

Appendix Table II.4 (F)

Financial Ratios of Indian Private Sector Banks - Performance Indicators - 1991-92 to 1997-98

| Sr. No. | Name of the Bank | Net Interest | | Incom (Spread) | | 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. | 3.22 | 1.92 | 2.38 | 1.90 | 2.18 | 2.10 | 1.57 |
| 2. | The Federal Bank Ltd. | 3.28 | 2.26 | 2.69 | 3.28 | 2.43 | 1.95 | 1.89 |
| 3. | The Jammu & Kashmir Bank Ltd. | 5.66 | 4.14 | 4.09 | 4.44 | 4.05 | 3.48 | 3.60 |
| 4. | Bank of Rajasthan Ltd. | 3.99 | 2.97 | 2.94 | 3.70 | 2.78 | 2.80 | 2.38 |
| 5. | Karnataka Bank Ltd. | 3.70 | 3.50 | 2.91 | 3.64 | 3.65 | 4.11 | 3.58 |
| 6. | The South Indian Bank Ltd. | 3.75 | 2.65 | 2.90 | 3.05 | 3.73 | 2.70 | 2.52 |
| 7. | The United Western Bank Ltd | 3.61 | 3.18 | 3.04 | 3.07 | 3.13 | 2.81 | 2.38 |
| 8. | Bank of Madura Ltd. | 4.70 | 3.93 | 3.06 | 2.91 | 2.61 | 3.23 | 2.38 |
| 9. | The Catholic Syrian Bank Ltd. | 3.85 | 2.72 | 3.22 | 2.90 | 3.04 | 3.03 | 2.42 |
| 10. | The Karur Vysya Bank Ltd. . | 4.15 | 3.20 | 2.92 | -3.58 | 3.35 | 3.96 | 3.28 |
| 11. | Tamilnad Mercantile Bank Ltd. | 5.13 | 3.44 | 3.47 | 3.70 | 4.33 | 4.65 | 3.68 |
| 12. | The Lakshmi Vilas Bank Ltd. | 4.20 | 3.04 | 3.31 | 2.94 | 3.34 | 3.09 | 2.53 |
| 13. | The Sangli Bank Ltd. | 4.36 | 3.03 | 3.93 | 3.26 | 3.80 | 3.05 | 3.37 |
| 14. | The Dhanalakshmi Bank Ltd. | 3.83 | 3.35 | 3.14 | 3.23 | 3.09 | 2.33 | 2.66 |
| 15. | Development Credit Bank Ltd. | - | - | - | - | 5.00 | 3.67 | 1.99 |
| 16. | Bharat Overseas Bank Ltd. | 3.94 | 3.84 | 3.68 | 3.80 | 3.90 | 3.06 | 2.56 |
| 17. | City Union Bank Ltd. | 4.41 | 3.42 | 3.07 | 3.26 | 3.38 | 2.88 | 2.09 |
| 18. | The Benares State Bank Ltd. | 2.70 | 0.90 | 0.53 | -4.89 | 2.48 | 2.29 | 2.50 |
| 19. | The Nedungadi Bank Ltd. | 3.69 | 2.68 | 2.85 | 3.68 | 4.05 | 3.62 | 3.23 |
| 20. | Lord Krishna Bank Ltd. | 1.52 | 3.42 | 3.59 | 3.78 | 3.75 | 2.49 | 2.14 |
| 21. | Bareilly Corporation Bank Ltd. | 2.84 | 2.05 | 3.43 | 2.95 | 3.59 | 2.87 | 3.40 |
| 22. | Nainital Bank Ltd. | 4.55 | 3.87 | 2.34 | 3.36 | 4.19 | 4.21 | 3.90 |
| 23. | The Ratnakar Bank Ltd. | 4.39 | 2.42 | 4.17 | 3.43 | 3.55 | 3.67 | 3.21 |
| 24. | The Ganesh Bank of Kurundwad Ltd. | 6.67 | 3.81 | 4.02 | 2.38 | 2.74 | 3.14 | 2.54 |
| 25. | SBI Comm. & Int. Bank Ltd. . | - | - | 1.36 | 1.54 | 0.58 | 1.29 | 1.21 |
| 25 Old Private Banks (III) | | 4.02 | 2.91 | 2.97 | 3.04 | 3.14 | 2.93 | 2.56 |
| New Private Sector Banks | | | | | | | | |
| 26. | IndusInd Bank Ltd. | - | - | - | 2.66 | 3.02 | 2.79 | 2.43 |
| 27. | Global Trust Bank Ltd. | - | - | - | 2.28 | 1.58 | 2.53 | 1.89 |
| 28. | UTI Bank Ltd. | - | - | - | 2.67 | 2.28 | 2.09 | 1.05 |
| 29. | ICICI Banking Corporation Ltd. | - | - | - | 1.44 | 2.70 | 3.68 | 2.23 |
| 30. | HDFC Bank Ltd. | - | - | - | 0.23 | 4.41 | 4.11 | 3.65 |
| 31. | Times Bank Ltd. | - | - | - | 4.97 | 2.52 | 2.60 | 1.51 |
| 32. | Bank of Punjab Ltd. | - | - | - | 0.33 | 4.51 | 2.59 | 2.58 |
| 33. | Centurion Bank Ltd. | - | - | - | 1.06 | 4.82 | 2.55 | 2.54 |
| 34. | IDBI Bank Ltd. | - | - | - | Neg. | 6.05 | 3.07 | 2.03 |
| 9 New Private Banks (IV) | | - | - | - | 1.17 | 2.84 | 2.88 | 2.18 |
| 34 Indian Private Banks(III & IV) | | 4.02 | 2.91 | 2.97 | 2.69 | 3.08 | 2.92 | 2.44 |