

**Appendix Table II.4 (E) : Financial Ratios of Indian Private Sector Banks
Performance Indicators - 1991-92 to 1997-98**

Sr. No.	Name of the Bank	Interest Expense 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.	The Vysya Bank Ltd.	5.42	5.56	5.85	5.56	8.49	8.57	8.18
2.	The Federal Bank Ltd.	5.10	6.92	5.86	6.79	7.26	8.64	7.71
3.	The Jammu & Kashmir Bank Ltd.	4.60	5.60	5.45	5.13	5.22	5.96	5.88
4.	Bank of Rajasthan Ltd.	5.79	7.14	5.99	5.55	6.49	7.82	7.89
5.	Karnataka Bank Ltd.	6.94	7.15	6.87	6.24	6.40	7.48	7.56
6.	The South Indian Bank Ltd.	6.30	7.30	7.10	7.14	7.77	9.10	8.53
7.	The United Western Bank Ltd.	6.28	7.07	6.08	5.37	6.88	7.25	6.35
8.	Bank of Madura Ltd.	5.87	6.95	6.35	5.22	6.54	6.96	5.91
9.	The Catholic Syrian Bank Ltd.	6.47	7.53	7.01	6.99	7.90	9.73	9.34
10.	The Karur Vysya Bank Ltd.	5.93	7.16	5.17	5.67	8.00	7.39	7.29
11.	Tamilnad Mercantile Bank Ltd.	4.72	4.93	4.99	5.23	6.19	7.02	7.12
12.	The Lakshmi Vilas Bank Ltd.	5.36	6.29	5.41	5.43	7.55	7.82	6.88
13.	The Sangli Bank Ltd.	6.28	6.86	6.17	5.56	6.16	6.43	6.17
14.	The Dhanalakshmi Bank Ltd.	6.01	6.69	6.29	6.65	7.01	7.89	8.36
15.	Development Credit Bank Ltd.	-	-	-	-	4.67	6.32	6.37
16.	Bharat Overseas Bank Ltd.	6.22	6.08	5.33	5.21	6.73	6.56	7.30
17.	City Union Bank Ltd.	5.73	6.21	6.39	6.06	6.97	8.00	8.49
18.	The Benares State Bank Ltd.	7.43	7.51	7.67	5.83	6.41	6.92	7.57
19.	The Nedungadi Bank Ltd.	6.15	7.38	7.41	6.67	6.65	7.57	7.73
20.	Lord Krishna Bank Ltd.	4.55	5.13	5.13	5.84	7.09	8.73	10.45
21.	Bareilly Corporation Bank Ltd.	5.68	5.33	6.86	5.91	6.13	6.39	6.87
22.	Nainital Bank Ltd.	6.06	6.45	7.02	6.14	5.91	6.20	6.44
23.	The Ratnakar Bank Ltd.	6.14	7.26	6.94	6.29	7.15	7.03	6.84
24.	The Ganesh Bank of Kurundwad Ltd.	6.67	6.35	6.38	7.14	7.41	7.20	8.01
25.	SBI Comm. & Int. Bank Ltd.	-	-	0.96	6.22	10.86	8.19	7.22
25 Old Private Banks (III)		5.70	6.48	5.94	5.86	7.01	7.72	7.40
New Private Sector Banks								
26.	IndusInd Bank Ltd.	-	-	-	4.05	7.12	8.71	8.54
27.	Global Trust Bank Ltd.	-	-	-	1.48	6.14	10.93	8.54
28.	UTI Bank Ltd.	-	-	-	2.50	8.38	7.17	7.00
29.	ICICI Banking Corporation Ltd.	-	-	-	2.90	7.34	6.57	5.69
30.	HDFC Bank Ltd.	-	-	-	0.14	7.14	4.80	4.86
31.	Times Bank Ltd.	-	-	-	0.01	3.49	6.96	7.29
32.	Bank of Punjab Ltd.	-	-	-	0.01	1.48	5.10	7.01
33.	Centurion Bank Ltd. -	-	-	-	0.17	6.48	5.26	8.35
34.	IDBI Bank Ltd.	-	-	-	Neg.	0.16	2.48	4.75
9 New Private Banks (IV)		-	-	-	1.16	6.41	7.26	7.04
34 Indian Private Banks (III & IV)		5.70	6.48	5.94	4.98	6.89	7.60	7.28