

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
Old Private Sector Banks		2.93	2.57	2.15	2.33	2.51	2.39
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
New Private Sector Banks		2.88	2.23	1.98	1.95	2.14	1.15
Private Sector Banks		2.92	2.46	2.09	2.16	2.33	1.58