

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.