

**Appendix Table III.16(A): Select Financial Parameters of Private Sector Banks**  
(As at end-March 31, 2003)

		(Per cent)				
Sr. No.	Name of the Bank	CRAR		Total	Net NPAs/ Net Advances	Interest Income/ Working Fund
		Tier I	Tier II			
1	2	3	4	5	6	7
<b>Old Private Sector Banks</b>						
1	Bank of Rajasthan Ltd.	8.92	2.37	11.29	6.80	9.18
2	Bharat Overseas Bank Ltd.	10.55	3.32	13.87	3.31	8.57
3	Catholic Syrian Bank Ltd.	6.32	3.34	9.66	7.90	9.05
4	City Union Bank Ltd.	11.87	2.08	13.95	8.21	9.28
5	Development Credit Bank Ltd.	6.63	3.45	10.08	7.76	8.85
6	Dhanalakshmi Bank Ltd.	8.63	1.82	10.45	9.25	9.23
7	Federal Bank Ltd.	6.65	4.58	11.23	4.95	10.37
8	Ganesh Bank of Kurundwad Ltd.	6.43	4.01	10.44	12.89	9.26
9	ING Vysya Bank Ltd.	6.63	3.18	9.81	3.55	8.65
10	Jammu & Kashmir Bank Ltd.	12.48	4.00	16.48	1.58	9.92
11	Karnataka Bank Ltd.	11.23	2.21	13.44	7.36	9.23
12	Karur Vysya Bank Ltd.	14.89	2.12	17.01	4.20	9.27
13	Lakshmi Vilas Bank Ltd.	8.39	2.96	11.35	7.15	9.01
14	Lord Krishna Bank Ltd.	10.03	2.79	12.82	6.33	8.66
15	Nainital Bank Ltd.	19.31	1.62	20.93	0.00	10.10
16	Ratnakar Bank Ltd.	11.76	2.29	14.05	7.42	9.63
17	Sangli Bank Ltd.	12.11	2.83	14.94	6.89	9.04
18	SBI Commercial & International Bank Ltd.	20.18	1.01	21.19	20.88	9.57
19	South Indian Bank Ltd.	7.28	3.47	10.75	6.89	9.24
20	Tamilnad Mercantile Bank Ltd.	16.83	1.71	18.54	8.70	10.35
21	United Western Bank Ltd.	6.40	3.77	10.17	9.50	8.80
<b>New Private Sector Banks</b>						
22	Bank of Punjab Ltd.	8.47	5.12	13.59	7.17	8.75
23	Centurion Bank Ltd.	1.07	0.88	1.95	7.51	10.49
24	Global Trust Bank Ltd.	0.00	0.00	0.00	19.77	7.42
25	HDFC Bank Ltd.	9.49	1.63	11.12	0.37	7.93
26	ICICI Bank Ltd.	7.05	4.05	11.10	5.21	9.07
27	IDBI Bank Ltd.	5.96	3.60	9.56	1.18	8.35
28	IndusInd Bank Ltd.	10.06	2.07	12.13	4.25	9.17
29	Kotak Mahindra Bank Ltd.	25.70	0.27	25.97	0.11	10.60
30	UTI Bank Ltd.	6.44	4.46	10.90	2.39	8.92

		(Per cent)				
Sr. No.	Name of the Bank	Non-Interest Income/ Working Fund	Operating Profit/ Working Fund	Return on Assets	Business per employee (Amount in Rs. lakh)	Profit per employee
<b>Old Private Sector Banks</b>						
1	Bank of Rajasthan Ltd.	2.46	2.89	1.12	164.64	1.63
2	Bharat Overseas Bank Ltd.	1.75	2.40	1.17	317.00	2.77
3	Catholic Syrian Bank Ltd.	3.27	2.92	1.17	164.94	1.57
4	City Union Bank Ltd.	2.14	3.19	1.33	230.05	2.37
5	Development Credit Bank Ltd.	2.13	1.47	0.85	463.00	2.60
6	Dhanalakshmi Bank Ltd.	3.42	3.10	0.71	222.06	1.15

7	Federal Bank Ltd.	2.19	3.28	0.86	270.00	1.69
8	Ganesh Bank of Kurundwad Ltd.	2.36	1.62	1.65	126.52	1.39
9	ING Vysya Bank Ltd.	3.43	2.31	0.74	242.42	1.69
10	Jammu & Kashmir Bank Ltd.	2.00	3.85	2.01	287.00	5.00
11	Karnataka Bank Ltd.	2.72	2.88	1.29	275.32	2.55
12	Karur Vysya Bank Ltd.	2.38	3.55	2.25	288.00	4.41
13	Lakshmi Vilas Bank Ltd.	2.80	2.66	1.07	228.00	1.72
14	Lord Krishna Bank Ltd.	3.75	2.86	1.28	264.17	2.36
15	Nainital Bank Ltd.	0.71	1.74	1.14	115.38	1.17
16	Ratnakar Bank Ltd.	2.87	2.99	1.42	179.73	1.81
17	Sangli Bank Ltd.	2.06	1.29	0.66	91.31	0.59
18	SBI Commercial & International Bank Ltd.	2.46	3.20	-1.45	621.78	-7.71
19	South Indian Bank Ltd.	2.57	3.05	1.25	265.00	2.04
20	Tamilnad Mercantile Bank Ltd.	1.30	2.98	1.35	270.83	2.88
21	United Western Bank Ltd.	2.67	2.54	0.46	242.00	0.83
<b>New Private Sector Banks</b>						
22	Bank of Punjab Ltd.	3.34	2.69	0.79	465.18	2.75
23	Centurion Bank Ltd.	2.26	0.61	-0.70	403.28	-2.68
24	Global Trust Bank Ltd.	2.63	0.50	-3.56	655.10	-19.93
25	HDFC Bank Ltd.	1.85	2.58	1.52	865.00	10.09
26	ICICI Bank Ltd.	1.91	2.49	1.13	1120.00	11.00
27	IDBI Bank Ltd.	2.30	2.23	0.90	712.84	4.89
28	IndusInd Bank Ltd.	3.18	4.00	0.91	1284.06	9.50
29	Kotak Mahindra Bank Ltd.	4.74	5.24	2.49	230.13	10.99
30	UTI Bank Ltd.	2.50	2.50	1.17	926.00	8.22

Note : Figures reported in this Table may not exactly tally with the data reported in Appendix Tables III.16 (B) to III.16 (H) due to conceptual differences.

Source : Balance sheets of respective banks.