

Appendix Table III.15(A): Select Financial Parameters of Public Sector Banks
(As at end-March 2003)

(Per cent)

Sr. No.	Name of the Bank	CRAR			Net NPAs/ Advances	Interest Income/ Working Fund	Non-Interest Income/ Working Fund	Operating Profit/ Working Fund	Return on Assets	Business per employee	Profit per employee
		Tier I	Tier II	Total							
1	2	3	4	5	6	7	8	9	10	11	12
Nationalised Banks											
1	Allahabad Bank	6.35	4.80	11.15	7.08	9.34	1.90	1.87	0.59	183.00	0.87
2	Andhra Bank	8.19	5.43	13.62	1.79	9.72	2.67	3.06	1.63	226.71	3.10
3	Bank of Baroda	8.10	4.55	12.65	3.72	7.98	1.65	2.25	1.05	237.67	1.92
4	Bank of India	7.56	4.46	12.02	5.59	8.10	2.24	2.77	1.16	242.97	1.97
5	Bank of Maharashtra	5.88	5.88	11.76	4.82	9.26	1.60	2.32	0.89	221.96	1.58
6	Canara Bank	7.85	4.65	12.50	3.59	8.79	1.99	2.63	1.24	250.11	2.26
7	Central Bank of India	5.66	4.85	10.51	6.74	9.67	1.06	1.76	0.54	167.85	0.77
8	Corporation Bank	17.30	1.20	18.50	1.65	9.50	2.40	3.85	1.88	328.59	4.06
9	Dena Bank	5.31	4.02	9.33	11.83	9.23	2.28	2.57	0.57	242.00	1.08
10	Indian Bank	7.51	3.34	10.85	6.15	8.34	1.72	1.93	0.65	174.00	0.85
11	Indian Overseas Bank	5.83	5.47	11.30	5.23	8.74	1.30	1.99	1.01	204.36	1.70
12	Oriental Bank of Commerce	10.72	3.32	14.04	1.40	10.00	1.60	3.50	1.30	343.00	3.40
13	Punjab & Sind Bank	6.11	4.32	10.43	10.89	8.82	2.11	1.93	0.03	196.45	0.05
14	Punjab National Bank	7.11	4.91	12.02	3.86	9.27	1.55	2.87	0.98	195.65	1.43
15	Syndicate Bank	7.69	3.34	11.03	4.29	8.27	1.42	1.77	1.31	179.95	1.30
16	UCO Bank	5.19	4.85	10.04	4.36	8.84	1.93	1.97	0.66	197.00	0.85
17	Union Bank of India	6.86	5.55	12.41	4.91	9.20	1.76	2.78	1.08	249.70	2.15
18	United Bank of India	12.63	2.54	15.17	5.52	9.50	1.92	2.49	1.37	162.00	1.77
19	Vijaya Bank	7.42	5.24	12.66	2.61	9.63	1.98	2.50	1.13	193.62	1.76
State Bank Group											
20	State Bank of India	8.81	4.69	13.50	4.50	9.10	1.68	2.27	0.86	190.77	1.48
21	State Bank of Bikaner & Jaipur	10.52	2.56	13.08	4.13	9.07	2.14	2.78	1.13	145.64	1.63
22	State Bank of Hyderabad	9.84	5.07	14.91	3.25	8.75	1.95	3.21	1.15	226.20	2.25
23	State Bank of Indore	9.40	3.69	13.09	2.66	9.31	2.85	3.97	1.76	220.52	3.06
24	State Bank of Mysore	7.23	4.39	11.62	5.19	9.56	2.71	3.25	1.02	146.49	1.19
25	State Bank of Patiala	10.39	3.18	13.57	1.49	9.34	1.83	3.92	1.51	246.37	2.76
26	State Bank of Saurashtra	11.66	2.02	13.68	3.53	9.72	2.31	3.08	0.85	167.87	1.25
27	State Bank of Travancore	6.80	4.50	11.30	3.06	8.95	1.70	2.57	0.90	217.68	1.51

Note: Figures reported in this Table may not exactly tally with the data reported in Appendix Tables III.15 (B) to III.15 (I) due to conceptual differences.

Source : Balance sheets of respective banks.