.95	1.25	1.14	1.45	1.20
6	Tamilnad Mercantile Bank Ltd.	2.86	2.38	2.25	2.14	1.90	1.99
7	The Bank of Rajasthan Ltd.	2.64	2.87	3.25	3.23	3.04	3.02
8	The Catholic Syrian Bank Ltd.	3.37	3.03	2.80	2.96	2.71	2.56
9	The Dhanalakshmi Bank Ltd.	2.00	2.36	2.17	2.15	2.42	2.68
10	The Federal Bank Ltd.	2.06	1.88	1.88	2.33	1.98	1.89
11	The Ganesh Bank of Kurundwad Ltd.	2.63	2.69	2.41	2.19	2.14	2.07
12	The Jammu & Kashmir Bank Ltd.	1.99	1.75	1.78	1.51	1.30	1.59

13	The Karnataka Bank Ltd.	2.48	2.18	1.89	1.84	1.58	1.68
14	The Karur Vysya Bank Ltd.	2.66	2.59	2.24	2.29	2.33	2.10
15	The Lakshmi Vilas Bank Ltd.	3.45	2.95	3.08	2.78	2.50	2.47
16	The Nainital Bank Ltd.	3.19	2.86	2.69	2.67	2.65	2.55
17	The Nedungadi Bank Ltd.	3.56	3.06	2.85	2.68	2.53	2.88
18	The Ratnakar Bank Ltd.	3.41	2.90	2.90	3.23	2.84	3.12
19	The Sangli Bank Ltd.	3.32	3.08	3.03	2.80	2.92	2.87
20	The South Indian Bank Ltd.	2.71	2.39	2.51	2.53	2.21	1.84
21	The United Western Bank Ltd.	2.75	2.24	2.02	1.94	1.83	1.96
22	The Vysya Bank Ltd.	1.92	1.93	1.90	1.98	1.80	2.42
<b>Old Private Sector Banks</b>		<b>2.52</b>	<b>2.31</b>	<b>2.26</b>	<b>2.17</b>	<b>1.99</b>	<b>2.08</b>
23	Bank of Punjab Ltd.	2.30	2.47	1.99	2.07	2.45	3.42
24	Centurion Bank Ltd.	1.70	2.12	3.60	2.00	2.42	3.86
25	Global Trust Bank	2.01	1.88	1.82	1.64	1.73	2.32
26	HDFC Bank	2.32	2.22	2.04	1.46	1.98	1.76
27	ICICI Bank	2.27	1.76	1.19	1.27	1.70	0.60
28	IDBI Bank Ltd.	2.74	1.52	1.59	1.39	2.08	2.15
29	IndusInd Bank Ltd.	1.58	1.51	1.41	1.13	1.19	0.93
30	UTI Bank Ltd.	1.55	1.25	1.30	0.98	1.20	1.43
<b>New Private Sector Banks</b>		<b>1.94</b>	<b>1.76</b>	<b>1.74</b>	<b>1.42</b>	<b>1.75</b>	<b>1.12</b>
<b>Private Sector Banks</b>		<b>2.36</b>	<b>2.14</b>	<b>2.07</b>	<b>1.83</b>	<b>1.87</b>	<b>1.45</b>

**Appendix Table II.8 (A): Select Financial Parameters of Foreign Banks in India**

(As on March 31, 2002)

Sr.	Name of the Bank	CRAR	Net Interest	Non-Operating	Return	(Per cent)	
						Business	Profit

No.		Tier I	Tier II	Total	NPAs/ Net Advances	Income/ Working Fund	Interest Income/ Working	Profit/ Working Fund	on Assets	per employee	per employee
1	2	3	4	5	6	7	8	9	10	11	12
<b>Foreign Banks in India</b>											
1	ABN-AMRO Bank N.V.	11.15	2.02	13.17	1.34	8.47	2.20	3.01	1.72	840.16	13.49
2	Abu Dhabi Commercial Bank Ltd.	9.17	1.25	10.42	13.43	10.03	0.46	0.90	0.47	2,581.11	11.28
3	American Express Bank Ltd.	10.28	0.43	10.71	7.56	9.83	7.39	4.34	0.27	237.22	0.86
4	Arab Bangladesh Bank Ltd.	138.51	0.00	138.51	1.39	6.66	3.00	6.19	3.03	237.96	10.91
5	Bank Internasional Indonesia	123.03	0.04	123.07	61.39	5.87	2.08	0.31	0.23	263.47	1.32
6	Bank Muscat S.A.O.G.	28.15	0.18	28.33	1.10	11.09	1.66	1.94	0.31	586.72	2.08
7	Bank of America NA	13.45	7.62	21.07	0.18	8.55	2.24	3.33	1.68	1,768.97	31.67
8	Bank of Bahrain & Kuwait B.S.C.	16.20	0.83	17.03	11.40	8.55	2.94	2.72	1.32	802.00	9.00
9	Bank of Ceylon	30.77	0.17	30.94	23.88	8.21	2.33	5.43	0.02	815.48	0.14
10	Barclays Bank PLC	62.81	0.75	63.56	36.04	7.44	8.81	7.29	1.78	328.91	34.42
11	BNP Paribas	5.61	4.05	9.66	1.62	9.78	1.45	-0.77	-0.94	617.86	-6.90
12	Chinatrust Commercial Bank	39.61	0.50	40.11	0.00	11.13	1.12	3.50	1.00	635.34	5.91
13	Chohung Bank	27.43	0.22	27.65	0.47	9.30	2.69	8.44	3.42	1,161.94	40.77
14	Citibank N.A.	8.36	2.68	11.04	0.40	9.49	3.99	4.24	3.60	1,566.82	22.14
15	Commerzbank AG	171.54	0.00	171.54	100.00	9.98	1.42	-2.61	-2.60	43.45	-29.17
16	Credit Agricole Indosuez	11.02	0.21	11.23	0.36	7.85	1.51	0.64	0.99	1,042.48	15.66
17	Credit Lyonnais	9.10	1.20	10.30	3.80	11.60	3.10	2.50	0.30	1,670.89	3.99
18	Deutsche Bank AG	13.67	0.88	14.55	0.38	4.02	4.34	4.69	2.24	986.22	27.95
19	Development Bank of Singapore Ltd.	12.73	0.58	13.31	Nil	10.26	2.48	4.52	2.01	1,237.57	35.98
20	Dresdner Bank AG	39.00	N.A.	39.00	0.00	1.37	1.58	-5.76	-8.78	Nil**	Nil**
21	HSBC Ltd.	7.47	3.45	10.92	2.27	8.70	2.77	2.77	0.87	595.80	4.97
22	ING Bank N.V.	12.39	0.08	12.47	26.82	4.65	2.53	0.06	-0.44	415.47	-3.32
23	JPMorgan Chase Bank (The Chase Manhattan Bank)	85.21	0.67	85.88	Nil	8.51	16.46	11.16	3.18	223.86	38.61
24	K.B.C.Bank N.V.	96.75	0.00	96.75	0.00	5.96	2.30	-5.01	-6.34	375.64	-95.43

25	Krung Thai Bank Public Co. Ltd.	166.21	1.44	167.65	35.36	8.09	0.69	4.40	0.03	126.73	0.12
26	Mashreqbank psc	20.31	0.23	20.54	0.00	9.59	2.51	2.80	1.59	457.17	20.97
27	Mizuho Corporate Bank Ltd. (The Fuji Bank Ltd.)	11.01	0.13	11.14	4.75	9.41	1.16	1.23	-1.57	570.52	-11.81
28	Oman International Bank S.A.O.G.	17.28	1.58	18.86	41.52	5.73	1.38	-2.67	-5.80	961.83	-45.39
29	Oversea-Chinese Banking Corporation Ltd.	191.78	0.34	192.12	100.00	8.22	0.99	2.34	0.00	38.52	0.00
30	Societe Generale	11.60	1.25	12.85	0.52	7.21	1.44	-0.13	-2.18	340.60	-15.40
31	Sonali Bank	113.64	Nil	113.64	1.58	5.91	14.65	6.12	1.40	59.93	2.96
32	Standard Chartered Bank	6.90	2.38	9.28	0.40	11.49	3.61	5.44	2.17*	800.88	20.38
33	Standard Chartered Grindlays Bank	6.54	6.54	13.08	0.59	8.03	2.40	2.12	2.48*	850.07	22.66
34	State Bank of Mauritius Ltd.	46.20	0.58	46.78	16.30	7.62	2.50	3.75	0.85	1,012.00	8.80
35	Sumitomo Mitsui Banking Corporation  (The Sumitomo Bank Ltd.)	20.86	0.10	20.96	18.52	10.06	1.08	2.56	-3.13	859.42	-20.75
36	The Bank of Nova Scotia	9.73	0.39	10.12	2.72	9.66	1.38	2.99	1.10	1,521.23	15.14
37	The Bank of Tokyo-Mitsubishi Ltd.	15.21	0.15	15.36	0.00	9.38	3.52	3.31	4.08	404.23	17.29
38	The Siam Commercial Bank	-13.51	0.00	-13.51	71.95	5.09	0.38	-1.62	-33.38	1,731.19	-739.67
39	The Toronto-Dominion Bank Ltd.	172.05	1.23	173.28	0.00	10.81	-0.12	6.14	2.99	283.26	19.72
40	UFJ Bank Ltd. (The Sanwa Bank Ltd.)	29.44	0.00	29.44	12.69	9.62	0.93	3.34	0.05	875.70	0.43

\* Ratio calculated before Extra Ordinary Item.

\*\* No employee on Balance Sheet date.

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.

**Appendix Table II.8(B): Gross Profit/Loss as Percentage of Total Assets – Foreign Banks in India**

		(Per cent)					
Sr. No.	Name of the Bank	1996-97	1997-98	1998-99	1999-2000	2000-01	2001-02
1	2	3	4	5	6	7	8
1	ABN-AMRO Bank N.V.	4.51	4.13	3.68	3.05	3.51	3.68
2	Abu Dhabi Commercial Bank Ltd.	0.68	2.57	2.43	2.50	1.35	0.90

3	American Express Bank Ltd.	5.07	3.49	1.79	2.74	1.81	3.80
4	Arab Bangladesh Bank Ltd.	0.62	3.35	6.15	6.08	7.09	6.47
5	Bank Internasional Indonesia	2.18	0.91	-6.39	-9.75	-6.89	0.22
6	Bank Muscat S.A.O.G.	—	—	-1.44	0.63	1.27	1.92
7	Bank of America NA	4.50	4.41	3.95	5.02	3.36	3.47
8	Bank of Bahrain & Kuwait B.S.C.	1.46	0.16	0.67	1.74	1.49	2.72
9	Bank of Ceylon	8.59	6.35	7.51	6.34	4.91	5.49
10	Barclays Bank PLC	1.71	3.87	2.00	-0.55	-0.09	4.51
11	BNP Paribas	4.80	2.75	2.24	2.27	1.36	-0.60
12	Chinatrust Commercial Bank	0.55	1.36	0.35	1.11	2.03	4.20
13	Chohung Bank	2.85	9.24	6.65	7.23	8.38	6.45
14	Citibank N.A.	4.59	4.45	4.00	3.41	3.55	3.97
15	Commerzbank AG	0.37	2.44	1.65	0.69	0.81	-12.05
16	Credit Agricole Indosuez	2.70	0.16	0.64	-0.14	0.01	0.49
17	Credit Lyonnais	3.73	4.08	4.63	4.10	3.49	2.26
18	Deutsche Bank AG	6.42	8.17	4.48	5.19	5.72	4.39
19	Development Bank of Singapore Ltd.	4.68	2.92	2.85	3.01	2.93	3.49
20	Dresdner Bank AG	-0.55	2.34	2.02	1.74	-4.84	-10.87
21	HSBC Ltd.	3.27	3.40	1.96	2.41	2.84	2.50
22	ING Bank N.V.	4.08	3.11	1.17	6.44	-2.44	0.06
23	JPMorgan Chase Bank (The Chase Manhattan Bank)	0.79	5.35	4.14	5.83	10.32	8.29
24	K.B.C.Bank N.V.	—	—	-0.93	1.28	0.79	-6.17
25	Krung Thai Bank Public Co. Ltd.	0.05	8.78	6.22	3.57	4.94	4.38
26	Mashreqbank psc	2.66	0.24	0.05	0.41	0.41	3.26
27	Mizuho Corporate Bank Ltd. (The Fuji Bank Ltd.)	-5.28	2.77	1.42	-0.25	1.62	1.10
28	Oman International Bank S.A.O.G.	4.25	1.82	0.04	-0.20	-0.64	-2.05
29	Oversea-Chinese Banking Corporation Ltd.	-6.16	1.03	5.05	4.24	4.22	-7.17
30	Societe Generale	3.38	2.49	2.63	0.73	0.60	-0.13
31	Sonali Bank	7.37	10.48	12.89	4.11	5.87	3.66
32	Standard Chartered Bank	1.68	2.63	1.09	3.45	3.15	4.12
33	Standard Chartered Grindlays Bank	2.16	4.49	2.86	4.02	2.72	2.45
34	State Bank of Mauritius Ltd.	6.79	7.10	3.21	3.79	3.80	4.56
35	Sumitomo Mitsui Banking Corporation (The Sumitomo Bank Ltd.)	—	1.85	3.15	2.74	2.49	3.30
36	The Bank of Nova Scotia	4.88	3.65	4.44	3.11	2.19	2.70
37	The Bank of Tokyo-Mitsubishi Ltd.	6.22	2.64	-27.32	-2.92	9.22	3.04
38	The Siam Commercial Bank	4.33	6.30	5.13	5.09	-0.43	-1.58
39	The Toronto-Dominion Bank Ltd.	—	7.08	7.69	6.15	9.95	6.29
40	UFJ Bank Ltd. (The Sanwa Bank Ltd.)	3.57	5.56	5.24	3.02	1.95	3.34
<b>Foreign Banks in India</b>		<b>3.62</b>	<b>3.91</b>	<b>2.32</b>	<b>3.24</b>	<b>3.05</b>	<b>3.13</b>

**All Scheduled Commercial Banks      1.82      1.84      1.45      1.66      1.53      1.94**

**Appendix Table II.8(C): Net Profit/Loss as Percentage of Total Assets - Foreign Banks in India**

		(Per cent)					
<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>1996-97</b>	<b>1997-98</b>	<b>1998-99</b>	<b>1999-2000</b>	<b>2000-01</b>	<b>2001-02</b>
1	2	3	4	5	6	7	8
1	ABN-AMRO Bank N.V.	2.08	2.33	2.20	1.58	0.40	1.72
2	Abu Dhabi Commercial Bank Ltd.	0.31	0.42	0.32	0.52	0.44	0.47
3	American Express Bank Ltd.	1.60	2.11	0.25	1.02	-0.62	0.27
4	Arab Bangladesh Bank Ltd.	0.49	1.70	3.15	2.80	3.50	2.85
5	Bank Internasional Indonesia	1.17	-3.58	-14.41	-8.10	-2.95	0.24
6	Bank Muscat S.A.O.G.	—	—	-1.44	0.45	1.05	0.31
7	Bank of America NA	1.80	2.58	1.99	2.70	1.25	1.68
8	Bank of Bahrain & Kuwait B.S.C.	0.64	-3.66	0.71	0.90	0.81	1.25
9	Bank of Ceylon	3.18	2.55	2.33	2.62	0.95	0.02
10	Barclays Bank PLC	0.18	1.71	0.33	-2.10	1.35	1.78
11	BNP Paribas	1.83	0.98	1.06	0.94	0.33	-0.94
12	Chinatrust Commercial Bank	0.14	0.00	-0.26	0.25	0.63	1.00
13	Chohung Bank	1.41	5.01	3.68	0.50	3.15	3.42
14	Citibank N.A.	0.57	1.10	0.92	1.44	1.46	1.51
15	Commerzbank AG	0.18	-0.20	0.27	0.46	0.14	-12.01
16	Credit Agricole Indosuez	-0.28	-1.70	-0.64	-9.83	-1.62	0.99
17	Credit Lyonnais	1.76	-0.59	1.74	1.58	0.19	0.31
18	Deutsche Bank AG	2.08	3.58	1.11	1.10	1.71	2.24
19	Development Bank of Singapore Ltd.	2.36	0.97	1.31	1.44	1.58	2.02
20	Dresdner Bank AG	-0.59	1.02	-1.57	-11.37	-24.38	-10.87
21	HSBC Ltd.	1.53	0.98	0.58	0.96	1.26	0.87
22	ING Bank N.V.	2.82	2.04	0.03	-4.00	-3.97	-0.44
23	JPMorgan Chase Bank (The Chase Manhattan Bank)	0.48	2.73	1.87	2.87	5.06	3.18
24	K.B.C.Bank N.V.	—	—	-0.93	0.58	0.30	-6.34
25	Krung Thai Bank Public Co. Ltd.	0.03	5.90	4.31	0.26	2.22	0.02
26	Mashreqbank psc	0.52	-2.84	-2.73	-3.60	-3.10	1.59
27	Mizuho Corporate Bank Ltd. (The Fuji Bank Ltd.)	-5.34	2.38	0.16	-2.85	-3.30	-1.45
28	Oman International Bank S.A.O.G.	2.01	-0.89	-2.85	-8.98	-4.41	-4.47
29	Oversea-Chinese Banking Corporation Ltd.	-6.16	0.87	4.39	-0.26	0.79	-3.90
30	Societe Generale	1.46	1.09	-3.17	0.02	0.04	-2.29
31	Sonali Bank	3.31	5.44	6.69	2.14	3.05	1.41
32	Standard Chartered Bank	0.77	1.04	0.04	1.81	1.51	2.17*
33	Standard Chartered Grindlays Bank	1.03	2.27	1.49	1.58	0.72	2.48*
34	State Bank of Mauritius Ltd.	3.56	4.47	1.81	1.48	1.05	0.85
35	Sumitomo Mitsui Banking						

	Corporation (The Sumitomo Bank Ltd.)	—	1.02	1.56	0.25	-1.95	-3.13
36	The Bank of Nova Scotia	-0.68	0.84	2.20	1.46	1.06	1.00
37	The Bank of Tokyo-Mitsubishi Ltd.	1.38	-25.85	-4.29	4.87	7.57	4.08
38	The Siam Commercial Bank	2.13	3.86	2.74	2.25	-2.28	-33.38
39	The Toronto-Dominion Bank Ltd.	—	3.07	3.48	2.90	4.84	2.99
40	UFJ Bank Ltd. (The Sanwa Bank Ltd.)	1.42	1.16	1.02	0.14	0.25	0.05
<b>Foreign Banks in India</b>		<b>1.19</b>	<b>0.97</b>	<b>0.69</b>	<b>1.17</b>	<b>0.93</b>	<b>1.33</b>
<b>All Scheduled Commercial Banks</b>		<b>0.67</b>	<b>0.82</b>	<b>0.47</b>	<b>0.66</b>	<b>0.49</b>	<b>0.75</b>

\* Ratio calculated before Extra Ordinary Item.

**Appendix Table II.8(D): Interest Income as Percentage of Total Assets - Foreign Banks in India**

		(Per cent)					
Sr. No.	Name of the Bank	1996-97	1997-98	1998-99	1999-2000	2000-01	2001-02
1	2	3	4	5	6	7	8
1	ABN-AMRO Bank N.V.	11.05	9.65	9.24	8.05	10.18	10.16
2	Abu Dhabi Commercial Bank Ltd.	10.24	9.74	8.59	10.98	6.54	10.03
3	American Express Bank Ltd.	13.75	10.13	10.55	11.11	8.39	8.60
4	Arab Bangladesh Bank Ltd.	4.27	5.03	6.81	7.23	7.77	6.25
5	Bank Internasional Indonesia	11.75	17.85	12.84	9.87	5.16	4.27
6	Bank Muscat S.A.O.G.	—	—	3.72	5.90	10.40	10.99
7	Bank of America NA	10.94	10.57	12.63	11.76	10.31	8.90
8	Bank of Bahrain & Kuwait B.S.C.	11.09	11.09	10.29	10.15	9.96	8.55
9	Bank of Ceylon	7.66	8.49	11.21	8.60	8.45	8.32
10	Barclays Bank PLC	12.56	16.23	12.15	11.20	7.31	4.60
11	BNP Paribas	10.40	8.13	8.81	9.60	9.68	7.54
12	Chinatrust Commercial Bank	6.31	11.25	7.60	12.44	10.70	13.35
13	Chohung Bank	6.63	13.87	8.81	8.80	9.86	7.11
14	Citibank N.A.	11.60	11.00	12.52	10.53	9.00	8.89
15	Commerzbank AG	8.26	10.73	9.28	11.39	8.21	46.14
16	Credit Agricole Indosuez	11.87	10.46	12.00	11.46	7.02	5.95
17	Credit Lyonnais	13.90	12.43	13.82	13.22	12.32	10.44
18	Deutsche Bank AG	10.60	12.36	9.72	10.13	9.77	8.19
19	Development Bank of Singapore Ltd.	13.55	8.89	11.69	8.34	8.92	7.92
20	Dresdner Bank AG	14.81	10.24	12.66	11.10	17.44	2.58
21	HSBC Ltd.	10.31	8.50	8.30	7.84	8.29	7.83
22	ING Bank N.V.	8.32	8.54	10.48	16.88	4.84	4.65
23	JPMorgan Chase Bank (The Chase Manhattan Bank)	4.53	4.62	8.56	5.17	8.43	6.32
24	K.B.C.Bank N.V.	—	—	0.99	7.50	13.38	7.33
25	Krung Thai Bank Public Co. Ltd.	1.53	12.75	7.92	9.20	9.46	8.71
26	Mashreqbank psc	14.80	13.13	10.78	9.90	8.36	11.18
27	Mizuho Corporate Bank Ltd. (The Fuji Bank Ltd.)	3.70	6.92	10.75	7.75	10.64	8.39

28	Oman International Bank S.A.O.G.	12.53	11.69	8.53	8.39	6.36	4.42
29	Oversea-Chinese Banking Corporation Ltd.	1.33	6.72	9.09	9.56	10.00	8.21
30	Societe Generale	15.10	11.97	14.51	9.94	7.38	7.57
31	Sonali Bank	1.86	3.23	5.66	1.84	3.71	3.54
32	Standard Chartered Bank	9.78	10.84	10.74	10.51	9.12	8.70
33	Standard Chartered Grindlays Bank	10.22	10.39	10.00	10.80	10.48	9.29
34	State Bank of Mauritius Ltd.	8.69	8.37	7.50	8.08	9.03	9.27
35	Sumitomo Mitsui Banking Corporation (The Sumitomo Bank Ltd.)	—	3.99	10.19	12.42	10.88	12.97
36	The Bank of Nova Scotia	11.92	9.68	11.40	8.07	8.79	8.73
37	The Bank of Tokyo-Mitsubishi Ltd.	13.79	12.32	10.23	13.02	10.53	8.62
38	The Siam Commercial Bank	7.00	14.41	12.46	11.37	8.72	4.97
39	The Toronto-Dominion Bank Ltd.	—	5.42	11.51	8.72	16.96	11.06
40	UFJ Bank Ltd. (The Sanwa Bank Ltd.)	12.41	12.10	11.35	9.05	8.38	9.62
<b>Foreign Banks in India</b>		<b>11.08</b>	<b>10.42</b>	<b>10.27</b>	<b>9.93</b>	<b>9.27</b>	<b>8.65</b>
<b>All Scheduled Commercial Banks</b>		<b>9.88</b>	<b>9.27</b>	<b>9.18</b>	<b>8.97</b>	<b>8.88</b>	<b>8.27</b>

**Appendix Table II.8(E): Interest Expended as Percentage of Total Assets - Foreign Banks in India**

		(Per cent)					
<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>1996-97</b>	<b>1997-98</b>	<b>1998-99</b>	<b>1999-2000</b>	<b>2000-01</b>	<b>2001-02</b>
1	2	3	4	5	6	7	8
1	ABN-AMRO Bank N.V.	6.67	6.42	5.94	4.83	6.24	5.49
2	Abu Dhabi Commercial Bank Ltd.	9.17	7.51	6.67	8.88	5.56	9.11
3	American Express Bank Ltd.	9.48	6.84	7.78	7.20	5.77	5.78
4	Arab Bangladesh Bank Ltd.	1.35	1.41	1.32	1.41	1.16	0.69
5	Bank Internasional Indonesia	6.48	12.42	10.09	7.10	2.35	1.70
6	Bank Muscat S.A.O.G.	—	—	0.94	3.76	7.85	6.64
7	Bank of America NA	6.52	6.58	8.22	7.11	7.03	6.04
8	Bank of Bahrain & Kuwait B.S.C.	9.41	10.17	9.18	8.60	8.32	7.37
9	Bank of Ceylon	1.83	3.79	4.67	3.61	4.58	3.90
10	Barclays Bank PLC	10.33	13.45	8.57	8.83	5.77	3.67
11	BNP Paribas	4.93	4.89	5.67	6.90	7.07	5.66
12	Chinatrust Commercial Bank	0.60	3.74	4.33	8.50	6.48	7.14
13	Chohung Bank	0.34	2.53	1.62	0.92	1.65	0.97
14	Citibank N.A.	6.85	6.60	7.08	5.97	5.02	5.13
15	Commerzbank AG	3.98	6.41	6.17	8.37	6.40	32.77
16	Credit Agricole Indosuez	10.50	11.09	9.17	8.99	5.56	5.00
17	Credit Lyonnais	13.15	8.54	10.20	9.70	9.22	8.90
18	Deutsche Bank AG	4.76	5.66	4.79	5.12	4.63	4.42
19	Development Bank of Singapore Ltd.	7.31	6.94	8.68	5.02	6.06	4.83
20	Dresdner Bank AG	12.20	7.58	8.51	5.51	11.16	1.38
21	HSBC Ltd.	6.65	5.12	5.61	5.09	5.33	5.21



22	ING Bank N.V.	4.43	6.74	6.91	10.66	3.34	3.71
23	JPMorgan Chase Bank (The Chase Manhattan Bank)	0.32	4.23	9.49	4.40	5.48	3.01
24	K.B.C.Bank N.V.	—	—	0.00	4.53	10.18	12.31
25	Krung Thai Bank Public Co. Ltd.	0.00	5.54	0.44	1.41	1.18	0.68
26	Mashreqbank psc	8.41	7.95	8.43	7.67	7.26	8.96
27	Mizuho Corporate Bank Ltd. (The Fuji Bank Ltd.)	0.24	1.98	5.99	6.00	7.65	6.18
28	Oman International Bank S.A.O.G.	8.06	10.34	9.09	8.85	6.87	6.38
29	Oversea-Chinese Banking Corporation Ltd.	0.03	0.67	1.86	2.38	1.40	0.54
30	Societe Generale	11.47	9.50	11.73	8.85	6.09	6.38
31	Sonali Bank	0.87	1.63	2.48	0.90	1.42	2.00
32	Standard Chartered Bank	6.29	7.27	7.17	6.27	5.38	4.94
33	Standard Chartered Grindlays Bank	6.75	5.83	6.33	5.93	5.37	5.50
34	State Bank of Mauritius Ltd.	1.18	1.91	4.72	4.96	5.95	6.57
35	Sumitomo Mitsui Banking Corporation (The Sumitomo Bank Ltd.)	—	1.80	5.84	8.46	7.16	8.03
36	The Bank of Nova Scotia	7.61	6.83	8.16	5.48	6.57	6.32
37	The Bank of Tokyo-Mitsubishi Ltd.	7.28	8.28	6.59	6.68	4.30	3.92
38	The Siam Commercial Bank	2.07	7.82	6.12	5.75	6.95	5.54
39	The Toronto-Dominion Bank Ltd.	—	0.05	0.02	1.12	5.44	0.27
40	UFJ Bank Ltd. (The Sanwa Bank Ltd.)	5.38	5.73	5.72	4.81	4.49	5.36
<b>Foreign Banks in India</b>		<b>6.95</b>	<b>6.49</b>	<b>6.79</b>	<b>6.01</b>	<b>5.64</b>	<b>5.40</b>
<b>All Scheduled Commercial Banks</b>		<b>6.66</b>	<b>6.32</b>	<b>6.41</b>	<b>6.25</b>	<b>6.03</b>	<b>5.70</b>

**Appendix Table II.8(F): Net Interest Income (Spread) as Percentage of Total Assets - Foreign Banks in India**  
(Per cent)

Sr. No.	Name of the Bank	1996-97	1997-98	1998-99	1999-2000	2000-01	2001-02
1	2	3	4	5	6	7	8
1	ABN-AMRO Bank N.V.	4.38	3.23	3.30	3.22	3.94	4.67
2	Abu Dhabi Commercial Bank Ltd.	1.07	2.23	1.93	2.09	0.98	0.92
3	American Express Bank Ltd.	4.27	3.29	2.78	3.91	2.61	2.82
4	Arab Bangladesh Bank Ltd.	2.92	3.62	5.49	5.82	6.61	5.56
5	Bank Internasional Indonesia	5.27	5.43	2.75	2.77	2.81	2.57
6	Bank Muscat S.A.O.G.	—	—	2.78	2.13	2.55	4.35
7	Bank of America NA	4.42	3.98	4.41	4.65	3.28	2.86
8	Bank of Bahrain & Kuwait B.S.C.	1.67	0.92	1.11	1.55	1.64	1.18
9	Bank of Ceylon	5.83	4.70	6.54	4.98	3.87	4.43
10	Barclays Bank PLC	2.23	2.78	3.58	2.37	1.55	0.94
11	BNP Paribas	5.47	3.24	3.14	2.70	2.61	1.88
12	Chinatrust Commercial Bank	5.70	7.50	3.27	3.93	4.22	6.21

13	Chohung Bank	6.28	11.34	7.19	7.87	8.21	6.14
14	Citibank N.A.	4.75	4.39	3.44	4.55	3.98	3.76
15	Commerzbank AG	4.28	4.32	3.11	3.02	1.82	13.37
16	Credit Agricole Indosuez	1.37	-0.63	2.83	2.48	1.46	0.95
17	Credit Lyonnais	0.75	3.89	3.63	3.52	3.10	1.54
18	Deutsche Bank AG	5.83	6.70	4.93	5.00	5.14	3.77
19	Development Bank of Singapore Ltd.	6.24	1.95	3.01	3.33	2.85	3.10
20	Dresdner Bank AG	2.61	2.66	4.15	5.58	6.29	1.20
21	HSBC Ltd.	3.66	3.38	2.69	2.75	2.96	2.63
22	ING Bank N.V.	3.90	1.81	3.56	6.22	1.50	0.94
23	JPMorgan Chase Bank (The Chase Manhattan Bank)	4.22	0.39	-0.92	0.77	2.95	3.30
24	K.B.C.Bank N.V.	—	—	0.99	2.97	3.21	-4.98
25	Krung Thai Bank Public Co. Ltd.	1.53	7.21	7.48	7.79	8.28	8.03
26	Mashreqbank psc	6.39	5.18	2.35	2.23	1.11	2.22
27	Mizuho Corporate Bank Ltd. (The Fuji Bank Ltd.)	3.46	4.94	4.75	1.76	2.98	2.21
28	Oman International Bank S.A.O.G.	4.47	1.35	-0.57	-0.47	-0.51	-1.96
29	Oversea-Chinese Banking Corporation Ltd.	1.30	6.06	7.23	7.17	8.60	7.68
30	Societe Generale	3.63	2.47	2.78	1.09	1.29	1.19
31	Sonali Bank	0.99	1.60	3.18	0.94	2.29	1.55
32	Standard Chartered Bank	3.49	3.57	3.57	4.24	3.74	3.76
33	Standard Chartered Grindlays Bank	3.47	4.56	3.67	4.88	5.11	3.79
34	State Bank of Mauritius Ltd.	7.51	6.46	2.78	3.12	3.08	2.70
35	Sumitomo Mitsui Banking Corporation (The Sumitomo Bank Ltd.)	—	2.20	4.35	3.96	3.72	4.94
36	The Bank of Nova Scotia	4.31	2.85	3.24	2.60	2.21	2.41
37	The Bank of Tokyo-Mitsubishi Ltd.	6.51	4.05	3.64	6.34	6.23	4.70
38	The Siam Commercial Bank	4.93	6.59	6.34	5.62	1.77	-0.57
39	The Toronto-Dominion Bank Ltd.	—	5.37	11.49	7.60	11.52	10.80
40	UFJ Bank Ltd. (The Sanwa Bank Ltd.)	7.03	6.37	5.63	4.24	3.89	4.27
<b>Foreign Banks in India</b>		<b>4.13</b>	<b>3.93</b>	<b>3.47</b>	<b>3.92</b>	<b>3.63</b>	<b>3.25</b>
<b>All Scheduled Commercial Banks</b>		<b>3.22</b>	<b>2.95</b>	<b>2.78</b>	<b>2.73</b>	<b>2.85</b>	<b>2.57</b>

**Appendix Table II.8(G): Provisions and Contingencies as Percentage of Total Assets – Foreign Banks in India**

		(Per cent)					
Sr. No.	Name of the Bank	1996-97	1997-98	1998-99	1999-2000	2000-01	2001-02
1	2	3	4	5	6	7	8
1	ABN-AMRO Bank N.V.	2.44	1.79	1.47	1.47	3.11	1.96
2	Abu Dhabi Commercial Bank Ltd.	0.37	2.15	2.11	1.98	0.91	0.43

3	American Express Bank Ltd.	3.47	1.38	1.54	1.73	2.42	3.53
4	Arab Bangladesh Bank Ltd.	0.13	1.66	3.00	3.28	3.58	3.62
5	Bank Internasional Indonesia	1.01	4.49	8.02	-1.65	-3.93	-0.01
6	Bank Muscat S.A.O.G.	—	—	0.00	0.17	0.22	1.62
7	Bank of America NA	2.70	1.83	1.96	2.32	2.12	1.79
8	Bank of Bahrain & Kuwait B.S.C.	0.82	3.82	-0.04	0.84	0.68	1.48
9	Bank of Ceylon	5.40	3.80	5.17	3.73	3.95	5.48
10	Barclays Bank PLC	1.53	2.16	1.68	1.55	-1.43	2.73
11	BNP Paribas	2.97	1.78	1.18	1.32	1.02	0.35
12	Chinatrust Commercial Bank	0.41	1.36	0.62	0.86	1.40	3.21
13	Chohung Bank	1.44	4.23	2.97	6.73	5.23	3.02
14	Citibank N.A.	4.02	3.35	3.08	1.98	2.09	2.45
15	Commerzbank AG	0.19	2.64	1.37	0.23	0.66	-0.04
16	Credit Agricole Indosuez	2.98	1.86	1.27	9.69	1.64	-0.50
17	Credit Lyonnais	1.97	4.67	2.90	2.51	3.30	1.95
18	Deutsche Bank AG	4.34	4.58	3.37	4.09	4.02	2.15
19	Development Bank of Singapore Ltd.	2.32	1.96	1.54	1.58	1.35	1.47
20	Dresdner Bank AG	0.05	1.32	3.59	13.11	19.53	0.00
21	HSBC Ltd.	1.75	2.42	1.38	1.45	1.58	1.63
22	ING Bank N.V.	1.26	1.07	1.14	10.43	1.53	0.50
23	JPMorgan Chase Bank (The Chase Manhattan Bank)	0.32	2.62	2.26	2.96	5.25	5.11
24	K.B.C.Bank N.V.	—	—	0.00	0.70	0.49	0.18
25	Krung Thai Bank Public Co. Ltd.	0.03	2.87	1.90	3.31	2.73	4.35
26	Mashreqbank psc	2.15	3.09	2.78	4.02	3.52	1.67
27	Mizuho Corporate Bank Ltd. (The Fuji Bank Ltd.)	0.06	0.39	1.26	2.59	4.92	2.55
28	Oman International Bank S.A.O.G.	2.24	2.71	2.89	8.78	3.76	2.41
29	Oversea-Chinese Banking Corporation Ltd.	0.00	0.16	0.67	4.51	3.43	-3.27
30	Societe Generale	1.92	1.40	5.80	0.71	0.57	2.16
31	Sonali Bank	4.05	5.05	6.20	1.97	2.82	2.25
32	Standard Chartered Bank	0.91	1.59	1.05	1.64	1.64	1.95
33	Standard Chartered Grindlays Bank	1.13	2.22	1.37	2.44	2.00	-0.04
34	State Bank of Mauritius Ltd.	3.23	2.63	1.40	2.31	2.75	3.72
35	Sumitomo Mitsui Banking Corporation (The Sumitomo Bank Ltd.)	—	0.83	1.59	2.49	4.44	6.43
36	The Bank of Nova Scotia	5.57	2.81	2.24	1.65	1.13	1.71
37	The Bank of Tokyo-Mitsubishi Ltd.	4.85	28.49	-23.03	-7.78	1.64	-1.03
38	The Siam Commercial Bank	2.19	2.44	2.39	2.84	3.70	31.80
39	The Toronto-Dominion Bank Ltd.	—	4.01	4.21	3.26	5.10	3.30
40	UFJ Bank Ltd. (The Sanwa Bank Ltd.)	2.15	4.40	4.22	2.88	1.70	3.29
<b>Foreign Banks in India</b>		<b>2.44</b>	<b>2.94</b>	<b>1.63</b>	<b>2.08</b>	<b>2.12</b>	<b>1.80</b>

**All Scheduled Commercial Banks      1.15      1.02      0.98      1.00      1.03      1.19**

**Appendix Table II.8(H): Operating Expenses as Percentage of Total Assets – Foreign Banks in India**

		(Per cent)					
Sr. No.	Name of the Bank	1996-97	1997-98	1998-99	1999-2000	2000-01	2001-02
1	2	3	4	5	6	7	8
1	ABN-AMRO Bank N.V.	3.23	2.85	2.08	1.83	2.58	3.62
2	Abu Dhabi Commercial Bank Ltd.	1.22	1.41	0.97	1.10	0.44	0.49
3	American Express Bank Ltd.	3.93	3.70	4.52	6.38	6.58	5.49
4	Arab Bangladesh Bank Ltd.	3.77	2.53	1.95	2.08	2.40	1.91
5	Bank Internasional Indonesia	4.34	6.81	12.25	15.03	11.49	3.85
6	Bank Muscat S.A.O.G.	—	—	4.85	2.80	3.49	4.07
7	Bank of America NA	1.68	1.83	1.94	3.26	1.60	1.72
8	Bank of Bahrain & Kuwait B.S.C.	1.49	1.54	1.82	1.75	1.75	1.39
9	Bank of Ceylon	2.94	1.51	1.99	1.54	1.58	1.29
10	Barclays Bank PLC	3.71	6.52	3.60	3.67	2.81	1.87
11	BNP Paribas	1.86	1.96	2.19	2.32	2.82	3.59
12	Chinatrust Commercial Bank	5.34	7.67	3.01	3.30	2.79	3.34
13	Chohung Bank	4.49	4.73	2.80	2.43	2.30	1.75
14	Citibank N.A.	3.82	3.83	3.53	3.88	3.15	3.52
15	Commerzbank AG	6.72	4.19	3.89	3.99	2.21	31.98
16	Credit Agricole Indosuez	1.73	2.38	2.99	3.78	2.27	1.61
17	Credit Lyonnais	1.80	2.32	1.80	2.07	1.73	2.06
18	Deutsche Bank AG	3.05	3.38	3.42	3.89	3.90	3.44
19	Development Bank of Singapore Ltd.	4.12	2.78	2.18	1.70	1.58	1.53
20	Dresdner Bank AG	5.23	3.44	5.19	5.21	10.92	15.02
21	HSBC Ltd.	2.81	2.71	2.80	2.35	2.61	2.63
22	ING Bank N.V.	2.67	3.13	4.41	6.82	6.52	3.40
23	JPMorgan Chase Bank (The Chase Manhattan Bank)	8.38	7.50	11.11	5.60	5.36	7.24
24	K.B.C.Bank N.V.	—	—	1.59	2.58	2.32	4.01
25	Krung Thai Bank Public Co. Ltd.	2.16	6.08	5.00	4.65	4.41	4.33
26	Mashreqbank psc	2.80	4.30	3.53	3.39	2.05	1.88
27	Mizuho Corporate Bank Ltd. (The Fuji Bank Ltd.)	8.94	3.08	3.98	2.63	2.58	2.14
28	Oman International Bank S.A.O.G.	1.86	1.92	1.54	1.25	1.25	1.16
29	Oversea-Chinese Banking Corporation Ltd.	7.51	7.21	5.80	5.33	5.96	15.84
30	Societe Generale	1.51	1.86	2.56	2.83	2.81	2.83
31	Sonali Bank	3.65	4.98	5.77	3.28	5.13	6.66
32	Standard Chartered Bank	4.38	4.11	5.11	3.29	3.04	2.38
33	Standard Chartered Grindlays Bank	3.19	2.72	2.60	2.89	4.08	4.11
34	State Bank of Mauritius Ltd.	2.06	1.26	1.23	0.92	0.84	1.19

35	Sumitomo Mitsui Banking Corporation (The Sumitomo Bank Ltd.)	—	2.20	2.44	2.38	2.09	3.02
36	The Bank of Nova Scotia	1.56	1.46	1.55	1.43	0.96	0.94
37	The Bank of Tokyo-Mitsubishi Ltd.	1.34	2.21	33.47	14.70	4.45	4.88
38	The Siam Commercial Bank	1.46	1.85	2.33	2.14	1.68	1.38
39	The Toronto-Dominion Bank Ltd.	—	7.97	4.34	2.59	3.78	4.38
40	UFJ Bank Ltd. (The Sanwa Bank Ltd.)	1.42	1.68	2.00	2.41	3.27	1.85
<b>Foreign Banks in India</b>		<b>3.00</b>	<b>2.97</b>	<b>3.59</b>	<b>3.22</b>	<b>3.05</b>	<b>3.03</b>
<b>All Scheduled Commercial Banks</b>		<b>2.85</b>	<b>2.63</b>	<b>2.67</b>	<b>2.50</b>	<b>2.64</b>	<b>2.19</b>

**Appendix Table II.9(A): Non-Performing Assets as percentage of Total Assets - Public Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs/Total Assets				Net NPAs/Total Assets			
		1998-99	1999-2000	2000-01	2001-02	1998-99	1999-2000	2000-01	2001-02
1	2	3	4	5	6	7	8	9	10
	<b>Nationalised Banks</b>	<b>6.83</b>	<b>6.00</b>	<b>5.44</b>	<b>5.21</b>	<b>3.26</b>	<b>3.15</b>	<b>2.95</b>	<b>2.69</b>
1	Allahabad Bank	8.72	8.59	8.26	8.08	4.98	5.09	4.87	4.68
2	Andhra Bank	3.90	2.89	2.31	2.50	1.67	1.23	1.07	1.13
3	Bank of Baroda	7.06	6.65	6.61	6.33	3.08	2.88	2.92	2.70
4	Bank of India	5.63	6.23	5.76	5.33	3.29	3.96	3.59	3.30
5	Bank of Maharashtra	5.87	4.71	4.60	4.22	2.95	2.43	2.61	2.23
6	Canara Bank	8.46	4.29	3.23	2.93	2.88	2.28	2.02	1.78
7	Central Bank of India	6.90	6.87	6.88	6.42	3.55	3.76	3.87	3.23
8	Corporation Bank	2.46	2.58	2.46	2.49	0.83	0.89	0.87	1.07
9	Dena Bank	5.78	8.31	10.77	10.59	3.40	5.83	7.15	6.51
10	Indian Bank	17.34	14.26	8.86	7.19	7.57	5.64	3.57	2.99
11	Indian Overseas Bank	5.89	5.88	5.39	5.13	3.02	3.21	3.03	2.70
12	Oriental Bank of Commerce	2.65	2.15	2.16	2.95	1.85	1.37	1.47	1.41
13	Punjab & Sind Bank	10.35	6.53	7.66	7.94	4.06	3.76	4.73	4.73

14	Punjab National Bank	6.11	5.78	5.45	5.68	3.66	3.54	2.95	2.48
15	Syndicate Bank	4.91	3.65	3.80	4.09	1.68	1.42	1.89	2.12
16	UCO Bank	8.27	7.01	4.67	4.25	3.45	2.90	2.38	2.31
17	Union Bank of India	4.68	5.37	5.28	5.45	3.15	3.32	3.08	3.02
18	United Bank of India	9.00	7.79	6.57	5.34	3.33	3.01	2.80	2.38
19	Vijaya Bank	4.95	4.43	4.17	3.73	2.26	2.42	2.50	2.31
<b>State Bank Group</b>		<b>6.52</b>	<b>5.88</b>	<b>5.11</b>	<b>4.39</b>	<b>2.94</b>	<b>2.60</b>	<b>2.35</b>	<b>2.00</b>
20	State Bank of India	6.32	5.83	5.03	4.45	2.65	2.40	2.17	1.96
21	State Bank of Bikaner & Jaipur	6.60	6.20	5.15	3.96	4.01	3.64	2.95	2.20
22	State Bank of Hyderabad	7.00	6.03	5.84	4.06	3.55	2.86	3.01	1.89
23	State Bank of Indore	6.60	5.06	3.95	3.18	4.30	3.42	2.46	1.53
24	State Bank of Mysore	8.57	6.64	6.17	6.03	4.95	3.64	3.58	3.49
25	State Bank of Patiala	6.61	5.41	4.85	3.62	3.65	2.84	2.35	1.47
26	State Bank of Saurashtra	7.19	6.23	6.62	4.73	3.28	3.34	3.06	2.17
27	State Bank of Travancore	8.11	6.52	5.23	4.41	4.34	3.63	3.42	2.58
<b>Public Sector Banks</b>		<b>6.71</b>	<b>5.95</b>	<b>5.31</b>	<b>4.89</b>	<b>3.14</b>	<b>2.94</b>	<b>2.72</b>	<b>2.42</b>

Source: 1. Balance sheets of respective banks.

2. Returns received from respective banks.

**Appendix Table II.9(B): Non-Performing Assets as percentage of Advances - Public Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs/Gross Advances				Net NPAs/Net Advances			
		1998-99	1999-2000	2000-01	2001-02	1998-99	1999-2000	2000-01	2001-02
1	2	3	4	5	6	7	8	9	10
<b>Nationalised Banks</b>		<b>16.02</b>	<b>13.91</b>	<b>12.16</b>	<b>11.01</b>	<b>8.35</b>	<b>7.80</b>	<b>7.01</b>	<b>6.01</b>
1	Allahabad Bank	20.09	19.07	17.66	16.94	12.54	12.17	11.21	10.55

2	Andhra Bank	9.42	7.85	6.13	5.26	4.26	3.47	2.95	2.45
3	Bank of Baroda	16.03	14.73	14.11	12.39	7.70	6.95	6.77	5.68
4	Bank of India	11.87	12.89	10.25	9.37	7.29	8.61	6.72	6.01
5	Bank of Maharashtra	15.97	12.65	12.35	10.44	8.72	6.97	7.41	5.81
6	Canara Bank	18.32	9.60	7.48	6.22	7.09	5.28	4.84	3.89
7	Central Bank of India	17.41	16.63	16.06	14.70	9.79	9.84	9.72	7.98
8	Corporation Bank	5.66	5.39	5.40	5.19	1.98	1.91	1.98	2.31
9	Dena Bank	12.37	18.17	25.31	24.11	7.67	13.81	18.29	16.31
10	Indian Bank	38.70	32.77	21.76	17.86	21.67	16.18	10.07	8.28
11	Indian Overseas Bank	13.32	13.18	11.81	11.35	7.30	7.65	7.01	6.32
12	Oriental Bank of Commerce	6.30	5.54	5.21	6.57	4.50	3.61	3.59	3.21
13	Punjab & Sind Bank	23.01	15.27	18.45	18.19	10.48	9.40	12.27	11.68
14	Punjab National Bank	14.12	13.19	11.71	11.38	8.96	8.52	6.69	5.27
15	Syndicate Bank	10.72	7.74	7.87	8.38	3.93	3.17	4.07	4.53
16	UCO Bank	22.55	18.79	11.64	9.59	10.83	8.75	6.30	5.65
17	Union Bank of India	12.41	12.27	11.20	10.77	8.70	7.97	6.86	6.26
18	United Bank of India	32.38	27.63	21.51	16.16	15.06	12.85	10.47	7.94
19	Vijaya Bank	13.65	11.52	10.00	9.39	6.72	6.62	6.22	6.02
	<b>State Bank Group</b>	<b>15.67</b>	<b>14.08</b>	<b>12.73</b>	<b>11.25</b>	<b>7.74</b>	<b>6.77</b>	<b>6.27</b>	<b>5.45</b>
20	State Bank of India	15.56	14.25	12.93	11.95	7.18	6.41	6.03	5.64
21	State Bank of Bikaner & Jaipur	16.11	16.18	12.91	9.85	10.45	10.14	7.83	5.77
22	State Bank of Hyderabad	15.94	14.18	14.08	10.08	8.78	7.30	7.83	4.96





	Kurundwad Ltd.	6.50	6.94	6.77	8.80	3.75	5.19	4.84	6.53
12	The Jammu & Kashmir Bank Ltd.	3.24	2.25	1.91	1.61	1.49	1.07	0.92	0.82
13	The Karnataka Bank Ltd.	3.47	3.89	4.81	4.81	2.09	2.44	2.93	2.59
14	The Karur Vysya Bank Ltd.	3.16	3.06	3.88	4.42	2.00	1.81	2.52	3.03
15	The Lakshmi Vilas Bank Ltd.	4.70	4.18	5.62	7.71	3.25	2.67	3.66	5.00
16	The Nainital Bank Ltd.	2.55	2.05	1.71	1.81	1.26	0.17	0.00	0.00
17	The Nedungadi Bank Ltd.	7.13	8.36	17.27	29.27	6.07	7.21	9.45	15.12
18	The Ratnakar Bank Ltd.	4.81	4.85	4.72	5.34	3.25	3.27	3.12	3.40
19	The Sangli Bank Ltd.	6.46	5.18	4.70	4.07	2.86	2.41	2.20	1.93
20	The South Indian Bank Ltd.	8.29	5.90	4.93	5.12	5.12	3.92	3.36	3.25
21	The United Western Bank Ltd.	4.76	3.20	5.92	7.58	3.53	2.36	4.41	5.55
22	The Vysya Bank Ltd.	7.76	6.70	2.12	1.91	5.24	4.02	2.03	1.89
	<b>New Private Sector Banks</b>	<b>2.26</b>	<b>1.60</b>	<b>2.05</b>	<b>3.91</b>	<b>1.59</b>	<b>1.08</b>	<b>1.18</b>	<b>2.10</b>
23	Bank of Punjab Ltd.	1.96	1.42	1.59	2.62	1.46	0.94	0.93	1.22
24	Centurion Bank Ltd.	3.28	2.67	2.63	5.59	2.03	1.37	1.21	2.45
25	Global Trust Bank	1.71	0.65	2.52	5.89	1.36	0.37	1.62	3.83
26	HDFC Bank	0.58	1.04	0.94	0.94	0.11	0.32	0.13	0.14
27	ICICI Bank	1.45	0.78	2.07	4.82	0.87	0.46	0.78	2.48
28	IDBI Bank Ltd.	0.48	0.81	2.44	1.85	0.40	0.69	1.83	1.03
29	IndusInd Bank Ltd.	4.49	3.32	3.03	4.09	3.11	2.75	2.57	3.60
30	UTI Bank Ltd.	4.40	2.90	2.10	1.96	3.48	2.48	1.68	1.29
	<b>Private Sector Banks</b>	<b>4.48</b>	<b>3.61</b>	<b>3.65</b>	<b>4.36</b>	<b>2.83</b>	<b>2.30</b>	<b>2.27</b>	<b>2.49</b>

Source: 1. Balance sheets of respective banks.  
2. Returns received from respective banks.

**Appendix Table II.9(D): Non-Performing Assets as percentage of Advances - Private Sector Banks**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs/Gross Advances				Net NPAs/Net Advances			
		1998-99	1999-2000	2000-01	2001-02	1998-99	1999-2000	2000-01	2001-02
1	2	3	4	5	6	7	8	9	10
<b>Old Private Sector Banks</b>		<b>13.06</b>	<b>10.78</b>	<b>10.94</b>	<b>11.01</b>	<b>8.96</b>	<b>7.06</b>	<b>7.30</b>	<b>7.11</b>
1	Bharat Overseas Bank Ltd.	7.08	11.29	7.58	8.77	4.23	6.39	4.14	4.38
2	City Union Bank Ltd.	12.02	12.40	13.69	13.20	7.96	7.25	8.18	8.20
3	Development Credit Bank Ltd.	6.25	7.40	7.84	9.29	4.79	5.86	6.13	6.61
4	Lord Krishna Bank Ltd.	28.43	17.19	16.74	12.32	20.60	13.94	12.92	9.85
5	SBI Commercial & International Bank Ltd.	30.02	19.38	30.38	32.53	21.89	13.97	22.56	23.38
6	Tamilnad Mercantile Bank Ltd.	10.88	10.80	14.69	16.47	5.67	5.77	5.99	6.63
7	The Bank of Rajasthan Ltd.	20.55	18.55	17.20	15.73	9.50	9.86	7.62	8.86
8	The Catholic Syrian Bank Ltd.	19.01	16.99	14.24	14.88	14.88	12.41	9.99	9.91
9	The Dhanalakshmi Bank Ltd.	18.80	14.58	14.77	15.29	0.00	11.08	11.55	11.94
10	The Federal Bank Ltd.	10.93	11.75	12.84	11.88	7.53	8.56	10.09	8.59
11	The Ganesh Bk of Kurundwad Ltd.	11.60	12.49	13.63	18.08	7.03	9.94	10.12	14.08
12	The Jammu & Kashmir Bank Ltd.	7.90	6.53	4.97	3.62	3.79	3.21	2.46	1.88
13	The Karnataka Bank Ltd.	8.01	8.82	10.58	10.43	4.99	5.73	6.93	5.88
14	The Karur Vysya Bank Ltd.	6.70	6.20	7.14	8.97	4.35	3.76	4.73	6.30
15	The Lakshmi Vilas Bank Ltd.	9.45	8.18	9.61	13.42	0.00	5.37	6.46	9.10
16	The Nainital Bank Ltd.	11.13	9.33	7.92	8.68	6.20	0.80	0.00	0.00

17	The Nedungadi Bank Ltd.	14.16	17.83	32.91	46.57	12.30	15.79	20.65	30.98
18	The Ratnakar Bank Ltd.	11.11	12.37	11.03	12.88	7.80	8.71	7.58	8.60
19	The Sangli Bank Ltd.	16.87	14.95	13.21	11.80	8.26	7.56	6.61	5.95
20	The South Indian Bank Ltd.	16.76	12.50	10.12	10.05	11.06	8.67	7.10	6.60
21	The United Western Bank Ltd.	10.86	6.45	12.00	14.08	8.24	4.82	9.22	10.72
22	The Vysya Bank Ltd.	19.82	14.33	4.72	4.64	14.31	9.13	4.77	4.59
<b>New Private Sector Banks</b>		<b>6.19</b>	<b>4.14</b>	<b>5.13</b>	<b>8.87</b>	<b>4.46</b>	<b>2.88</b>	<b>3.09</b>	<b>4.94</b>
23	Bank of Punjab Ltd.	4.88	3.44	3.88	6.11	3.66	2.32	2.31	2.93
24	Centurion Bank Ltd.	7.32	7.28	7.34	12.66	4.67	3.87	3.52	6.09
25	Global Trust Bank	4.15	1.52	5.70	13.52	3.33	0.87	3.75	9.23
26	HDFC Bank	1.65	3.32	2.81	3.18	0.34	1.10	0.45	0.50
27	ICICI Bank	4.72	2.54	5.42	10.23	2.88	1.53	2.19	5.48
28	IDBI Bank Ltd.	1.53	2.26	6.84	3.89	1.28	1.96	5.24	2.21
29	IndusInd Bank Ltd.	10.08	6.97	6.13	7.41	7.20	5.98	5.25	6.59
30	UTI Bank Ltd.	7.86	5.47	4.64	5.18	6.32	4.71	3.76	3.46
<b>Private Sector Banks</b>		<b>10.81</b>	<b>8.17</b>	<b>8.37</b>	<b>9.65</b>	<b>7.41</b>	<b>5.41</b>	<b>5.44</b>	<b>5.72</b>

Source: 1. Balance sheets of respective banks.  
2. Returns received from respective banks.

**Appendix Table II.9(E): Non-Performing Assets as percentage of Total Assets - Foreign Banks in India**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs/Total Assets				Net NPAs/Total Assets			
		1998-99	1999-2000	2000-01	2001-02	1998-99	1999-2000	2000-01	2001-02
1	2	3	4	5	6	7	8	9	10
1	ABN-AMRO Bank N.V.	0.90	0.53	1.45	2.11	0.23	0.16	0.62	0.81
2	Abu Dhabi Commercial Bank Ltd.	3.03	2.99	1.17	3.28	1.21	0.75	0.27	2.18
3	American Express Bank Ltd.	1.91	2.41	4.59	6.98	0.68	1.41	2.24	3.35

4	Arab Bangladesh Bank Ltd.	0.00	1.01	0.96	1.02	0.00	0.58	0.49	0.35
5	Bank Internasional Indonesia	23.84	24.94	33.75	40.43	4.08	7.63	6.42	6.19
6	Bank Muscat S.A.O.G.	0.00	0.42	0.54	1.39	0.00	0.35	0.34	0.59
7	Bank of America NA	0.10	1.51	1.33	1.58	0.00	1.21	0.44	0.45
8	Bank of Bahrain and Kuwait B.S.C.	12.73	7.90	7.44	5.80	5.07	3.52	5.91	4.79
9	Bank of Ceylon	13.23	16.93	26.79	19.98	10.55	14.51	20.01	13.40
10	Barclays Bank PLC	2.39	4.52	0.00	0.42	0.40	0.00	0.00	0.31
11	BNP Paribas	0.71	0.75	1.30	1.59	0.58	0.02	0.25	0.66
12	Chinatrust Commercial Bank	2.53	2.55	2.79	1.25	2.53	2.19	2.13	0.00
13	Chohung Bank	0.50	0.48	0.54	0.46	0.45	0.33	0.38	0.26
14	Citibank N.A.	1.18	0.85	0.65	0.50	0.81	0.49	0.34	0.21
15	Commerzbank AG	2.46	2.36	2.96	17.89	2.21	2.10	2.60	17.89
16	Credit Agricole Indosuez	18.60	22.64	15.19	10.51	8.03	1.59	0.46	0.11
17	Credit Lyonnais	1.04	3.03	3.64	4.12	0.14	1.61	1.76	2.14
18	Deutsche Bank AG	2.15	4.90	2.74	1.26	0.48	2.02	0.47	0.13
19	Development Bank of Singapore Ltd.	2.73	0.00	0.00	0.07	0.85	0.00	0.00	0.00
20	Dresdner Bank AG	11.64	12.77	39.62	0.00	6.44	7.01	0.00	0.00
21	HSBC Ltd.	2.75	3.48	2.76	2.33	0.27	0.35	0.38	0.93
22	ING Bank N.V.	2.74	11.58	9.12	4.82	2.42	4.50	0.86	3.62
23	JPMorgan Chase Bank (The Chase Manhattan Bank)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	K.B.C. Bank N.V.	0.00	0.00	0.08	0.00	0.00	0.00	0.04	0.00
25	Krung Thai Bank Public Co. Ltd.	0.00	0.00	0.00	8.62	0.00	0.00	0.00	7.76
26	Mashreqbank psc	23.22	18.68	12.67	3.81	10.39	7.17	2.92	0.00
27	Mizuho Corporate Bank Ltd. (The Fuji Bank Ltd.)	3.65	8.97	9.29	9.44	3.29	6.23	2.00	3.08
28	Oman International Bank S.A.O.G.	36.01	38.94	45.09	25.14	16.94	11.14	7.17	3.04
29	Oversea-Chinese Banking Corporation Ltd.	0.00	7.07	7.70	8.26	0.00	4.79	3.75	7.29
30	Societe Generale	11.69	5.67	4.23	1.92	4.88	3.01	2.07	0.14
31	Sonali Bank	0.38	0.23	0.33	0.79	0.00	0.23	0.33	0.79
32	Standard Chartered Bank	3.80	3.98	3.42	1.70	1.32	0.96	0.64	0.19
33	Standard Chartered Grindlays Bank Ltd.	1.70	1.74	2.40	1.52	0.09	0.01	0.12	0.08
34	State Bank of Mauritius Ltd.	8.19	5.65	9.52	9.19	6.31	5.09	8.24	7.06
35	Sumitomo Mitsui Banking Corporation (The Sumitomo Bank Ltd.)	0.26	12.17	12.35	24.89	0.24	11.10	4.04	9.38
36	The Bank of Nova Scotia	6.47	1.87	1.72	2.34	1.84	0.79	1.34	1.76
37	The Bank of Tokyo-Mitsubishi Ltd.	12.10	4.78	2.94	0.00	5.47	1.10	0.00	0.00
38	The Siam Commercial Bank	6.88	4.44	25.09	55.17	6.19	3.46	22.42	24.58
39	The Toronto-Domonion Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	UFJ Bank Ltd.	10.62	16.04	10.91	13.51	6.29	12.24	5.83	6.88



	Corporation Ltd.	0.00	18.81	31.71	87.37	0.00	12.74	18.45	100.00
30	Societe Generale	24.50	15.14	13.80	6.71	11.94	8.66	7.27	0.52
31	Sonali Bank	2.17	3.43	4.17	2.95	0.00	3.55	4.35	3.04
32	Standard Chartered Bank	8.50	7.94	7.59	3.44	3.18	2.04	1.53	0.40
33	Standard Chartered Grindlays Bank Ltd.	4.60	4.48	7.24	9.73	0.03	0.03	0.41	0.59
34	State Bank of Mauritius Ltd.	13.53	8.63	18.39	17.46	10.76	8.06	16.18	14.02
35	Sumitomo Mitsui Banking Corporation (The Sumitomo Bank Ltd.)	0.39	17.60	55.79	37.63	0.36	16.34	19.12	18.52
36	The Bank of Nova Scotia	9.25	2.69	2.61	3.58	2.80	1.16	2.04	2.72
37	The Bank of Tokyo-Mitsubishi Ltd.	25.47	9.88	5.15	0.00	13.45	2.46	0.01	0.00
38	The Siam Commercial Bank	11.55	6.54	41.60	87.94	10.51	5.17	39.12	39.18
39	The Toronto-Domonion Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	UFJ Bank Ltd. (The Sanwa Bank Ltd.)	15.64	21.75	16.60	22.20	9.90	17.67	9.61	12.69
<b>Foreign Banks in India</b>		<b>7.59</b>	<b>6.99</b>	<b>6.84</b>	<b>5.38</b>	<b>2.94</b>	<b>2.41</b>	<b>1.82</b>	<b>1.89</b>

Source: 1. Balance sheets of respective banks.

2. Returns received from respective banks.

**Appendix Table II.10(A): Sector-wise Non-Performing Assets of Public Sector Banks**

(As on March 31, 2002)

(Amount in Rs. crore)

Sr. No.	Name of the Bank	Agriculture		Small Scale		Others		Priority Sector		Public Sector		Non-Priority Sector		Total	
		Amount	Per cent to total	Amount	Per cent to total	Amount	Per cent to total	Amount	Per cent to total	Amount	Per cent to total	Amount	Per cent to total		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
								(3+5+7)						(9+11+13)	
	<b>Nationalised Banks</b>	<b>4,659.29</b>	<b>12.67</b>	<b>6,913.86</b>	<b>18.81</b>	<b>4,547.45</b>	<b>12.37</b>	<b>16,120.60</b>	<b>43.85</b>	<b>496.44</b>	<b>1.35</b>	<b>20,145.74</b>	<b>54.80</b>	<b>36,762.78</b>	
1	Allahabad Bank	221.92	11.09	285.94	14.28	265.94	13.28	773.80	38.65	53.82	2.69	1,174.23	58.66	2,001.85	
2	Andhra Bank	87.57	16.71	127.56	24.34	89.29	17.04	304.42	58.08	2.03	0.39	217.69	41.53	524.14	
3	Bank of Baroda	646.13	14.39	786.34	17.52	397.17	8.85	1,829.64	40.76	37.86	0.84	2,621.79	58.40	4,489.29	
4	Bank of India	435.01	11.69	572.76	15.39	373.74	10.04	1,381.51	37.11	23.90	0.64	2,317.00	62.24	3,722.41	
5	Bank of Maharashtra	211.68	23.36	197.94	21.85	142.60	15.74	552.22	60.95	0.36	0.04	353.48	39.01	906.06	
6	Canara Bank	426.03	20.17	475.22	22.50	160.01	7.57	1,061.26	50.24	44.70	2.12	1,006.48	47.65	2,112.44	
7	Central Bank of India	396.34	11.74	789.37	23.38	523.28	15.50	1,708.99	50.63	25.01	0.74	1,641.69	48.63	3,375.69	
8	Corporation Bank	85.94	14.64	65.79	11.21	87.61	14.92	239.34	40.77	—	—	347.71	59.23	587.05	
9	Dena Bank	161.44	8.09	356.15	17.84	247.73	12.41	765.32	38.34	8.62	0.43	1,222.09	61.23	1,996.03	
10	Indian Bank	202.76	9.32	395.27	18.17	193.95	8.92	791.98	36.41	11.15	0.51	1,372.22	63.08	2,175.35	
11	Indian Overseas Bank	175.68	9.66	379.55	20.87	140.81	7.74	696.04	38.27	102.07	5.61	1,020.43	56.11	1,818.54	
12	Oriental Bank of Commerce	99.74	10.48	252.77	26.56	86.82	9.12	439.33	46.16	2.36	0.25	510.09	53.59	951.78	
13	Punjab & Sind Bank	75.95	6.96	211.60	19.38	89.86	8.23	377.41	34.57	—	—	714.43	65.43	1,091.84	
14	Punjab National Bank	443.90	10.72	687.09	16.60	597.32	14.43	1,728.31	41.75	59.43	1.44	2,352.12	56.82	4,139.86	
15	Syndicate Bank	195.31	15.03	292.82	22.54	192.96	14.85	681.09	52.43	61.87	4.76	556.17	42.81	1,299.13	
16	UCO Bank	202.20	15.17	190.17	14.27	238.20	17.87	630.57	47.32	13.27	1.00	688.81	51.69	1,332.65	
17	Union Bank of India	306.12	12.65	555.10	22.93	334.85	13.83	1,196.07	49.41	1.42	0.06	1,222.99	50.53	2,420.48	
18	United Bank of India	183.33	15.08	197.32	16.23	270.02	22.21	650.67	53.53	48.19	3.96	516.64	42.50	1,215.50	
19	Vijaya Bank	102.24	16.96	95.10	15.78	115.30	19.13	312.63	51.87	0.38	0.06	289.68	48.06	602.69	

<b>State Bank Group</b>		<b>3,162.26</b>	<b>16.02</b>	<b>3,670.09</b>	<b>18.59</b>	<b>2,186.40</b>	<b>11.07</b>	<b>9,018.75</b>	<b>45.68</b>	<b>619.41</b>	<b>3.14</b>	<b>10,105.41</b>	<b>51.18</b>	<b>19,743.57</b>
20	State Bank of India	2,520.49	16.28	2,794.22	18.04	1,627.71	10.51	6,942.42	44.83	506.40	3.27	8,037.05	51.90	15,485.87
21	State Bank of Bikaner & Jaipur	96.63	15.70	133.85	21.74	14.91	2.42	245.39	39.86	—	—	370.19	60.14	615.58
22	State Bank of Hyderabad	143.31	15.95	150.54	16.75	146.91	16.35	440.76	49.05	55.66	6.19	402.10	44.75	898.52
23	State Bank of Indore	62.80	19.62	55.88	17.46	58.43	18.25	177.10	55.33	1.78	0.56	141.22	44.12	320.11
24	State Bank of Mysore	91.94	14.72	109.40	17.51	89.62	14.35	290.96	46.58	10.23	1.64	323.42	51.78	624.61
25	State Bank of Patiala	79.42	12.65	143.57	22.86	54.81	8.73	277.80	44.23	30.70	4.89	319.52	50.88	628.02
26	State Bank of Saurashtra	68.39	15.43	154.59	34.88	33.07	7.46	256.05	57.77	8.22	1.85	178.98	40.38	443.25
27	State Bank of Travancore	99.28	13.64	128.04	17.60	160.94	22.12	388.26	53.36	6.42	0.88	332.93	45.76	727.61
<b>Public Sector Banks</b>		<b>7,821.54</b>	<b>13.84</b>	<b>10,583.95</b>	<b>18.73</b>	<b>6,733.85</b>	<b>11.92</b>	<b>25,139.34</b>	<b>44.49</b>	<b>1,115.85</b>	<b>1.97</b>	<b>30,251.15</b>	<b>53.54</b>	<b>56,506.34</b>

Note: Data is based on domestic operations of respective banks.

Source: Based on off-site returns.

### Appendix Table II.10(B): Sector-wise Non-Performing Assets of Private Sector Banks

(As on March 31, 2002)

(Amount in Rs. crore)

Sr. No.	Name of the Bank	Agriculture		Small Scale		Others		Priority Sector		Public Sector		Non-Priority Sector		Total	
		Amount	Per cent to total	Amount	Per cent to total	Amount	Per cent to total	Amount	Per cent to total	Amount	Per cent to total	Amount	Per cent to total		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
								(3+5+7)				(9+11+13)			
<b>Old Private Sector Banks</b>		<b>294.12</b>	<b>6.06</b>	<b>1,025.98</b>	<b>21.15</b>	<b>588.96</b>	<b>12.14</b>	<b>1,909.06</b>	<b>39.35</b>	<b>8.82</b>	<b>0.18</b>	<b>2,933.01</b>	<b>60.46</b>	<b>4,850.89</b>	
1	The Bank of Rajasthan Ltd.	19.52	5.86	55.29	16.61	38.54	11.58	113.35	34.06	—	—	219.49	65.94	332.84	
2	Bharat Overseas Bank Ltd.	5.72	6.94	16.88	20.48	3.30	4.00	25.90	31.42	—	—	56.54	68.58	82.44	
3	The Catholic Syrian Bank Ltd.	5.68	2.98	44.98	23.62	46.29	24.31	96.95	50.90	—	—	93.50	49.10	190.45	
4	City Union Bank Ltd.	5.10	3.63	42.26	30.05	10.38	7.38	57.74	41.06	—	—	82.89	58.94	140.63	
5	Development Credit Bank Ltd	6.72	3.12	70.11	32.54	24.55	11.40	101.38	47.05	—	—	114.07	52.95	215.45	
6	Dhanalakshmi Bank Ltd.	0.82	0.56	14.23	9.76	19.63	13.46	34.68	23.78	—	—	111.18	76.22	145.86	
7	The Federal Bank Ltd.	61.52	9.64	85.46	13.39	98.03	15.36	245.01	38.38	8.29	1.30	385.06	60.32	638.36	
8	The Ganesh Bank of Kurundwad Ltd.	1.22	7.27	1.63	9.64	1.92	11.40	4.77	28.32	—	—	12.08	71.68	16.85	
9	The Jammu & Kashmir Bank Ltd.	13.05	5.50	76.60	32.30	48.08	20.28	137.73	58.08	—	—	99.40	41.92	237.13	
10	The Karnataka Bank Ltd.	26.05	6.97	72.23	19.34	24.26	6.49	122.54	32.81	—	—	250.98	67.19	373.52	
11	The Karur Vysya Bank Ltd.	4.49	1.99	62.30	27.57	8.87	3.93	75.66	33.48	—	—	150.32	66.52	225.98	
12	The Lakshmi Vilas Bank Ltd.	8.88	4.04	49.05	22.32	16.14	7.35	74.07	33.71	—	—	145.67	66.29	219.74	
13	Lord Krishna Bank Ltd.	2.13	2.03	9.92	9.47	1.94	1.85	13.99	13.36	—	—	90.71	86.64	104.70	
14	The Nainital Bank Ltd.	1.79	14.89	4.57	38.11	1.90	15.83	8.26	68.82	—	—	3.74	31.18	12.00	
15	The Nedungadi Bank Ltd.	27.91	6.05	82.91	17.96	64.41	13.95	175.23	37.96	—	—	286.39	62.04	461.62	
16	The Ratnakar Bank Ltd.	1.74	4.77	6.13	16.77	4.49	12.28	12.36	33.81	—	—	24.19	66.19	36.55	
17	SBI Commercial & International Bank Ltd	—	—	6.57	7.21	—	—	6.57	7.21	—	—	84.65	92.79	91.23	
18	The Sangli Bank	15.70	22.25	14.22	20.15	6.89	9.76	36.80	52.16	0.09	0.13	33.67	47.72	70.55	
19	The South Indian Bank Ltd.	20.27	6.03	93.58	27.86	37.76	11.24	151.61	45.13	—	—	184.33	54.87	335.94	
20	Tamilnad Mercantile Bank Ltd.	15.50	4.77	92.02	28.34	45.76	14.09	153.28	47.20	—	—	171.45	52.80	324.73	
21	The United Western Bank Ltd.	20.48	5.26	90.89	23.36	33.07	8.50	144.43	37.12	—	—	244.65	62.88	389.08	
22	The Vysya Bank Ltd.	29.83	14.54	34.16	16.64	52.75	25.70	116.74	56.88	0.44	0.22	88.04	42.90	205.23	
<b>New Private Sector Banks</b>		<b>145.04</b>	<b>2.13</b>	<b>459.28</b>	<b>6.74</b>	<b>32.97</b>	<b>0.48</b>	<b>637.29</b>	<b>9.35</b>	<b>22.36</b>	<b>0.33</b>	<b>6,156.76</b>	<b>90.32</b>	<b>6,816.41</b>	
23	Bank of Punjab Ltd.	1.41	1.38	12.38	12.17	1.55	1.53	15.34	15.08	—	—	86.38	84.92	101.72	
24	Centurion Bank Ltd.	—	—	10.20	4.40	—	—	10.20	4.40	—	—	221.61	95.60	231.81	
25	Global Trust Bank	7.22	1.68	185.17	43.03	1.24	0.29	193.63	44.99	—	—	236.71	55.01	430.34	
26	HDFC Bank	1.52	0.70	26.17	12.02	—	—	27.69	12.72	—	—	190.05	87.28	217.74	
27	ICICI Bank	129.42	2.58	152.30	3.04	9.86	0.20	291.59	5.82	22.36	0.45	4,699.08	93.74	5,013.02	
28	IDBI Bank	—	—	12.52	10.21	—	—	12.52	10.21	—	—	110.10	89.79	122.62	

29	IndusInd Bank Ltd.	1.13	0.27	44.58	10.69	19.69	4.72	65.40	15.68	—	—	351.60	84.32	417.00
30	UTI Bank Ltd.	4.34	1.54	15.96	5.66	0.62	0.22	20.92	7.41	—	—	261.24	92.59	282.16
<b>Private Sector Banks</b>		<b>439.16</b>	<b>3.76</b>	<b>1,485.26</b>	<b>12.73</b>	<b>621.93</b>	<b>5.33</b>	<b>2,546.35</b>	<b>21.82</b>	<b>31.18</b>	<b>0.27</b>	<b>9,089.77</b>	<b>77.91</b>	<b>11,667.30</b>

Note: Data is based on domestic operations of respective banks.  
Source: Based on off-site returns.

**Appendix Table II.11(A): Capital Adequacy Ratio - Public Sector Banks**

		(Per cent)				
Sr. No.	Name of the Bank	1997-98	1998-99	1999-2000	2000-01	2001-02
1	2	3	4	5	6	7
<b>Nationalised Banks</b>						
1	Allahabad Bank	11.64	10.38	11.51	10.50	10.62
2	Andhra Bank	12.37	11.02	13.36	13.40	12.59
3	Bank of Baroda	12.05	13.30	12.10	12.80	11.32
4	Bank of India	9.11	10.55	10.57	12.23	10.68
5	Bank of Maharashtra	10.90	9.76	11.66	10.64	11.16
6	Canara Bank	9.54	10.96	9.64	9.84	11.88
7	Central Bank of India	10.40	11.88	11.18	10.02	9.58
8	Corporation Bank	16.90	13.20	12.80	13.30	17.90
9	Dena Bank	11.88	11.14	11.63	7.73	7.64
10	Indian Bank	1.41	Negative	Negative	Negative	1.70
11	Indian Overseas Bank	9.34	10.15	9.15	10.24	10.82
12	Oriental Bank of Commerce	15.28	14.10	12.72	11.81	10.99
13	Punjab & Sind Bank	11.39	10.94	11.57	11.42	10.70
14	Punjab National Bank	8.81	10.79	10.31	10.24	10.70
15	Syndicate Bank	10.49	9.57	11.45	11.72	12.12
16	UCO Bank	9.07	9.63	9.15	9.05	9.64



17	Union Bank of India	10.86	10.09	11.42	10.86	11.07
18	United Bank of India	8.40	9.60	9.60	10.40	12.02
19	Vijaya Bank	10.30	10.00	10.61	11.50	12.25
<b>State Bank Group</b>						
20	State Bank of India	14.58	12.51	11.49	12.79	13.35
21	State Bank of Bikaner & Jaipur	10.65	12.26	12.35	12.39	13.42
22	State Bank of Hyderabad	10.83	10.65	10.86	12.28	14.03
23	State Bank of Indore	9.83	12.35	11.26	12.73	12.78
24	State Bank of Mysore	11.61	10.23	11.50	11.16	11.81
25	State Bank of Patiala	13.24	12.47	12.60	12.37	12.55
26	State Bank of Saurashtra	18.14	14.35	14.48	13.89	13.20
27	State Bank of Travancore	11.48	10.27	11.09	11.79	12.54

Source : Balance sheets of respective banks.

**Appendix Table II.11(B): Capital Adequacy Ratio - Private Sector Banks**

		(Per cent)				
Sr. No.	Name of the Bank	1997-98	1998-99	1999-2000	2000-01	2001-02
1	2	3	4	5	6	7
<b>Old Private Sector Banks</b>						
1	Bharat Overseas Bank Ltd.	13.00	13.70	12.68	14.43	15.09
2	City Union Bank Ltd.	11.60	14.30	13.33	13.59	13.97
3	Development Credit Bank Ltd.	19.79	16.90	11.34	11.28	11.49
4	Lord Krishna Bank Ltd.	8.35	11.85	11.25	12.90	16.50
5	SBI Commercial & International Bank Ltd.	27.69	28.90	24.32	19.85	22.10
6	Tamilnad Mercantile Bank Ltd.	19.11	18.40	18.02	17.59	18.02
7	The Bank of Rajasthan Ltd.	5.54	0.83	5.73	10.57	12.07

8	The Catholic Syrian Bank Ltd.	3.04	6.06	5.94	6.08	9.57
9	The Dhanalakshmi Bank Ltd.	11.39	10.06	10.02	9.69	11.23
10	The Federal Bank Ltd.	9.43	10.32	11.33	10.29	10.63
11	The Ganesh Bank of Kurundwad Ltd.	8.04	8.26	9.14	9.11	10.08
12	The Jammu & Kashmir Bank Ltd.	20.48	24.48	18.82	17.44	15.46
13	The Karnataka Bank Ltd.	13.23	10.85	11.04	11.37	12.96
14	The Karur Vysya Bank Ltd.	14.47	14.53	15.16	15.56	16.90
15	The Lakshmi Vilas Bank Ltd.	10.35	9.64	10.45	10.21	11.54
16	The Nainital Bank Ltd.	9.46	13.81	15.11	15.81	14.88
17	The Nedungadi Bank Ltd.	12.85	10.24	9.04	Negative	-1.99
18	The Ratnakar Bank Ltd.	10.41	9.72	11.56	10.00	13.60
19	The Sangli Bank Ltd.	10.98	11.58	12.13	11.47	11.64
20	The South Indian Bank Ltd.	9.40	10.40	10.41	11.17	11.20
21	The United Western Bank Ltd.	9.87	11.64	11.94	9.59	9.79
22	The Vysya Bank Ltd.	12.48	10.63	12.24	12.05	11.57
<b>New Private Sector Banks</b>						
23	Bank of Punjab Ltd.	16.34	14.64	9.81	11.02	12.82
24	Centurion Bank Ltd.	20.00	8.45	9.31	9.61	4.16
25	Global Trust Bank	10.28	11.97	13.68	12.71	11.21
26	HDFC Bank	13.92	11.86	12.19	11.09	13.93
27	ICICI Bank	13.48	11.06	19.64	11.57	11.44
28	IDBI Bank Ltd.	9.82	11.26	11.80	11.72	9.59

29	IndusInd Bank Ltd.	17.91	15.16	13.24	15.00	12.51
30	UTI Bank Ltd.	9.72	11.64	11.37	9.00	10.65

Source : Balance sheets of respective banks.

**Appendix Table II.11(C): Capital Adequacy Ratio - Foreign Banks in India**

		(Per cent)				
Sr. No.	Name of the Bank	1997-98	1998-99	1999-2000	2000-01	2001-02
1	2	3	4	5	6	7
<b>Foreign Banks in India</b>						
1	ABN-AMRO Bank N.V.	9.82	9.27	10.09	11.42	13.17
2	Abu Dhabi Commercial Bank Ltd.	10.29	10.01	10.61	10.05	10.42
3	American Express Bank Ltd.	9.86	9.25	10.09	9.59	10.71
4	Arab Bangladesh Bank Ltd.	144.00	124.00	123.00	96.34	138.51
5	Bank Internasional Indonesia	28.03	57.26	59.92	103.78	123.07
6	Bank Muscat S.A.O.G.	—	212.45	70.06	34.55	28.33
7	Bank of America NA	8.95	9.26	12.93	13.03	21.07
8	Bank of Bahrain and Kuwait B.S.C.	10.48	13.38	12.30	11.83	17.03
9	Bank of Ceylon	40.05	37.05	29.07	36.49	30.94
10	Barclays Bank PLC	14.52	12.90	17.75	26.97	63.56
11	BNP Paribas	8.80	9.09	9.55	9.92	9.66
12	Chinatrust Commercial Bank	146.33	28.25	25.56	28.27	40.11
13	Chohung Bank	46.00	42.00	38.00	35.00	27.65
14	Citibank N.A.	8.61	10.00	10.62	11.24	11.04
15	Commerzbank AG	12.81	15.81	17.58	15.05	171.54
16	Credit Agricole Indosuez	8.41	8.56	11.82	11.60	11.23
17	Credit Lyonnais	8.70	9.90	9.70	10.60	10.30
18	Deutsche Bank AG	9.69	9.50	10.68	12.67	14.55
19	Development Bank of Singapore Ltd.	31.47	23.26	18.14	15.93	13.31
20	Dresdner Bank AG	16.89	19.36	18.69	10.66	39.00
21	HSBC Ltd.	9.82	9.31	10.30	12.37	10.92
22	ING Bank N.V.	12.91	12.79	21.15	15.00	12.47
23	JPMorgan Chase Bank (The Chase Manhattan Bank)	13.03	12.53	45.86	43.79	85.88
24	K.B.C. Bank N.V.	—	95.00	18.51	23.01	96.75
25	Krung Thai Bank Public Co. Ltd.	347.22	235.93	197.74	148.99	167.65
26	Mashreqbank psc	29.84	12.13	9.04	10.54	20.54
27	Mizuho Corporate Bank Ltd. (The Fuji Bank Ltd.)	43.45	23.62	25.29	18.38	11.14
28	Oman International Bank S.A.O.G.	13.38	9.07	11.08	14.21	18.86
29	Oversea-Chinese Banking Corporation Ltd.	90.93	94.00	98.34	168.11	192.12
30	Societe Generale	10.74	12.50	13.95	13.93	12.85
31	Sonali Bank	27.80	38.39	24.91	88.14	113.64
32	Standard Chartered Bank	9.30	8.30	9.50	9.60	9.28

33	Standard Chartered Grindlays Bank Ltd.	9.05	9.04	10.93	12.52	13.08
34	State Bank of Mauritius Ltd.	73.50	46.78	35.23	30.78	46.78
35	Sumitomo Mitsui Banking Corporation (The Sumitomo Bank Ltd.)	40.67	16.58	18.54	19.40	20.96
36	The Bank of Nova Scotia	10.30	9.06	9.67	9.97	10.12
37	The Bank of Tokyo-Mitsubishi Ltd.	8.73	9.92	17.62	15.51	15.36
38	The Siam Commercial Bank	30.00	39.00	30.06	33.23	-13.33
39	The Toronto-Domonion Bank Ltd.	86.61	74.23	51.98	57.87	173.28
40	UFJ Bank Ltd. (The Sanwa Bank Ltd.)	30.35	31.97	36.17	34.91	29.44

Source : Balance sheets of respective banks.

**Appendix Table II.12: Bank Group and Population Group-wise Distribution of Commercial Bank Branches in India**

Bank Group	No. of Banks#	Number of Branches									
		As on June 30, 2001 @					As on June 30, 2002 @				
		Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
1	2	3	4	5	6	7	8	9	10	11	12
1. State Bank of India	1	4,109 (45.8)	2,439 (27.2)	1,418 (15.8)	999 (11.1)	8,965 (100.0)	4,102 (45.8)	2,440 (27.2)	1,421 (15.9)	1,000 (11.2)	8,963 (100.0)
2. Associate Banks of SBI	7	1,404 (31.5)	1,544 (34.7)	816 (18.3)	691 (15.5)	4,455 (100.0)	1,408 (31.5)	1,552 (34.7)	819 (18.3)	692 (15.5)	4,471 (100.0)
3. Nationalised Banks	19	13,818 (42.3)	6,887 (21.1)	6,455 (19.8)	5,487 (16.8)	32,647 (100.0)	13,765 (42.1)	6,911 (21.1)	6,497 (19.9)	5,511 (16.9)	32,684 (100.0)
4. Indian Private Sector Banks	31	1,135 (21.8)	1,723 (33.1)	1,248 (24.0)	1,099 (21.1)	5,205 (100.0)	1,138 (21.2)	1,761 (32.8)	1,322 (24.6)	1,155 (21.5)	5,376 (100.0)
5. Foreign Banks in India	41	— (—)	2 (1.0)	15 (7.7)	179 (91.3)	196 (100.0)	— (—)	2 (1.0)	20 (9.9)	180 (89.1)	202 (100.0)
6. Regional Rural Banks	196	12,081 (83.6)	2,006 (13.9)	350 (2.4)	17 (0.1)	14,454 (100.0)	12,060 (83.3)	2,037 (14.1)	359 (2.5)	17 (0.1)	14,473 (100.0)
7. Non-Scheduled Comm. Banks (Local Area Banks)	4	— (—)	4 (36.4)	7 (63.6)	— (—)	11 (100.0)	3 (17.6)	7 (41.2)	7 (41.2)	— (—)	17 (100.0)
<b>Total</b>	<b>299</b>	<b>32,547 (49.4)</b>	<b>14,605 (22.2)</b>	<b>10,309 (15.6)</b>	<b>8,472 (12.8)</b>	<b>65,933 (100.0)</b>	<b>32,476 (49.1)</b>	<b>14,710 (22.2)</b>	<b>10,445 (15.8)</b>	<b>8,555 (12.9)</b>	<b>66,186 (100.0)</b>

# As on June 30, 2002.

@ Population group-wise classification of branches is based on 1991 Census.

— Negligible.

Notes:

1. Figures in bracket indicate percentage to total in each group.

2. Bank branches exclude administrative offices.

3. Data for June 2001 are revised.

**Appendix Table II.13: Region/State/Union Territory-wise Distribution of Commercial Bank Branches**

Sr. No.	Region/State/ Union Territory	Number of Branches as on June 30,		Number of branches opened during				Average population (in '000) per bank branch as at the end of June	
		2001	2002	July 2000 to June 2001	of which: at un- banked centres	July 2001 to June 2002	of which: at un- banked centres	2001	2002
1	2	3	4	5	6	7	8	9	10
<b>1.</b>	<b>NORTHERN REGION</b>	<b>10,571</b>	<b>10,676</b>	<b>127</b>	<b>2</b>	<b>118</b>	<b>1</b>	<b>12</b>	<b>12</b>
	Chandigarh	170	172	5	0	3	0	5	5
	Delhi	1,434	1,464	39	1	34	0	10	10
	Haryana	1,529	1,547	25	0	18	0	13	13
	Himachal Pradesh	779	782	2	0	3	0	9	9
	Jammu & Kashmir	817	827	5	0	10	0	12	12
	Punjab	2,533	2,562	25	0	32	0	9	9
	Rajasthan	3,309	3,322	26	1	18	1	16	17
<b>2.</b>	<b>NORTH-EASTERN REGION</b>	<b>1,881</b>	<b>1,868</b>	<b>3</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>21</b>	<b>21</b>
	Arunachal Pradesh	68	68	0	0	0	0	18	18
	Assam	1,229	1,217	2	0	1	0	22	22
	Manipur	78	77	0	0	0	0	33	34
	Meghalaya	179	179	0	0	0	0	14	14
	Mizoram	78	78	0	0	0	0	12	13
	Nagaland	70	70	0	0	0	0	25	25
	Tripura	179	179	1	0	0	0	22	22
<b>3.</b>	<b>EASTERN REGION</b>	<b>11,711</b>	<b>11,735</b>	<b>40</b>	<b>0</b>	<b>33</b>	<b>1</b>	<b>19</b>	<b>19</b>
	Andaman & Nicobar Islands	31	31	0	0	0	0	13	13
	Bihar	3,547	3,550	2	0	3	0	20	21
	Jharkhand	1,447	1,455	6	0	11	1	0 **	0 **
	Orissa	2,223	2,229	12	0	6	0	16	16
	Sikkim	47	48	1	0	1	0	12	12
	West Bengal	4,416	4,422	19	0	12	0	18	18

<b>4. CENTRAL REGION</b>	<b>13,449</b>	<b>13,457</b>	<b>79</b>	<b>0</b>	<b>44</b>	<b>0</b>	<b>19</b>	<b>19</b>
Chhattisgarh	1,040	1,033	6	0	3	0	0 **	0 **
Madhya Pradesh	3,443	3,442	29	0	10	0	18	18
Uttar Pradesh	8,129	8,142	41	0	27	0	19	20
Uttaranchal	837	840	3	0	4	0	0 **	0 **
<b>5. WESTERN REGION</b>	<b>10,292</b>	<b>10,328</b>	<b>108</b>	<b>1</b>	<b>65</b>	<b>0</b>	<b>14</b>	<b>14</b>
Dadra & Nagar Haveli	11	11	0	0	0	0	18	18
Daman & Diu	15	16	0	0	1	0	9	9
Goa	326	328	7	0	3	0	5	5
Gujarat	3,650	3,654	33	1	21	0	13	14
Maharashtra	6,290	6,319	68	0	40	0	15	15
<b>6. SOUTHERN REGION</b>	<b>18,029</b>	<b>18,122</b>	<b>205</b>	<b>1</b>	<b>154</b>	<b>1</b>	<b>12</b>	<b>13</b>
Andhra Pradesh	5,162	5,203	64	0	47	0	15	15
Karnataka	4,740	4,762	45	0	38	0	11	11
Kerala	3,297	3,336	43	1	43	1	10	10
Lakshadweep	9	9	0	0	0	0	8	8
Pondicherry	84	82	0	0	1	0	14	14
Tamil Nadu	4,737	4,730	53	0	25	0	13	13
<b>ALL INDIA</b>	<b>65,933</b>	<b>66,186</b>	<b>562</b>	<b>4</b>	<b>415</b>	<b>3</b>	<b>15</b>	<b>16</b>

@ Including the branches of non-scheduled commercial banks (Local Area Banks).

\*\* As the population data of Jharkhand, Chhattisgarh and Uttaranchal are not separately available, these are included in Bihar, Madhya Pradesh and Uttar Pradesh, respectively. The average population per bank branch for Bihar, Madhya Pradesh and Uttar Pradesh include the number of bank branches in Jharkhand, Chhattisgarh and Uttaranchal, respectively.

Notes:

1. Average population per bank branch is based on estimated mid-year population of respective years received from the Office of Registrar General and Census Commissioner, Government of India.
2. Bank branches exclude administrative offices.
3. Data for June 2001 are revised.

**Appendix Table II.14: Advances to the Priority Sectors by Public Sector Banks**  
(As on the last reporting Friday)

Sector	No. of Accounts (in lakh)					Amount Outstanding (Rs. crore)				
	June 1969	March 1999	March 2000	March 2001@	March 2002@	June 1969	March 1999	March 2000	March 2001@	March 2002@
1	2	3	4	5	6	7	8	9	10	11
I. Agriculture	1.7	166	160	161	161	162	37,631	45,296	53,685	63,083
						(5.4)	(14.2)	(14.3)	(15.7)	(15.8)
i) Direct	1.6	163	157	157	157	40	31,167	34,247	38,003	44,909
						(1.3)	(11.7)	(10.8)	(11.1)	(11.3)
ii) Indirect	0.1	3	3	3	4	122	6,464	11,049	15,682	18,174

						(4.0)	(2.4)	(3.5)	(4.6)	(4.6)
II. Small-scale industries	0.5	24	22	23	22	257	42,591	46,045	48,445	49,743
						(8.5)	(16.1)	(14.6)	(14.2)	(12.5)
III. Other priority sector advances	0.4	93	81	79	83	22	23,661	30,816	40,395	53,712
						(0.7)	(8.9)	(9.7)	(11.8)	(13.5)
IV. Total priority sector advances #	2.6	284	265	273	269	441	1,04,094	1,27,478	1,46,546	1,71,185
						(14.6)	(39.2)	(40.2)	(43.0)	(43.1)
V. Net Bank Credit	—	—	—	—	—	3,016	2,65,554	3,16,427	3,40,888	3,96,954

@ Data are provisional.

# Inclusive of advances to setting up industrial estates, funds provided to RRBs by sponsor banks, loan to software industries, food and agro processing sector, self-help group and venture capital.

Note : Figures in brackets represent percentages to net bank credit.

**Appendix Table II.15(A): Advances of Public Sector Banks to Agriculture and Weaker Sections**

(As on the last reporting Friday of March 2002)

(Amount in Rs crore)

Sr. No.	Name of the bank	Direct agricultural advances		Indirect agricultural advances		Total agricultural advances		Weaker Sections		Total Priority Sector advances	
		Amount	Per cent to NBC	Amount	Per cent to NBC	Amount	Per cent to NBC*	Amount	Per cent to NBC	Amount	Per cent to NBC
						(Target - 18 per cent)		(Target - 10 per cent)		(Target - 40 per cent)	
1	2	3	4	5	6	7	8	9	10	11	12
1	Allahabad Bank	1,306.99	12.22	621.01	5.81	1,928.00	16.72	752.95	7.04	4,722.81	44.16
2	Andhra Bank	1,226.89	13.22	162.18	1.75	1,389.07	14.97	894.00	9.63	3,401.21	36.65
3	Bank of Baroda	2,427.94	11.31	1,133.15	5.28	3,561.09	15.81	1,601.00	7.46	10,336.94	48.17
4	Bank of India	2,680.99	12.06	849.60	3.82	3,530.59	15.88	1,600.00	7.20	10,169.59	45.75
5	Bank of Maharashtra	862.96	10.80	163.66	2.05	1,026.62	12.84	611.00	7.64	3,211.26	40.17
6	Canara Bank	3,266.00	12.68	622.00	2.42	3,888.00	15.10	1,930.00	7.50	10,536.00	40.92
7	Central Bank of India	1,617.09	7.77	1,439.75	6.91	3,056.84	12.27	932.50	4.48	8,934.61	42.91
8	Corporation Bank	538.56	6.03	399.21	4.47	937.77	10.50	205.89	2.30	3,583.80	40.12
9	Dena Bank	605.91	7.99	559.65	7.38	1,165.56	12.49	252.97	3.34	3,339.49	44.05
10	Indian Bank	1,212.60	14.36	314.09	3.72	1,526.69	18.08	845.27	10.01	3,986.55	47.20
11	Indian Overseas Bank	1,462.96	13.69	503.10	4.71	1,966.06	18.19	1,295.03	12.11	5,066.37	47.39
12	Oriental Bank of Commerce	999.96	6.96	972.66	6.77	1,972.62	11.46	491.96	3.42	5,861.97	40.80
13	Punjab National Bank	4,375.00	13.12	752.70	2.26	5,127.70	15.38	3,263.10	9.79	14,895.90	44.68
14	Punjab & Sind Bank	566.88	10.84	376.27	7.19	943.15	15.34	266.12	5.09	2,474.50	47.31
15	Syndicate Bank	1,652.00	15.35	293.00	2.72	1,945.00	18.07	1,095.00	10.17	5,005.00	46.50
16	Union Bank of India	1,766.91	9.31	1,120.55	5.90	2,887.46	13.81	1,086.90	5.73	8,374.12	44.12
17	United Bank of India	559.00	7.45	471.00	6.28	1,030.00	11.95	457.00	6.09	2,715.00	36.18
18	UCO Bank	927.00	7.62	622.00	5.11	1,549.00	12.12	569.00	4.67	4,847.50	39.83
19	Vijaya Bank	656.40	11.54	202.77	3.56	859.17	15.10	387.47	6.81	2,230.94	39.22
20	State Bank of India	11,053.61	11.32	5,149.31	5.28	16,202.92	15.82	7,052.10	7.22	40,538.92	41.53

21	State Bank of Bikaner & Jaipur	738.82	13.09	202.85	3.59	941.67	16.69	439.67	7.79	2,659.78	47.13
22	State Bank of Hyderabad	1,041.50	13.52	366.89	4.76	1,408.39	18.02	771.00	10.01	3,469.98	45.05
23	State Bank of Indore	617.44	14.49	151.01	3.54	768.45	18.03	296.53	6.96	1,881.18	44.14
24	State Bank of Mysore	562.42	13.31	78.66	1.86	641.08	15.17	460.65	10.90	1,739.67	41.17
25	State Bank of Patiala	1,029.00	13.45	351.00	4.59	1,380.00	17.95	767.00	10.02	3,081.00	40.26
26	State Bank of Saurashtra	650.83	16.21	151.35	3.77	802.18	19.98	229.84	5.73	1,747.11	43.52
27	State Bank of Travancore	503.65	12.84	144.26	3.68	647.91	16.52	420.95	10.74	2,374.06	60.55
<b>Total</b>		<b>44,909.31</b>	<b>11.31</b>	<b>18,173.68</b>	<b>4.58</b>	<b>63,082.99</b>	<b>15.81</b>	<b>28,974.90</b>	<b>7.30</b>	<b>1,71,185.26</b>	<b>43.12</b>

\* Indirect agricultural advances taken to the extent of 4.5 per cent of NBC.

Notes : 1. Data are provisional.

2. NBC - net bank credit.

Source : Data furnished by respective banks.

**Appendix Table: II.15(B): Non-Performing Assets in Advances to Weaker Sections under Priority**

**Sector - Public Sector Banks**

(As on March 31, 2002)

(Amount in Rs. crore)

Sr. No.	Name of the Bank	Advances to Weaker Section		
		Total	of which NPAs	
			Amount	Per cent
1	2	3	4	5
1	Allahabad Bank	793.45	116.43	14.67
2	Andhra Bank	894.00	210.00	23.49
3	Bank of Baroda	1,652.04	433.12	26.22
4	Bank of India	985.16	267.61	27.16
5	Bank of Maharashtra	456.75	139.68	30.58
6	Canara Bank	1,930.15	446.95	23.16
7	Central Bank of India	932.50	147.05	15.77
8	Corporation Bank	205.89	29.19	14.18
9	Dena Bank	252.97	58.18	23.00
10	Indian Bank	758.83	181.28	23.89
11	Indian Overseas Bank	1,295.04	106.94	8.26
12	Oriental Bank of Commerce	300.96	42.98	14.28
13	Punjab & Sind Bank	258.30	34.56	13.38
14	Punjab National Bank	2,858.80	437.09	15.29
15	Syndicate Bank	415.97	87.26	20.98
16	UCO Bank	569.21	252.39	44.34
17	Union Bank of India	909.10	240.64	26.47
18	United Bank of India	475.00	115.00	24.21
19	Vijaya Bank	360.12	51.61	14.33
20	State Bank of Bikaner & Jaipur	476.45	N.A.	N.A.
21	State Bank of Hyderabad	771.00	146.49	19.00
22	State Bank of India	6,929.82	1,809.69	26.11
23	State Bank of Indore	296.53	46.68	15.74



24	State Bank of Mysore	460.65	61.15	13.27
25	State Bank of Patiala	763.69	205.20	26.87
26	State Bank of Saurashtra	260.88	60.83	23.32
27	State Bank of Travancore	196.05	15.82	8.07
<b>Total</b>		<b>26,459.31</b>	<b>5,743.82</b>	<b>21.71</b>

N.A. Not Available

Source: Data furnished by respective banks.

**Appendix Table II.16 : Advances to the Priority Sectors by Private Sector Banks**  
(As on the last reporting Friday)

Sector	(Amount in Rs. crore)					
	March 2000		March 2001@		March 2002@	
	Amount	Percentage to Net bank credit	Amount	Percentage to Net bank credit	Amount	Percentage to Net bank credit
1	2	3	4	5	6	7
I. Agriculture	4,023	8.3	5,394	8.5	8,022	8.5
II. Small-scale industries	8,000	16.5	8,158	14.4	8,613	13.7
III. Other priority sectors #	6,345	12.0	7,998	14.2	9,074	14.4
<b>Total (I+II+III)</b>	<b>18,368</b>	<b>38.0</b>	<b>21,550</b>	<b>38.2</b>	<b>25,709</b>	<b>40.9</b>

@ Data are provisional.

# Inclusive of advances to setting up industrial estates, funds provided to RRBs by sponsor banks, loan to software industries, food and agro-processing sector, self-help group and venture capital.

Note: Indirect Agriculture is reckoned upto 4.5 per cent of Net Bank Credit for calculation of percentage of Agriculture.

**Appendix Table II.17(A): Advances of Private Sector Banks to Agriculture and Weaker Sections**  
(As on the last reporting Friday of March 2002)

Sr. No.	Name of the bank	(Amount in Rs crore)									
		Direct agricultural advances		Indirect agricultural advances		Total agricultural advances		Weaker Sections		Total Priority Sector advances	
		Amount	Per cent to NBC	Amount	Per cent to NBC	Amount	Per cent to NBC* (Target - 18 per cent)	Amount	Per cent to NBC (Target - 10 per cent)	Amount	Per cent to NBC (Target - 40 per cent)
1	2	3	4	5	6	7	8	9	10	11	12
1	Bharat Overseas Bank Ltd.	20.06	4.63	17.59	4.06	37.64	8.69	7.22	1.67	219.39	50.65
2	Benares State Bank Ltd.	3.84	2.02	21.08	11.07	24.92	6.52	1.89	0.99	92.92	48.81
3	City Union Bank Ltd.	29.76	3.20	42.94	4.62	72.70	7.70	24.77	2.66	372.57	40.06

4	Development Credit Bank Ltd.	9.61	0.43	276.63	12.27	286.24	4.93	0.36	0.02	920.95	40.85
5	Dhanalakshmi Bank Ltd.	20.05	2.58	34.60	4.45	54.65	7.04	9.54	1.23	315.16	40.57
6	Lord Krishna Bank Ltd.	6.07	1.02	83.67	14.05	89.74	5.52	5.00	0.84	212.89	35.75
7	SBI Commercial & International Bank Ltd.	0.00	0.00	42.06	31.64	42.06	4.50	0.00	0.00	53.93	40.57
8	Tamilnad Mercantile Bank Ltd.	117.75	6.78	34.54	1.99	152.30	8.78	23.05	1.33	701.48	40.42
9	The Bank of Rajasthan Ltd.	88.08	4.33	216.43	10.65	304.51	8.83	63.88	3.14	813.48	40.02
10	The Catholic Syrian Bank Ltd.	28.00	4.66	8.61	1.43	36.61	6.09	15.90	2.64	346.61	57.60
11	The Federal Bank Ltd.	351.53	14.12	13.92	0.56	365.45	14.68	224.64	9.02	1,695.64	68.11
12	The Ganesh Bank of Kurundwad Ltd.	24.71	25.19	0.00	0.00	24.71	25.19	9.82	10.01	49.05	50.00
13	The Jammu & Kashmir Bank Ltd.	59.12	1.15	222.26	4.32	281.38	5.47	157.94	3.07	1,622.38	31.55
14	The Karnataka Bank Ltd.	301.03	9.77	75.02	2.44	376.05	12.21	62.94	2.04	1,200.90	38.99
15	The Karur Vysya Bank Ltd.	129.49	5.93	77.72	3.56	207.21	9.49	82.19	3.76	878.84	40.24
16	The Lakshmi Vilas Bank Ltd.	115.55	8.08	50.13	3.51	165.67	11.58	52.44	3.67	611.94	42.79
17	The Nainital Bank Ltd.	16.82	12.17	6.11	4.42	22.93	16.59	8.85	6.40	73.11	52.88
18	The Nedungadi Bank Ltd.	29.14	4.74	14.87	2.42	44.01	7.16	4.85	0.79	272.01	44.26
19	The Ratnakar Bank Ltd.	11.75	4.46	21.76	8.25	33.51	8.96	4.52	1.71	97.78	37.09
20	The Sangli Bank Ltd.	64.56	11.35	32.47	5.71	97.03	15.85	24.32	4.28	211.61	37.21
21	The South Indian Bank Ltd.	86.03	5.03	29.57	1.73	115.60	6.76	47.41	2.77	918.57	53.68
22	The United Western Bank Ltd.	160.40	6.13	47.26	1.80	207.66	7.92	191.94	7.32	1,090.32	41.57
23	The Vysya Bank Ltd.	353.21	8.54	276.66	6.69	629.87	13.04	66.99	1.62	1,764.61	42.67
24	Bank of Punjab Ltd.	18.58	1.15	192.64	11.95	211.22	5.65	0.00	0.00	466.04	28.92
25	Centurion Bank Ltd.	22.96	1.51	250.61	16.48	273.57	6.01	0.00	0.00	665.38	43.76
26	Global Trust Bank	19.59	0.66	160.26	5.41	179.85	5.16	0.00	0.00	1,129.07	38.10
27	HDFC Bank	97.88	1.73	944.88	16.66	1,042.76	6.23	0.00	0.00	2,511.17	44.27
28	ICICI Bank	140.02	3.05	656.81	14.31	796.83	7.55	42.76	0.93	1,926.46	41.97
29	IDBI Bank	0.78	0.03	302.11	10.91	302.89	4.53	0.00	0.00	1,131.00	40.85
30	IndusInd Bank	75.15	1.95	302.40	7.86	377.55	6.45	0.00	0.00	1,041.56	27.06
31	UTI Bank Ltd.	131.65	2.32	1,033.51	18.22	1,165.16	6.82	8.85	0.16	2,302.32	40.59
<b>Total</b>		<b>2533.17</b>	<b>4.03</b>	<b>5,489.12</b>	<b>8.74</b>	<b>8,022.28</b>	<b>8.53</b>	<b>1,142.06</b>	<b>1.82</b>	<b>25,709.14</b>	<b>40.93</b>

\* Target - 18 per cent of NBC

Notes : 1. Data are provisional

2. NBC - net bank credit.

Source : Data furnished by respective banks.

**Appendix Table: II.17(B): Non-Performing Assets in Advances to Weaker Sections under Priority Sector - Private Sector Banks**  
(As on March 31, 2002)

(Rs. in crore)

Sr. No.	Name of the Bank	Advances to Weaker Section		
		Total	of which NPAs	
			Amount	Per cent
1	2	3	4	5
1	The Bank of Rajasthan Ltd.	24.12	7.70	31.93
2	Bharat Overseas Bank Ltd.	7.22	0.81	11.25

3	The Catholic Syrian Bank Ltd.	7.86	3.87	49.24
4	City Union Bank Ltd.	25.21	1.85	7.34
5	Development Credit Bank Ltd.	1.18	0.94	79.66
6	Dhanalakshmi Bank Ltd.	9.54	1.49	15.62
7	The Federal Bank Ltd.	222.83	29.39	13.19
8	The Ganesh Bank of Kurundwad Ltd.	0.01	—	—
9	The Jammu & Kashmir Bank Ltd.	157.93	9.80	6.21
10	The Karnataka Bank Ltd.	60.31	6.06	10.04
11	The Karur Vysya Bank Ltd.	90.24	4.98	5.52
12	The Lakshmi Vilas Bank Ltd.	27.22	2.95	10.85
13	Lord Krishna Bank Ltd.	5.00	—	—
14	The Nainital Bank Ltd.	8.85	0.90	10.21
15	The Nedungadi Bank Ltd.	4.85	—	—
16	The Ratnakar Bank Ltd.	18.57	2.34	12.60
17	The Sangli Bank Ltd.	24.32	3.57	14.68
18	SBI Commercial & International Bank Ltd.	—	—	—
19	The South Indian Bank Ltd.	47.41	7.36	15.53
20	Tamilnad Mercantile Bank Ltd.	6.26	0.30	4.79
21	The United Western Bank Ltd.	55.79	8.24	14.77
22	The Vysya Bank Ltd.	41.81	—	—
23	Bank of Punjab Ltd.	—	—	—
24	Centurion Bank Ltd.	—	—	—
25	Global Trust Bank	0.90	—	—
26	HDFC Bank	—	—	—
27	ICICI Bank	42.76	—	—
28	IDBI Bank	—	—	—
29	IndusInd Bank Ltd.	—	—	—
30	UTI Bank Ltd.	8.85	—	—
<b>Total</b>		<b>899.03</b>	<b>92.56</b>	<b>10.30</b>

— Nil or Negligible

Source: Data furnished by respective banks.

**Appendix Table II.18: Advances to the Priority Sectors by Foreign Banks in India**

(As on the last reporting Friday)

Sector	(Amount in Rs. crore)					
	March 2000		March 2001@		March 2002@	
	Amount	Percentage to Net bank credit	Amount	Percentage to Net bank credit	Amount	Percentage to Net bank credit
1	2	3	4	5	6	7
I. Export Credit	6,459	22.9	6,863	20.0	6,948	17.7
II. Small-scale industries	2,990	10.6	3,716	11.0	4,561	11.6

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<b>Total Priority Sector Advances #</b>	<b>9,934</b>	<b>35.2</b>	<b>11,835</b>	<b>34.0</b>	<b>13,414</b>	<b>34.2</b>
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@ Provisional.

# Inclusive of advances to setting up industrial estates, loan to software industries, food and agro-processing sector, self- help group and venture capital.