

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

(As on March 31, 2002)

(Per cent)

Sr. No.	Name of the Bank	CRAR			Net NPAs/Advances	Interest Income/Fund	Non-Interest Working Fund	Operating Profit/Working Fund	Return on Assets	Business per employee (Amount in Rs.lakh)	Profit per employee (Rs.lakh)
		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.