

Appendix Table II.4 (A) : Parameters of the Working of Indian Private Sector Banks - 1997-98

| Sr. No. | Name of the Bank | CRAR | | Total | Net NPAs/ Net Advances | Interest Income/ W.Funds | Non-Int. Income/ W.Funds | Operating Profit/ W.Funds | Return on Assets | (Amount in R Business per employee |
|---------------------------------|-------------------------------------|--------|---------|-------|---------------------------|--------------------------------|--------------------------------|---------------------------------|------------------------|---|
| | | Tier I | Tier II | | | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| OLD PRIVATE SECTOR BANKS | | | | | | | | | | |
| 1 | The Vysya Bank Ltd. | 12.28 | 0.20 | 12.48 | 8.45 | 11.07 | 2.39 | 1.98 | 1.14 | 111.76 |
| 2 | The Federal Bank Ltd. | 9.18 | 0.25 | 9.43 | 5.28 | 13.19 | 1.75 | 1.87 | 0.69 | 142.00 |
| 3 | The Jammu & Kashmir Bank Ltd. | 14.28 | 6.20 | 20.48 | 4.57 | 10.97 | 1.19 | 3.33 | 1.16 | 116.00 |
| 4 | The Bank of Rajasthan Ltd. | 4.86 | 0.68 | 5.54 | 9.14 | 10.80 | 1.40 | 0.89 | (-)-2.64 | 93.94 |
| 5 | The Karnataka Bank Ltd. | 11.85 | 1.38 | 13.23 | 3.06 | 12.77 | 1.42 | 3.03 | 1.72 | 127.46 |
| 6 | The South Indian Bank Ltd. | 6.30 | 3.10 | 9.40 | 6.16 | 13.11 | 1.00 | 1.16 | 0.68 | 102.58 |
| 7 | The United Western Bank Ltd. | 9.58 | 0.29 | 9.87 | 5.73 | 10.75 | 3.11 | 3.29 | 1.13 | 113.00 |
| 8 | Bank of Madura Ltd. | 12.31 | 1.41 | 13.72 | 5.70 | 10.88 | 3.43 | 2.85 | 1.00 | 148.00 |
| 9 | The Catholic Syrian Bank Ltd. | 2.22 | 0.82 | 3.04 | 11.27 | 12.60 | 1.61 | 1.02 | 0.34 | 84.00 |
| 10 | The Karur Vysya Bank Ltd. | 12.96 | 1.51 | 14.47 | 1.87 | 12.57 | 3.09 | 3.92 | 1.73 | 126.00 |
| 11 | Tamilnad Mercantile Bank Ltd. | 17.62 | 1.49 | 19.11 | 5.37 | 11.81 | 2.22 | 4.02 | 1.98 | 117.97 |
| 12 | The Lakshmi Vilas Bank Ltd. | 9.93 | 0.42 | 10.35 | 6.07 | 11.39 | 2.56 | 2.05 | 1.59 | 100.23 |
| 13 | The Sangli Bank Ltd. | 6.40 | 4.58 | 10.98 | 9.43 | 10.99 | 2.49 | 2.83 | 0.37 | 54.93 |
| 14 | The Dhanalakshmi Bank Ltd. | 9.13 | 2.26 | 11.39 | 11.01 | 12.26 | 1.34 | 1.74 | 0.69 | 120.57 |
| 15 | Development Credit Bank Ltd. | 18.47 | 1.32 | 19.79 | 5.02 | 10.77 | 4.17 | 3.62 | 2.15 | 173.00 |
| 16 | Bharat Overseas Bank Ltd. | 11.78 | 1.22 | 13.09 | 4.40 | 10.61 | 1.18 | 1.68 | 0.87 | 158.00 |
| 17 | City Union Bank Ltd. | 11.60 | Nil | 11.60 | 7.54 | 11.21 | 1.95 | 1.98 | 1.06 | 116.31 |
| 18 | The Benares State Bank Ltd. | 3.76 | 0.36 | 4.12 | 16.85 | 10.07 | 1.83 | 0.13 | 0.14 | 66.95 |
| 19 | The Nedungadi Bank Ltd. | 8.47 | 4.38 | 12.85 | 9.41 | 12.52 | 2.03 | 2.23 | 0.78 | 87.39 |
| 20 | Lord Krishna Bank Ltd. | 5.57 | 2.78 | 8.35 | 14.09 | 13.32 | 1.77 | 1.68 | 0.53 | 154.00 |
| 21 | Bareilly Corporation Bank Ltd. | 3.56 | Nil | 3.56 | 5.19 | 10.64 | 0.88 | 0.35 | 0.28 | 48.10 |
| 22 | Nainital Bank Ltd. | 8.37 | 1.09 | 9.46 | 5.99 | 11.27 | 0.50 | 1.64 | 1.45 | 59.76 |
| 23 | The Ratnakar Bank Ltd. | 7.63 | 2.78 | 10.41 | 6.84 | 12.23 | 1.32 | 1.70 | 0.92 | 82.29 |
| 24 | Ganesh Bank of Kurundwad Ltd. | 4.08 | 3.96 | 8.04 | 6.18 | 12.45 | 1.03 | 0.92 | 11.43 | 70.98 |
| 25 | SBI Comm. & International Bank Ltd. | 27.69 | Nil | 27.69 | 7.89 | 8.43 | 2.00 | 2.27 | 2.65 | 391.00 |
| NEW PRIVATE SECTOR BANKS | | | | | | | | | | |
| 26 | IndusInd Bank Ltd. | 17.91 | Nil | 17.91 | 3.96 | 12.49 | 3.51 | 4.56 | 1.81 | 1747.51 |
| 27 | Global Trust Bank Ltd. | 9.49 | 0.79 | 10.28 | 2.98 | 12.20 | 3.93 | 3.93 | 2.12 | 809.00 |
| 28 | UTI Bank Ltd. | 9.63 | 0.09 | 9.72 | 5.63 | 10.88 | 2.59 | 2.32 | 0.51 | 992.80 |
| 29 | ICICI Banking Corporation Ltd. | 13.38 | 0.10 | 13.48 | 1.14 | 7.92 | 2.59 | 3.06 | 1.98 | 446.99 |
| 30 | HDFC Bank Ltd. | 10.21 | 3.71 | 13.92 | 1.24 | 4.52 | 2.71 | 4.49 | 2.23 | 460.00 |
| 31 | Times Bank Ltd. | 11.26 | Nil | 11.26 | 1.41 | 8.80 | 1.86 | 1.53 | 1.19 | 600.00 |
| 32 | Bank of Punjab Ltd. | 16.34 | Nil | 16.34 | 1.14 | 9.59 | 2.67 | 2.78 | 2.49 | 290.57 |
| 33 | Centurion Bank Ltd. | 20.00 | Nil | 20.00 | 0.41 | 10.89 | 1.98 | 2.42 | 1.39 | 797.67 |
| 34 | IDBI Bank Ltd. | 9.82 | Nil | 9.82 | 0.32 | 12.06 | 1.43 | 2.32 | 0.91 | 812.26 |

Notes : 1 (-) indicates negative figure.

2 Figures reported in this Table may not exactly tally with the data reported in Appendix Tables II.4(B) to II.4 (H) due to conceptual differences.

Source :: Respective balance sheets.