

Appendix Table II.3 (I) : Financial Ratios of Public Sector Banks -  
Performance Indicators - 1991-92 to 1997-98

Sr. No.	Name of the Bank	Intermediation Cost as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	State Bank of India	2.37	2.56	2.64	2.96	3.09	2.94	2.63
2.	State Bank of Patiala	2.32	2.22	2.27	2.57	2.52	2.50	2.53
3.	State Bank of Hyderabad	2.78	2.68	2.39	2.72	3.05	2.81	2.52
4.	State Bank of Travancore	2.65	2.74	2.41	2.55	2.97	2.84	2.38
5.	State Bank of Bikaner & Jaipur	3.55	3.51	3.27	3.26	3.46	2.97	3.29
6.	State Bank of Mysore	3.46	3.43	3.19	3.14	3.82	3.44	3.43
7.	State Bank of Saurashtra	3.62	3.40	3.33	3.29	3.08	2.82	3.13
8.	State Bank of Indore	3.43	3.40	3.31	3.52	3.67	3.56	3.41
<b>SBI and 7 Associates (I)</b>		<b>2.48</b>	<b>2.63</b>	<b>2.66</b>	<b>2.95</b>	<b>3.10</b>	<b>2.94</b>	<b>2.68</b>
9.	Bank of Baroda	2.17	2.26	2.19	2.50	2.53	2.37	2.34
10.	Bank of India	2.11	2.35	2.33	2.57	2.72	2.77	2.52
11.	Punjab National Bank	2.48	2.44	2.70	2.93	3.21	3.04	2.84
12.	Canara Bank	2.85	2.53	2.54	2.78	2.74	2.63	2.34
13.	Central Bank of India	2.95	3.04	2.96	3.09	3.40	3.19	3.05
14.	Union Bank of India	3.10	2.94	2.66	2.57	2.80	2.77	2.62
15.	Indian Overseas Bank	2.70	2.70	2.58	2.30	2.76	2.73	2.55
16.	Indian Bank	2.34	1.98	2.57	2.45	2.86	2.80	2.69
17.	Syndicate Bank	3.83	3.61	3.18	3.52	3.47	3.50	3.29
18.	UCO Bank	2.54	2.58	3.07	2.93	3.27	3.16	2.89
19.	Allahabad Bank	2.42	2.42	2.54	2.77	3.04	3.02	2.78
20.	United Bank of India	2.90	2.75	2.63	2.73	2.99	2.81	2.60
21.	Oriental Bank of Commerce	2.53	2.52	2.38	2.49	2.14	2.19	2.03
22.	Dena Bank	3.43	3.07	2.87	3.20	3.07	2.99	2.75
23.	Vijaya Bank	3.85	3.63	3.12	2.82	3.36	3.26	2.95
24.	Bank of Maharashtra	3.34	3.36	3.14	3.12	3.73	3.41	3.21
25.	Andhra Bank	2.98	3.03	3.01	3.90	3.23	3.11	2.95
26.	Punjab & Sind Bank	2.48	3.32	2.89	2.62	3.06	3.06	2.80
27.	Corporation Bank	2.80	2.65	2.19	1.96	2.20	2.23	2.05
<b>19 Nationalised Banks (II)</b>		<b>2.69</b>	<b>2.63</b>	<b>2.64</b>	<b>2.76</b>	<b>2.93</b>	<b>2.85</b>	<b>2.65</b>
<b>27 Public Sector Banks (I &amp; II)</b>		<b>2.61</b>	<b>2.63</b>	<b>2.65</b>	<b>2.83</b>	<b>2.99</b>	<b>2.88</b>	<b>2.66</b>