

**Appendix Table III.16(H): Operating Expenses as Percentage of Total Assets - Private Sector Banks**

		(Per cent)					
<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>1997-98</b>	<b>1998-99</b>	<b>1999-2000</b>	<b>2000-01</b>	<b>2001-02</b>	<b>2002-03</b>
1	2	3	4	5	6	7	8
1	Bank of Rajasthan Ltd.	2.87	3.25	3.23	3.04	3.02	2.59
2	Bharat Overseas Bank Ltd.	2.09	2.14	2.12	2.21	2.16	1.93
3	Catholic Syrian Bank Ltd.	3.03	2.80	2.96	2.71	2.56	2.66
4	City Union Bank Ltd.	2.07	2.06	1.99	1.80	1.68	1.52
5	Development Credit Bank Ltd.	2.42	2.36	1.82	1.82	1.95	2.23
6	Dhanalakshmi Bank Ltd.	2.36	2.17	2.15	2.42	2.68	2.84
7	Federal Bank Ltd.	1.88	1.88	2.33	1.98	1.89	1.82
8	Ganesh Bank of Kurundwad Ltd.	2.69	2.41	2.19	2.14	2.07	2.24
9	ING Vysya Bank Ltd.	1.93	1.90	1.98	1.80	2.42	2.87
10	Jammu & Kashmir Bank Ltd.	1.75	1.78	1.51	1.30	1.59	1.55
11	Karnataka Bank Ltd.	2.18	1.89	1.84	1.58	1.68	1.52
12	Karur Vysya Bank Ltd.	2.59	2.24	2.29	2.33	2.10	1.68
13	Lakshmi Vilas Bank Ltd.	2.95	3.08	2.78	2.50	2.47	2.26
14	Lord Krishna Bank Ltd.	2.22	2.33	1.82	1.85	2.21	2.28
15	Nainital Bank Ltd.	2.86	2.69	2.67	2.65	2.55	2.81
16	Ratnakar Bank Ltd.	2.90	2.90	3.23	2.84	3.12	2.57
17	Sangli Bank Ltd.	3.08	3.03	2.80	2.92	2.87	2.82
18	SBI Commercial & International Bank Ltd.	0.95	1.25	1.14	1.45	1.20	1.50
19	South Indian Bank Ltd.	2.39	2.51	2.53	2.21	1.84	1.86
20	Tamilnad Mercantile Bank Ltd.	2.38	2.25	2.14	1.90	1.99	1.97
21	United Western Bank Ltd.	2.24	2.02	1.94	1.83	1.96	2.10
	<b>Old Private Sector Banks</b>	<b>2.31</b>	<b>2.26</b>	<b>2.17</b>	<b>1.99</b>	<b>2.07</b>	<b>2.04</b>
22	Bank of Punjab Ltd.	2.47	1.99	2.07	2.45	2.88	2.92
23	Centurion Bank Ltd.	2.12	3.60	2.00	2.42	3.84	4.73

24	Global Trust Bank Ltd.	1.88	1.82	1.64	1.73	2.32	2.31
25	HDFC Bank Ltd.	2.22	2.04	1.46	1.98	1.76	1.95
26	ICICI Bank Ltd.	1.76	1.19	1.27	1.70	0.60	1.88
27	IDBI Bank Ltd.	1.52	1.59	1.39	2.08	2.15	2.61
28	IndusInd Bank Ltd.	1.51	1.41	1.13	1.19	0.93	1.19
29	Kotak Mahindra Bank Ltd.	—	—	—	—	—	3.64
30	UTI Bank Ltd.	1.25	1.30	0.98	1.20	1.44	1.65
	<b>New Private Sector Banks</b>	<b>1.76</b>	<b>1.74</b>	<b>1.42</b>	<b>1.75</b>	<b>1.10</b>	<b>1.97</b>
	<b>Private Sector Banks</b>	<b>2.14</b>	<b>2.07</b>	<b>1.83</b>	<b>1.87</b>	<b>1.44</b>	<b>2.00</b>

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