

**Appendix Table I.1(A) : Non-Performing Assets of Public Sector Banks -  
As Proportion to Total Assets - 1995-96 to 1997-98**  
(in per cent)

Sr. No.	Name of the Bank	Gross NPAs/ Total Assets			Net NPAs/ Total Assets		
		1995-96	1996-97	1997-98*	1995-96	1996-97	1997-98*
1	2	3	4	5	6	7	8
1.	State Bank of India .....	7.31	7.01	6.38	2.71	2.89	2.50
2.	State Bank of Bikaner & Jaipur .....	5.14	5.59	5.43	2.35	3.01	3.14
3.	State Bank of Hyderabad ....	9.33	9.01	9.09	4.73	4.89	4.74
4.	State Bank of Indore .....	7.02	7.66	7.33	4.51	5.19	5.09
5.	State Bank of Mysore .....	6.94	8.57	9.19	3.82	5.18	5.23
6.	State Bank of Patiala .....	4.79	5.24	5.34	2.62	2.57	3.00
7.	State Bank of Saurashtra .....	5.70	6.63	7.01	2.21	2.65	3.02
8.	State Bank of Travancore ....	6.47	7.53	9.97	3.88	4.30	5.53
9.	Allahabad Bank .....	10.10	9.89	9.63	6.06	5.48	5.67
10.	Andhra Bank .....	4.69	4.43	3.70	1.21	1.41	1.02
11.	Bank of Baroda .....	8.25	8.28	6.83	3.25	3.93	2.81
12.	Bank of India .....	7.36	6.00	5.76	3.27	3.13	3.39
13.	Bank of Maharashtra .....	8.90	8.55	6.65	3.30	3.51	2.97
14.	Canara Bank .....	8.51	9.32	8.31	3.14	3.77	2.93
15.	Central Bank of India .....	10.43	9.55	7.91	5.18	4.80	4.28
16.	Corporation Bank .....	3.65	3.87	3.05	0.79	1.32	1.12
17.	Dena Bank .....	6.56	6.94	6.32	3.15	4.06	3.58
18.	Indian Bank .....	17.68	19.39	17.62	10.58	10.19	9.71
19.	Indian Overseas Bank .....	11.17	7.35	5.86	3.59	3.09	2.53
20.	Oriental Bank of Commerce	2.58	3.18	2.69	1.62	2.39	1.94
21.	Punjab & Sind Bank .....	13.23	14.35	11.50	3.98	4.43	3.82
22.	Punjab National Bank .....	8.00	6.92	6.15	5.05	4.11	3.84
23.	Syndicate Bank .....	8.43	7.38	6.09	2.91	2.51	2.06
24.	UCO Bank .....	11.87	11.46	9.58	4.19	4.61	3.79
25.	Union Bank of India .....	4.61	4.41	4.64	2.52	2.86	3.06
26.	United Bank of India .....	12.93	10.97	10.08	6.11	4.45	3.28
27.	Vijaya Bank .....	7.55	6.36	5.65	3.99	2.92	2.93

\* Provisional.

**Appendix Table I.1(B) : Non-Performing Assets of Public Sector Banks -  
As Proportion to Advances - 1995-96 to 1997-98**  
(in per cent)

Sr. No.	Name of the Bank	Gross NPAs/ Gross Advances			Net NPAs/ Net Advances		
		1995-96	1996-97	1997-98*	1995-96	1996-97	1997-98*
1	2	3	4	5	6	7	8
1.	State Bank of India .....	15.96	16.02	14.14	6.61	7.30	6.07
2.	State Bank of Bikaner & Jaipur .....	12.45	13.83	11.73	6.11	7.96	7.13
3.	State Bank of Hyderabad ....	17.89	19.19	18.96	9.94	11.42	10.88
4.	State Bank of Indore .....	14.20	15.81	15.05	9.62	11.29	10.96
5.	State Bank of Mysore .....	14.54	16.92	17.47	8.59	10.96	10.75
6.	State Bank of Patiala .....	11.49	11.32	11.88	6.60	5.88	7.04
7.	State Bank of Saurashtra .....	13.50	14.79	14.83	5.70	6.05	6.57
8.	State Bank of Travancore ....	11.74	14.49	20.06	7.38	8.82	12.21
9.	Allahabad Bank .....	23.98	23.93	23.18	16.00	14.84	15.09
10.	Andhra Bank .....	11.61	11.81	9.86	3.29	4.10	2.92
11.	Bank of Baroda .....	16.16	17.15	14.63	8.15	7.53	6.60
12.	Bank of India .....	14.49	11.78	11.55	7.00	6.93	7.34
13.	Bank of Maharashtra .....	21.87	20.67	17.39	9.39	9.66	8.59
14.	Canara Bank .....	17.93	20.26	18.69	7.45	9.32	7.52
15.	Central Bank of India .....	23.91	25.00	20.47	13.49	14.40	12.21
16.	Corporation Bank .....	9.67	9.92	7.60	2.26	3.63	2.93
17.	Dena Bank .....	14.70	15.10	13.73	7.30	9.38	8.28
18.	Indian Bank .....	34.15	39.12	38.96	23.87	25.24	26.01
19.	Indian Overseas Bank .....	22.59	15.80	13.38	8.57	7.64	6.26
20.	Oriental Bank of Commerce	5.68	7.36	6.16	3.60	5.64	4.50
21.	Punjab & Sind Bank .....	27.70	30.71	26.79	10.34	12.04	10.84
22.	Punjab National Bank .....	18.74	16.31	14.50	12.70	10.38	9.57
23.	Syndicate Bank .....	20.97	19.32	15.31	8.39	7.53	5.78
24.	UCO Bank .....	24.54	28.35	24.04	11.43	13.73	11.14
25.	Union Bank of India .....	10.38	10.38	11.18	5.94	6.98	7.66
26.	United Bank of India .....	38.00	36.20	33.50	23.28	19.20	14.10
27.	Vijaya Bank .....	20.36	18.73	15.21	11.90	9.56	7.60

\* Provisional.

**Appendix Table I.1(C) : Non-Performing Assets of Indian Private Sector Banks -  
As Proportion to Total Assets - 1995-96 to 1997-98**  
(in per cent)

Sr. No.	Name of the Bank	Gross NPAs/ Total Assets			Net NPAs/ Total Assets		
		1995-96	1996-97	1997-98*	1995-96	1996-97	1997-98*
1	2	3	4	5	6	7	8
1.	Bank of Madura Ltd. ....	4.29	5.25	4.64	2.34	2.91	2.36
2.	Bank of Rajasthan Ltd. ....	2.92	5.72	8.49	1.93	3.88	4.11
3.	Bareilly Corporation Bank Ltd.	6.58	5.19	5.37	3.10	1.68	1.50
4.	Bharat Overseas Bank Ltd. ....	3.31	3.83	3.57	1.32	1.72	1.80
5.	City Union Bank Ltd. ....	3.81	4.63	5.75	1.98	2.72	3.78
6.	Development Credit Bank Ltd.	4.74	3.88	3.01	2.41	2.60	2.17
7.	Ganesh Bank of Kurundwad Ltd.	6.40	6.01	5.46	3.94	3.74	3.19
8.	Karnataka Bank Ltd. ....	2.44	2.27	2.39	1.23	1.38	0.92
9.	Lord Krishna Bank Ltd. ....	2.52	6.46	11.23	2.08	4.70	7.71
10.	Nainital Bank Ltd. ....	7.02	4.89	3.63	4.03	2.43	1.26
11.	SBI Comm. & Int. Bank Ltd. ...	12.45	10.89	8.86	3.42	2.14	2.97
12.	Tamilnad Mercantile Bank Ltd.	3.66	3.93	4.70	1.62	1.67	2.29
13.	The Benares State Bank Ltd. ..	8.08	6.31	7.08	5.20	3.57	4.68
14.	The Catholic Syrian Bank Ltd.	4.96	6.13	8.72	2.78	3.31	5.14
15.	The Dhanalakshmi Bank Ltd. ...	2.57	3.41	3.34	0.86	1.51	4.23
16.	The Federal Bank Ltd. ....	3.20	3.92	4.02	2.01	2.67	2.83
17.	The Jammu & Kashmir Bank Ltd.	5.10	0.05	0.04	0.21	0.02	0.02
18.	The Karur Vysya Bank Ltd. ....	0.91	1.52	1.87	0.46	0.58	0.82
19.	The Lakshmi Vilas Bank Ltd. ...	2.67	4.03	4.64	0.97	2.48	2.74
20.	The Nedungadi Bank Ltd. ....	4.91	4.88	6.50	3.75	3.84	4.97
21.	The Ratnakar Bank Ltd. ....	5.46	5.87	6.10	3.21	3.27	3.11
22.	The Sangli Bank Ltd. ....	12.19	12.83	7.76	4.79	4.34	4.80
23.	The South Indian Bank Ltd. ....	4.34	4.65	5.09	2.47	2.52	2.93
24.	The United Western Bank Ltd.	6.13	5.37	3.64	4.45	4.03	2.63
25.	The Vysya Bank Ltd. ....	2.53	3.59	6.30	1.71	2.19	3.28
26.	Bank of Punjab Ltd. ....	Nil	0.60	0.57	Nil	0.47	0.38
27.	Centurion Bank Ltd. ....	Nil	Nil	0.13	Nil	Nil	0.10
28.	Global Trust Bank Ltd. ....	N.A.	3.65	2.06	Nil	2.42	1.39
29.	HDFC Bank Ltd. ....	Nil	0.17	0.92	Nil	Nil	0.46
30.	ICICI Banking Corporation Ltd.	Nil	1.01	0.67	Nil	0.77	0.39
31.	IDBI Bank Ltd. ....	Nil	0.80	0.14	Nil	0.62	0.12
32.	IndusInd Bank Ltd. ....	Nil	1.50	2.64	Nil	1.12	1.93
33.	Times Bank Ltd. ....	Nil	0.36	0.71	Nil	0.33	0.62
34.	UTI Bank Ltd. ....	N.A.	1.63	3.67	Nil	1.25	2.84

\* Provisional.

**Appendix Table I.1(D) : Non-Performing Assets of Indian Private Sector Banks -  
As Proportion to Advances - 1995-96 to 1997-98**  
(in per cent)

Sr. No.	Name of the Bank	Gross NPAs/ Gross Advances			Net NPAs/ Net Advances		
		1995-96	1996-97	1997-98*	1995-96	1996-97	1997-98*
1	2	3	4	5	6	7	8
1.	Bank of Madura Ltd. ....	8.49	10.64	11.60	4.80	6.20	5.70
2.	Bank of Rajasthan Ltd. ....	6.29	12.07	17.14	4.40	8.82	9.14
3.	Bareilly Corporation Bank Ltd.	-	17.60	16.41	7.90	6.56	5.19
4.	Bharat Overseas Bank Ltd. ....	6.49	8.10	8.36	1.65	3.81	4.40
5.	City Union Bank Ltd. ....	6.94	8.50	11.03	4.49	5.30	7.54
6.	Development Credit Bank Ltd.	9.95	7.92	6.98	5.24	5.93	5.02
7.	Ganesh Bank of Kurundwad Ltd.	12.56	10.90	10.14	7.62	10.75	6.18
8.	Karnataka Bank Ltd. ....	4.61	4.47	4.98	2.37	3.12	3.06
9.	Lord Krishna Bank Ltd. ....	4.34	11.36	21.15	3.57	8.53	14.09
10.	Nainital Bank Ltd. ....	21.03	17.42	15.47	13.20	9.48	5.99
11.	SBI Comm. & Int. Bank Ltd. ...	27.08	26.06	20.39	9.25	6.48	7.89
12.	Tamilnad Mercantile Bank Ltd.	7.23	7.76	10.42	3.33	3.45	5.37
13.	The Benares State Bank Ltd. ...	26.55	20.15	20.97	17.62	11.30	16.85
14.	The Catholic Syrian Bank Ltd.	8.91	10.56	16.86	5.13	5.87	11.27
15.	The Dhanalakshmi Bank Ltd. ...	4.67	6.75	15.68	1.82	4.51	11.01
16.	The Federal Bank Ltd. ....	6.13	7.00	7.34	3.94	7.16	5.28
17.	The Jammu & Kashmir Bank Ltd.	12.07	12.14	9.45	5.09	6.03	4.57
18.	The Karur Vysya Bank Ltd. ....	1.67	3.06	4.04	0.86	1.20	1.87
19.	The Lakshmi Vilas Bank Ltd. ...	5.86	8.85	9.86	2.19	4.66	6.07
20.	The Nedungadi Bank Ltd. ....	9.96	8.68	12.30	7.76	6.17	9.41
21.	The Ratnakar Bank Ltd. ....	11.94	11.98	12.56	7.37	6.87	6.84
22.	The Sangli Bank Ltd. ....	22.76	27.83	23.52	10.26	11.28	9.43
23.	The South Indian Bank Ltd. ....	8.43	9.28	10.26	4.94	5.87	6.16
24.	The United Western Bank Ltd.	11.98	11.22	7.76	9.36	8.63	5.73
25.	The Vysya Bank Ltd. ....	4.71	7.96	15.07	3.54	5.17	8.45
26.	Bank of Punjab Ltd. ....	Nil	4.98	1.69	Nil	1.59	1.14
27.	Centurion Bank Ltd. ....	Nil	Nil	0.24	Nil	Nil	0.19
28.	Global Trust Bank Ltd. ....	0.01	5.91	4.36	Nil	4.47	2.98
29.	HDFC Bank Ltd. ....	Nil	0.50	3.04	Nil	Nil	1.24
30.	ICICI Banking Corporation Ltd.	Nil	2.24	1.93	Nil	1.73	1.14
31.	IDBI Bank Ltd. ....	Nil	1.28	0.36	Nil	1.00	0.32
32.	IndusInd Bank Ltd. ....	Nil	2.74	5.33	Nil	2.08	3.96
33.	Times Bank Ltd. ....	Nil	0.54	1.60	Nil	0.46	1.41
34.	UTI Bank Ltd. ....	2.68	4.33	7.15	Nil	3.66	5.63

\* Provisional.

**Appendix Table I.1(E) : Non-Performing Assets of Foreign Banks in India -  
As Proportion to Total Assets - 1995-96 to 1997-98**  
(in per cent)

Sr. No.	Name of the Bank	Gross NPAs/ Total Assets			Net NPAs/ Total Assets		
		1995-96	1996-97	1997-98*	1995-96	1996-97	1997-98*
1	2	3	4	5	6	7	8
1.	ABN-AMRO Bank N.V. ....	0.14	0.79	0.93	0.03	0.26	0.24
2.	Abu Dhabi Commercial Bank Ltd. ....	2.76	1.95	3.89	1.67	0.82	2.26
3.	American Express Bank Ltd.	0.83	2.59	1.18	0.10	1.38	0.19
4.	ANZ Grindlays Bank Ltd. ....	1.90	1.85	N.A.	0.12	0.14	N.A.
5.	Arab Bangladesh Bank Ltd. ..	-	Nil	Nil	-	Nil	Nil
6.	Bank Internasional Indonesia	-	Nil	Nil	-	Nil	Nil
7.	Bank of America NT&SA .....	0.04	0.04	0.03	-0.06	Nil	Nil
8.	Bank of Bahrain and Kuwait B.S.C. ....	2.66	6.45	12.52	1.97	5.42	7.25
9.	Bank of Ceylon .....	-	3.50	N.A.	-	2.89	N.A.
10.	Banque Nationale De Paris ...	0.74	0.75	0.92	Nil	Nil	Nil
11.	Barclays Bank PLC .....	Nil	3.38	N.A.	Nil	2.18	N.A.
12.	Chase Manhattan Bank .....	Nil	Nil	Nil	Nil	Nil	Nil
13.	Chinatrust Commercial Bank	-	Nil	Nil	-	Nil	Nil
14.	Cho Hung Bank .....	-	Nil	0.88	-	Nil	0.79
15.	Citibank N.A. ....	0.18	0.64	0.54	-0.03	0.26	0.25
16.	Commercial Bank of Korea, Ltd.	-	Nil	Nil	-	Nil	Nil
17.	Commerzbank AG .....	Nil	Nil	3.76	Nil	Nil	1.65
18.	Credit Agricole Indosuez .....	0.75	4.63	11.39	0.52	1.81	4.58
19.	Credit Lyonnais .....	0.68	1.33	5.04	Nil	0.26	1.42
20.	Deutsche Bank AG .....	0.03	1.34	N.A.	Nil	1.02	N.A.
21.	Dresdner Bank AG .....	Nil	Nil	6.43	Nil	Nil	4.37
22.	Fuji Bank Ltd. ....	-	Nil	Nil	-	Nil	Nil
23.	Hanil Bank .....	-	-	Nil	-	-	Nil
24.	Hongkong Bank .....	1.75	3.07	3.19	0.21	1.20	0.75
25.	ING Bank N.V. ....	Nil	Nil	Nil	Nil	Nil	Nil

\* Provisional.

(...contd.)

**Appendix Table I.1(E) : Non-Performing Assets of Foreign Banks in India -  
As Proportion to Total Assets - 1995-96 to 1997-98  
(concl.)**

(in per cent)

Sr. No.	Name of the Bank	Gross NPAs/ Total Assets			Net NPAs/ Total Assets		
		1995-96	1996-97	1997-98*	1995-96	1996-97	1997-98*
1	2	3	4	5	6	7	8
26.	Krung Thai Bank p.l.c. ....	-	Nil	Nil	-	Nil	Nil
27.	MashreqBank psc .....	1.05	16.55	17.73	0.76	12.97	8.76
28.	Oman International Bank S.A.O.G. ....	11.15	11.74	29.01	4.05	2.87	11.99
29.	Oversea-Chinese Banking Corporation Ltd. ....	-	Nil	N.A.	-	Nil	N.A.
30.	Siam Commercial Bank .....	Nil	Nil	Nil	Nil	Nil	Nil
31.	Societe Generale .....	0.42	3.50	9.10	0.05	2.56	7.34
32.	Sonali Bank .....	42.24	34.27	N.A.	Nil	Nil	N.A.
33.	Standard Chartered Bank .....	2.32	2.70	3.83	1.59	1.33	1.24
34.	State Bank of Mauritius Ltd. ...	5.95	17.19	1.30	5.37	13.56	Nil
35.	Sumitomo Bank, Ltd. ....	-	-	Nil	-	-	Nil
36.	The Bank of Nova Scotia .....	1.99	8.97	6.95	0.50	4.91	1.68
37.	The Bank of Tokyo-Mitsubishi Ltd. ....	3.55	15.57	35.65	1.28	11.30	8.08
38.	The British Bank of Middle East .....	1.86	3.97	7.43	0.97	2.60	4.38
39.	The Development Bank of Singapore Ltd. ....	Nil	3.36	6.05	Nil	2.80	4.21
40.	The Sakura Bank Ltd. ....	0.94	1.27	N.A.	0.36	0.72	N.A.
41.	The Sanwa Bank Ltd. ....	0.40	0.34	2.47	0.35	0.15	0.58
42.	Toronto-Domonion Bank .....	-	-	Nil	-	-	Nil

\* Provisional.

**Appendix Table I.1(F) : Non-Performing Assets of Foreign Banks in India -  
As Proportion to Advances - 1995-96 to 1997-98**  
(in per cent)

Sr. No.	Name of the Bank	Gross NPAs/ Gross Advances			Net NPAs/ Net Advances		
		1995-96	1996-97	1997-98*	1995-96	1996-97	1997-98*
1	2	3	4	5	6	7	8
1.	ABN-AMRO Bank N.V. ....	0.26	1.28	1.61	0.05	1.15	0.42
2.	Abu Dhabi Commercial Bank Ltd. ....	6.10	3.59	8.41	3.78	1.71	5.94
3.	American Express Bank Ltd.	1.89	5.97	3.51	0.23	3.26	1.21
4.	ANZ Grindlays Bank Ltd. ....	3.84	3.81	N.A.	0.26	0.28	0.59
5.	Arab Bangladesh Bank Ltd. ..	-	Nil	Nil	-	Nil	Nil
6.	Bank Internasional Indonesia	-	Nil	Nil	-	Nil	Nil
7.	Bank of America NT&SA .....	0.07	0.07	0.06	-0.11	Nil	0.17
8.	Bank of Bahrain and Kuwait B.S.C. ....	4.24	10.95	23.61	3.18	9.75	15.22
9.	Bank of Ceylon .....	Nil	5.74	N.A.	Nil	4.78	8.88
10.	Banque Nationale De Paris ...	1.14	1.52	2.72	Nil	Nil	Nil
11.	Barclays Bank PLC .....	Nil	7.77	N.A.	Nil	5.10	9.30
12.	Chase Manhattan Bank .....	Nil	Nil	Nil	Nil	Nil	Nil
13.	Chinatrust Commercial Bank	-	Nil	Nil	-	Nil	Nil
14.	Cho Hung Bank .....	-	Nil	1.55	-	Nil	1.41
15.	Citibank N.A. ....	0.45	1.54	1.22	-0.08	0.63	0.57
16.	Commercial Bank of Korea, Ltd.	-	Nil	N.A.	-	Nil	Nil
17.	Commerzbank AG .....	Nil	Nil	8.04	Nil	Nil	3.88
18.	Credit Agricole Indosuez .....	2.18	15.63	31.95	1.51	6.75	16.44
19.	Credit Lyonnais .....	1.16	2.16	10.15	Nil	0.43	3.10
20.	Deutsche Bank AG .....	0.06	2.33	N.A.	Nil	1.77	1.28
21.	Dresdner Bank AG .....	Nil	Nil	17.13	Nil	Nil	12.33
22.	Fuji Bank Ltd. ....	-	Nil	Nil	-	Nil	Nil
23.	Hanil Bank .....	-	-	N.A.	-	-	Nil
24.	Hongkong Bank .....	4.17	7.65	7.91	0.51	1.79	1.99
25.	ING Bank N.V. ....	Nil	Nil	Nil	Nil	Nil	Nil

\* Provisional.

(...contd.)

<b>Appendix Table I.1(F) : Non-Performing Assets of Foreign Banks in India - As Proportion to Advances - 1995-96 to 1997-98 (concl.)</b>							
(in per cent)							
Sr. No.	Name of the Bank	Gross NPAs/ Gross Advances			Net NPAs/ Net Advances		
		1995-96	1996-97	1997-98*	1995-96	1996-97	1997-98*
1	2	3	4	5	6	7	8
26.	Krung Thai Bank p.l.c. ....	-	Nil	Nil	-	Nil	Nil
27.	MashreqBank psc .....	1.97	27.42	31.28	1.44	22.30	22.49
28.	Oman International Bank S.A.O.G. ....	19.14	18.71	45.20	7.91	5.33	25.40
29.	Oversea-Chinese Banking Corporation Ltd. ....	-	Nil	Nil	-	Nil	Nil
30.	Siam Commercial Bank .....	Nil	Nil	Nil	Nil	Nil	Nil
31.	Societe Generale .....	0.80	6.10	18.09	0.10	4.82	14.24
32.	Sonali Bank .....	5.97	1.83	N.A.	Nil	Nil	0.03
33.	Standard Chartered Bank .....	4.70	5.59	7.13	3.30	2.88	2.42
34.	State Bank of Mauritius Ltd. ...	11.36	36.01	2.46	10.35	33.00	1.79
35.	Sumitomo Bank, Ltd. ....	-	-	N.A.	-	-	Nil
36.	The Bank of Nova Scotia .....	2.58	12.82	10.68	1.00	7.46	2.80
37.	The Bank of Tokyo-Mitsubishi Ltd. ....	4.91	22.44	43.38	1.83	17.36	15.20
38.	The British Bank of Middle East .....	4.51	9.55	18.47	2.40	6.50	11.79
39.	The Development Bank of Singapore Ltd. ....	Nil	6.64	12.70	Nil	5.61	9.19
40.	The Sakura Bank Ltd. ....	1.54	1.94	N.A.	0.59	1.10	3.61
41.	The Sanwa Bank Ltd. ....	0.62	0.49	4.39	0.59	0.22	0.69
42.	Toronto-Domonion Bank .....	-	-	Nil	-	-	Nil

\* Provisional.



**Appendix Table I.2 (A) : Capital Adequacy Ratio of Public Sector Banks -  
1995-96 to 1997-98**

Sr. No.	Name of the Bank	1995-96	1996-97	1997-98*
1	2	3	4	5
1.	State Bank of India .....	11.60	12.17	14.58
2.	State Bank of Bikaner & Jaipur .....	9.33	8.82	10.65
3.	State Bank of Hyderabad .....	9.90	10.84	10.83
4.	State Bank of Indore .....	8.80	9.31	9.83
5.	State Bank of Mysore .....	8.81	10.80	11.61
6.	State Bank of Patiala .....	9.51	11.25	13.24
7.	State Bank of Saurashtra .....	12.38	12.14	18.14
8.	State Bank of Travancore .....	9.40	8.17	11.48
9.	Allahabad Bank .....	9.68	11.00	11.64
10.	Andhra Bank .....	5.07	12.05	12.37
11.	Bank of Baroda .....	11.19	11.80	12.05
12.	Bank of India .....	8.44	10.26	9.11
13.	Bank of Maharashtra .....	8.49	9.07	10.90
14.	Canara Bank .....	10.38	10.17	9.54
15.	Central Bank of India .....	2.63	9.41	10.40
16.	Corporation Bank .....	11.30	11.30	16.90
17.	Dena Bank .....	8.27	10.81	11.88
18.	Indian Bank .....	Neg.	-18.81	1.41
19.	Indian Overseas Bank .....	5.95	10.07	9.34
20.	Oriental Bank of Commerce .....	16.99	17.53	15.28
21.	Punjab & Sind Bank .....	3.31	9.23	11.39
22.	Punjab National Bank .....	8.23	9.15	8.81
23.	Syndicate Bank .....	8.42	8.80	10.50
24.	UCO Bank .....	7.83	3.16	9.07
25.	Union Bank of India .....	9.50	10.53	10.86
26.	United Bank of India .....	3.50	8.23	8.41
27.	Vijaya Bank .....	Neg.	11.53	10.30

\* Provisional.

**Appendix Table I.2 (B) : Capital Adequacy Ratio of Indian Private Sector Banks - 1995-96 to 1997-98**

Sr. No.	Name of the Bank	1995-96	1996-97	1997-98*
1	2	3	4	5
1.	Bank of Madura Ltd. ....	10.93	12.19	13.72
2.	Bank of Rajasthan Ltd. ....	11.08	10.13	5.54
3.	Bareilly Corporation Bank Ltd. ....	2.84	2.95	3.56
4.	Bharat Overseas Bank Ltd. ....	10.57	12.51	13.09
5.	City Union Bank Ltd. ....	9.26	9.47	11.60
6.	Development Credit Bank Ltd. ....	27.35	23.47	19.79
7.	Ganesh Bank of Kurundwad Ltd. ....	8.14	8.00	8.04
8.	Karnataka Bank Ltd. ....	12.74	12.27	13.23
9.	Lord Krishna Bank Ltd. ....	7.42	5.40	8.35
10.	Nainital Bank Ltd. ....	9.19	9.86	9.46
11.	SBI Comm. & Int. Bank Ltd. ....	11.56	30.59	27.69
12.	Tamilnad Mercantile Bank Ltd. ....	12.88	15.65	19.11
13.	The Benares State Bank Ltd. ....	3.41	2.99	4.12
14.	The Catholic Syrian Bank Ltd. ....	2.25	2.51	3.04
15.	The Dhanalakshmi Bank Ltd. ....	8.93	9.75	11.39
16.	The Federal Bank Ltd. ....	8.35	9.22	9.43
17.	The Jammu & Kashmir Bank Ltd. ....	13.40	15.58	20.48
18.	The Karur Vysya Bank Ltd. ....	10.92	12.76	14.47
19.	The Lakshmi Vilas Bank Ltd. ....	9.80	10.64	10.35
20.	The Nedungadi Bank Ltd. ....	4.34	11.97	12.85
21.	The Ratnakar Bank Ltd. ....	11.11	9.85	10.41
22.	The Sangli Bank Ltd. ....	6.21	8.03	10.98
23.	The South Indian Bank Ltd. ....	8.27	8.27	9.40
24.	The United Western Bank Ltd. ....	10.65	10.20	9.87
25.	The Vysya Bank Ltd. ....	11.91	14.21	12.48
26.	Bank of Punjab Ltd. ....	35.03	18.65	16.34
27.	Centurion Bank Ltd. ....	60.00	27.00	20.00
28.	Global Trust Bank Ltd. ....	9.36	10.16	10.28
29.	HDFC Bank Ltd. ....	23.53	22.25	13.92
30.	ICICI Banking Corporation Ltd. ....	17.52	13.04	13.48
31.	IDBI Bank Ltd. ....	162.00	17.90	9.82
32.	IndusInd Bank Ltd. ....	18.19	12.90	17.91
33.	Times Bank Ltd. ....	29.40	15.39	11.26
34.	UTI Bank Ltd. ....	16.22	14.43	9.72

\* Provisional.

**Appendix Table I.2 (C) : Capital Adequacy Ratio of Foreign Banks in India -  
1995-96 to 1997-98**

Sr. No.	Name of the Bank	1995-96	1996-97	1997-98*
1	2	3	4	5
1.	ABN-AMRO Bank N.V. ....	8.13	9.16	9.82
2.	Abu Dhabi Commercial Bank Ltd. ....	8.65	9.47	10.29
3.	American Express Bank Ltd. ....	8.06	10.40	9.86
4.	ANZ Grindlays Bank Ltd. ....	8.68	8.98	9.05
5.	Arab Bangladesh Bank Ltd. ....	-	122.00	144.00
6.	Bank Internasional Indonesia ....	-	27.46	28.03
7.	Bank of America NT&SA ....	7.12	8.37	8.95
8.	Bank of Bahrain and Kuwait B.S.C. ....	18.93	17.10	10.48
9.	Bank of Ceylon ....	68.61	48.98	40.05
10.	Banque Nationale De Paris ....	8.71	8.88	8.80
11.	Barclays Bank PLC ....	9.56	11.62	14.52
12.	Chase Manhattan Bank ....	29.84	18.27	13.03
13.	Chinatrust Commercial Bank ....	-	84.09	146.33
14.	Cho Hung Bank ....	-	63.00	46.00
15.	Citibank N.A. ....	10.10	9.46	8.61
16.	Commercial Bank of Korea, Ltd. ....	-	885.56	124.00
17.	Commerzbank AG ....	60.50	15.39	12.81
18.	Credit Agricole Indosuez ....	8.38	8.83	8.40
19.	Credit Lyonnais ....	7.47	8.86	8.70
20.	Deutsche Bank AG ....	7.77	9.31	9.69
21.	Dresdner Bank AG ....	12.26	9.10	16.89
22.	Fuji Bank Ltd. ....	-	82.82	43.45
23.	Hanil Bank ....	-	-	97.70
24.	Hongkong Bank ....	12.37	11.91	9.82
25.	ING Bank N.V. ....	10.54	11.00	12.91

\* Provisional.

(...contd.)

**Appendix Table I.2 (C) : Capital Adequacy Ratio of Foreign Banks in India -  
1995-96 to 1997-98 (concl.)**

Sr. No.	Name of the Bank	1995-96	1996-97	1997-98*
1	2	3	4	5
26.	Krung Thai Bank .....	-	398.59	347.22
27.	MashreqBank psc .....	10.97	17.52	29.84
28.	Oman International Bank S.A.O.G. ....	8.71	12.36	13.38
29.	Oversea-Chinese Banking Corp. Ltd. ....	-	291.00	90.93
30.	Siam Commercial Bank .....	181.57	19.00	30.00
31.	Societe Generale .....	8.76	10.55	10.93
32.	Sonali Bank .....	8.49	13.54	27.80
33.	Standard Chartered Bank .....	15.62	8.60	8.50
34.	State Bank of Mauritius Ltd. ....	100.09	66.42	73.50
35.	Sumitomo Bank Ltd. ....	-	-	40.67
36.	The Bank of Nova Scotia .....	9.19	8.23	10.30
37.	The Bank of Tokyo-Mitsubishi Ltd. ....	8.54	8.88	8.73
38.	The British Bank of Middle East .....	10.31	12.07	10.01
39.	The Development Bank of Singapore Ltd. ....	24.84	26.41	31.47
40.	The Sakura Bank Ltd. ....	11.45	12.19	11.84
41.	The Sanwa Bank Ltd. ....	33.47	24.02	30.35
42.	Toronto-Domonion Bank .....	-	-	86.61

\* Provisional.

**Appendix Table II.1 : RBI Accommodation to Scheduled Commercial Banks**  
(Rs.crore)

As on the last reporting Friday of	Total Export Credit Refinance		General Refinance		Special Liquidity Support Facility*		Total Refinance	
	Limit	Out-standing	Limit	Out-standing	Limit	Out-standing	Limit	Out-standing
1	2	3	4	5	6	7	8 (2+4+6)	9 (3+5+7)
<b>1997</b>								
March	6,654.40	559.97	-	-	-	-	6,654.40	559.97
April	7,982.81	226.54	-	-	-	-	7,982.81	226.54
May	3,279.73	349.64	4,459.93	0.00	-	-	7,739.66	349.64
June	2,754.75	280.84	4,459.93	1.23	-	-	7,214.68	282.07
September	1,986.27	306.33	4,459.93	0.00	-	-	6,446.20	306.33
December	2,396.22	739.46	4,459.93	501.94	-	-	6,856.15	1,241.40
<b>1998</b>								
March	2,402.96	394.52	1,115.02	0.11	-	-	3,517.98	394.63
April	3,082.85	165.05	1,115.02	0.00	-	-	4,197.87	165.05
May	5,713.69	518.76	1,115.02	0.11	-	-	6,828.71	518.87
June	5,379.83	755.34	1,115.02	0.11	-	-	6,494.85	755.45
July	4,945.37	643.11	1,115.02	0.00	-	-	6,060.39	643.11
August	4,658.07	1,062.86	1,115.02	12.47	-	-	5,773.09	1,075.33
September	4,924.68	3,304.42	1,115.02	1.48	7,236.66	0.00	13,276.36	3,305.90

\* A new scheme, viz., Special Liquidity Support Facility was introduced effective September 17, 1998.

Note : General Refinance facility was introduced with effect from April 26, 1997. Effective limits under this facility were reduced to 0.25 per cent (instead of 1.0 per cent earlier) of each bank's fortnightly average aggregate deposits in 1996-97.

Appendix Table II.2 : Viability Position of Sick/Weak Industrial Units

(Amount in Rs. crore)

Type of Industrial Units	SSI Sick Units						Non-SSI Sick Units						Non-SSI Weak Units						Total	
	Number		Amount Outstanding		Number		Amount Outstanding		Number		Amount Outstanding		Number		Amount Outstanding		Number		Amount Outstanding	
	March 1996	March 1997	March 1996	March 1997	March 1996	March 1997	March 1996	March 1997	March 1996	March 1997	March 1996	March 1997	March 1996	March 1997	March 1996	March 1997	March 1996	March 1997	March 1996	March 1997
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17				
1. Potentially viable units	16,424 (6.3)	16,220 (6.9)	636 (17.1)	479 (13.3)	624 (31.9)	550 (28.2)	3,366 (38.2)	3,107 (36.1)	123 (29.4)	113 (26.9)	512 (42.5)	557 (35.6)	17,171 (6.5)	16,883 (7.1)	4,514 (32.8)	4,143 (30.1)				
2. Non-viable units	2,40,168 (91.5)	2,13,014 (90.6)	2,944 (79.1)	3,032 (84.0)	944 (48.3)	981 (50.4)	2,624 (29.7)	2,527 (29.3)	189 (45.2)	185 (44.1)	331 (27.5)	296 (18.9)	2,41,301 (91.1)	2,14,180 (90.2)	5,899 (42.9)	5,855 (42.4)				
3. Viability not decided	5,784 (2.2)	5,798 (2.5)	142 (3.8)	98 (2.7)	388 (19.8)	417 (21.4)	2,833 (32.1)	2,980 (34.6)	106 (25.4)	122 (29.0)	361 (30.0)	711 (45.5)	6,278 (2.4)	6,337 (2.7)	3,336 (24.3)	3,789 (27.5)				
<b>4. Total</b>	<b>2,62,376</b>	<b>2,35,032</b>	<b>3,722</b>	<b>3,609</b>	<b>1,956</b>	<b>1,948</b>	<b>8,823</b>	<b>8,614</b>	<b>418</b>	<b>420</b>	<b>1,204</b>	<b>1,564</b>	<b>2,64,750</b>	<b>2,37,400</b>	<b>13,749</b>	<b>13,787</b>				
5. Units under nursing Programme	11,026	10,539	422	322	412	356	2,289	2,125	68	63	281	289	11,506	10,958	2,992	2,736				
5 as percentage of 1	67.1	65.0	66.4	67.2	66.0	64.7	68.0	68.4	55.3	55.8	54.9	51.9	67.0	64.9	66.3	66.0				

Note : Figures in brackets are percentages to total.

Appendix Table II.3 (A) : Parameters of the Working of Public Sector Banks - 1997-98

Sr. No.	Name of the Bank	CRAR		Net NPAs/ Advances	Interest Income/ W.Funds	Non-Int. Income/ W.Funds	Operating Profit/ W.Funds	Return on Assets	Business per employee	Profit per employee	
		Tier I	Tier II								
1	2	3	4	5	6	7	8	9	10	11	12
<b>STATE BANK GROUP</b>											
1	State Bank of India .....	10.69	3.89	14.58	6.07	8.86	1.57	1.96	1.04	75.44	0.77
2	State Bank of Patiala .....	10.60	2.64	13.24	7.04	11.18	1.17	2.48	1.48	91.23	1.09
3	State Bank of Hyderabad .....	N.A.	N.A.	10.83	10.88	10.29	1.69	2.85	0.91	90.00	0.68
4	State Bank of Travancore .....	8.00	3.48	11.48	12.21	10.11	1.53	2.06	0.69	89.81	0.51
5	State Bank of Bikaner & Jaipur .....	8.40	2.25	10.65	7.13	10.88	2.08	2.50	1.08	63.24	1.30
6	State Bank of Mysore .....	7.62	3.99	11.61	10.75	10.71	1.69	2.21	0.86	62.35	1.13
7	State Bank of Saurashtra .....	16.66	1.48	18.14	6.57	8.93	1.66	2.12	2.43	77.35	1.58
8	State Bank of Indore .....	9.42	0.41	9.83	10.96	10.63	1.89	2.37	0.68	75.02	1.33
<b>NATIONALISED BANKS</b>											
9	Bank of Baroda .....	9.47	2.58	12.05	6.60	10.09	1.31	1.95	1.00	117.24	1.00
10	Bank of India .....	7.46	1.65	9.11	7.34	9.10	1.34	1.61	0.79	99.14	0.69
11	Punjab National Bank .....	5.45	3.36	8.81	9.57	9.98	1.59	2.00	1.20	75.65	0.72
12	Canara Bank .....	8.81	0.73	9.54	7.52	10.01	1.60	1.74	0.47	102.33	0.39
13	Central Bank of India .....	7.20	3.20	10.40	12.21	10.76	1.31	1.29	0.61	66.38	0.35
14	Union Bank of India .....	8.05	2.81	10.86	7.66	10.47	0.87	1.46	0.97	96.98	0.81
15	Indian Overseas Bank .....	5.84	3.50	9.34	6.26	9.64	1.01	0.75	0.53	90.79	0.40
16	Indian Bank .....	0.71	0.70	1.41	26.01	8.31	1.15	0.00	0.00	87.73	0.00
17	Syndicate Bank .....	5.92	4.57	10.50	5.78	9.52	1.24	0.76	0.45	53.26	0.39
18	UCO Bank .....	6.07	3.00	9.07	11.14	8.96	1.19	0.09	(-)0.57	56.00	(-)0.03
19	Allahabad Bank .....	6.68	4.96	11.64	15.09	9.74	1.53	1.58	0.85	77.00	0.57
20	United Bank of India .....	6.60	1.80	8.41	14.10	10.40	1.10	1.28	0.07	72.01	0.04
21	Oriental Bank of Commerce .....	15.28	Nil	15.28	4.50	11.10	1.10	2.60	1.40	134.80	1.50
22	Dena Bank .....	7.71	4.17	11.88	8.28	11.33	1.71	2.55	0.86	101.00	0.71
23	Vijaya Bank .....	7.40	2.90	10.30	7.60	10.29	1.04	0.81	0.26	0.72	0.17
24	Bank of Maharashtra .....	8.67	2.23	10.90	8.59	10.42	0.98	1.30	0.55	78.91	0.34
25	Andhra Bank .....	11.82	0.55	12.37	2.92	11.00	1.40	1.86	0.89	67.69	0.50
26	Punjab and Sind Bank .....	7.08	4.31	11.39	10.84	10.29	1.41	1.22	0.76	92.76	0.53
27	Corporation Bank .....	16.00	0.90	16.90	2.93	10.95	1.54	3.23	1.49	141.50	1.73

Notes : 1. (-) indicates negative figure.

2. Figures reported in this Table may not exactly tally with the data reported in Appendix Tables II.3(B) to II.3 (I) due to conceptual differences.

Source: Respective balance sheets.

**Appendix Table II.3 (B) : Financial Ratios of Public Sector Banks -  
Performance Indicators - 1991-92 to 1997-98**

Sr. No.	Name of the Bank	Gross Profit/Loss as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	State Bank of India .....	2.72	1.84	1.37	1.95	2.10	2.17	1.95
2.	State Bank of Patiala .....	4.49	2.16	2.01	1.70	2.23	2.26	2.16
3.	State Bank of Hyderabad .....	3.36	2.16	1.89	2.43	2.46	2.43	2.70
4.	State Bank of Travancore .....	1.58	1.53	1.71	1.72	2.07	1.93	2.19
5.	State Bank of Bikaner & Jaipur .....	3.01	1.30	1.11	1.39	1.71	1.93	2.30
6.	State Bank of Mysore .....	1.64	1.17	1.57	1.90	1.91	2.39	2.16
7.	State Bank of Saurashtra .....	2.72	1.85	1.64	2.57	2.00	2.43	2.30
8.	State Bank of Indore .....	2.48	1.05	1.77	2.25	2.01	2.23	2.22
<b>SBI and 7 Associates (I)</b>		<b>2.75</b>	<b>1.82</b>	<b>1.44</b>	<b>1.95</b>	<b>2.10</b>	<b>2.18</b>	<b>2.03</b>
9.	Bank of Baroda .....	1.93	1.42	2.67	2.48	2.55	2.06	1.76
10.	Bank of India .....	1.41	0.47	0.80	1.05	1.43	1.53	1.50
11.	Punjab National Bank .....	1.43	1.22	1.37	1.12	1.22	1.77	2.01
12.	Canara Bank .....	3.10	2.25	1.38	2.25	2.09	1.83	1.56
13.	Central Bank of India .....	0.85	-0.31	-0.67	0.44	0.91	1.14	1.18
14.	Union Bank of India .....	1.76	0.68	1.26	1.67	1.52	1.52	1.36
15.	Indian Overseas Bank .....	0.42	-0.43	0.35	0.47	0.12	0.72	0.72
16.	Indian Bank .....	0.92	0.76	0.36	0.54	-1.26	-0.81	-1.08
17.	Syndicate Bank .....	0.49	-1.05	0.03	0.10	0.64	0.56	0.70
18.	UCO Bank .....	0.30	-0.91	-1.31	0.28	-0.17	-0.45	0.08
19.	Allahabad Bank .....	0.93	0.01	0.24	0.29	0.83	1.40	1.50
20.	United Bank of India .....	0.29	-1.63	-1.43	-0.94	-0.37	-0.51	1.14
21.	Oriental Bank of Commerce .....	2.43	1.19	1.83	2.36	2.62	2.60	2.28
22.	Dena Bank .....	0.77	0.06	0.73	1.25	1.76	2.00	2.23
23.	Vijaya Bank .....	0.51	0.11	0.84	1.16	0.07	0.43	0.68
24.	Bank of Maharashtra .....	0.57	-1.15	-0.61	0.39	0.85	1.18	1.16
25.	Andhra Bank .....	0.51	-0.72	-0.33	0.22	0.89	1.06	1.68
26.	Punjab & Sind Bank .....	0.31	-1.83	-0.25	0.92	0.12	0.75	1.11
27.	Corporation Bank .....	2.11	1.51	2.33	2.37	3.13	3.00	2.70
<b>19 Nationalised Banks (II)</b>		<b>1.27</b>	<b>0.42</b>	<b>0.72</b>	<b>1.12</b>	<b>1.14</b>	<b>1.26</b>	<b>1.33</b>
<b>27 Public Sector Banks (I &amp; II)</b>		<b>1.84</b>	<b>0.94</b>	<b>0.99</b>	<b>1.41</b>	<b>1.49</b>	<b>1.60</b>	<b>1.58</b>



**Appendix Table II.3 (C) : Financial Ratios of Public Sector Banks -  
Performance Indicators - 1991-92 to 1997-98**

Sr. No.	Name of the Bank	Net Profit/Loss as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	State Bank of India .....	0.18	0.21	0.25	0.59	0.58	0.86	1.04
2.	State Bank of Patiala .....	0.79	0.41	0.52	0.50	0.63	0.68	1.48
3.	State Bank of Hyderabad .....	0.32	0.35	0.38	0.62	0.61	0.56	0.91
4.	State Bank of Travancore .....	0.15	0.21	0.19	0.35	0.39	0.52	0.69
5.	State Bank of Bikaner & Jaipur .....	0.30	0.29	0.15	0.15	0.39	0.50	1.06
6.	State Bank of Mysore .....	0.16	0.15	0.07	0.07	0.54	0.74	0.86
7.	State Bank of Saurashtra .....	0.34	0.24	0.22	0.44	-4.94	2.20	2.43
8.	State Bank of Indore .....	0.19	0.17	0.17	0.34	0.39	0.49	0.68
	<b>SBI and 7 Associates (I)</b>	<b>0.21</b>	<b>0.22</b>	<b>0.25</b>	<b>0.54</b>	<b>0.42</b>	<b>0.84</b>	<b>1.06</b>
9.	Bank of Baroda .....	0.44	0.03	0.24	0.56	0.61	0.73	1.00
10.	Bank of India .....	0.24	-1.43	-4.27	0.17	0.84	0.95	0.79
11.	Punjab National Bank .....	0.58	0.18	0.29	0.30	-0.30	0.68	1.20
12.	Canara Bank .....	0.95	0.13	0.52	0.77	0.81	0.41	0.47
13.	Central Bank of India .....	0.21	-2.42	-3.92	-0.41	-0.32	0.57	0.57
14.	Union Bank of India .....	0.34	0.11	0.39	0.62	0.39	0.96	0.97
15.	Indian Overseas Bank .....	0.10	-6.98	-2.67	0.06	0.02	0.58	0.53
16.	Indian Bank .....	0.33	0.04	-2.84	0.09	-7.52	-2.28	-1.55
17.	Syndicate Bank .....	0.05	-6.73	-2.47	-0.64	0.13	0.38	0.42
18.	UCO Bank .....	-0.18	-3.56	-4.73	-0.63	-1.53	-1.08	-0.52
19.	Allahabad Bank .....	0.36	-1.20	-3.80	-0.68	0.05	0.49	0.85
20.	United Bank of India .....	0.10	-3.75	-7.44	-2.04	-2.16	-0.89	0.07
21.	Oriental Bank of Commerce .....	0.67	0.43	0.54	1.38	1.64	1.56	1.42
22.	Dena Bank .....	0.22	-1.79	-1.14	0.41	0.63	0.75	0.86
23.	Vijaya Bank .....	0.06	-2.60	0.09	0.47	-3.47	0.24	0.25
24.	Bank of Maharashtra .....	0.10	-4.19	-5.35	-0.59	0.16	0.54	0.53
25.	Andhra Bank .....	0.19	-2.98	-2.86	-0.69	0.16	0.43	0.82
26.	Punjab & Sind Bank .....	0.02	-5.05	-3.65	-0.12	-1.83	0.26	0.72
27.	Corporation Bank .....	0.19	0.13	0.58	1.02	1.52	1.53	1.49
	<b>19 Nationalised Banks (II)</b>	<b>0.30</b>	<b>-1.71</b>	<b>-1.98</b>	<b>0.10</b>	<b>-0.36</b>	<b>0.41</b>	<b>0.62</b>
	<b>27 Public Sector Banks (I &amp; II)</b>	<b>0.28</b>	<b>-0.99</b>	<b>-1.15</b>	<b>0.25</b>	<b>-0.07</b>	<b>0.57</b>	<b>0.77</b>

**Appendix Table II.3 (D) : Operating and Net Profit before and after Adjustment\* of interest income  
of Nationalised Banks for 1996-97 and 1997-98**  
(Rs.crore)

Sr. No.	Name of the Bank	Before adjusting interest amount				After adjusting interest amount			
		Operating Profit		Net Profit		Operating Profit		Net Profit	
		1996-97	1997-98	1996-97	1997-98	1996-97	1997-98	1996-97	1997-98
1	2	3	4	5	6	7	8	9	10
1	Bank of Baroda .....	776.43	806.05	276.53	458.73	763.01	792.63	263.11	445.31
2	Bank of India .....	579.50	697.18	360.02	364.51	459.29	576.97	239.81	244.30
3	Punjab National Bank .....	619.66	801.11	237.71	477.35	592.67	774.11	210.72	450.35
4	Canara Bank .....	654.20	672.52	147.40	203.02	645.49	663.82	138.69	194.32
5	Central Bank of India .....	299.59	360.72	150.83	174.90	219.00	230.13	70.24	44.31
6	Union Bank of India .....	341.32	349.53	215.68	250.10	331.10	339.31	205.46	239.88
7	Indian Overseas Bank .....	129.44	154.35	104.51	113.06	75.92	100.83	50.99	59.54
8	Indian Bank .....	-138.36	-209.50	-389.09	-301.50	-176.49	-247.62	-427.22	-339.62
9	Syndicate Bank .....	98.65	135.40	66.96	82.66	42.07	78.82	10.38	26.08
10	UCO Bank .....	-72.76	15.04	-176.23	-96.22	-173.43	-91.03	-276.90	-202.29
11	Allahabad Bank .....	184.26	227.49	64.30	129.21	119.37	162.61	-0.59	64.33
12	United Bank of India .....	-65.57	164.31	-113.64	9.62	-172.96	23.12	-221.03	-131.57
13	Oriental Bank of Commerce	300.70	337.38	180.25	210.00	294.75	331.44	174.30	204.06
14	Dena Bank .....	194.04	273.61	72.91	105.04	182.15	261.72	61.02	93.15
15	Vijaya Bank .....	34.77	63.75	18.96	23.31	18.81	17.58	3.00	-22.86
16	Bank of Maharashtra .....	103.37	124.10	47.19	56.29	47.84	68.58	-8.34	0.77
17	Andhra Bank .....	87.55	155.25	35.70	75.25	62.23	113.43	10.38	33.43
18	Punjab & Sind Bank .....	56.63	100.07	20.00	65.09	21.91	50.34	-14.72	15.36
19	Corporation Bank .....	245.95	302.85	125.13	166.87	240.89	297.79	120.07	161.81
<b>Total</b>		<b>4,429.37</b>	<b>5,531.21</b>	<b>1,445.12</b>	<b>2,567.29</b>	<b>3,593.62</b>	<b>4,544.58</b>	<b>609.37</b>	<b>1,580.66</b>

\*Adjusted for interest for recapitalisation bonds.

**Appendix Table II.3 (E) : Financial Ratios of Public Sector Banks -  
Performance Indicators - 1991-92 to 1997-98**

Sr. No.	Name of the Bank	Interest Income as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	State Bank of India .....	10.03	9.65	8.23	8.73	8.97	9.55	8.84
2.	State Bank of Patiala .....	11.53	9.54	9.24	9.09	9.27	10.47	9.75
3.	State Bank of Hyderabad .....	10.52	9.83	8.23	8.94	9.93	10.13	9.74
4.	State Bank of Travancore .....	10.04	10.67	9.69	9.82	11.51	11.67	10.75
5.	State Bank of Bikaner & Jaipur ...	11.60	10.52	9.43	8.78	9.21	9.05	9.98
6.	State Bank of Mysore .....	9.98	10.46	9.42	9.43	10.29	11.01	10.45
7.	State Bank of Saurashtra .....	13.32	11.11	9.89	9.93	8.54	9.88	9.66
8.	State Bank of Indore .....	11.12	10.29	10.21	9.57	10.20	10.87	9.95
<b>SBI and 7 Associates (I)</b>		<b>10.20</b>	<b>9.76</b>	<b>8.45</b>	<b>8.85</b>	<b>9.17</b>	<b>9.75</b>	<b>9.11</b>
9.	Bank of Baroda .....	10.08	9.92	9.34	9.43	10.22	9.99	9.10
10.	Bank of India .....	10.18	9.00	7.80	7.76	8.74	9.26	8.49
11.	Punjab National Bank .....	10.06	10.14	8.99	8.94	9.90	10.43	10.04
12.	Canara Bank .....	11.13	10.42	9.03	9.17	9.37	9.57	8.87
13.	Central Bank of India .....	9.98	9.55	7.95	8.07	9.28	9.59	9.31
14.	Union Bank of India .....	10.26	9.86	9.45	9.15	9.67	10.28	9.72
15.	Indian Overseas Bank .....	9.53	8.05	7.47	7.57	8.83	10.37	9.26
16.	Indian Bank .....	11.20	10.14	9.47	8.53	8.46	9.18	7.53
17.	Syndicate Bank .....	10.14	8.56	8.51	8.11	8.79	9.12	8.69
18.	UCO Bank .....	9.04	7.81	8.28	7.79	7.76	7.97	7.78
19.	Allahabad Bank .....	9.92	9.69	9.12	8.49	8.80	9.71	9.27
20.	United Bank of India .....	9.74	8.33	7.40	7.13	7.69	7.82	9.28
21.	Oriental Bank of Commerce .....	10.54	10.45	9.89	9.54	9.75	10.82	9.86
22.	Dena Bank .....	10.06	9.04	8.88	8.91	9.94	10.44	9.92
23.	Vijaya Bank .....	12.51	9.48	8.71	7.87	9.26	9.10	8.58
24.	Bank of Maharashtra .....	10.26	8.78	8.29	8.22	9.51	9.79	9.30
25.	Andhra Bank .....	9.52	8.96	8.26	8.75	9.45	9.53	9.92
26.	Punjab & Sind Bank .....	9.82	8.37	8.05	8.47	9.04	9.64	9.35
27.	Corporation Bank .....	9.28	9.38	8.26	7.23	9.64	10.11	9.16
<b>19 Nationalised Banks (II)</b>		<b>10.17</b>	<b>9.42</b>	<b>8.63</b>	<b>8.48</b>	<b>9.22</b>	<b>9.65</b>	<b>9.09</b>
<b>27 Public Sector Banks (I &amp; II)</b>		<b>10.18</b>	<b>9.55</b>	<b>8.56</b>	<b>8.61</b>	<b>9.20</b>	<b>9.69</b>	<b>9.10</b>

**Appendix Table II.3 (F) : Financial Ratios of Public Sector Banks -  
Performance Indicators - 1991-92 to 1997-98**

Sr. No.	Name of the Bank	Interest Expense as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	State Bank of India .....	6.40	6.69	5.62	5.48	5.69	6.13	5.83
2.	State Bank of Patiala .....	5.59	5.91	5.81	5.45	5.79	6.76	6.07
3.	State Bank of Hyderabad .....	5.90	6.53	5.38	5.54	6.21	6.44	6.13
4.	State Bank of Travancore .....	6.75	7.76	7.28	7.19	8.22	8.49	7.81
5.	State Bank of Bikaner & Jaipur .....	6.65	7.38	6.77	5.93	5.67	5.72	6.30
6.	State Bank of Mysore .....	6.10	7.33	6.50	6.13	6.40	6.79	6.50
7.	State Bank of Saurashtra .....	8.44	7.79	6.58	5.85	5.24	6.26	6.03
8.	State Bank of Indore .....	6.65	7.36	6.76	5.67	6.10	6.59	6.09
<b>SBI and 7 Associates (I)</b>		<b>6.41</b>	<b>6.75</b>	<b>5.76</b>	<b>5.59</b>	<b>5.82</b>	<b>6.27</b>	<b>5.97</b>
9.	Bank of Baroda .....	7.16	7.16	6.35	5.84	6.54	6.78	6.19
10.	Bank of India .....	7.93	7.18	5.73	5.17	5.86	6.25	5.72
11.	Punjab National Bank .....	6.64	7.28	6.28	6.09	6.63	6.96	6.79
12.	Canara Bank .....	6.71	6.97	6.46	5.58	6.03	6.39	6.37
13.	Central Bank of India .....	7.18	7.72	6.50	5.62	6.13	6.42	6.20
14.	Union Bank of India .....	6.45	7.32	6.53	5.84	6.27	6.87	6.55
15.	Indian Overseas Bank .....	7.80	7.43	6.41	5.79	6.71	7.99	6.95
16.	Indian Bank .....	9.21	8.38	7.69	6.80	7.94	8.47	6.95
17.	Syndicate Bank .....	7.12	6.96	6.08	5.37	5.60	5.95	5.84
18.	UCO Bank .....	7.11	7.29	7.22	5.60	5.60	6.04	5.84
19.	Allahabad Bank .....	7.84	8.44	7.17	6.51	6.13	6.66	6.44
20.	United Bank of India .....	7.41	7.78	6.83	6.19	5.98	6.28	6.51
21.	Oriental Bank of Commerce .....	6.25	7.62	6.60	5.73	5.95	6.93	6.48
22.	Dena Bank .....	6.82	6.80	6.34	5.68	6.30	6.59	6.44
23.	Vijaya Bank .....	9.32	7.39	6.04	5.26	6.73	6.19	5.82
24.	Bank of Maharashtra .....	7.22	7.42	6.50	5.57	5.92	6.11	5.80
25.	Andhra Bank .....	7.02	7.58	6.63	6.22	6.42	6.55	6.56
26.	Punjab & Sind Bank .....	7.14	7.73	6.40	5.93	6.88	7.04	6.72
27.	Corporation Bank .....	5.81	6.55	5.47	4.27	5.90	6.24	5.70
<b>19 Nationalised Banks (II)</b>		<b>7.31</b>	<b>7.40</b>	<b>6.46</b>	<b>5.75</b>	<b>6.30</b>	<b>6.68</b>	<b>6.31</b>
<b>27 Public Sector Banks (I &amp; II)</b>		<b>6.96</b>	<b>7.16</b>	<b>6.20</b>	<b>5.69</b>	<b>6.12</b>	<b>6.53</b>	<b>6.19</b>

**Appendix Table II.3 (G) : Financial Ratios of Public Sector Banks -  
Performance Indicators - 1991-92 to 1997-98**

Sr. No.	Name of the Bank	Net Interest Income (Spread) as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	State Bank of India .....	3.63	2.95	2.61	3.25	3.28	3.43	3.01
2.	State Bank of Patiala .....	5.93	3.62	3.43	3.64	3.48	3.70	3.68
3.	State Bank of Hyderabad .....	4.62	3.30	2.85	3.40	3.72	3.69	3.61
4.	State Bank of Travancore .....	3.29	2.91	2.41	2.63	3.29	3.18	2.94
5.	State Bank of Bikaner & Jaipur .....	4.95	3.14	2.66	2.85	3.53	3.32	3.68
6.	State Bank of Mysore .....	3.88	3.13	2.92	3.30	3.88	4.22	3.94
7.	State Bank of Saurashtra .....	4.88	3.33	3.31	4.08	3.30	3.62	3.63
8.	State Bank of Indore .....	4.48	2.93	3.45	3.90	4.10	4.28	3.86
<b>SBI and 7 Associates (I)</b>		<b>3.80</b>	<b>3.01</b>	<b>2.68</b>	<b>3.26</b>	<b>3.34</b>	<b>3.48</b>	<b>3.14</b>
9.	Bank of Baroda .....	2.92	2.76	2.99	3.59	3.68	3.21	2.91
10.	Bank of India .....	2.25	1.82	2.07	2.59	2.88	3.00	2.77
11.	Punjab National Bank .....	3.42	2.86	2.70	2.85	3.27	3.47	3.25
12.	Canara Bank .....	4.42	3.45	2.57	3.60	3.33	3.19	2.49
13.	Central Bank of India .....	2.80	1.82	1.46	2.46	3.15	3.17	3.11
14.	Union Bank of India .....	3.81	2.54	2.92	3.32	3.40	3.41	3.17
15.	Indian Overseas Bank .....	1.73	0.62	1.05	1.79	2.12	2.38	2.31
16.	Indian Bank .....	1.99	1.77	1.78	1.73	0.52	0.71	0.57
17.	Syndicate Bank .....	3.02	1.60	2.42	2.74	3.20	3.17	2.85
18.	UCO Bank .....	1.93	0.51	1.07	2.19	2.17	1.93	1.94
19.	Allahabad Bank .....	2.09	1.26	1.95	1.99	2.67	3.05	2.82
20.	United Bank of India .....	2.33	0.55	0.57	0.94	1.71	1.54	2.77
21.	Oriental Bank of Commerce .....	4.29	2.83	3.29	3.81	3.80	3.89	3.38
22.	Dena Bank .....	3.24	2.24	2.54	3.23	3.64	3.85	3.48
23.	Vijaya Bank .....	3.19	2.09	2.67	2.62	2.53	2.91	2.76
24.	Bank of Maharashtra .....	3.04	1.37	1.79	2.65	3.59	3.67	3.50
25.	Andhra Bank .....	2.50	1.38	1.63	2.53	3.03	2.98	3.37
26.	Punjab & Sind Bank .....	2.67	0.64	1.65	2.54	2.15	2.60	2.63
27.	Corporation Bank .....	3.47	2.84	2.79	2.96	3.74	3.87	3.46
<b>19 Nationalised Banks (II)</b>		<b>2.86</b>	<b>2.02</b>	<b>2.17</b>	<b>2.73</b>	<b>2.92</b>	<b>2.97</b>	<b>2.78</b>
<b>27 Public Sector Banks (I &amp; II)</b>		<b>3.22</b>	<b>2.39</b>	<b>2.36</b>	<b>2.92</b>	<b>3.08</b>	<b>3.16</b>	<b>2.91</b>

**Appendix Table II.3 (H) : Financial Ratios of Public Sector Banks -  
Performance Indicators - 1991-92 to 1997-98**

Sr. No.	Name of the Bank	Provisions & Contingencies as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	State Bank of India .....	2.54	1.63	1.13	1.36	1.52	1.31	0.91
2.	State Bank of Patiala .....	3.70	1.74	1.50	1.20	1.60	1.58	0.68
3.	State Bank of Hyderabad .....	3.04	1.81	1.51	1.81	1.85	1.88	1.78
4.	State Bank of Travancore .....	1.43	1.33	1.52	1.38	1.68	1.42	1.50
5.	State Bank of Bikaner & Jaipur .....	2.71	1.01	0.96	1.24	1.32	1.43	1.24
6.	State Bank of Mysore .....	1.48	1.02	1.50	1.83	1.37	1.65	1.30
7.	State Bank of Saurashtra .....	2.38	1.62	1.43	2.13	6.94	0.23	-0.13
8.	State Bank of Indore .....	2.29	0.88	1.61	1.91	1.63	1.74	1.55
<b>SBI and 7 Associates (I)</b>		<b>2.54</b>	<b>1.59</b>	<b>1.19</b>	<b>1.41</b>	<b>1.67</b>	<b>1.35</b>	<b>0.98</b>
9.	Bank of Baroda .....	1.49	1.39	2.43	1.92	1.94	1.33	0.76
10.	Bank of India .....	1.16	1.89	5.08	0.88	0.60	0.58	0.72
11.	Punjab National Bank .....	0.84	1.04	1.08	0.82	1.53	1.09	0.81
12.	Canara Bank .....	2.15	2.13	0.85	1.48	1.28	1.42	1.09
13.	Central Bank of India .....	0.64	2.11	3.25	0.85	1.23	0.56	0.61
14.	Union Bank of India .....	1.42	0.57	0.87	1.05	1.12	0.56	0.39
15.	Indian Overseas Bank .....	0.33	6.55	3.02	0.41	0.10	0.14	0.19
16.	Indian Bank .....	0.59	0.72	3.20	0.45	6.27	1.47	0.47
17.	Syndicate Bank .....	0.43	5.69	2.51	0.74	0.51	0.18	0.27
18.	UCO Bank .....	0.47	2.65	3.43	0.90	1.36	0.63	0.60
19.	Allahabad Bank .....	0.57	1.21	4.03	0.97	0.79	0.91	0.65
20.	United Bank of India .....	0.18	2.12	6.01	1.09	1.79	0.38	1.08
21.	Oriental Bank of Commerce .....	1.76	0.76	1.29	0.99	0.98	1.04	0.86
22.	Dena Bank .....	0.54	1.85	1.87	0.83	1.14	1.25	1.37
23.	Vijaya Bank .....	0.45	2.71	0.76	0.69	3.54	0.20	0.43
24.	Bank of Maharashtra .....	0.47	3.04	4.74	0.98	0.69	0.64	0.64
25.	Andhra Bank .....	0.32	2.26	2.53	0.91	0.74	0.63	0.87
26.	Punjab & Sind Bank .....	0.29	3.22	3.40	1.04	1.94	0.48	0.39
27.	Corporation Bank .....	1.92	1.38	1.75	1.35	1.61	1.48	1.21
<b>19 Nationalised Banks (II)</b>		<b>0.97</b>	<b>2.12</b>	<b>2.70</b>	<b>1.02</b>	<b>1.50</b>	<b>0.85</b>	<b>0.71</b>
<b>27 Public Sector Banks (I &amp; II)</b>		<b>1.57</b>	<b>1.92</b>	<b>2.14</b>	<b>1.16</b>	<b>1.56</b>	<b>1.03</b>	<b>0.81</b>

**Appendix Table II.3 (I) : Financial Ratios of Public Sector Banks -  
Performance Indicators - 1991-92 to 1997-98**

Sr. No.	Name of the Bank	Intermediation Cost as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	State Bank of India .....	2.37	2.56	2.64	2.96	3.09	2.94	2.63
2.	State Bank of Patiala .....	2.32	2.22	2.27	2.57	2.52	2.50	2.53
3.	State Bank of Hyderabad .....	2.78	2.68	2.39	2.72	3.05	2.81	2.52
4.	State Bank of Travancore .....	2.65	2.74	2.41	2.55	2.97	2.84	2.38
5.	State Bank of Bikaner & Jaipur .....	3.55	3.51	3.27	3.26	3.46	2.97	3.29
6.	State Bank of Mysore .....	3.46	3.43	3.19	3.14	3.82	3.44	3.43
7.	State Bank of Saurashtra .....	3.62	3.40	3.33	3.29	3.08	2.82	3.13
8.	State Bank of Indore .....	3.43	3.40	3.31	3.52	3.67	3.56	3.41
<b>SBI and 7 Associates (I)</b>		<b>2.48</b>	<b>2.63</b>	<b>2.66</b>	<b>2.95</b>	<b>3.10</b>	<b>2.94</b>	<b>2.68</b>
9.	Bank of Baroda .....	2.17	2.26	2.19	2.50	2.53	2.37	2.34
10.	Bank of India .....	2.11	2.35	2.33	2.57	2.72	2.77	2.52
11.	Punjab National Bank .....	2.48	2.44	2.70	2.93	3.21	3.04	2.84
12.	Canara Bank .....	2.85	2.53	2.54	2.78	2.74	2.63	2.34
13.	Central Bank of India .....	2.95	3.04	2.96	3.09	3.40	3.19	3.05
14.	Union Bank of India .....	3.10	2.94	2.66	2.57	2.80	2.77	2.62
15.	Indian Overseas Bank .....	2.70	2.70	2.58	2.30	2.76	2.73	2.55
16.	Indian Bank .....	2.34	1.98	2.57	2.45	2.86	2.80	2.69
17.	Syndicate Bank .....	3.83	3.61	3.18	3.52	3.47	3.50	3.29
18.	UCO Bank .....	2.54	2.58	3.07	2.93	3.27	3.16	2.89
19.	Allahabad Bank .....	2.42	2.42	2.54	2.77	3.04	3.02	2.78
20.	United Bank of India .....	2.90	2.75	2.63	2.73	2.99	2.81	2.60
21.	Oriental Bank of Commerce .....	2.53	2.52	2.38	2.49	2.14	2.19	2.03
22.	Dena Bank .....	3.43	3.07	2.87	3.20	3.07	2.99	2.75
23.	Vijaya Bank .....	3.85	3.63	3.12	2.82	3.36	3.26	2.95
24.	Bank of Maharashtra .....	3.34	3.36	3.14	3.12	3.73	3.41	3.21
25.	Andhra Bank .....	2.98	3.03	3.01	3.90	3.23	3.11	2.95
26.	Punjab & Sind Bank .....	2.48	3.32	2.89	2.62	3.06	3.06	2.80
27.	Corporation Bank .....	2.80	2.65	2.19	1.96	2.20	2.23	2.05
<b>19 Nationalised Banks (II)</b>		<b>2.69</b>	<b>2.63</b>	<b>2.64</b>	<b>2.76</b>	<b>2.93</b>	<b>2.85</b>	<b>2.65</b>
<b>27 Public Sector Banks (I &amp; II)</b>		<b>2.61</b>	<b>2.63</b>	<b>2.65</b>	<b>2.83</b>	<b>2.99</b>	<b>2.88</b>	<b>2.66</b>

Appendix Table II.4 (A) : Parameters of the Working of Indian Private Sector Banks - 1997-98

Sr. No.	Name of the Bank	CRAR		Net NPAs/ Advances	Interest Income/ W.Funds	Non-Int. Income/ W.Funds	Operating Profit/ W.Funds	Return on Assets	Business per employee	Profit per employee	
		Tier I	Tier II								
1	2	3	4	5	6	7	8	9	10	11	12
<b>OLD PRIVATE SECTOR BANKS</b>											
1	The Vysya Bank Ltd. ....	12.28	0.20	12.48	8.45	11.07	2.39	1.98	1.14	111.76	1.21
2	The Federal Bank Ltd. ....	9.18	0.25	9.43	5.28	13.19	1.75	1.87	0.69	142.00	0.82
3	The Jammu & Kashmir Bank Ltd. ....	14.28	6.20	20.48	4.57	10.97	1.19	3.33	1.16	116.00	88.00
4	The Bank of Rajasthan Ltd. ....	4.86	0.68	5.54	9.14	10.80	1.40	0.89	(-)2.64	93.94	(-)2.00
5	The Karnataka Bank Ltd. ....	11.85	1.38	13.23	3.06	12.77	1.42	3.03	1.72	127.46	1.48
6	The South Indian Bank Ltd. ....	6.30	3.10	9.40	6.16	13.11	1.00	1.16	0.68	102.58	0.51
7	The United Western Bank Ltd. ....	9.58	0.29	9.87	5.73	10.75	3.11	3.29	1.13	113.00	0.99
8	Bank of Madura Ltd. ....	12.31	1.41	13.72	5.70	10.88	3.43	2.85	1.00	148.00	1.33
9	The Catholic Syrian Bank Ltd. ....	2.22	0.82	3.04	11.27	12.60	1.61	1.02	0.34	84.00	0.23
10	The Karur Vysya Bank Ltd. ....	12.96	1.51	14.47	1.87	12.57	3.09	3.92	1.73	126.00	1.77
11	Tamilnad Mercantile Bank Ltd. ....	17.62	1.49	19.11	5.37	11.81	2.22	4.02	1.98	117.97	1.86
12	The Lakshmi Vilas Bank Ltd. ....	9.93	0.42	10.35	6.07	11.39	2.56	2.05	1.59	100.23	1.09
13	The Sangli Bank Ltd. ....	6.40	4.58	10.98	9.43	10.99	2.49	2.83	0.37	54.93	0.18
14	The Dhanalakshmi Bank Ltd. ....	9.13	2.26	11.39	11.01	12.26	1.34	1.74	0.69	120.57	0.67
15	Development Credit Bank Ltd. ....	18.47	1.32	19.79	5.02	10.77	4.17	3.62	2.15	173.00	2.36
16	Bharat Overseas Bank Ltd. ....	11.78	1.22	13.09	4.40	10.61	1.18	1.68	0.87	158.00	1.07
17	City Union Bank Ltd. ....	11.60	Nil	11.60	7.54	11.21	1.95	1.98	1.06	116.31	0.83
18	The Benares State Bank Ltd. ....	3.76	0.36	4.12	16.85	10.07	1.83	0.13	0.14	66.95	0.07
19	The Nedungadi Bank Ltd. ....	8.47	4.38	12.85	9.41	12.52	2.03	2.23	0.78	87.39	0.48
20	Lord Krishna Bank Ltd. ....	5.57	2.78	8.35	14.09	13.32	1.77	1.68	0.53	154.00	0.59
21	Bareilly Corporation Bank Ltd. ....	3.56	Nil	3.56	5.19	10.64	0.88	0.35	0.28	48.10	0.11
22	Nainital Bank Ltd. ....	8.37	1.09	9.46	5.99	11.27	0.50	1.64	1.45	59.76	0.26
23	The Ratnagar Bank Ltd. ....	7.63	2.78	10.41	6.84	12.23	1.32	1.70	0.92	82.29	0.59
24	Ganesh Bank of Kurundwad Ltd. ....	4.08	3.96	8.04	6.18	12.45	1.03	0.92	11.43	70.98	0.04
25	SBI Comm. & International Bank Ltd. ....	27.69	Nil	27.69	7.89	8.43	2.00	2.27	2.65	391.00	10.01
<b>NEW PRIVATE SECTOR BANKS</b>											
26	IndusInd Bank Ltd. ....	17.91	Nil	17.91	3.96	12.49	3.51	4.56	1.81	1747.51	25.96
27	Global Trust Bank Ltd. ....	9.49	0.79	10.28	2.98	12.20	3.93	3.93	2.12	809.00	15.00
28	UTI Bank Ltd. ....	9.63	0.09	9.72	5.63	10.88	2.59	2.32	0.51	992.80	3.90
29	ICICI Banking Corporation Ltd. ....	13.38	0.10	13.48	1.14	7.92	2.59	3.06	1.98	446.99	8.33
30	HDFC Bank Ltd. ....	10.21	3.71	13.92	1.24	4.52	2.71	4.49	2.23	460.00	9.57
31	Times Bank Ltd. ....	11.26	Nil	11.26	1.41	8.80	1.86	1.53	1.19	600.00	5.00
32	Bank of Punjab Ltd. ....	16.34	Nil	16.34	1.14	9.59	2.67	2.78	2.49	290.57	6.43
33	Centurion Bank Ltd. ....	20.00	Nil	20.00	0.41	10.89	1.98	2.42	1.39	797.67	15.45
34	IDBI Bank Ltd. ....	9.82	Nil	9.82	0.32	12.06	1.43	2.32	0.91	812.26	6.06

Notes : 1. (.) indicates negative figure.

2. Figures reported in this Table may not exactly tally with the data reported in Appendix Tables II.4(B) to II.4 (H) due to conceptual differences.

Source: Respective balance sheets.



**Appendix Table II.4 (B) : Financial Ratios of Indian Private Sector Banks -  
Performance Indicators - 1991-92 to 1997-98**

Sr. No.	Name of the Bank	Gross Profit/Loss as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	The Vysya Bank Ltd. ....	1.98	1.52	2.18	2.23	2.29	1.86	1.74
2.	The Federal Bank Ltd. ....	1.76	1.08	1.59	2.49	1.59	1.20	1.27
3.	The Jammu & Kashmir Bank Ltd. ....	4.02	2.63	2.51	2.51	2.81	2.19	2.88
4.	Bank of Rajasthan Ltd. ....	1.79	0.85	1.33	2.43	1.86	1.41	0.84
5.	Karnataka Bank Ltd. ....	1.85	1.71	1.44	2.02	2.38	2.90	2.65
6.	The South Indian Bank Ltd. ....	1.33	0.73	2.46	1.61	1.83	0.92	0.98
7.	The United Western Bank Ltd. ....	1.07	1.57	2.08	2.29	2.33	2.54	2.67
8.	Bank of Madura Ltd. ....	2.85	1.81	2.12	2.52	1.80	2.10	2.17
9.	The Catholic Syrian Bank Ltd. ....	1.23	0.25	1.33	0.71	1.29	0.83	0.95
10.	The Karur Vysya Bank Ltd. ....	2.37	1.53	1.82	2.91	2.83	2.99	3.29
11.	Tamilnad Mercantile Bank Ltd. ....	3.90	2.69	2.93	2.98	3.96	4.19	3.32
12.	The Lakshmi Vilas Bank Ltd. ....	2.10	1.42	2.26	3.18	2.15	1.70	1.70
13.	The Sangli Bank Ltd. ....	1.75	0.48	1.68	1.33	1.09	1.09	2.46
14.	The Dhanalakshmi Bank Ltd. ....	Neg.	0.84	1.14	2.28	1.46	1.35	1.56
15.	Development Credit Bank Ltd. ....	-	-	-	-	3.09	2.48	2.81
16.	Bharat Overseas Bank Ltd. ....	2.28	1.98	1.98	2.16	2.44	1.79	1.56
17.	City Union Bank Ltd. ....	2.64	1.86	1.53	2.50	2.98	2.61	1.86
18.	The Benares State Bank Ltd. ....	0.34	-1.50	-1.85	-0.94	0.33	0.98	1.07
19.	The Nedungadi Bank Ltd. ....	0.82	Neg.	0.57	1.15	1.09	1.67	1.95
20.	Lord Krishna Bank Ltd. ....	-1.52	1.71	2.05	2.75	2.69	2.24	1.59
21.	Bareilly Corporation Bank Ltd. ....	0.57	Neg.	0.49	Neg.	0.31	0.15	0.34
22.	Nainital Bank Ltd. ....	1.52	1.29	-0.58	0.40	0.93	1.51	1.50
23.	The Ratnakar Bank Ltd. ....	1.75	Neg.	2.08	1.25	0.97	1.04	1.40
24.	The Ganesh Bank of Kurundwad Ltd. ..	Neg.	0.94	1.11	Neg.	1.35	1.34	0.78
25.	SBI Comm. & Int. Bank Ltd. ....	-	-	0.95	1.26	-0.33	1.08	2.27
<b>25 Old Private Banks (III)</b>		<b>2.08</b>	<b>1.36</b>	<b>1.82</b>	<b>2.16</b>	<b>2.10</b>	<b>1.89</b>	<b>1.96</b>
<b>New Private Sector Banks</b>								
26.	IndusInd Bank Ltd. ....	-	-	-	3.62	3.50	3.51	4.00
27.	Global Trust Bank Ltd. ....	-	-	-	2.30	2.78	3.92	3.36
28.	UTI Bank Ltd. ....	-	-	-	1.74	2.34	1.95	1.72
29.	ICICI Banking Corporation Ltd. ....	-	-	-	0.71	2.48	3.80	3.06
30.	HDFC Bank Ltd. ....	-	-	-	0.10	2.98	3.52	3.62
31.	Times Bank Ltd. ....	-	-	-	4.11	1.68	1.93	1.59
32.	Bank of Punjab Ltd. ....	-	-	-	0.02	2.89	2.45	2.78
33.	Centurion Bank Ltd. ....	-	-	-	0.65	3.10	1.83	2.42
34.	IDBI Bank Ltd. ....	-	-	-	0.39	0.73	1.09	1.30
<b>9 New Private Banks (IV)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>1.07</b>	<b>2.77</b>	<b>2.98</b>	<b>2.84</b>
<b>34 Indian Private Banks (III &amp; IV)</b>		<b>2.08</b>	<b>1.36</b>	<b>1.82</b>	<b>1.96</b>	<b>2.23</b>	<b>2.18</b>	<b>2.24</b>

**Appendix Table II.4 (C) : Financial Ratios of Indian Private Sector Banks -  
Performance Indicators - 1991-92 to 1997-98**

Sr. No.	Name of the Bank	Net Profit/Loss as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	The Vysya Bank Ltd. ....	0.68	0.67	0.76	1.64	2.01	1.10	1.14
2.	The Federal Bank Ltd. ....	0.37	0.42	0.66	1.30	1.03	0.85	0.69
3.	The Jammu & Kashmir Bank Ltd. ...	0.17	0.20	0.53	0.58	0.53	0.59	0.90
4.	Bank of Rajasthan Ltd. ....	0.97	0.41	0.84	2.04	1.50	0.10	-2.58
5.	Karnataka Bank Ltd. ....	0.76	0.67	0.65	0.80	1.11	1.41	1.51
6.	The South Indian Bank Ltd. ....	0.62	0.22	0.77	0.85	0.22	0.33	0.68
7.	The United Western Bank Ltd. ....	0.34	0.18	0.32	0.63	0.75	0.94	1.13
8.	Bank of Madura Ltd. ....	0.74	0.53	0.30	2.08	0.54	1.08	1.01
9.	The Catholic Syrian Bank Ltd. ....	0.51	0.27	0.42	0.35	0.02	0.24	0.35
10.	The Karur Vysya Bank Ltd. ....	1.39	0.82	1.16	1.53	2.11	1.86	1.73
11.	Tamilnad Mercantile Bank Ltd. ....	1.03	0.99	1.12	1.35	1.68	2.23	1.98
12.	The Lakshmi Vilas Bank Ltd. ....	0.84	0.67	0.65	1.56	0.90	1.40	1.31
13.	The Sangli Bank Ltd. ....	0.46	0.12	0.26	0.18	0.36	0.50	0.35
14.	The Dhanalakshmi Bank Ltd. ....	0.18	0.21	0.42	0.84	0.57	0.65	0.69
15.	Development Credit Bank Ltd. ....	-	-	-	-	2.34	1.77	1.67
16.	Bharat Overseas Bank Ltd. ....	0.74	0.12	0.64	0.79	1.17	1.06	0.87
17.	City Union Bank Ltd. ....	0.66	0.62	0.56	1.07	1.32	1.23	1.00
18.	The Benares State Bank Ltd. ....	0.01	-4.64	-3.45	-1.87	-3.21	0.21	0.13
19.	The Nedungadi Bank Ltd. ....	0.60	0.04	0.06	0.42	0.36	0.64	0.78
20.	Lord Krishna Bank Ltd. ....	-1.17	1.73	0.98	1.42	1.54	0.78	0.51
21.	Bareilly Corporation Bank Ltd. ....	0.02	0.04	-0.64	-0.22	-0.82	0.07	0.28
22.	Nainital Bank Ltd. ....	0.60	0.50	0.15	0.25	0.28	0.25	0.45
23.	The Ratnakar Bank Ltd. ....	0.53	0.69	0.59	0.56	0.58	0.73	0.91
24.	The Ganesh Bank of Kurundwad Ltd.	0.97	0.31	0.49	0.29	0.19	0.10	0.08
25.	SBI Comm. & Int. Bank Ltd. ....	-	-	0.95	1.26	3.23	1.17	2.22
<b>25 Old Private Banks (III)</b>		<b>0.57</b>	<b>0.34</b>	<b>0.56</b>	<b>1.16</b>	<b>1.06</b>	<b>0.91</b>	<b>0.80</b>
<b>New Private Sector Banks</b>								
26.	IndusInd Bank Ltd. ....	-	-	-	2.38	2.42	2.06	1.81
27.	Global Trust Bank Ltd. ....	-	-	-	1.48	1.82	2.16	2.12
28.	UTI Bank Ltd. ....	-	-	-	0.41	0.92	0.89	0.56
29.	ICICI Banking Corporation Ltd. ....	-	-	-	0.43	1.43	2.25	1.53
30.	HDFC Bank Ltd. ....	-	-	-	0.09	2.04	2.23	2.23
31.	Times Bank Ltd. ....	-	-	-	1.81	1.34	0.74	1.02
32.	Bank of Punjab Ltd. ....	-	-	-	0.02	2.86	2.13	2.09
33.	Centurion Bank Ltd. ....	-	-	-	0.65	2.71	1.25	1.27
34.	IDBI Bank Ltd. ....	-	-	-	0.24	0.73	0.46	0.91
<b>9 New Private Banks (IV)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>0.64</b>	<b>1.85</b>	<b>1.73</b>	<b>1.55</b>
<b>34 Indian Private Banks (III &amp; IV)</b>		<b>0.57</b>	<b>0.34</b>	<b>0.56</b>	<b>1.06</b>	<b>1.21</b>	<b>1.13</b>	<b>1.04</b>

**Appendix Table II.4 (D) : Financial Ratios of Indian Private Sector Banks -  
Performance Indicators - 1991-92 to 1997-98**

Sr. No.	Name of the Bank	Interest Income as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	The Vysya Bank Ltd. ....	8.63	7.48	8.23	7.46	10.67	10.67	9.75
2.	The Federal Bank Ltd. ....	8.37	9.17	8.55	10.08	9.69	10.60	9.60
3.	The Jammu & Kashmir Bank Ltd. ...	10.25	9.74	9.54	9.56	9.27	9.44	9.48
4.	Bank of Rajasthan Ltd. ....	9.78	10.11	8.92	9.26	9.27	10.61	10.27
5.	Karnataka Bank Ltd. ....	10.64	10.66	9.78	9.88	10.05	11.60	11.14
6.	The South Indian Bank Ltd. ....	10.05	9.95	9.99	10.20	11.50	11.80	11.05
7.	The United Western Bank Ltd. ....	9.89	10.24	9.12	8.44	10.01	10.06	8.73
8.	Bank of Madura Ltd. ....	10.57	10.88	9.40	8.13	9.16	10.18	8.29
9.	The Catholic Syrian Bank Ltd. ....	10.32	10.25	10.24	9.89	10.94	12.76	11.76
10.	The Karur Vysya Bank Ltd. ....	10.08	10.37	8.10	8.49	11.35	11.35	10.57
11.	Tamilnad Mercantile Bank Ltd. ....	9.86	8.37	8.47	8.93	10.52	11.68	10.80
12.	The Lakshmi Vilas Bank Ltd. ....	9.56	9.33	8.72	8.37	10.89	10.91	9.41
13.	The Sangli Bank Ltd. ....	10.65	9.89	10.10	8.82	9.96	9.48	9.54
14.	The Dhanalakshmi Bank Ltd. ....	9.84	10.04	9.43	9.89	10.10	10.23	11.03
15.	Development Credit Bank Ltd. ....	-	-	-	-	9.68	9.99	8.36
16.	Bharat Overseas Bank Ltd. ....	10.17	9.91	9.01	9.01	10.62	9.61	9.86
17.	City Union Bank Ltd. ....	10.13	9.63	9.46	9.32	10.35	10.88	10.58
18.	The Benares State Bank Ltd. ....	10.14	8.41	8.20	7.14	8.90	9.21	10.07
19.	The Nedungadi Bank Ltd. ....	9.84	10.07	10.26	10.34	10.70	11.18	10.96
20.	Lord Krishna Bank Ltd. ....	6.06	8.55	8.72	9.62	10.83	11.22	12.59
21.	Bareilly Corporation Bank Ltd. ....	8.52	7.38	10.29	8.86	9.71	9.26	10.27
22.	Nainital Bank Ltd. ....	10.61	10.32	9.36	9.50	10.11	10.42	10.34
23.	The Ratnakar Bank Ltd. ....	10.53	9.68	11.11	9.71	10.70	10.70	10.05
24.	The Ganesh Bank of Kurundwad Ltd.	13.33	10.16	10.40	9.52	10.15	10.34	10.55
25.	SBI Comm. & Int. Bank Ltd. ....	-	-	2.32	7.76	11.44	9.48	8.43
<b>25 Old Private Banks (III)</b>		<b>9.72</b>	<b>9.39</b>	<b>8.91</b>	<b>8.89</b>	<b>10.15</b>	<b>10.65</b>	<b>9.96</b>
<b>New Private Sector Banks</b>								
26.	IndusInd Bank Ltd.	-	-	-	6.70	10.14	11.49	10.96
27.	Global Trust Bank Ltd.	-	-	-	3.76	7.73	13.46	10.42
28.	UTI Bank Ltd.	-	-	-	5.17	10.66	9.26	8.06
29.	ICICI Banking Corporation Ltd.	-	-	-	4.34	10.04	10.25	7.92
30.	HDFC Bank Ltd.	-	-	-	0.37	11.55	8.91	8.51
31.	Times Bank Ltd.	-	-	-	4.98	6.01	9.57	8.80
32.	Bank of Punjab Ltd.	-	-	-	0.34	5.99	7.69	9.59
33.	Centurion Bank Ltd.	-	-	-	1.23	11.30	7.82	10.89
34.	IDBI Bank Ltd.	-	-	-	Neg.	6.22	5.55	6.78
<b>9 New Private Banks (IV)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>2.33</b>	<b>9.25</b>	<b>10.14</b>	<b>9.23</b>
<b>34 Indian Private Banks (III &amp; IV)</b>		<b>9.72</b>	<b>9.39</b>	<b>8.91</b>	<b>7.67</b>	<b>9.97</b>	<b>10.51</b>	<b>9.72</b>

**Appendix Table II.4 (E) : Financial Ratios of Indian Private Sector Banks -  
Performance Indicators - 1991-92 to 1997-98**

Sr. No.	Name of the Bank	Interest Expense as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	The Vysya Bank Ltd. ....	5.42	5.56	5.85	5.56	8.49	8.57	8.18
2.	The Federal Bank Ltd. ....	5.10	6.92	5.86	6.79	7.26	8.64	7.71
3.	The Jammu & Kashmir Bank Ltd. ....	4.60	5.60	5.45	5.13	5.22	5.96	5.88
4.	Bank of Rajasthan Ltd. ....	5.79	7.14	5.99	5.55	6.49	7.82	7.89
5.	Karnataka Bank Ltd. ....	6.94	7.15	6.87	6.24	6.40	7.48	7.56
6.	The South Indian Bank Ltd. ....	6.30	7.30	7.10	7.14	7.77	9.10	8.53
7.	The United Western Bank Ltd. ....	6.28	7.07	6.08	5.37	6.88	7.25	6.35
8.	Bank of Madura Ltd. ....	5.87	6.95	6.35	5.22	6.54	6.96	5.91
9.	The Catholic Syrian Bank Ltd. ....	6.47	7.53	7.01	6.99	7.90	9.73	9.34
10.	The Karur Vysya Bank Ltd. ....	5.93	7.16	5.17	5.67	8.00	7.39	7.29
11.	Tamilnad Mercantile Bank Ltd. ....	4.72	4.93	4.99	5.23	6.19	7.02	7.12
12.	The Lakshmi Vilas Bank Ltd. ....	5.36	6.29	5.41	5.43	7.55	7.82	6.88
13.	The Sangli Bank Ltd. ....	6.28	6.86	6.17	5.56	6.16	6.43	6.17
14.	The Dhanalakshmi Bank Ltd. ....	6.01	6.69	6.29	6.65	7.01	7.89	8.36
15.	Development Credit Bank Ltd. ....	-	-	-	-	4.67	6.32	6.37
16.	Bharat Overseas Bank Ltd. ....	6.22	6.08	5.33	5.21	6.73	6.56	7.30
17.	City Union Bank Ltd. ....	5.73	6.21	6.39	6.06	6.97	8.00	8.49
18.	The Benares State Bank Ltd. ....	7.43	7.51	7.67	5.83	6.41	6.92	7.57
19.	The Nedungadi Bank Ltd. ....	6.15	7.38	7.41	6.67	6.65	7.57	7.73
20.	Lord Krishna Bank Ltd. ....	4.55	5.13	5.13	5.84	7.09	8.73	10.45
21.	Bareilly Corporation Bank Ltd. ....	5.68	5.33	6.86	5.91	6.13	6.39	6.87
22.	Nainital Bank Ltd. ....	6.06	6.45	7.02	6.14	5.91	6.20	6.44
23.	The Ratnakar Bank Ltd. ....	6.14	7.26	6.94	6.29	7.15	7.03	6.84
24.	The Ganesh Bank of Kurundwad Ltd. ..	6.67	6.35	6.38	7.14	7.41	7.20	8.01
25.	SBI Comm. & Int. Bank Ltd. ....	-	-	0.96	6.22	10.86	8.19	7.22
<b>25 Old Private Banks (III)</b>		<b>5.70</b>	<b>6.48</b>	<b>5.94</b>	<b>5.86</b>	<b>7.01</b>	<b>7.72</b>	<b>7.40</b>
<b>New Private Sector Banks</b>								
26.	IndusInd Bank Ltd. ....	-	-	-	4.05	7.12	8.71	8.54
27.	Global Trust Bank Ltd. ....	-	-	-	1.48	6.14	10.93	8.54
28.	UTI Bank Ltd. ....	-	-	-	2.50	8.38	7.17	7.00
29.	ICICI Banking Corporation Ltd. ....	-	-	-	2.90	7.34	6.57	5.69
30.	HDFC Bank Ltd. ....	-	-	-	0.14	7.14	4.80	4.86
31.	Times Bank Ltd. ....	-	-	-	0.01	3.49	6.96	7.29
32.	Bank of Punjab Ltd. ....	-	-	-	0.01	1.48	5.10	7.01
33.	Centurion Bank Ltd. ....	-	-	-	0.17	6.48	5.26	8.35
34.	IDBI Bank Ltd. ....	-	-	-	Neg.	0.16	2.48	4.75
<b>9 New Private Banks (IV)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>1.16</b>	<b>6.41</b>	<b>7.26</b>	<b>7.04</b>
<b>34 Indian Private Banks (III &amp; IV)</b>		<b>5.70</b>	<b>6.48</b>	<b>5.94</b>	<b>4.98</b>	<b>6.89</b>	<b>7.60</b>	<b>7.28</b>

**Appendix Table II.4 (F) : Financial Ratios of Indian Private Sector Banks -  
Performance Indicators - 1991-92 to 1997-98**

Sr. No.	Name of the Bank	Net Interest Income (Spread) as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	The Vysya Bank Ltd. ....	3.22	1.92	2.38	1.90	2.18	2.10	1.57
2.	The Federal Bank Ltd. ....	3.28	2.26	2.69	3.28	2.43	1.95	1.89
3.	The Jammu & Kashmir Bank Ltd. ...	5.66	4.14	4.09	4.44	4.05	3.48	3.60
4.	Bank of Rajasthan Ltd. ....	3.99	2.97	2.94	3.70	2.78	2.80	2.38
5.	Karnataka Bank Ltd. ....	3.70	3.50	2.91	3.64	3.65	4.11	3.58
6.	The South Indian Bank Ltd. ....	3.75	2.65	2.90	3.05	3.73	2.70	2.52
7.	The United Western Bank Ltd. ....	3.61	3.18	3.04	3.07	3.13	2.81	2.38
8.	Bank of Madura Ltd. ....	4.70	3.93	3.06	2.91	2.61	3.23	2.38
9.	The Catholic Syrian Bank Ltd. ....	3.85	2.72	3.22	2.90	3.04	3.03	2.42
10.	The Karur Vysya Bank Ltd. ....	4.15	3.20	2.92	-3.58	3.35	3.96	3.28
11.	Tamilnad Mercantile Bank Ltd. ....	5.13	3.44	3.47	3.70	4.33	4.65	3.68
12.	The Lakshmi Vilas Bank Ltd. ....	4.20	3.04	3.31	2.94	3.34	3.09	2.53
13.	The Sangli Bank Ltd. ....	4.36	3.03	3.93	3.26	3.80	3.05	3.37
14.	The Dhanalakshmi Bank Ltd. ....	3.83	3.35	3.14	3.23	3.09	2.33	2.66
15.	Development Credit Bank Ltd. ....	-	-	-	-	5.00	3.67	1.99
16.	Bharat Overseas Bank Ltd. ....	3.94	3.84	3.68	3.80	3.90	3.06	2.56
17.	City Union Bank Ltd. ....	4.41	3.42	3.07	3.26	3.38	2.88	2.09
18.	The Benares State Bank Ltd. ....	2.70	0.90	0.53	-4.89	2.48	2.29	2.50
19.	The Nedungadi Bank Ltd. ....	3.69	2.68	2.85	3.68	4.05	3.62	3.23
20.	Lord Krishna Bank Ltd. ....	1.52	3.42	3.59	3.78	3.75	2.49	2.14
21.	Bareilly Corporation Bank Ltd. ....	2.84	2.05	3.43	2.95	3.59	2.87	3.40
22.	Nainital Bank Ltd. ....	4.55	3.87	2.34	3.36	4.19	4.21	3.90
23.	The Ratnakar Bank Ltd. ....	4.39	2.42	4.17	3.43	3.55	3.67	3.21
24.	The Ganesh Bank of Kurundwad Ltd. ....	6.67	3.81	4.02	2.38	2.74	3.14	2.54
25.	SBI Comm. & Int. Bank Ltd. ....	-	-	1.36	1.54	0.58	1.29	1.21
<b>25 Old Private Banks (III)</b>		<b>4.02</b>	<b>2.91</b>	<b>2.97</b>	<b>3.04</b>	<b>3.14</b>	<b>2.93</b>	<b>2.56</b>
<b>New Private Sector Banks</b>								
26.	IndusInd Bank Ltd. ....	-	-	-	2.66	3.02	2.79	2.43
27.	Global Trust Bank Ltd. ....	-	-	-	2.28	1.58	2.53	1.89
28.	UTI Bank Ltd. ....	-	-	-	2.67	2.28	2.09	1.05
29.	ICICI Banking Corporation Ltd. ....	-	-	-	1.44	2.70	3.68	2.23
30.	HDFC Bank Ltd. ....	-	-	-	0.23	4.41	4.11	3.65
31.	Times Bank Ltd. ....	-	-	-	4.97	2.52	2.60	1.51
32.	Bank of Punjab Ltd. ....	-	-	-	0.33	4.51	2.59	2.58
33.	Centurion Bank Ltd. ....	-	-	-	1.06	4.82	2.55	2.54
34.	IDBI Bank Ltd. ....	-	-	-	Neg.	6.05	3.07	2.03
<b>9 New Private Banks (IV)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>1.17</b>	<b>2.84</b>	<b>2.88</b>	<b>2.18</b>
<b>34 Indian Private Banks(III &amp; IV)</b>		<b>4.02</b>	<b>2.91</b>	<b>2.97</b>	<b>2.69</b>	<b>3.08</b>	<b>2.92</b>	<b>2.44</b>

**Appendix Table II.4 (G) : Financial Ratios of Indian Private Sector Banks -  
Performance Indicators - 1991-92 to 1997-98**

Sr. No.	Name of the Bank	Provisions & Contingencies as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	The Vysya Bank Ltd. ....	1.30	0.83	1.41	0.59	0.28	0.77	0.60
2.	The Federal Bank Ltd. ....	1.33	0.62	0.92	1.18	0.56	0.35	0.58
3.	The Jammu & Kashmir Bank Ltd. ....	3.86	2.45	2.00	1.93	2.28	1.60	1.98
4.	Bank of Rajasthan Ltd. ....	0.81	0.42	0.50	0.37	0.35	1.31	3.42
5.	Karnataka Bank Ltd. ....	1.04	1.04	0.79	1.22	1.27	1.50	1.14
6.	The South Indian Bank Ltd. ....	0.73	0.46	1.67	0.69	1.60	0.60	0.30
7.	The United Western Bank Ltd. ....	0.67	0.39	1.77	1.66	1.58	1.60	1.54
8.	Bank of Madura Ltd. ....	2.01	1.06	1.88	0.44	1.25	1.02	1.17
9.	The Catholic Syrian Bank Ltd. ....	0.77	Neg.	0.85	0.39	1.26	0.59	0.60
10.	The Karur Vysya Bank Ltd. ....	0.79	0.71	0.67	1.37	0.72	1.14	1.57
11.	Tamilnad Mercantile Bank Ltd. ....	2.87	1.79	1.85	1.61	2.27	1.96	1.34
12.	The Lakshmi Vilas Bank Ltd. ....	1.40	0.61	1.50	1.63	1.25	0.30	0.38
13.	The Sangli Bank Ltd. ....	1.22	0.32	1.40	1.09	0.73	0.60	2.11
14.	The Dhanalakshmi Bank Ltd. ....	Neg.	0.42	1.14	1.52	0.90	0.70	0.87
15.	Development Credit Bank Ltd. ....	-	-	-	-	0.75	0.71	1.15
16.	Bharat Overseas Bank Ltd. ....	1.66	1.86	1.34	1.37	1.27	0.73	0.69
17.	City Union Bank Ltd. ....	1.76	1.24	1.02	1.43	1.67	1.39	0.86
18.	The Benares State Bank Ltd. ....	0.34	3.00	1.59	0.94	3.54	0.77	0.94
19.	The Nedungadi Bank Ltd. ....	0.41	0.34	0.57	0.46	0.73	1.02	1.17
20.	Lord Krishna Bank Ltd. ....	0.00	Neg.	1.54	1.37	1.15	1.46	1.08
21.	Bareilly Corporation Bank Ltd. ....	0.00	0.00	0.98	0.42	1.13	0.08	0.06
22.	Nainital Bank Ltd. ....	1.52	0.65	Neg.	0.15	0.64	1.26	1.05
23.	The Ratnakar Bank Ltd. ....	0.88	Neg.	1.39	0.68	0.39	0.31	0.49
24.	The Ganesh Bank of Kurundwad Ltd. ....	Neg.	0.61	0.61	2.38	1.16	1.24	0.71
25.	SBI Comm. & Int. Bank Ltd. ....	-	-	Neg.	Neg.	-3.56	-0.09	0.04
<b>25 Old Private Banks (III)</b>		<b>1.50</b>	<b>1.00</b>	<b>1.26</b>	<b>1.00</b>	<b>1.04</b>	<b>0.98</b>	<b>1.16</b>
<b>New Private Sector Banks</b>								
26.	IndusInd Bank Ltd. ....	-	-	-	1.25	1.08	1.45	2.19
27.	Global Trust Bank Ltd. ....	-	-	-	0.82	0.96	1.75	1.24
28.	UTI Bank Ltd. ....	-	-	-	1.33	1.42	1.06	1.16
29.	ICICI Banking Corporation Ltd. ....	-	-	-	0.27	1.05	1.55	1.53
30.	HDFC Bank Ltd. ....	-	-	-	0.01	0.93	1.29	1.39
31.	Times Bank Ltd. ....	-	-	-	2.30	0.33	1.19	0.57
32.	Bank of Punjab Ltd. ....	-	-	-	Neg.	0.03	0.32	0.69
33.	Centurion Bank Ltd. ....	-	-	-	Neg.	0.21	0.58	1.15
34.	IDBI Bank Ltd. ....	-	-	-	0.16	0.00	0.63	0.39
<b>9 New Private Banks (IV)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>0.43</b>	<b>0.92</b>	<b>1.24</b>	<b>1.30</b>
<b>34 Indian Private Banks (III &amp; IV)</b>		<b>1.50</b>	<b>1.00</b>	<b>1.26</b>	<b>0.90</b>	<b>1.02</b>	<b>1.05</b>	<b>1.20</b>

**Appendix Table II.4 (H) : Financial Ratios of Indian Private Sector Banks -  
Performance Indicators - 1991-92 to 1997-98**

Sr. No.	Name of the Bank	Intermediation Cost as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	The Vysya Bank Ltd. ....	2.43	1.82	1.71	1.33	1.92	1.92	1.93
2.	The Federal Bank Ltd. ....	2.31	2.26	1.92	2.29	2.41	2.06	1.88
3.	The Jammu & Kashmir Bank Ltd. ....	1.96	1.93	2.00	2.47	1.98	1.99	1.75
4.	Bank of Rajasthan Ltd. ....	3.18	3.11	2.72	2.59	2.23	2.64	2.87
5.	Karnataka Bank Ltd. ....	3.01	2.88	2.65	2.82	2.42	2.48	2.18
6.	The South Indian Bank Ltd. ....	3.63	3.10	2.82	2.88	3.05	2.71	2.39
7.	The United Western Bank Ltd. ....	3.21	2.83	2.54	2.37	2.88	2.75	2.24
8.	Bank of Madura Ltd. ....	3.86	4.08	3.64	2.57	3.34	3.27	2.83
9.	The Catholic Syrian Bank Ltd. ....	3.54	3.21	2.94	3.06	3.14	3.37	2.97
10.	The Karur Vysya Bank Ltd. ....	3.36	3.08	2.47	2.00	2.86	2.66	2.59
11.	Tamilnad Mercantile Bank Ltd. ....	3.29	2.99	2.61	2.49	2.62	2.86	2.38
12.	The Lakshmi Vilas Bank Ltd. ....	3.73	3.65	3.31	2.35	3.53	3.45	2.95
13.	The Sangli Bank Ltd. ....	3.49	3.51	3.37	3.02	3.86	3.32	3.08
14.	The Dhanalakshmi Bank Ltd. ....	4.92	3.77	3.14	2.66	2.47	2.00	2.30
15.	Development Credit Bank Ltd. ....	-	-	-	-	2.60	3.13	2.42
16.	Bharat Overseas Bank Ltd. ....	2.90	2.90	2.88	2.67	2.91	2.33	2.09
17.	City Union Bank Ltd. ....	3.08	2.80	3.07	2.27	2.33	2.27	2.07
18.	The Benares State Bank Ltd. ....	3.38	3.30	3.17	3.20	3.77	3.32	3.26
19.	The Nedungadi Bank Ltd. ....	4.51	4.36	4.27	4.14	4.54	3.56	3.06
20.	Lord Krishna Bank Ltd. ....	4.55	3.42	2.56	2.41	2.09	1.77	2.22
21.	Bareilly Corporation Bank Ltd. ....	3.41	2.87	3.92	4.22	4.37	3.58	3.92
22.	Nainital Bank Ltd. ....	3.79	3.23	3.51	3.57	3.80	3.19	2.86
23.	The Ratnakar Bank Ltd. ....	2.63	3.23	2.78	2.66	3.27	3.41	2.90
24.	The Ganesh Bank of Kurundwad Ltd. ....	6.67	3.25	3.24	2.38	2.65	2.63	2.63
25.	SBI Comm. & Int. Bank Ltd. ....	-	-	0.41	1.13	1.35	1.29	0.95
<b>25 Old Private Banks (III)</b>		<b>2.98</b>	<b>2.72</b>	<b>2.45</b>	<b>2.33</b>	<b>2.60</b>	<b>2.52</b>	<b>2.30</b>
<b>New Private Sector Banks</b>								
26.	IndusInd Bank Ltd. ....	-	-	-	1.01	1.46	1.58	1.51
27.	Global Trust Bank Ltd. ....	-	-	-	0.83	1.25	2.01	1.88
28.	UTI Bank Ltd. ....	-	-	-	1.25	1.52	1.55	1.25
29.	ICICI Banking Corporation Ltd. ....	-	-	-	2.68	2.37	2.27	1.76
30.	HDFC Bank Ltd. ....	-	-	-	0.18	2.79	2.32	2.22
31.	Times Bank Ltd. ....	-	-	-	1.12	1.60	1.79	1.79
32.	Bank of Punjab Ltd. ....	-	-	-	0.31	2.67	2.30	2.47
33.	Centurion Bank Ltd. ....	-	-	-	0.67	2.90	1.70	2.11
34.	IDBI Bank Ltd. ....	-	-	-	1.97	7.38	2.74	1.52
<b>9 New Private Banks (IV)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>0.65</b>	<b>1.89</b>	<b>1.94</b>	<b>1.76</b>
<b>34 Indian Private Banks (III &amp; IV)</b>		<b>2.98</b>	<b>2.72</b>	<b>2.45</b>	<b>2.01</b>	<b>2.46</b>	<b>2.36</b>	<b>2.13</b>

Appendix Table II.5 (A) : Parameters of the Working of Foreign Banks in India - 1997-98

Sr. No.	Name of the Bank	(Amount in Rs.lakhs)										
		3	4	5	6	7	8	9	10	11	12	
		CRAR		Net NPAs/ Net Advances	Interest Income/ W.Funds	Non-Int. Income/ W.Funds	Operating Profit/ W.Funds	Return on Assets	Business on per employee	Profit per employee		
		Tier I	Tier II								Total	
1	2	3	4	5	6	7	8	9	10	11	12	
<b>FOREIGN BANKS IN INDIA</b>												
1	Citibank N.A. ....	8.29	0.32	8.61	0.57	10.89	3.85	4.41	1.10	803.75	7.81	
2	ANZ Grindlays Bank Ltd. ....	6.58	2.47	9.05	0.59	11.33	2.90	4.90	2.27	333.08	6.86	
3	Hongkong Bank .....	6.62	3.20	9.82	1.99	9.26	2.97	3.70	0.98	328.46	2.88	
4	Standard Chartered Bank .....	6.90	1.60	8.50	2.42	11.55	3.38	2.80	1.04	276.63	2.49	
5	American Express Bank Ltd. ....	9.68	0.18	9.86	1.21	10.50	4.05	3.62	2.11	342.44	7.58	
6	Bank of America .....	8.54	0.41	8.95	0.17	12.07	2.57	4.94	2.95	997.27	25.92	
7	Deutsche Bank .....	9.69	Nil	9.69	1.28	6.38	4.62	7.77	3.58	674.33	21.56	
8	The Bank of Tokyo - Mitsubishi Ltd	8.73	Nil	8.73	15.20	8.58	1.38	(-18.01)	(-26.29)	584.87	(-104.16)	
9	The British Bank of the Middle East....	8.61	1.40	10.01	11.79	9.69	1.68	1.60	0.24	881.43	1.84	
10	Credit Agricole Indosuez .....	7.83	0.58	8.40	16.44	8.18	2.48	0.13	(-1.54)	784.45	(-14.04)	
11	Credit Lyonnais .....	7.80	0.90	8.70	3.10	14.50	2.90	4.80	(-0.60)	1029.35	(-5.15)	
12	Societe Generale .....	10.56	0.37	10.93	14.24	10.18	1.59	2.12	0.93	1044.60	9.70	
13	ABN Amro Bank .....	9.43	0.39	9.82	0.42	9.64	3.75	4.03	2.33	649.11	14.11	
14	Banque Nationale De Paris .....	6.24	2.56	8.80	Nil	11.95	2.18	4.05	0.98	394.98	5.91	
15	Mashreq Bank .....	29.26	0.58	29.84	22.49	11.18	(-0.55)	0.21	(-2.84)	429.06	(-10.25)	
16	The Sakura Bank Ltd. ....	11.84	Nil	11.84	3.61	12.23	(-2.27)	3.84	0.19	691.28	1.57	
17	Abu Dhabi Commercial Bank Ltd.....	9.17	1.12	10.29	5.94	9.74	1.75	2.58	0.42	775.16	2.53	
18	Bank of Baharain and Kuwait B.S.C.....	9.59	0.89	10.48	15.22	12.45	0.87	0.18	N.A.	579.40	N.A.	
19	Oman International Bank S.A.O.G.....	13.01	0.37	13.38	25.40	8.76	1.79	1.36	Nil	606.51	Nil	
20	The Bank of Nova Scotia .....	10.29	0.01	10.30	2.80	10.67	2.49	4.03	0.84	843.18	7.37	
21	Barclays Bank PLC .....	13.99	0.53	14.52	9.30	10.22	4.79	2.44	1.71	319.00	7.81	

(... contd.)



Appendix Table II.5 (A) : Parameters of the Working of Foreign Banks in India - 1997-98 (concl'd.)

Sr. No.	Name of the Bank	CRAR		Net NPAs/ Advances	Interest Income/ W.Funds	Non-Int. Income/ W.Funds	Operating Profit/ W.Funds	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
22	The Sanwa Bank Ltd. ....	30.35	Nil	30.35	0.69	12.08	0.87	5.55	1.13	917.85	8.81
23	Dresdner Bank .....	16.89	Nil	16.89	12.33	10.98	3.34	1.09	1.02	673.32	9.44
24	Sonali Bank .....	N.A.	N.A.	27.80	0.03	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
25	ING Bank N.V. ....	12.91	Nil	12.91	Nil	8.18	4.25	2.98	2.04	294.69	12.95
26	Development Bank of Singapore Ltd. ....	31.47	Nil	31.47	9.19	8.89	3.75	2.92	0.97	432.23	4.79
27	State Bank of Mauritius Ltd. ....	73.50	Nil	73.50	1.79	11.33	2.56	9.60	4.47	754.65	37.86
28	The Chase Manhattan Bank .....	13.00	0.03	13.03	Nil	4.62	12.46	5.35	3.65	14.32	10.13
29	Commerzbank .....	12.81	Nil	12.81	3.88	12.05	2.60	2.74	(-0.20)	710.18	(-1)1.65
30	The Siam Commercial Bank .....	30.00	Nil	30.00	Nil	14.40	1.56	6.29	3.32	1048.63	38.29
31	Arab Bangladesh Bank Ltd. ....	144.00	Nil	144.00	Nil	5.98	2.68	3.96	1.96	133.26	4.20
32	Chinatrust Commercial Bank .....	73.06	73.27	146.33	Nil	11.28	1.26	1.09	0.00	127.35	0.00
33	The Fuji Bank Ltd. ....	43.45	Nil	43.45	Nil	10.82	1.41	4.33	2.40	5.02	0.16
34	Krung Thai Bank Public Co. Ltd. ...	342.00	5.22	347.22	Nil	8.00	4.78	5.50	5.90	52.35	20.89
35	Cho Hung Bank .....	46.00	Nil	46.00	1.41	13.87	2.62	9.24	4.15	512.96	27.46
36	Oversea-Chinese Banking Corpn. Ltd. ....	90.93	Nil	90.93	Nil	8.19	2.64	1.26	0.92	297.29	3.87
37	Bank of Ceylon .....	39.64	0.41	40.05	8.88	11.07	4.13	8.28	2.55	458.00	14.00
38	Bank Internasional Indonesia .....	28.03	Nil	28.03	Nil	12.26	1.57	0.49	(-3.58)	433.43	(-22)1.10
39	The Commercial Bank of Korea Ltd. ...	124.00	Nil	124.00	Nil	11.25	0.94	3.60	1.85	629.93	13.72
40	The Sumitomo Bank Ltd. ....	40.67	Nil	40.67	Nil	7.00	3.00	3.00	2.00	733.00	10.66
41	The Toronto-Domonion Bank .....	86.28	0.33	86.61	Nil	5.43	9.67	7.06	5.76	112.48	13.77
42	Hanil Bank .....	N.A.	N.A.	97.70	Nil	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Notes : 1. (-) indicates negative figure.

2. Figures reported in this Table may not exactly tally with the data reported in Appendix Tables II.5(B) to II.5 (H) due to conceptual differences.  
Source: Respective balance sheets.

**Appendix Table II.5 (B) : Financial Ratios of Foreign Banks in India -  
Performance Indicators -1991-92 to 1997-98**

Sr. No.	Name of the Bank	Gross Profit/Loss as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	Citibank N.A. ....	4.78	3.10	3.60	4.83	4.35	4.59	4.45
2.	ANZ Grindlays Bank Ltd. ....	4.75	1.55	1.41	2.27	2.25	2.16	4.49
3.	Hongkong Bank .....	3.97	4.29	3.57	4.26	4.25	3.27	3.40
4.	Standard Chartered Bank .....	3.24	-7.70	2.99	0.87	2.53	1.68	2.63
5.	American Express Bank Ltd. ....	8.00	4.45	5.46	4.96	3.11	5.07	3.49
6.	Bank of America NT&SA .....	7.77	6.73	5.45	4.64	3.46	4.50	4.35
7.	Deutsche Bank AG .....	7.26	6.02	6.10	3.57	4.99	6.42	8.17
8.	The Bank of Tokyo-Mitsubishi Ltd. ....	5.65	7.79	7.99	7.69	6.11	6.22	2.60
9.	The British Bank of the Middle East ....	2.71	3.32	2.39	3.94	2.33	1.73	1.41
10.	Credit Agricole Indosuez .....	6.06	5.36	1.99	5.09	1.93	2.70	0.15
11.	Credit Lyonnais .....	4.25	5.31	4.29	5.54	2.61	3.73	4.08
12.	Societe Generale .....	4.49	6.58	3.95	3.72	1.44	3.38	2.49
13.	ABN-AMRO Bank N.V. ....	6.24	6.48	4.48	4.06	3.30	4.51	4.13
14.	Banque Nationale De Paris .....	5.18	5.48	9.73	7.45	3.94	4.80	2.75
15.	MashreqBank psc .....	5.68	3.61	5.16	5.82	2.19	2.66	0.24
16.	The Sakura Bank Ltd. ....	8.20	7.39	5.27	5.79	5.19	5.87	3.84
17.	Abu Dhabi Commercial Bank Ltd. ....	3.39	3.97	3.19	3.51	4.03	0.68	2.57
18.	Bank of Bahrain and Kuwait B.S.C. ....	4.14	3.35	4.71	5.46	4.45	1.46	0.16
19.	Oman International Bank S.A.O.G. ....	5.74	4.17	5.77	4.93	4.47	4.25	1.82
20.	The Bank of Nova Scotia .....	3.63	4.63	5.71	3.29	2.58	4.88	3.65
21.	Barclays Bank PLC .....	5.56	5.45	7.59	3.91	5.39	1.71	3.87
22.	The Sanwa Bank Ltd. ....	7.92	6.77	5.65	3.74	0.69	3.57	5.55
23.	Dresdner Bank AG .....	-	-	-	-	-4.64	-0.55	2.34
24.	Sonali Bank .....	7.14	11.11	3.85	7.41	12.45	7.37	10.48
25.	ING Bank N.V. ....	-	-	-	-8.98	-1.06	4.08	3.11
26.	The Development Bank of Singapore Ltd. ....	-	-	-	-0.53	1.42	4.68	2.92
27.	State Bank of Mauritius Ltd. ....	-	-	-	-0.68	8.44	6.79	7.10
28.	Chase Manhattan Bank .....	-	-	-	-14.97	-8.06	0.79	5.35
29.	Commerzbank AG .....	-	-	-	-	-4.58	0.37	2.45
30.	The Siam Commercial Bank .....	-	-	-	-	0.60	4.33	6.30
31.	Arab Bangladesh Bank Ltd. ....	-	-	-	-	2.82	0.62	3.35
32.	Chinatrust Commercial Bank .....	-	-	-	-	-	0.55	1.08
33.	The Fuji Bank Ltd. ....	-	-	-	-	-	-5.28	2.77
34.	Krung Thai Bank Public Co. Ltd. ....	-	-	-	-	-	0.05	8.78
35.	Cho Hung Bank .....	-	-	-	-	-	2.85	9.24
36.	Oversea - Chinese Banking Corporation Ltd. ....	-	-	-	-	-	-6.16	1.03
37.	Bank of Ceylon .....	-	-	-	-	3.74	8.59	6.35
38.	Bank Internasional Indonesia .....	-	-	-	-	-7.46	2.18	0.72
39.	The Commercial Bank of Korea Ltd. ....	-	-	-	-	-	0.52	3.62
40.	The Sumitomo Bank Ltd. ....	-	-	-	-	-	-	1.85
41.	The Toronto-Dominion Bank .....	-	-	-	-	-	-	7.08
42.	Hanil Bank .....	-	-	-	-	-	-	4.02
<b>Foreign Banks in India (V)</b>		<b>5.06</b>	<b>1.86</b>	<b>3.79</b>	<b>3.93</b>	<b>3.35</b>	<b>3.62</b>	<b>3.90</b>
<b>All Scheduled Commercial Banks (I to V)</b>		<b>2.08</b>	<b>1.03</b>	<b>1.25</b>	<b>1.64</b>	<b>1.69</b>	<b>1.82</b>	<b>1.84</b>

**Appendix Table II.5 (C) : Financial Ratios of Foreign Banks in India -  
Performance Indicators -1991-92 to 1997-98**

Sr. No.	Name of the Bank	Net Profit/Loss as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	Citibank N.A. ....	2.11	1.22	1.12	2.09	2.02	0.57	1.10
2.	ANZ Grindlays Bank Ltd. ....	1.88	0.54	0.32	1.17	0.77	1.03	2.27
3.	Hongkong Bank .....	1.64	1.94	1.69	1.11	1.74	1.53	0.98
4.	Standard Chartered Bank .....	-5.92	-24.19	1.96	0.34	2.43	0.77	1.04
5.	American Express Bank Ltd. ....	2.75	1.66	2.78	3.16	1.17	1.60	2.11
6.	Bank of America NT&SA .....	7.39	3.77	2.30	1.95	3.10	1.80	2.55
7.	Deutsche Bank AG .....	2.74	0.03	2.09	0.75	1.15	2.08	3.58
8.	The Bank of Tokyo-Mitsubishi Ltd. ....	1.55	2.03	3.15	3.62	2.21	1.38	-25.41
9.	The British Bank of the Middle East ....	1.16	1.70	1.48	2.35	1.42	1.20	0.24
10.	Credit Agricole Indosuez .....	2.99	2.51	0.69	2.08	1.20	-0.28	-1.54
11.	Credit Lyonnais .....	2.17	2.19	1.51	2.16	1.04	1.76	-0.59
12.	Societe Generale .....	1.52	2.41	1.32	1.30	0.56	1.46	1.09
13.	ABN-AMRO Bank N.V. ....	3.21	2.90	1.56	1.77	1.43	2.08	2.33
14.	Banque Nationale De Paris .....	2.86	2.10	3.19	2.84	1.39	1.83	0.98
15.	MashreqBank psc .....	0.87	0.11	2.01	3.28	1.32	0.52	-2.84
16.	The Sakura Bank Ltd. ....	3.18	2.66	2.21	2.37	2.43	2.97	0.20
17.	Abu Dhabi Commercial Bank Ltd. ....	1.04	1.98	1.12	1.59	1.05	0.31	0.42
18.	Bank of Bahrain and Kuwait B.S.C. ....	1.66	1.53	1.60	2.03	1.60	0.64	-3.66
19.	Oman International Bank S.A.O.G. ....	1.49	0.72	0.84	0.55	1.30	2.01	-0.90
20.	The Bank of Nova Scotia .....	0.82	1.25	1.42	0.57	0.58	-0.68	0.84
21.	Barclays Bank PLC .....	2.50	1.63	2.37	0.98	2.02	0.18	1.71
22.	The Sanwa Bank Ltd. ....	2.61	2.41	2.09	1.31	0.16	1.42	1.16
23.	Dresdner Bank AG .....	-	-	-	-	-4.64	-0.59	1.02
24.	Sonali Bank .....	2.12	1.60	1.30	2.67	5.59	3.31	5.44
25.	ING Bank N.V. ....	-	-	-	-9.00	-1.14	2.82	2.04
26.	The Development Bank of Singapore Ltd. ....	-	-	-	-	0.77	2.36	0.97
27.	State Bank of Mauritius Ltd. ....	-	-	-	-0.68	5.21	3.56	4.47
28.	Chase Manhattan Bank .....	-	-	-	-15.01	-8.10	0.48	2.73
29.	Commerzbank AG .....	-	-	-	-	-4.60	0.18	-0.20
30.	The Siam Commercial Bank .....	-	-	-	-	0.23	2.13	3.86
31.	Arab Bangladesh Bank Ltd. ....	-	-	-	-	2.82	0.49	1.70
32.	Chinatrust Commercial Bank .....	-	-	-	-	-	0.14	0.00
33.	The Fuji Bank Ltd. ....	-	-	-	-	-	-5.34	2.38
34.	Krung Thai Bank Public Co. Ltd. ....	-	-	-	-	-	0.03	5.90
35.	Cho Hung Bank .....	-	-	-	-	-	1.41	5.01
36.	Oversea - Chinese Banking Corporation Ltd. ....	-	-	-	-	-	-6.16	0.87
37.	Bank of Ceylon .....	-	-	-	-	1.72	3.18	2.55
38.	Bank Internasional Indonesia .....	-	-	-	-	-7.46	1.17	-3.58
39.	The Commercial Bank of Korea Ltd. ....	-	-	-	-	-	0.44	1.82
40.	The Sumitomo Bank Ltd. ....	-	-	-	-	-	-	1.02
41.	The Toronto-Dominion Bank .....	-	-	-	-	-	-	3.07
42.	Hanil Bank .....	-	-	-	-	-	-	2.48
<b>Foreign Banks in India (V)</b>		<b>1.57</b>	<b>-2.88</b>	<b>1.51</b>	<b>1.66</b>	<b>1.58</b>	<b>1.19</b>	<b>0.96</b>
<b>All Scheduled Commercial Banks (I to V)</b>		<b>0.39</b>	<b>-1.08</b>	<b>-0.85</b>	<b>0.41</b>	<b>0.16</b>	<b>0.67</b>	<b>0.82</b>

**Appendix Table II.5 (D) : Financial Ratios of Foreign Banks in India -  
Performance Indicators - 1991-92 to 1997-98**

Sr. No.	Name of the Bank	Interest Income as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	Citibank N.A. ....	9.72	12.77	9.80	10.14	10.17	11.60	11.00
2.	ANZ Grindlays Bank Ltd. ....	11.74	10.70	9.54	8.73	9.42	10.22	10.39
3.	Hongkong Bank .....	10.17	11.63	9.68	9.21	10.20	10.31	8.50
4.	Standard Chartered Bank .....	13.11	8.34	10.02	9.10	11.34	9.78	10.84
5.	American Express Bank Ltd. ....	11.08	12.03	10.66	10.04	12.10	13.75	10.14
6.	Bank of America NT&SA .....	15.37	15.57	9.99	10.32	10.66	10.94	10.44
7.	Deutsche Bank AG .....	11.86	13.74	11.61	9.88	11.31	10.60	12.36
8.	The Bank of Tokyo-Mitsubishi Ltd. ....	12.44	11.96	13.04	11.68	12.17	13.79	12.12
9.	The British Bank of the Middle East ....	9.39	11.03	8.96	10.05	10.87	11.41	8.51
10.	Credit Agricole Indosuez .....	18.18	12.36	6.31	9.40	7.22	11.87	9.47
11.	Credit Lyonnais .....	15.36	13.80	9.36	11.89	13.26	13.90	12.43
12.	Societe Generale .....	11.02	13.69	8.39	11.47	11.54	15.10	11.97
13.	ABN-AMRO Bank N.V. ....	11.61	13.54	8.77	9.89	9.50	11.05	9.65
14.	Banque Nationale De Paris .....	14.94	12.75	17.02	16.55	11.34	10.40	8.13
15.	MashreqBank psc .....	14.77	11.35	10.05	10.09	9.14	14.80	13.13
16.	The Sakura Bank Ltd. ....	13.11	12.00	8.77	10.42	9.96	12.20	12.23
17.	Abu Dhabi Commercial Bank Ltd. ....	8.47	9.21	8.19	8.50	12.68	10.24	9.74
18.	Bank of Bahrain and Kuwait B.S.C. ....	13.61	11.28	10.34	10.57	12.01	11.09	11.09
19.	Oman International Bank S.A.O.G. ....	13.40	13.31	11.85	12.21	12.30	12.53	11.71
20.	The Bank of Nova Scotia .....	12.44	13.97	12.22	11.34	13.13	11.92	9.68
21.	Barclays Bank PLC .....	29.17	19.65	19.94	15.76	20.13	12.56	16.23
22.	The Sanwa Bank Ltd. ....	8.91	12.79	10.49	8.44	11.67	12.41	12.08
23.	Dresdner Bank AG .....	-	-	-	-	4.27	14.81	10.24
24.	Sonali Bank .....	7.14	11.11	3.85	7.41	8.86	1.86	3.23
25.	ING Bank N.V. ....	-	-	-	2.47	3.97	8.32	8.54
26.	The Development Bank of Singapore Ltd. ....	-	-	-	1.63	7.11	13.55	8.89
27.	State Bank of Mauritius Ltd. ....	-	-	-	1.93	10.97	8.69	8.37
28.	Chase Manhattan Bank .....	-	-	-	2.56	6.20	4.53	4.62
29.	Commerzbank AG .....	-	-	-	-	1.87	8.26	10.78
30.	The Siam Commercial Bank .....	-	-	-	-	3.73	7.00	14.41
31.	Arab Bangladesh Bank Ltd. ....	-	-	-	-	4.57	4.27	5.03
32.	Chinatrust Commercial Bank .....	-	-	-	-	-	6.31	11.25
33.	The Fuji Bank Ltd. ....	-	-	-	-	-	3.70	6.92
34.	Krung Thai Bank Public Co. Ltd. ....	-	-	-	-	-	1.53	12.75
35.	Cho Hung Bank .....	-	-	-	-	-	6.63	13.87
36.	Oversea - Chinese Banking Corporation Ltd. ....	-	-	-	-	-	1.33	6.72
37.	Bank of Ceylon .....	-	-	-	-	4.60	7.66	8.49
38.	Bank Internasional Indonesia .....	-	-	-	-	0.10	11.75	17.85
39.	The Commercial Bank of Korea Ltd. ....	-	-	-	-	-	1.10	11.25
40.	The Sumitomo Bank Ltd. ....	-	-	-	-	-	-	3.99
41.	The Toronto-Dominion Bank .....	-	-	-	-	-	-	5.45
42.	Hanil Bank .....	-	-	-	-	-	-	14.07
<b>Foreign Banks in India (V)</b>		<b>11.61</b>	<b>11.62</b>	<b>10.04</b>	<b>9.88</b>	<b>10.46</b>	<b>11.08</b>	<b>10.39</b>
<b>All Scheduled Commercial Banks (I to V)</b>		<b>10.27</b>	<b>9.71</b>	<b>8.70</b>	<b>8.63</b>	<b>9.36</b>	<b>9.88</b>	<b>9.27</b>

**Appendix Table II.5 (E) : Financial Ratios of Foreign Banks in India -  
Performance Indicators - 1991-92 to 1997-98**

Sr. No.	Name of the Bank	Interest Expense as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	Citibank N.A. ....	6.46	7.69	5.40	5.43	6.26	6.85	6.60
2.	ANZ Grindlays Bank Ltd. ....	7.75	8.36	6.66	5.66	6.42	6.75	5.83
3.	Hongkong Bank ....	6.15	8.03	5.89	5.01	5.79	6.65	5.12
4.	Standard Chartered Bank ....	9.69	9.20	7.92	6.65	5.81	6.29	7.27
5.	American Express Bank Ltd. ....	5.63	6.40	5.00	4.88	8.34	9.48	6.85
6.	Bank of America NT&SA ....	12.93	9.13	5.06	5.35	6.95	6.52	6.51
7.	Deutsche Bank AG ....	5.31	8.13	4.70	5.28	6.55	4.76	5.66
8.	The Bank of Tokyo-Mitsubishi Ltd. ....	7.75	5.92	6.04	5.17	7.18	7.28	8.14
9.	The British Bank of the Middle East ....	6.37	7.64	6.25	6.52	8.02	9.55	7.66
10.	Credit Agricole Indosuez ....	14.02	8.72	3.56	6.26	6.06	10.50	10.04
11.	Credit Lyonnais ....	9.48	7.79	4.27	5.62	11.50	13.15	8.54
12.	Societe Generale ....	6.53	8.20	3.90	7.39	9.55	11.47	9.50
13.	ABN-AMRO Bank N.V. ....	6.67	8.18	4.21	6.18	7.18	6.67	6.42
14.	Banque Nationale De Paris ....	8.23	6.26	6.61	8.10	6.70	4.93	4.89
15.	MashreqBank psc ....	9.09	6.98	4.75	5.19	5.17	8.41	7.95
16.	The Sakura Bank Ltd. ....	5.74	4.95	3.69	4.66	4.25	4.41	4.77
17.	Abu Dhabi Commercial Bank Ltd. ....	5.08	4.93	4.88	5.70	10.12	9.17	7.51
18.	Bank of Bahrain and Kuwait B.S.C. ....	7.69	6.13	5.11	4.94	6.25	9.41	10.17
19.	Oman International Bank S.A.O.G. ....	7.66	8.36	5.65	6.31	7.76	8.06	10.36
20.	The Bank of Nova Scotia ....	9.84	9.62	6.69	8.02	11.97	7.61	6.83
21.	Barclays Bank PLC ....	22.22	13.93	12.87	10.93	15.97	10.33	13.45
22.	The Sanwa Bank Ltd. ....	2.97	6.68	3.73	4.02	7.91	5.38	5.72
23.	Dresdner Bank AG ....	-	-	-	-	3.28	12.20	7.58
24.	Sonali Bank ....	Neg.	Neg.	Neg.	Neg.	0.85	0.87	1.63
25.	ING Bank N.V. ....	-	-	-	0.33	4.30	4.43	6.74
26.	The Development Bank of Singapore Ltd. ....	-	-	-	Neg.	4.54	7.31	6.94
27.	State Bank of Mauritius Ltd. ....	-	-	-	0.14	1.12	1.18	1.91
28.	Chase Manhattan Bank ....	-	-	-	0.73	0.12	0.32	4.23
29.	Commerzbank AG ....	-	-	-	-	0.24	3.98	6.44
30.	The Siam Commercial Bank ....	-	-	-	-	0.18	2.07	7.82
31.	Arab Bangladesh Bank Ltd. ....	-	-	-	-	0.00	1.35	1.41
32.	Chinatrust Commercial Bank ....	-	-	-	-	-	0.60	3.74
33.	The Fuji Bank Ltd. ....	-	-	-	-	-	0.24	1.98
34.	Krung Thai Bank Public Co. Ltd. ....	-	-	-	-	-	0.00	5.54
35.	Cho Hung Bank ....	-	-	-	-	-	0.34	2.53
36.	Oversea - Chinese Banking Corporation Ltd. ....	-	-	-	-	-	0.03	0.67
37.	Bank of Ceylon ....	-	-	-	-	0.76	1.83	3.79
38.	Bank Internasional Indonesia ....	-	-	-	-	0.00	6.48	12.42
39.	The Commercial Bank of Korea Ltd. ....	-	-	-	-	-	0.00	1.06
40.	The Sumitomo Bank Ltd. ....	-	-	-	-	-	-	1.80
41.	The Toronto-Dominion Bank ....	-	-	-	-	-	-	0.05
42.	Hanil Bank ....	-	-	-	-	-	-	3.12
<b>Foreign Banks in India (V)</b>		<b>7.70</b>	<b>8.06</b>	<b>5.82</b>	<b>5.63</b>	<b>6.72</b>	<b>6.95</b>	<b>6.47</b>
<b>All Scheduled Commercial Banks (I to V)</b>		<b>6.96</b>	<b>7.20</b>	<b>6.16</b>	<b>5.63</b>	<b>6.23</b>	<b>6.66</b>	<b>6.32</b>

**Appendix Table II.5 (F) : Financial Ratios of Foreign Banks in India -  
Performance Indicators - 1991-92 to 1997-98**

Sr. No.	Name of the Bank	Net Interest Income (Spread) as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	Citibank N.A. ....	3.25	5.08	4.39	4.72	3.91	4.75	4.39
2.	ANZ Grindlays Bank Ltd. ....	4.00	2.34	2.87	3.07	3.00	3.47	4.56
3.	Hongkong Bank ....	4.02	3.61	3.79	4.20	4.40	3.66	3.38
4.	Standard Chartered Bank ....	3.43	-0.86	2.10	2.45	5.54	3.49	3.57
5.	American Express Bank Ltd. ....	5.45	5.63	5.66	5.16	3.76	4.27	3.29
6.	Bank of America NT&SA ....	2.44	6.44	4.93	4.97	3.70	4.42	3.94
7.	Deutsche Bank AG ....	6.55	5.61	6.91	4.60	4.77	5.83	6.70
8.	The Bank of Tokyo-Mitsubishi Ltd. ....	4.68	6.04	7.00	6.51	4.99	6.51	3.98
9.	The British Bank of the Middle East ....	3.03	3.39	2.71	3.53	2.84	1.86	0.85
10.	Credit Agricole Indosuez ....	4.17	3.64	2.75	3.14	1.17	1.37	-0.57
11.	Credit Lyonnais ....	5.88	6.01	5.09	6.28	1.75	0.75	3.89
12.	Societe Generale ....	4.49	5.50	4.48	4.08	1.98	3.63	2.47
13.	ABN-AMRO Bank N.V. ....	4.95	5.36	4.56	3.71	2.32	4.38	3.23
14.	Banque Nationale De Paris ....	6.71	6.49	10.41	8.45	4.64	5.47	3.24
15.	MashreqBank psc ....	5.68	4.37	5.30	4.90	3.97	6.39	5.18
16.	The Sakura Bank Ltd. ....	7.38	7.06	5.08	5.76	5.71	7.79	7.46
17.	Abu Dhabi Commercial Bank Ltd. ....	3.39	4.28	3.31	2.80	2.57	1.07	2.23
18.	Bank of Bahrain and Kuwait B.S.C. ....	5.92	5.15	5.24	5.63	5.77	1.67	0.92
19.	Oman International Bank S.A.O.G. ....	5.74	4.95	6.20	5.90	4.54	4.47	1.35
20.	The Bank of Nova Scotia ....	2.59	4.35	5.52	3.33	1.16	4.31	2.85
21.	Barclays Bank PLC ....	6.94	5.72	7.08	4.83	4.16	2.23	2.78
22.	The Sanwa Bank Ltd. ....	5.94	6.11	6.75	4.41	3.76	7.03	6.36
23.	Dresdner Bank AG ....	-	-	-	-	0.99	2.61	2.66
24.	Sonali Bank ....	7.14	11.11	3.85	7.41	8.01	0.99	1.60
25.	ING Bank N.V. ....	-	-	-	2.14	-0.33	3.90	1.81
26.	The Development Bank of Singapore Ltd. ....	-	-	-	1.63	2.57	6.24	1.95
27.	State Bank of Mauritius Ltd. ....	-	-	-	1.79	9.86	7.51	6.46
28.	Chase Manhattan Bank ....	-	-	-	1.82	6.08	4.22	0.39
29.	Commerzbank AG ....	-	-	-	-	1.63	4.28	4.33
30.	The Siam Commercial Bank ....	-	-	-	-	3.55	4.93	6.59
31.	Arab Bangladesh Bank Ltd. ....	-	-	-	-	4.57	2.92	3.62
32.	Chinatrust Commercial Bank ....	-	-	-	-	-	5.70	7.50
33.	The Fuji Bank Ltd. ....	-	-	-	-	-	3.46	4.94
34.	Krung Thai Bank Public Co. Ltd. ....	-	-	-	-	-	1.53	7.21
35.	Cho Hung Bank ....	-	-	-	-	-	6.28	11.34
36.	Oversea-Chinese Banking Corporation Ltd. ....	-	-	-	-	-	1.30	6.06
37.	Bank of Ceylon ....	-	-	-	-	3.84	5.83	4.70
38.	Bank Internasional Indonesia ....	-	-	-	-	0.10	5.27	5.43
39.	The Commercial Bank of Korea Ltd. ....	-	-	-	-	-	1.10	10.19
40.	The Sumitomo Bank Ltd. ....	-	-	-	-	-	-	2.20
41.	The Toronto-Dominion Bank ....	-	-	-	-	-	-	5.40
42.	Hanil Bank ....	-	-	-	-	-	-	10.95
<b>Foreign Banks in India (V)</b>		<b>3.92</b>	<b>3.56</b>	<b>4.21</b>	<b>4.24</b>	<b>3.74</b>	<b>4.13</b>	<b>3.92</b>
<b>All Scheduled Commercial Banks (I to V)</b>		<b>3.31</b>	<b>2.51</b>	<b>2.54</b>	<b>3.00</b>	<b>3.13</b>	<b>3.22</b>	<b>2.95</b>

**Appendix Table II.5 (G) : Financial Ratios of Foreign Banks in India -  
Performance Indicators -1991-92 to 1997-98**

Sr. No.	Name of the Bank	Provisions & Contingencies as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	Citibank N.A. ....	2.69	1.89	2.48	2.73	2.33	4.02	3.35
2.	ANZ Grindlays Bank Ltd. ....	2.87	1.01	1.09	1.10	1.48	1.13	2.22
3.	Hongkong Bank ....	2.26	2.35	1.88	3.15	2.51	1.75	2.42
4.	Standard Chartered Bank ....	9.17	16.49	1.04	0.54	0.09	0.91	1.59
5.	American Express Bank Ltd. ....	5.22	2.80	2.67	1.81	1.94	3.47	1.38
6.	Bank of America NT&SA ....	0.38	2.94	3.16	2.68	0.36	2.70	1.81
7.	Deutsche Bank AG ....	4.42	5.99	4.01	2.82	3.84	4.34	4.58
8.	The Bank of Tokyo-Mitsubishi Ltd. ....	4.04	5.76	4.84	4.07	3.90	4.85	28.01
9.	The British Bank of the Middle East ....	1.59	1.61	0.91	1.59	0.91	0.52	1.16
10.	Credit Agricole Indosuez ....	2.65	2.85	1.30	3.01	0.73	2.98	1.69
11.	Credit Lyonnais ....	1.96	3.11	2.78	3.38	1.57	1.97	4.67
12.	Societe Generale ....	3.27	4.16	2.62	2.42	0.88	1.92	1.40
13.	ABN-AMRO Bank N.V. ....	3.23	3.59	2.92	2.29	1.88	2.44	1.79
14.	Banque Nationale De Paris ....	2.44	3.38	6.54	4.61	2.55	2.97	1.78
15.	MashreqBank psc ....	5.11	3.50	3.15	2.53	0.87	2.15	3.09
16.	The Sakura Bank Ltd. ....	4.92	4.72	3.06	3.42	2.76	2.90	3.64
17.	Abu Dhabi Commercial Bank Ltd. ....	3.39	1.99	2.07	1.92	2.98	0.37	2.15
18.	Bank of Bahrain and Kuwait B.S.C. ....	2.37	1.82	3.12	3.43	2.85	0.82	3.82
19.	Oman International Bank S.A.O.G. ....	4.31	3.46	4.94	4.37	3.17	2.24	2.72
20.	The Bank of Nova Scotia ....	2.59	3.38	4.28	2.71	2.00	5.57	2.82
21.	Barclays Bank PLC ....	2.78	3.83	5.22	2.93	3.37	1.53	2.16
22.	The Sanwa Bank Ltd. ....	4.95	4.37	3.56	2.22	0.53	2.15	4.39
23.	Dresdner Bank AG ....	-	-	-	-	0.00	0.05	1.32
24.	Sonali Bank ....	7.14	Neg.	3.85	3.70	6.85	4.05	5.05
25.	ING Bank N.V. ....	-	-	-	0.02	0.07	1.26	1.07
26.	The Development Bank of Singapore Ltd. ....	-	-	-	Neg.	0.65	2.32	1.96
27.	State Bank of Mauritius Ltd. ....	-	-	-	Neg.	3.23	3.23	2.63
28.	Chase Manhattan Bank ....	-	-	-	0.04	0.05	0.32	2.62
29.	Commerzbank AG ....	-	-	-	-	0.02	0.19	2.65
30.	The Siam Commercial Bank ....	-	-	-	-	0.38	2.19	2.44
31.	Arab Bangladesh Bank Ltd. ....	-	-	-	-	0.00	0.13	1.66
32.	Chinatrust Commercial Bank ....	-	-	-	-	-	0.41	1.08
33.	The Fuji Bank Ltd. ....	-	-	-	-	-	0.06	0.39
34.	Krung Thai Bank Public Co. Ltd. ....	-	-	-	-	-	0.03	2.87
35.	Cho Hung Bank ....	-	-	-	-	-	1.44	4.23
36.	Oversea - Chinese Banking Corporation Ltd. ....	-	-	-	-	-	0.00	0.16
37.	Bank of Ceylon ....	-	-	-	-	2.02	5.40	3.80
38.	Bank Internasional Indonesia ....	-	-	-	-	0.00	1.01	4.30
39.	The Commercial Bank of Korea Ltd. ....	-	-	-	-	-	0.08	1.80
40.	The Sumitomo Bank Ltd. ....	-	-	-	-	-	-	0.83
41.	The Toronto-Dominion Bank ....	-	-	-	-	-	-	4.01
42.	Hanil Bank ....	-	-	-	-	-	-	1.54
<b>Foreign Banks in India (V)</b>		<b>3.50</b>	<b>4.74</b>	<b>2.28</b>	<b>2.27</b>	<b>1.77</b>	<b>2.44</b>	<b>2.93</b>
<b>All Scheduled Commercial Banks (I to V)</b>		<b>1.71</b>	<b>2.11</b>	<b>2.10</b>	<b>1.22</b>	<b>1.54</b>	<b>1.15</b>	<b>1.02</b>

**Appendix Table II.5 (H) : Financial Ratios of Foreign Banks in India -  
Performance Indicators -1991-92 to 1997-98**

Sr. No.	Name of the Bank	Intermediation Cost as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	Citibank N.A. ....	1.85	4.39	3.56	3.27	3.28	3.82	3.83
2.	ANZ Grindlays Bank Ltd. ....	2.67	2.23	2.51	2.82	2.74	3.19	2.72
3.	Hongkong Bank ....	2.56	2.74	2.90	2.97	2.72	2.81	2.71
4.	Standard Chartered Bank ....	2.31	1.64	3.17	4.24	5.15	4.38	4.11
5.	American Express Bank Ltd. ....	3.44	3.69	2.45	2.75	3.09	3.93	3.70
6.	Bank of America NT&SA ....	1.96	3.03	3.01	2.35	2.25	1.68	1.81
7.	Deutsche Bank AG ....	3.19	2.42	2.74	3.13	3.65	3.05	3.38
8.	The Bank of Tokyo-Mitsubishi Ltd. ....	1.29	1.23	1.42	1.22	1.06	1.34	2.18
9.	The British Bank of the Middle East ....	0.96	0.59	0.87	0.88	0.88	0.98	0.92
10.	Credit Agricole Indosuez ....	1.89	2.22	1.53	1.31	0.99	1.73	2.15
11.	Credit Lyonnais ....	1.31	1.23	1.20	1.43	1.40	1.80	2.32
12.	Societe Generale ....	1.22	1.28	0.80	0.92	1.07	1.51	1.86
13.	ABN-AMRO Bank N.V. ....	1.94	2.81	1.97	2.04	1.92	3.23	2.85
14.	Banque Nationale De Paris ....	4.57	3.37	2.64	2.66	2.27	1.86	1.96
15.	MashreqBank psc ....	1.70	1.52	1.14	1.03	1.07	2.80	4.30
16.	The Sakura Bank Ltd. ....	1.64	0.97	0.64	0.59	0.54	0.87	1.35
17.	Abu Dhabi Commercial Bank Ltd. ....	1.69	0.88	0.85	0.91	1.18	1.22	1.41
18.	Bank of Bahrain and Kuwait B.S.C. ....	1.78	1.42	1.32	1.61	1.62	1.49	1.54
19.	Oman International Bank S.A.O.G. ....	1.91	1.97	2.30	2.11	2.22	1.86	1.93
20.	The Bank of Nova Scotia ....	1.04	1.04	1.31	2.06	1.59	1.56	1.46
21.	Barclays Bank PLC ....	2.78	1.89	1.61	2.57	3.43	3.71	6.52
22.	The Sanwa Bank Ltd. ....	1.98	1.70	1.48	1.20	1.35	1.42	1.68
23.	Dresdner Bank AG ....	-	-	-	-	5.50	5.23	3.44
24.	Sonali Bank ....	7.14	11.11	3.85	3.70	3.93	3.65	4.98
25.	ING Bank N.V. ....	-	-	-	1.47	2.15	2.67	3.13
26.	The Development Bank of Singapore Ltd. ....	-	-	-	2.16	2.36	4.12	2.78
27.	State Bank of Mauritius Ltd. ....	-	-	-	2.71	2.57	2.06	1.26
28.	Chase Manhattan Bank ....	-	-	-	16.28	21.55	8.38	7.50
29.	Commerzbank AG ....	-	-	-	-	6.77	6.72	4.21
30.	The Siam Commercial Bank ....	-	-	-	-	3.07	1.46	1.85
31.	Arab Bangladesh Bank Ltd. ....	-	-	-	-	1.75	3.77	2.53
32.	Chinatrust Commercial Bank ....	-	-	-	-	-	5.34	7.67
33.	The Fuji Bank Ltd. ....	-	-	-	-	-	8.94	3.08
34.	Krung Thai Bank Public Co. Ltd. ....	-	-	-	-	-	2.16	6.08
35.	Cho Hung Bank ....	-	-	-	-	-	4.49	4.73
36.	Oversea - Chinese Banking Corporation Ltd. ....	-	-	-	-	-	7.51	7.21
37.	Bank of Ceylon ....	-	-	-	-	3.39	2.94	1.51
38.	Bank Internasional Indonesia ....	-	-	-	-	7.56	4.34	7.00
39.	The Commercial Bank of Korea Ltd. ....	-	-	-	-	-	0.58	7.53
40.	The Sumitomo Bank Ltd. ....	-	-	-	-	-	-	2.20
41.	The Toronto-Dominion Bank ....	-	-	-	-	-	-	7.97
42.	Hanil Bank ....	-	-	-	-	-	-	10.64
<b>Foreign Banks in India (V)</b>		<b>2.26</b>	<b>2.70</b>	<b>2.66</b>	<b>2.73</b>	<b>2.77</b>	<b>3.00</b>	<b>2.96</b>
<b>All Scheduled Commercial Banks (I to V)</b>		<b>2.60</b>	<b>2.64</b>	<b>2.64</b>	<b>2.76</b>	<b>2.94</b>	<b>2.85</b>	<b>2.63</b>



**Appendix Table II.6 : 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, 1997 @					As on June 30, 1998 @				
		Rural	Semi-urban	Urban	Metropolitan	Total	Rural	Semi-urban	Urban	Metropolitan	Total
1	2	3	4	5	6	7	8	9	10	11	12
State Bank of India	1	4,127 (46.8)	2,412 (27.3)	1,346 (15.3)	936 (10.6)	8,821 (100.0)	4,120 (46.6)	2,414 (27.3)	1,358 (15.4)	947 (10.7)	8,839 (100.0)
Associate Banks of SBI	7	1,387 (33.0)	1,490 (35.5)	718 (17.1)	605 (14.4)	4,200 (100.0)	1,389 (32.6)	1,505 (35.3)	744 (17.5)	623 (14.6)	4,261 (100.0)
Nationalised Banks	19	13,897 (44.2)	6,518 (20.6)	5,971 (19.0)	5,083 (16.2)	31,469 (100.0)	13,914 (43.7)	6,616 (20.8)	6,100 (19.2)	5,176 (16.3)	31,806 (100.0)
Indian Private Sector Banks	34	1,136 (25.0)	1,567 (34.6)	1,049 (23.1)	783 (17.3)	4,535 (100.0)	1,145 (24.3)	1,609 (34.1)	1,102 (23.4)	860 (18.2)	4,716 (100.0)
Foreign Banks in India	43	0 (-)	3 (1.7)	17 (9.4)	161 (88.9)	181 (100.0)	0 (-)	3 (1.6)	17 (9.0)	168 (89.4)	188 (100.0)
Non-Scheduled Banks	2	3 (37.5)	2 (25.0)	1 (12.5)	2 (25.0)	8 (100.0)	3 (33.3)	2 (22.3)	1 (11.1)	3 (33.3)	9 (100.0)
Regional Rural Banks	196	12,368 (85.7)	1,791 (12.4)	277 (1.9)	3 (..)	14,439 (100.0)	12,311 (85.4)	1,822 (12.6)	282 (2.0)	5 (..)	14,420 (100.0)
<b>Total</b>	<b>302</b>	<b>32,918 (51.7)</b>	<b>13,783 (21.7)</b>	<b>9,379 (14.7)</b>	<b>7,573 (11.9)</b>	<b>63,653 (100.0)</b>	<b>32,882 (51.2)</b>	<b>13,971 (21.7)</b>	<b>9,604 (15.0)</b>	<b>7,782 (12.1)</b>	<b>64,239 (100.0)</b>

# As on June 30, 1998.

@ Population group-wise classification of branches as per 1991 Census.

.. Negligible.

**Notes :** 1. Figures in brackets indicate percentage to total in each group.  
2. Bank branches exclude administrative offices.

**Appendix Table - II.7 : Region/State-wise Credit-Deposit Ratio and Investment + Credit Deposit Ratio of Scheduled Commercial Banks**  
(per cent)

Sr. No.	Region/State/ Union Territory	Credit-Deposit Ratio					Investment + Credit Deposit Ratio @		
		1995		1996	1997	1998	1995		1996
1	2	As per Sanction	As per Utilisation	As per Sanction	As per Sanction	As per Sanction	As per Sanction	As per Utilisation	As per Sanction
		3	4	5	6	7	8	9	10
<b>1</b>	<b>NORTHERN REGION</b>	<b>48.6</b>	<b>47.5</b>	<b>60.8</b>	<b>53.9</b>	<b>51.0</b>	<b>54.5</b>	<b>53.4</b>	<b>66.5</b>
	Haryana	45.5	56.0	46.0	42.7	42.9	57.0	67.5	56.5
	Himachal Pradesh	26.0	29.7	25.8	23.4	21.6	38.4	42.1	37.8
	Jammu & Kashmir	28.6	28.4	38.2	38.8	37.4	41.2	41.0	50.0
	Punjab	41.4	43.3	41.9	39.1	38.6	46.6	48.5	47.1
	Rajasthan	47.7	51.0	46.6	44.2	47.4	69.5	72.9	66.7
	Chandigarh	89.9	86.9	138.8	88.0	58.0	89.9	86.9	138.8
	Delhi	52.8	46.5	74.7	66.9	61.9	53.1	46.9	75.1
<b>2</b>	<b>NORTH-EASTERN REGION</b>	<b>35.6</b>	<b>45.9</b>	<b>34.5</b>	<b>31.2</b>	<b>29.9</b>	<b>58.5</b>	<b>68.8</b>	<b>56.9</b>
	Arunachal Pradesh	12.4	20.1	10.4	10.7	13.1	18.5	26.2	70.4
	Assam	38.7	47.4	39.3	35.2	32.9	62.1	70.8	62.6
	Manipur	58.2	58.9	53.7	57.5	58.8	105.3	106.0	94.0
	Meghalaya	17.0	47.2	14.4	14.3	15.2	38.9	69.0	35.2
	Mizoram	16.5	35.1	16.2	14.0	23.2	22.2	40.8	26.6
	Nagaland	37.8	44.8	27.4	24.0	18.3	77.2	84.2	63.8
	Tripura	47.5	48.5	42.1	37.7	34.0	67.0	68.0	60.0
<b>3</b>	<b>EASTERN REGION</b>	<b>47.1</b>	<b>46.6</b>	<b>47.7</b>	<b>43.3</b>	<b>39.8</b>	<b>63.2</b>	<b>62.7</b>	<b>63.4</b>
	Bihar	32.5	33.8	32.0	30.5	27.5	53.3	54.6	51.5
	Orissa	54.5	55.9	54.8	49.0	45.2	89.0	90.4	88.5
	Sikkim	24.0	24.9	19.3	17.7	20.7	46.4	47.2	97.5
	West Bengal	53.9	52.0	55.7	50.0	46.1	64.0	62.1	65.4
	Andaman & Nicobar Islands	17.0	17.1	16.5	16.0	15.1	17.0	17.1	16.5
<b>4</b>	<b>CENTRAL REGION</b>	<b>39.0</b>	<b>41.2</b>	<b>40.5</b>	<b>37.3</b>	<b>35.1</b>	<b>55.1</b>	<b>57.3</b>	<b>55.7</b>
	Madhya Pradesh	49.6	51.8	57.1	52.3	51.4	68.6	70.8	74.3
	Uttar Pradesh	35.1	37.3	34.2	31.6	28.6	50.1	52.3	48.6
<b>5</b>	<b>WESTERN REGION</b>	<b>63.2</b>	<b>62.4</b>	<b>69.4</b>	<b>63.2</b>	<b>65.5</b>	<b>68.0</b>	<b>67.2</b>	<b>73.9</b>
	Goa	24.7	25.5	26.9	25.0	24.6	26.3	27.1	28.4
	Gujarat	46.6	49.6	53.0	49.7	48.2	55.3	58.3	61.3
	Maharashtra	69.5	67.4	75.7	68.7	72.3	73.3	71.2	79.2
	Dadra & Nagar Haveli	16.3	94.8	20.7	18.6	21.4	16.3	94.8	20.7
	Daman & Diu	16.7	50.5	23.3	21.9	20.6	16.7	50.5	23.3
<b>6</b>	<b>SOUTHERN REGION</b>	<b>69.4</b>	<b>69.9</b>	<b>76.6</b>	<b>76.1</b>	<b>72.3</b>	<b>80.5</b>	<b>80.9</b>	<b>87.1</b>
	Andhra Pradesh	73.0	74.6	80.8	77.6	72.1	86.8	88.4	94.8
	Karnataka	65.8	65.1	69.7	71.5	68.2	74.8	74.1	77.8
	Kerala	44.8	45.2	45.4	46.9	44.3	56.0	56.4	56.1
	Tamil Nadu	86.6	86.8	101.2	100.3	96.1	97.1	97.2	111.1
	Lakshadweep	7.7	9.7	9.6	8.8	9.9	7.7	9.7	9.6
	Pondicherry	43.3	50.4	41.9	39.0	35.9	43.3	50.4	42.0
	<b>ALL INDIA</b>	<b>55.6</b>	<b>55.6</b>	<b>61.9</b>	<b>57.3</b>	<b>55.5</b>	<b>65.3</b>	<b>65.3</b>	<b>71.1</b>

@ State-wise investment figures pertain to investments by scheduled commercial banks in the respective States only. All-India (investment + credit-deposit) ratio is worked out by excluding investments in Central Government and other approved securities.

- Notes : 1. Deposits and credit (as per place of sanction and utilisation) data for 1995 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 31st March.  
3. Deposits and credit (as per place of sanction) data for 1996, 1997 & 1998 are based on BSR-7 surveys as on last Friday of March.

**Appendix Table II.8 : 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		
		1969	1997	1998	July 96 to June 97	of which: at un- banked centres	July 97 to June 98	of which: at un- banked centres	1969	1997	1998
1	2	3	4	5	6	7	8	9	10	11	12
<b>1.</b>	<b>NORTHERN REGION</b>	<b>1,253</b>	<b>10,003</b>	<b>10,159</b>	<b>198</b>	<b>6</b>	<b>174</b>	<b>7</b>	<b>46</b>	<b>12</b>	<b>12</b>
	Haryana	172	1,405	1438	29	0	33	1	56	14	13
	Himachal Pradesh	42	767	774	5	3	7	4	80	8	8
	Jammu & Kashmir	35	800	802	5	0	8	0	124	12	12
	Punjab	346	2,393	2439	74	2	46	2	38	10	9
	Rajasthan	364	3,247	3264	33	1	29	0	68	16	16
	Chandigarh	20	147	154	10	0	7	0	7	6	5
	Delhi	274	1,244	1288	42	0	44	0	10	10	10
<b>2.</b>	<b>NORTH-EASTERN REGION</b>	<b>90</b>	<b>1,898</b>	<b>1,898</b>	<b>2</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>203</b>	<b>19</b>	<b>20</b>
	Arunachal Pradesh	-	68	68	0	0	0	0	-	16	17
	Assam	74	1,236	1235	1	0	3	0	193	20	21
	Manipur	2	86	86	0	0	0	0	510	27	28
	Meghalaya	7	179	179	0	0	0	0	137	12	13
	Mizoram	-	78	78	0	0	0	0	-	11	12
	Nagaland	2	71	71	0	0	0	0	250	22	22
	Tripura	5	180	181	1	0	1	0	300	19	20
<b>3.</b>	<b>EASTERN REGION</b>	<b>878</b>	<b>11,506</b>	<b>11,567</b>	<b>57</b>	<b>1</b>	<b>61</b>	<b>3</b>	<b>135</b>	<b>18</b>	<b>18</b>
	Bihar	273	4,959	4970	19	1	11	1	200	19	20
	Orissa	100	2,147	2177	5	0	30	2	211	16	16
	Sikkim	-	42	42	0	0	0	0	-	12	13
	West Bengal	504	4,327	4347	33	0	20	0	85	18	18
	Andaman & Nicobar Islands	1	31	31	0	0	0	0	82	11	12
<b>4.</b>	<b>CENTRAL REGION</b>	<b>1,090</b>	<b>13,143</b>	<b>13,225</b>	<b>88</b>	<b>5</b>	<b>111</b>	<b>0</b>	<b>115</b>	<b>18</b>	<b>18</b>
	Madhya Pradesh	343	4,423	4,428	39	3	30	0	116	17	17
	Uttar Pradesh	747	8,720	8,797	49	2	81	0	114	18	19
<b>5.</b>	<b>WESTERN REGION</b>	<b>1,955</b>	<b>9,828</b>	<b>9,951</b>	<b>145</b>	<b>5</b>	<b>134</b>	<b>7</b>	<b>38</b>	<b>14</b>	<b>14</b>
	Goa +	85	286	300	8	1	14	2	8	5	5
	Gujarat	752	3,530	3,552	45	3	31	3	34	13	13
	Maharashtra	1,118	5,992	6,076	92	1	86	2	43	15	15
	Dadra & Nagar Haveli	-	7	10	0	0	3	0	-	25	18
	Daman & Diu	-	13	13	0	0	0	0	-	10	10
<b>6.</b>	<b>SOUTHERN REGION</b>	<b>2,996</b>	<b>17,267</b>	<b>17,430</b>	<b>223</b>	<b>2</b>	<b>188</b>	<b>11</b>	<b>44</b>	<b>13</b>	<b>13</b>
	Andhra Pradesh	567	4,916	4,971	62	0	64	3	74	15	15
	Karnataka	756	4,516	4,565	64	0	62	4	37	11	11
	Kerala	601	3,126	3,149	44	0	23	2	34	10	10
	Tamil Nadu	1,060	4,626	4,659	52	2	36	2	37	13	13
	Lakshadweep	-	9	9	0	0	0	0	0	7	7
	Pondicherry	12	74	77	1	0	3	0	31	14	14
	<b>ALL INDIA</b>	<b>8,262</b>	<b>63,645 @</b>	<b>64,230 @</b>	<b>713</b>	<b>19</b>	<b>672</b>	<b>28</b>	<b>64</b>	<b>15</b>	<b>15</b>

+ Includes 'Daman and Diu' for 1969 data.

@ Excluding the branches of non-scheduled banks.

**Notes :** 1. Average population per bank branch for June 1969 is based on 1969 mid-year population. Similar data for June 1997 and June 1998 are based on estimated mid-year population of respective years received from Registrar General & Census Commissioner, Govt. of India.

2. Bank branches exclude administrative offices.

<b>Appendix Table II.9 : Issue of Certificate of Deposits by Scheduled Commercial Banks</b>						
(Amount in Rs. crore)						
Fortnight ended	Total Outstanding	Rate of Discount (per cent) @	Fortnight ended	Total Outstanding	Rate of Discount (per cent) @	
<b>1997</b>			<b>1998</b>			
Jan 3	10,643	8.00 - 15.00	Jan 2	6,876	6.50 - 11.75	
17	10,507	8.00 - 16.50	16	7,087	7.00 - 13.00	
31	10,759	8.50 - 16.00	30	9,732	7.00 - 26.00	
Feb 14	10,936	8.50 - 16.00	Feb 13	9,921	6.50 - 37.00	
28	11,226	8.75 - 17.15	27	12,313	8.75 - 26.00	
Mar 14	11,867	8.25 - 15.50	Mar 13	13,414	8.25 - 26.00	
28	12,134	7.00 - 15.75	27	14,296	7.20 - 26.00	
Apr 11	12,399	7.00 - 15.00	Apr 10	14,584	8.25 - 24.00	
25	11,964	8.50 - 14.25	24	13,888	8.00 - 26.00	
May 9	11,054	8.50 - 14.25	May 8	11,351	7.50 - 16.50	
23	11,037	7.75 - 14.25	22	10,920	6.00 - 16.50	
June 6	9,177	8.00 - 14.30	June 5	10,945	6.00 - 13.25	
20	10,103	8.50 - 14.30	19	9,754	6.50 - 13.65	
July 4	9,219	8.00 - 14.30	July 3	7,886	6.00 - 12.75	
18	8,850	7.50 - 13.70	17	7,287	8.00 - 12.50	
Aug 1	8,672	7.50 - 12.00				
15	8,869	7.25 - 12.50				
29	8,419	7.00 - 14.00				
Sept 12	7,871	7.30 - 12.50				
26	7,795	7.00 - 12.50				
Oct 10	7,572	7.50 - 12.00				
24	7,441	7.75 - 12.50				
Nov 7	8,517	7.00 - 12.50				
21	6,884	6.25 - 11.25				
Dec 5	6,901	5.00 - 11.50				
19	6,607	6.50 - 11.50				

@ Effective Discount rate range per annum.

<b>Appendix Table II.10 : Commercial Paper *</b>							
(Amount in Rs.crore)							
Fortnight ended		Total Outstanding	Rate of Discount (per cent) @	Fortnight ended	Total Outstanding	Rate of Discount (per cent) *	
<b>1997</b>			<b>1998</b>				
Jan	15	536.5	11.6 - 12.8	Jan	15	5,249.0	9.8 - 11.5
	31	407.5	11.9 - 12.1		31	4,723.5	10.5 - 11.3
Feb	15	432.5	11.5 - 13.5	Feb	15	4,124.3	10.5 - 11.5
	28	531.5	11.3 - 12.5		28	3,139.3	11.0 - 15.5
March	15	585.0	11.5 - 12.0	March	15	2,386.8	14.8 - 15.8
	31	646.0	11.3 - 12.3		31	1,500.0	14.2 - 15.5
April	15	702.0	11.5 - 12.2	April	15	1,030.0	13.0 - 15.3
	30	770.0	11.3 - 13.0		30	1,941.3	11.0 - 13.8
May	15	977.0	7.7 - 11.0	May	15	3,269.8	9.0 - 11.8
	31	1,049.5	9.5 - 10.7		31	3,833.8	10.0 - 12.0
June	15	1,269.5	9.5 - 11.3	June	15	4,023.3	10.3 - 12.3
	30	1,515.0	9.5 - 11.0		30	4,171.8	10.5 - 12.5
July	15	1,923.3	9.3 - 10.5	July	15	3,912.3	10.0 - 12.3
	31	2,084.8	9.0 - 10.0		31	4,102.0	10.0 - 12.3
Aug	15	2,305.0	8.5 - 9.5	Aug	15	4,620.5	9.8 - 11.6
	31	2,783.0	8.3 - 9.3		31	5,107.5	8.5 - 11.0
Sept	15	3,158.5	8.3 - 9.5	Sept	15	4,786.0	10.0 - 12.3
	30	3,412.5	8.5 - 10.5		30	4,588.5	11.0 - 13.0
Oct	15	3,377.0	8.5 - 10.0				
	31	3,413.0	8.3 - 9.5				
Nov	15	3,459.0	8.0 - 9.3				
	30	4,525.0	8.0 - 9.5				
Dec	15	4,904.0	8.0 - 9.5				
	31	4,597.0	9.0 - 10.8				

\* Issued at face value by companies.

@Typical effective discount rate range per annum on issues during the fortnight.

**Appendix Table II.11 : Advances to the Priority Sectors by Public Sector Banks**  
(As on the last Friday)

Sector	No. of Accounts (in lakh)					Amount Outstanding (Rs.crore)				
	June 1969	March 1995@	March 1996@	March 1997@	March 1998@	June 1969	March 1995@	March 1996@	March 1997@	March 1998@
1	2	3	4	5	6	7	8	9	10	11
I. Agriculture	1.7	213.0	208	195	192	162	23,513	26,351	31,012	34,305
						(5.4)	(13.9)	(14.3)	(16.3)	(15.7)
i) Direct	1.6	207.1	203	191	187	40	20,813	22,892	25,826	28,303
						(1.3)	(12.3)	(12.4)	(13.6)	(13.0)
ii) Indirect	0.1	5.9	5	4	5	122	2,700	3,459	5,186	6,002
						(4.0)	(1.6)	(1.9)	(2.7)	(2.8)
II. Small-scale industries	0.5	32.3	33	32	30	257	25,843	29,482	31,542	38,109
						(8.5)	(15.3)	(16.0)	(16.6)	(17.5)
III. Other priority sector advances*	0.4	116.4	115	107	103	22	12,438	13,751	16,548	18,881
						(0.7)	(7.4)	(7.5)	(8.7)	(8.7)
IV. Total priority sector advances	2.6	361.7	356	334	325	441	61,794	69,609 \$	79,131 \$	91,319 \$
						(14.6)	(36.6)	(37.8)	(41.7)	(41.8)
V. Net Bank Credit	-	-	-	-	-	3,016	1,69,038	1,84,391	1,89,684	2,18,219

@Data are provisional.

\* Include small transport operators, self-employed persons, rural artisans, etc.

\$ Inclusive of funds provided to RRBs by their sponsoring banks, eligible for being treated under priority sector advances.

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

**Appendix Table II.12 : Advances to the Priority Sectors by Indian Private Sector Banks**  
(As on the last Friday)  
(Amount in Rs. crore)

Sector	<u>March 1996</u>		<u>March 1997</u>		<u>March 1998*</u>	
	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	1,233	6.7	1,953	9.1	2,746	9.7
II. Small-scale industries	3,482	18.8	4,754	22.2	5,848	20.6
III. Other priority sectors	1,568	8.5	2,125	9.9	3,020	10.6
<b>Total (I+II+III)</b>	<b>6,283</b>	<b>34.0</b>	<b>8,832</b>	<b>41.2</b>	<b>11,614</b>	<b>40.9</b>

\* Provisional.

**Appendix Table II.13 : Advances to the Priority Sectors by Foreign Banks in India**  
(As on the last Friday)  
(Amount in Rs. crore)

Sector	<u>March 1997@</u>		<u>March 1998*</u>	
	Amount	Percentage to Net bank credit	Amount	Percentage to Net bank credit
1	2	3	4	5
I. Export Credit	4,474	27.5	4,950	24.5
II. Small-scale industries	1,836	11.3	2,084	10.3
<b>Total Priority Sector Advances</b>	<b>6,139</b>	<b>37.7</b>	<b>6,940</b>	<b>34.3</b>

@ Revised.

\* Provisional.

**Appendix Table III.1 : Progress of Co-operative Credit Movement in India**

(Amount in Rs.crore)

Sr.No.	Type of Institution	Item	1994-95	1995-96	1996-97	1997-98*	
1	2	3	4	5	6	7	
1	<b>State Co-operative Banks (StCBs)</b>	Number	28	28	28	28	
		Owned Funds	1,949	2,502	2,793	N.A.	
		Deposits	11,813	13,433	17,489	21,584	
		Borrowings from RBI/NABARD	5,705	7,906	8,033	8,617	
		Working Capital	21,232	23,840	28,270	N.A.	
		Loans issued	22,062	27,748	28,927	28,141	
		Loans Outstanding	13,212	16,602	18,314	18,810	
		Loans Overdue	1,140	1,246	1,938	N.A.	
		% of overdues to:					
		i) Loans Outstanding		9	7	11	N.A.
ii) Demand		10	10	14	N.A.		
2	<b>Central Co-operative Banks (CCBs)</b>	Number	362	364	364	N.A.	
		Owned Funds	3,300	3,943	4,765	N.A.	
		Deposits	20,827	24,534	30,403	33,931	
		Borrowings from RBI/NABARD	8,781	10,088	10,559	10,729	
		Working Capital	34,696	38,565	43,873	N.A.	
		Loans issued	23,987	26,661	29,957	29,264	
		Loans Outstanding	20,679	24,493	28,646	29,875	
		Loans Overdue	5,099	4,685	5,726	N.A.	
		% of overdues to:					
		i) Loans Outstanding		25	19	20	N.A.
ii) Demand		30	31	31	N.A.		
3	<b>State Co-operative Agriculture and Rural Development Banks (SCARDBs)</b>	Number	20	19	19	N.A.	
		Owned Funds	1,110	1,220	1,397	N.A.	
		Deposits	119	154	163	205	
		Borrowings	7,267	7,165	8,431	8,668	
		Working Capital	8,018	8,540	9,991	N.A.	
		Loans issued	1,604	1,798	2,151	2,226	
		Loans Outstanding	5,900	6,854	8,017	9,148	
		Loans Overdue	841	908	999	N.A.	
		% of overdues to:					
		i) Loans Outstanding		14	13	12	N.A.
ii) Demand		56	39	39	N.A.		
4	<b>Primary Co-operative Agriculture and Rural Development Banks (PCARDBs)</b>	Number ('000)	732	734	738	N.A.	
		Membership ('000)	5,353	N.A.	128	N.A.	
		Owned Funds	456	642	753	N.A.	
		Deposits	26	37	59	76	
		Borrowings	3,533	4,209	5,004	5,797	
		Working Capital	4,188	4,888	5,817	N.A.	
		Loans issued	949	1,224	1,452	1,415	
		Loans Outstanding	3,407	4,096	4,938	4,883	
		Loans Overdue	430	632	707	N.A.	
		% of overdues to:					
i) Loans Outstanding		13	15	14	N.A.		
ii) Demand		38	39	39	N.A.		

\* Provisional

N.A. : Not Available.

Source: NABARD.



<b>Appendix Table III.2 : Recovery Performance (per cent to demand) of State Co-operative Banks</b>				
Sr.No.	State/Union Territory	1995-96	1996-97	1997-98*
1	2	3	4	5
1	Andaman & Nicobar	39	55	55
2	Andhra Pradesh	83	69	70
3	Arunachal Pradesh	28	27	27
4	Assam	13	25	25
5	Bihar	16	18	18
6	Chandigarh	55	49	49
7	Delhi	53	48	56
8	Goa	82	79	71
9	Gujarat	99	98	100
10	Haryana	99	98	99
11	Himachal Pradesh	34	35	39
12	Jammu & Kashmir	79	67	67
13	Karnataka	82	89	86
14	Kerala	92	87	84
15	Madhya Pradesh	97	98	98
16	Maharashtra	86	79	79
17	Manipur	10	9	9
18	Meghalaya	39	41	14
19	Mizoram	16	15	15
20	Nagaland	46	25	25
21	Orissa	77	79	77
22	Pondicherry	61	59	60
23	Punjab	99	100	100
24	Rajasthan	85	85	76
25	Tamil Nadu	100	100	92
26	Tripura	24	28	28
27	Uttar Pradesh	85	81	79
28	West Bengal	81	70	76
	<b>All India</b>	<b>90</b>	<b>86</b>	<b>81</b>
* Provisional. Source : NABARD.				

**Appendix Table III.3 : Credit-Deposit Ratio of  
State Co-operative Banks**

Sr. No.	State/ Union Territory	1995-96	1996-97	1997-98*
1	2	3	4	5
1	Andaman & Nicobar	60	50	50
2	Andhra Pradesh	575	530	418
3	Arunachal Pradesh	27	32	32
4	Assam	64	63	57
5	Bihar	105	95	119
6	Chandigarh	17	16	16
7	Delhi	34	64	50
8	Goa	78	72	69
9	Gujarat	73	49	41
10	Haryana	248	222	169
11	Himachal Pradesh	33	25	21
12	Jammu & Kashmir	50	54	54
13	Karnataka	115	105	82
14	Kerala	113	90	63
15	Madhya Pradesh	162	150	129
16	Maharashtra	87	74	51
17	Manipur	209	219	219
18	Meghalaya	34	29	32
19	Mizoram	62	57	57
20	Nagaland	42	39	39
21	Orissa	189	169	161
22	Pondicherry	82	79	68
23	Punjab	186	137	133
24	Rajasthan	175	151	123
25	Tamil Nadu	140	114	85
26	Tripura	77	71	85
27	Uttar Pradesh	133	109	102
28	West Bengal	77	71	66
<b>All India</b>		<b>124</b>	<b>105</b>	<b>87</b>

\* Provisional.  
Source : NABARD.

**Appendix Table IV.1(A) : Financial Assets of Banks and Financial Institutions**

(Rs. crore)

Institutions	1981	1991	1992	1993	1994	1995	1996P	1997P	1998P
1	2	3	4	5	6	7	8	9	10
<b>I. Banks (1+2+3)*</b>	<b>46,987</b>	<b>2,32,786</b>	<b>2,71,915</b>	<b>3,12,983</b>	<b>3,73,511</b>	<b>4,55,840</b>	<b>5,08,652</b>	<b>5,64,824</b>	<b>6,54,406</b>
			(16.8)	(15.1)	(19.3)	(22.0)	(11.6)	(11.0)	(15.9)
1. All Scheduled Commercial Banks**	44,622	2,22,613	2,59,902	2,99,509	3,58,407	4,38,092	4,89,148	5,42,001	6,28,332
2. Non-Scheduled Commercial Banks***	9	77	86	91	93	65	2	2	0
Total Commercial Banks (1+2)	44,631	2,22,690	2,59,988	2,99,600	3,58,500	4,38,157	4,89,150	5,42,003	6,28,332
3. State Co-operative Banks+	2,356	10,096	11,927	13,383	15,011	17,683	19,502	22,821	26,074
<b>II. Financial Institutions++</b>	<b>16,650</b>	<b>1,22,655</b>	<b>1,57,761</b>	<b>1,81,271</b>	<b>2,13,819</b>	<b>2,48,112</b>	<b>2,78,035</b>	<b>3,23,821</b>	<b>3,67,713</b>
			(28.6)	(14.9)	(18.0)	(16.0)	(12.0)	(16.5)	(13.6)
4. All-India term-lending Institutions#	6,143	52,054	65,185	73,650	80,995	91,750	1,06,127	1,31,636	1,58,379
5. State Level Institutions@	1,733	10,048	11,523	12,576	13,229	14,178	16,629	17,763	17,763
6. Investment Institutions\$	8,534	58,566	78,699	92,146	1,15,762	1,37,057	1,50,719	1,68,539	1,84,800
7. Other Institutions \$#	240	1,987	2,354	2,899	3,833	5,127	4,560	5,884	6,772
<b>III. Aggregate (I + II)</b>	<b>63,637</b>	<b>3,55,441</b>	<b>4,29,676</b>	<b>4,94,254</b>	<b>5,87,330</b>	<b>7,03,952</b>	<b>7,86,687</b>	<b>8,88,645</b>	<b>10,22,119</b>
			(20.9)	(15.0)	(18.8)	(19.9)	(11.8)	(12.9)	(15.0)
<b>IV. Percentage Share</b>									
a) I to III	73.8	65.5	63.3	63.3	63.6	64.8	64.7	63.6	64.0
b) II to III	26.2	34.5	36.7	36.7	36.4	35.2	35.3	36.4	36.0

P : Provisional.

\* Include the following items: (i) Cash in hand and balances with the Reserve Bank, (ii) Asset with the banking system, (iii) Investments, (iv) Bank Credit (total loans, cash credits, overdrafts and bills purchased and discounted) and, (v) Dues from banks.

\*\* As per returns under Section 42 of the RBI Act, 1934. The data since 1990 are in respect of last reporting Fridays of March.

\*\*\*As per returns under Section 27 of the Banking Regulation Act, 1949. Data are in respect of last Friday of March.

+ As per returns from Rural Planning and Credit Department, RBI. The data since 1990 are in respect of last reporting Fridays of March.

++Figures pertain to the accounting year of the respective financial institution.

# Term lending institutions include IDBI, ICICI, IFCI, IRBI, EXIM Bank and NABARD.

@ State level institutions include SFCs and SIDCs.

\$ Investment institutions include UTI, LIC and GIC and its subsidiaries.

\$#Other institutions include DICGC and ECGC.

**Notes :** Figures in brackets are percentage change over the previous year.

**Appendix Table IV.1(B): Total Financial Assets of Financial Institutions: Institution-wise**

(Rs. crore)

Institutions	As at the end of March								
	1980-81	1990-91	1991-92	1992-93	1993-94	1994-95	1995-96P	1996-97P	1997-98P
1	2	3	4	5	6	7	8	9	10
<b>A. All-India Term Lending Institutions</b>									
1. IDBI	3,098.6	22,700.8	27,967.9	30,919.0	34,329.7	37,786.0	43,791.0	47,925.0	58,613.7
			(23.2)	(10.6)	(11.0)	(10.1)	(15.9)	(9.4)	(22.3)
2. NABARD @	1,635.1	12,664.4	14,466.1	15,680.3	15,586.2	17,820.0	19,436.5	22,393.0	25,027.0
			(14.2)	(8.4)	(-0.6)	(14.3)	(9.1)	(15.2)	(11.8)
3. ICICI	727.9	7,083.8	9,134.5	11,184.9	13,715.1	17,375.1	20,911.0	33,756.0	42,503.0
			(28.9)	(22.4)	(22.6)	(26.7)	(20.4)	(61.4)	(25.9)
4. IFCI	589.1	5,834.5	7,514.5	9,108.1	9,868.8	10,550.9	13,380.0	16,453.0	19,924.0
			(28.8)	(21.2)	(8.4)	(6.9)	(26.8)	(22.9)	(21.1)
5. EXIM Bank	-	1,983.7	2,457.5	2,684.6	3,099.4	3,596.8	3,958.4	4,883.0	5,186.0
			(23.9)	(9.2)	(15.5)	(16.0)	(10.1)	(23.4)	(6.2)
6. IIBI*	92.4	818.2	984.9	1,070.0	1,128.3	1,269.4	1,508.2	1,698.0	2,508.0
			(20.4)	(8.6)	(5.4)	(12.5)	(18.8)	(12.6)	(47.7)
7. NHB	-	968.6	2,659.3	3,002.9	3,267.9	3,351.8	3,141.7	4,527.5	4,617.0
			(174.6)	(12.9)	(8.8)	(2.6)	(-6.3)	(44.1)	(2.0)
<b>Total of A (1 to 7)</b>	<b>6,143.1</b>	<b>52,054.0</b>	<b>65,184.7</b>	<b>73,649.8</b>	<b>80,995.4</b>	<b>91,750.0</b>	<b>1,06,126.8</b>	<b>1,31,635.5</b>	<b>1,58,378.7</b>
			<b>(25.2)</b>	<b>(13.0)</b>	<b>(10.0)</b>	<b>(13.3)</b>	<b>(15.7)</b>	<b>(24.0)</b>	<b>(20.3)</b>
<b>B. State Level Institutions</b>									
8. SFCs	1,073.6	6,411.5	7,383.0	7,943.1	8,430.3	9,008.6	9,289.6	9,289.6	9,289.6
			(15.2)	(7.6)	(6.1)	(6.9)	(3.1)		
9. SIDCs	659.5	3,636.9	4,140.1	4,632.8	4,798.3	5,169.5	7,339.0	8,473.0	8,473.0
			(13.8)	(11.9)	(3.6)	(7.7)	(41.9)	(15.5)	
<b>Total of B (8 to 9)</b>	<b>1,733.1</b>	<b>10,048.4</b>	<b>11,523.1</b>	<b>12,575.9</b>	<b>13,228.6</b>	<b>14,178.1</b>	<b>16,628.6</b>	<b>17,762.6</b>	<b>17,762.6</b>
			<b>(14.7)</b>	<b>(9.1)</b>	<b>(5.2)</b>	<b>(7.2)</b>	<b>(17.3)</b>	<b>(6.8)</b>	
<b>C. Investment Institutions</b>									
10. LIC	6,814.90	29,040.0	35,410.9	41,836.7	50,964.3	61,921.7	75,291.2	90,598.6	1,02,475.0
			(21.9)	(18.1)	(21.8)	(21.5)	(21.6)	(20.3)	(13.1)
11. GIC and its subsidiaries	1,198.90	6,361.6	7,952.6	8,731.3	9,916.4	12,691.6	16,017.2	18,064.9	18,891.0
			(25.0)	(9.8)	(13.6)	(28.0)	(26.2)	(12.8)	(4.6)
12. UTI	520.6	23,163.7	35,336.2	41,578.0	54,881.5	62,444.0	59,411.0	59,875.0	63,434.0
			(52.5)	(17.7)	(32.0)	(13.8)	(-4.8)	(0.8)	(5.9)
<b>Total of C (10 to 12)</b>	<b>8,534.40</b>	<b>58,565.3</b>	<b>78,699.7</b>	<b>92,146.0</b>	<b>1,15,762.2</b>	<b>1,37,057.3</b>	<b>1,50,719.4</b>	<b>1,68,538.5</b>	<b>1,84,800.0</b>
			<b>(34.4)</b>	<b>(17.1)</b>	<b>(25.6)</b>	<b>(18.4)</b>	<b>(9.9)</b>	<b>(11.8)</b>	<b>(9.6)</b>
<b>D. Other Institutions</b>									
13. DICGC	200.3	1,743.5	2,038.4	2,519.9	3,497.1	4,588.2	4,004.7	5,250.5	6,138.0
			(16.9)	(23.6)	(38.8)	(31.2)	(-12.7)	(31.1)	(16.9)
14. ECGC	39.5	243.8	315.4	379.5	336.2	539.0	555.5	633.7	633.7
			(29.4)	(20.3)	(-11.4)	(60.3)	(3.0)	(14.1)	
<b>Total of D (13 to 14)</b>	<b>239.8</b>	<b>1,987.3</b>	<b>2,353.8</b>	<b>2,899.4</b>	<b>3,833.3</b>	<b>5,127.2</b>	<b>4,560.2</b>	<b>5,884.2</b>	<b>6,771.7</b>
			<b>(18.4)</b>	<b>(23.2)</b>	<b>(32.2)</b>	<b>(33.8)</b>	<b>(-11.1)</b>	<b>(29.0)</b>	<b>(15.1)</b>
<b>Grand Total (A+B+C+D)</b>	<b>16,650.4</b>	<b>1,22,655.0</b>	<b>1,57,761.3</b>	<b>1,81,271.1</b>	<b>2,13,819.5</b>	<b>2,48,112.6</b>	<b>2,78,035.0</b>	<b>3,23,820.8</b>	<b>3,67,713.0</b>
			<b>(28.6)</b>	<b>(14.9)</b>	<b>(18.0)</b>	<b>(16.0)</b>	<b>(12.1)</b>	<b>(16.5)</b>	<b>(13.6)</b>

P : Provisional.

@ Data for 1980-81 pertain to ARDC as NABARD was formed only during 1982.

\* IRBI was renamed as Industrial Investment Bank of India Ltd. (IIBI)

Notes: 1. Data pertain to the accounting year of the respective financial institutions. As far as IFCI is concerned, the stock of financial assets for years upto 1992-93 are as at end-June while for 1993-94, the figures are as at end-March due to a change in IFCI's accounting year.

2. Figures pertaining to NHB and UTI are as at end-June. All other figures are as at end-March.

3. Figures of state-level institutions and ECGC have been repeated, since, for these institutions, figures for 1997-98 are not readily available.

4. Figures in brackets are percentage change over the previous year.

**Appendix Table IV.2 : Financial Assistance Sanctioned and Disbursed by All Financial Institutions  
(Year:April-March)**

Institution	(Rs. crore)																		Percentage variation over 1996-97		
	Loans*						Underwriting and Direct Subscription						Others							Total	
	1996-97		1997-98		1998-97		1997-98		1998-97		1997-98		1998-97		1997-98		1998-97				
S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19			
<b>A. All India Development</b>																					
Banks(1 to 5)	40,348.5	28,619.2	59,529.8	36,812.8	2,720.3	2,215.2	9,583.4	5,187.6	2,578.5	2,076.9	1,145.3	1,015.9	45,647.3	32,911.3	70,258.4	43,016.3	53.9	30.7			
@	37,347.1	26,716.4	56,832.3	35,102.9	2,720.3	2,215.2	9,583.4	5,187.6	2,578.5	2,076.9	1,145.3	1,059.9	42,645.9	31,008.5	67,560.9	41,306.4	58.4	33.2			
1. IDBI	16,279.4	10,843.8	20,851.9	13,661.5	460.2	229.5	3,043.1	1,190.4	310.3	365.7	303.6	313.5	17,049.9	11,439.0	24,198.6	15,165.4	41.9	32.6			
@	15,536.6	10,174.4	20,479.0	13,326.6	460.2	229.5	3,043.1	1,190.4	310.3	365.7	303.6	313.5	16,307.1	10,769.6	23,825.6	14,830.5	46.1	37.7			
2. IFCI	6,694.9	4,627.9	9,959.5	5,009.9	228.6	314.4	804.1	501.3	288.8	214.8	219.0	138.9	7,212.3	5,157.1	10,982.6	5,650.1	52.3	9.6			
3. ICICI**	10,639.0	8,320.5	19,531.6	11,922.1	2,018.4	1,666.1	5,635.7	3,438.7	1,426.4	1,194.3	364.7	446.1	14,083.8	11,180.9	25,532.0	15,806.9	81.3	41.4			
4. SIDBI	5,932.3	4,282.6	7,226.2	5,123.3	-	-	-	-	553.0	302.1	258.0	117.4	6,485.3	4,584.7	7,484.2	5,240.7	15.4	14.3			
@	3,673.7	3,049.2	4,901.7	3,748.3	-	-	-	-	553.0	302.1	258.0	117.4	4,226.7	3,351.3	5,159.7	3,865.7	22.1	15.3			
5. IBI (IRBI)#	802.9	544.4	1,960.5	1,096.0	13.1	5.2	100.5	57.2	-	-	-	-	816.0	549.6	2,061.0	1,153.2	152.6	109.8			
<b>B. Specialised Financial Institutions (6 to 8)</b>																					
6. RCTC	24.4	12.9	8.3	14.7	6.1	7.8	2.5	3.5	-	-	-	-	30.5	20.7	10.8	18.2	-64.6	-12.1			
7. TDICI	2.3	2.6	3.0	1.8	14.4	22.0	39.8	17.4	-	-	-	-	16.7	24.6	42.8	19.2	156.3	-22.0			
8. TFCI	302.1	181.5	320.1	186.8	1.4	1.4	-	-	-	-	-	-	303.5	182.9	320.1	186.8	5.5	2.1			
<b>C. Investment Institutions (9 to 11)</b>																					
9. UTI	286.9	256.4	117.0	96.2	3,382.2	3,061.9	4,462.1	3,402.8	-	18.0	-	-	3,669.1	3,336.3	4,579.1	3,499.0	24.8	4.9			
10. LIC	984.1	683.9	767.1	624.6	1,836.7	2,276.7	2,796.0	3,346.8	-	-	-	-	2,820.8	2,960.6	3,563.1	3,971.4	26.3	34.1			
11. GIC	482.8	287.1	506.3	412.4	552.4	411.0	305.6	379.9	238.1	227.3	360.9	351.5	1,273.3	925.4	1,172.8	1,143.8	-7.9	23.6			

contd..

**Appendix Table IV.2 : Financial Assistance Sanctioned and Disbursed by All Financial Institutions  
(Year: April-March)(concd.)**

Institution	Loans*												Underwriting and Direct Subscription						Others						Total		Percentage variation over 1996-97
	1996-97		1997-98		1996-97		1997-98		1996-97		1997-98		1996-97		1997-98		1996-97		1997-98		1996-97		1997-98				
	S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19									
<b>D. Total Assistance by All-India Financial Institutions (A+B+C)</b>	42,431.1	30,043.6	61,251.6	38,149.3	8,513.5	7,996.0	17,189.4	12,338.0	2,816.6	2,322.2	1,506.2	1,367.4	53,761.2	40,361.8	79,947.1	51,854.7	48.7	28.5									
<b>E. State-level Institutions (12 and 13)</b>	4,763.0	3,849.5	..	..	249.0	86.0	..	..	..	..	..	..	5,012.0	3,935.4	..	..	..	..									
12.SFCs	3,303.8	2,677.0	..	..	0.8	1.4	..	..	..	..	..	..	3,304.6	2,678.4	..	..	..	..									
13.SIDCs	1,459.2	1,172.5	..	..	248.2	84.6	..	..	..	..	..	..	1,707.4	1,257.0	..	..	..	..									
<b>F. Total Assistance by All-Financial Institutions (D+E)</b>	47,194.1	33,893.1	61,251.6	38,149.3	8,762.5	8,082.0	..	..	..	..	..	..	58,773.2	44,297.2	79,947.1	51,854.7	36.0	17.1									
@	44,192.7	31,990.3	..	..	8,762.5	8,082.0	..	..	..	..	..	..	55,771.8	42,394.4	..	..	..	..									

S : Sanctions D : Disbursements

@ : Data adjusted for inter-institutional (state-level) flows are indicated in brackets.

.. : Not available.

\* Loans include rupee loans, foreign currency loans and guarantees.

\*\* SICI Ltd. was merged with ICICI Ltd. with effect from April 1, 1996.

# The IRBI was rechristened as Industrial Investment Bank of India Ltd.(IIBI), with effect from March 27,1997.

Notes:1. Data for 1997-98 are provisional for all institutions.

2.Data have been adjusted for inter-institutional flows. This involves adjustment in regard to IDBI/SIDBI's refinance assistance to SFCs and SIDCs.

3. Others include leasing in case of IDBI, IFCI, ICICI, SIDBI and TFCI ; equipment finance in case of IBI; special deposits by UTI and public sector bonds by GIC.

Source: IDBI and respective financial institutions.

### Appendix Table IV.3: Pattern of Sources and Deployment of Funds of Term-Lending Institutions \$

(Amount in Rs. crore)

Sources/Deployment of Funds	1996-97												1997-98				Total (April-March) Amt. %			
	Quarter ended			Quarter ended			Quarter ended			Quarter ended			Total (April-March) Amt. %							
	June-96	September 96	December 96	March 97	June 97	September 97	December 97	March 98	June 98	September 98	December 98	March 99								
	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
<b>Sources of Funds</b>																				
(i) Internal	11,292	35.9	7,923	45.7	9,981	38.1	9,193	57.1	38,389	42.2	8,061	38.8	10,070	37.5	7,158	29.6	12,750	42.7	38,039	37.4
(ii) External	15,332	48.8	6,498	37.5	12,819	48.9	5,913	36.7	40,562	44.5	8,654	41.6	10,186	38.0	12,664	52.4	11,100	37.2	42,604	41.9
(iii) Other sources	4,792	15.3	2,916	16.8	3,404	13.0	990	6.2	12,102	13.3	4,076	19.6	6,578	24.5	4,357	18.0	6,018	20.1	21,029	20.7
<b>Total Sources of Funds (i+ii+iii)</b>	<b>31,416</b>	<b>100</b>	<b>17,337</b>	<b>100</b>	<b>26,204</b>	<b>100</b>	<b>16,096</b>	<b>100</b>	<b>91,053</b>	<b>100</b>	<b>20,791</b>	<b>100</b>	<b>26,834</b>	<b>100</b>	<b>24,179</b>	<b>100</b>	<b>29,868</b>	<b>100</b>	<b>1,01,672</b>	<b>100</b>
<b>Deployment of Funds</b>																				
(i) Fresh Deployments	15,694	50.0	8,356	48.2	13,711	52.3	7,210	44.8	44,971	49.4	9,564	46.0	13,604	50.7	15,524	64.2	18,145	60.7	56,837	55.9
(ii) Repayment of past borrowings	8,151	25.9	4,836	27.9	5,054	19.3	3,803	23.6	21,844	24.0	5,531	26.6	7,030	26.2	4,289	17.7	5,575	18.7	22,425	21.1
(iii) Other Deployments of which :	7,571	24.1	4,145	23.9	7,439	28.4	5,083	31.6	24,238	26.6	5,696	27.4	6,200	23.1	4,366	18.1	6,148	20.6	22,410	22.0
Interest Payments	3,486	11.1	2,804	16.2	2,772	10.6	2,798	17.4	11,860	13.0	2,859	13.8	4,223	15.7	3,018	12.5	3,599	12.0	13,699	13.5
<b>Total Deployment of Funds(i+ii+iii)</b>	<b>31,416</b>	<b>100</b>	<b>17,337</b>	<b>100</b>	<b>26,204</b>	<b>100</b>	<b>16,096</b>	<b>100</b>	<b>91,053</b>	<b>100</b>	<b>20,791</b>	<b>100</b>	<b>26,834</b>	<b>100</b>	<b>24,179</b>	<b>100</b>	<b>29,868</b>	<b>100</b>	<b>1,01,672</b>	<b>100</b>

\$ Comprising IDBI, ICICI, IFCI, IRBI(re-christened as IIBI), NABARD, SIDBI, TFCI, NHB and EXIM Bank.  
Figures for March 1998 are provisional.

Appendix Table IV.4 : RBI Assistance to Financial Institutions

(Rs.crore)

Type of Assistance	July-June						Rate of Interest (per cent per annum)	Amount outstanding as on June 30, 1997	Amount outstanding as on June 30, 1998
	1996-97			1997-98					
	S	U	S	U	S	U			
1	2	3	4	5	6	7	8	9	
<b>A. Long Term Credit</b>									
[NIC (LTO) Fund]									
1. IDBI	-	-	-	-	-	-	2,517.7	2,266.8	
2. SIDBI	225.0	225.0	175.0	175.0	15	8.5	1,829.8	2,004.8	
3. EXIMBank	-	-	-	-	-	-	852.0	807.0	
4. IIBI (IRBI) #	-	-	-	-	-	-	170.0	170.0	
<b>B. Long Term Credit</b>									
[NHC(LTO)Fund]									
1. NHB	700.0	700.0	-	-	-	-	875.0	875.0	
<b>C. Medium/Short Term Credit</b>									
1. IDBI	-	-	-	-	-	-	120.0	40.0	
2. SFCs	136.6	*	141.9	*	1	Bank Rate	2.0	10.0	

S = Sanctioned U = Utilised

# The IRBI was rechristened as Industrial Investment Bank of India Ltd. (IIBI) with effect from March 27, 1997.

\* Ad hoc borrowing limits sanctioned to various SFCs and utilised from time to time as per requirements. The amount is to be repaid by June 25, 1998



Appendix Table IV.5 : Resource Mobilisation by Mutual Funds - Category - wise

Year (April- March)	Public Sector Mutual Funds						Private Sector Mutual Funds	Grand Total (6+7)
	Bank - sponsored	Fls - sponsored	Sub-Total	Unit	Total	Trust of India		
	(1)	(2)	(2+3)	(4)	(4+5)			
1992-93	1,204.0 (5)	760.0 (2)	1,964.0 (7)	11,057.0 (1)	13,021.0 (8)	-	13,021.0 (8)	
1993-94	148.1 (2)	238.6 (2)	386.7 (4)	9,297.0 (1)	9,683.7 (5)	1,559.5 (5)	11,243.2 (10)	
1994-95	765.5 (6)	576.3 (3)	1,341.8 (9)	8,611.0 (1)	9,952.8 (10)	1,321.8 (10)	11,274.6 (20)	
1995-96	113.3 (4)	234.8 (3)	348.1 (7)	-6,314.0 (1)	-5,965.9 (8)	133.0 (11)	-5,832.9 (19)	
1996-97	6.2 (3)	180.6 (2)	186.8 (5)	-3,043.0@ (1)	-2,856.2 (6)	874.9 (17)	-1,981.3 (23)	
1997-98	251.8 (1)	276.6 (3)	528.5 (4)	2,119.0@ (1)	2,647.5 (5)	658.0 (14)	3,305.4 (19)	

@ Data exclude re-investment sales.

Notes : 1. Data are provisional.

2. For UTI, the figures are gross value (with premium) of net sales and for other mutual funds, figures represent net sales under all on-going schemes.

3. Data exclude amount mobilised by off-shore funds and through roll-over schemes.

4. Data in parentheses relates to the number of mutual funds which have mobilised resources during the year. The actual number of funds in operation may be greater than this number.

Source : UTI and repective Mutual Funds.

**Appendix Table IV. 6: Growth in Aggregate Deposits of Scheduled Commercial Banks and Non-Banking Corporate Sector: 1991-97**  
(Amount in Rs. crore)

Year (end-March)	Deposits with					Rate of change (per cent)		
	Scheduled Commercial Banks (SCBs)	No. of Reporting Companies	Exempted Deposits	Regulated Deposits	Total Deposits*	SCBs Deposit	Total NBC Deposit	Regulated Deposits as per cent of SCBs Deposit
1	2	3	4	5	6	7	8	9
1991	2,04,773.9	10,127	37,326.5	6,746.9	44,073.4	-	-	3.3
1992	2,30,758.0	11,278	43,688.3	7,496.5	51,184.8	12.7	16.1	3.2
1993	2,74,562.3	11,010	1,38,919.5	9,177.9	1,48,097.4	19.0	189.3	3.3
1994	3,24,720.7	11,270	1,62,578.3	23,202.4	1,85,780.7	18.3	25.4	7.1
1995	3,76,011.0	10,725	2,11,308.8	37,295.2	2,48,604.0	15.8	33.8	9.9
1996	4,20,449.0	12,530	2,41,864.2	53,480.5	2,95,344.7	11.8	18.8	12.7
1997 #	4,96,402.0	13,971	2,85,537.4	71,615.6	3,57,153.0	18.1	20.9	14.4

# Provisional

\* Includes money received by way of borrowings from Central/State Governments, Local Authorities, Foreign Government/ Authority, Banks and Financial Institutions, Deposits from Shareholders, Directors, Security Deposit from Employees, Purchasing/ Selling/ Other Agents, Fixed Deposits / Debentures from Public, Subscription to Shares and Convertible Debentures/ Bonds pending allotment, transactions of conventional Chit funds/ Kuri and Inter - corporate deposits and others.

Notes : 1. Deposit figures of scheduled commercial banks are as on March 31 each year and is exclusive of deposits of regional rural banks (RRBs).

2. Figures upto 1994 do not include deposits of Residuary Non-Banking Companies.

**Appendix Table IV.7 : Deposits With Non-Banking Corporate Sector**  
(As at the end of March)

Category	No. of Reporting Companies		Regulated Deposits				Exempted Deposits				Total@
	1995-96	1996-97P	1995-96	1996-97P	1995-96	1996-97P	1995-96	1996-97P	1995-96	1996-97P	1996-97P
	2	3	4	5	6	7	8				
<b>Non-Banking Corporate Sector (1+2+3)</b>	<b>12,530</b>	<b>13,971</b>	<b>53,480.5</b>	<b>71,615.6</b>	<b>2,41,864.2</b>	<b>2,85,537.4</b>	<b>2,95,344.7</b>	<b>3,57,153.0</b>			
1. Non-Financial Companies	2,336 (18.6)	2,376 (17.0)	8,040.1 (15.0)	9,592.0 (13.4)	1,78,869.1 (74.0)	2,14,281.1 (75.0)	1,86,909.2 (63.3)	2,23,873.0 (62.7)			
2. Financial Companies	9,060 (72.3)	10,122 (72.5)	38,676.5 (72.3)	52,893.3 (73.9)	61,048.8 (25.2)	63,742.1 (22.3)	99,725.3 (33.8)	1,16,635.0 (32.7)			
3. Miscellaneous Non-Banking and Residuary Non-Banking Companies	1,134 (9.1)	1,473 (10.5)	6,763.9 (12.7)	9,130.3 (12.7)	1,946.3 (0.8)	7,514.2 (2.7)	8,710.2 (2.9)	16,644.0 (4.6)			

P:Provisional

@ Includes money received by way of borrowings from Central/ State Governments, Local authorities, Foreign Government/Authorities, Banks and Financial Institutions, Deposits from Shareholders, Directors, Security Deposits from Employees, Purchasing/Selling/Other Agents, Fixed Deposits/Debentures from Public, Subscription to Shares and Convertible Debentures/Bonds pending allotment, transactions of conventional Chit fund/Kuri and Inter-corporate deposits and others.

**Note:** Figures in parentheses indicate ratios with respective column totals.  
Source: RBI Annual Report, 1997-98.