

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

Sr. Name of the Bank No.		CRAR		Net NPAs/ Total	Interest Net Advances	Income/ W. Funds	Non-Int. Income/ W. Funds	Operating Profit/ Assets	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
STATE BANK GROUP											
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
NATIONALISED BANKS											
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	72.00	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.