

**Appendix Table III.16: Select Financial Parameters of Scheduled Commercial Banks (Continued)**  
(As at end-March 2005)

Sr. No.	Name of the Bank	CRAR			Net NPAs/ Net Advances	Interest Income/ Working Funds	Non-Interest Income/ Working Funds	Operating Profit/ Working Funds	Return on Assets	Business per employee (Amount in Rs. lakh)	Profit per employee
		Tier I	Tier II	Total							
1	2	3	4	5	6	7	8	9	10	11	12
	<b>Nationalised Banks</b>										
1.	Allahabad Bank	6.46	6.07	12.53	1.28	7.83	1.57	2.64	1.20	282.00	2.86
2.	Andhra Bank	8.03	4.08	12.11	0.28	8.06	2.67	3.52	1.59	346.25	3.97
3.	Bank of Baroda	8.21	4.40	12.61	1.45	6.86	1.39	2.45	0.75	310.37	1.71
4.	Bank of India	7.05	4.47	11.52	2.77	6.71	1.29	1.62	0.38	320.00	0.80
5.	Bank of Maharashtra	7.10	5.58	12.68	2.15	7.40	1.20	1.71	0.54	294.65	1.25
6.	Canara Bank	7.29	5.49	12.78	1.88	7.28	1.48	2.48	1.01	351.12	2.48
7.	Central Bank of India	6.08	6.07	12.15	2.98	8.28	1.46	2.56	0.53	206.89	0.93
8.	Corporation Bank	13.55	2.68	16.23	1.12	7.84	1.97	3.68	1.40	438.00	3.95
9.	Dena Bank	6.63	5.28	11.91	5.23	7.48	1.35	1.94	0.26	313.00	0.60
10.	Indian Bank	7.60	6.54	14.14	1.35	7.34	1.45	2.45	1.08	246.00	1.87
11.	Indian Overseas Bank	7.10	7.10	14.20	1.27	7.77	1.26	2.63	1.28	269.48	2.66
12.	Oriental Bank of Commerce	5.42	3.79	9.21	1.29	7.40	1.00	2.50	1.40	515.00	5.20
13.	Punjab and Sind Bank	5.26	4.20	9.46	8.11	7.89	1.62	1.63	-0.45	217.57	-0.74
14.	Punjab National Bank	8.87	5.91	14.78	0.20	7.04	1.39	2.25	1.12	276.87	2.42
15.	Syndicate Bank	6.10	4.60	10.70	1.59	7.11	1.07	1.88	0.82	280.22	1.53
16.	UCO Bank	5.75	5.51	11.26	2.93	7.50	1.09	1.73	0.73	321.00	1.43
17.	Union Bank of India	6.07	6.02	12.09	2.64	7.96	1.23	2.52	1.10	346.72	2.81
18.	United Bank of India	14.15	4.01	18.16	2.43	7.93	1.78	2.56	1.04	208.00	1.72
19.	Vijaya Bank	7.59	5.33	12.92	0.59	8.00	1.35	3.01	1.43	312.89	3.48
	<b>State Bank Group</b>										
20.	State Bank of India	8.04	4.41	12.45	2.65	7.70	1.69	2.61	0.99	243.08	2.07
21.	State Bank of Bikaner and Jaipur	7.95	4.65	12.60	1.61	7.75	2.15	3.25	0.88	220.29	1.69
22.	State Bank of Hyderabad	7.58	4.16	11.74	0.61	7.33	1.33	2.25	0.72	339.74	1.91
23.	State Bank of Indore	6.67	4.94	11.61	1.00	7.67	1.23	2.43	0.79	293.88	2.07
24.	State Bank of Mysore	7.12	4.96	12.08	0.92	8.15	2.69	3.15	1.25	203.54	2.16
25.	State Bank of Patiala	11.05	3.16	14.21	1.23	7.34	1.23	2.94	0.91	361.15	2.48
26.	State Bank of Saurashtra	8.68	2.77	11.45	1.40	8.49	0.85	2.76	0.27	249.60	0.56
27.	State Bank of Travancore	6.17	4.88	11.05	1.81	7.77	1.58	3.10	0.86	346.25	2.21
28.	<b>Other Public Sector Bank</b> IDBI Ltd.	-	-	15.51	1.74	3.35	0.79	0.46	0.78	1,349.60	6.85

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Sr. No.	Name of the Bank	CRAR			Net NPAs/ Net Advances	Interest Income/ Working Funds	Non-Interest Income/ Working Funds	Operating Profit/ Working Funds	Return on Assets	Business per employee		Profit per employee
		Tier I	Tier II	Total						(Amount in Rs. lakh)	(Per cent)	
1	2	3	4	5	6	7	8	9	10	11	12	
	<b>Old Private Sector Banks</b>											
1.	Bank of Rajasthan Ltd.	7.84	4.91	12.75	2.50	7.24	0.88	1.14	0.38	231.18	0.86	
2.	Bharat Overseas Bank Ltd.	9.28	5.67	14.95	1.56	7.05	0.62	1.75	0.62	422.00	1.86	
3.	Catholic Syrian Bank Ltd.	7.49	3.86	11.35	3.80	8.14	1.02	1.74	0.24	215.97	0.37	
4.	City Union Bank Ltd.	10.05	2.13	12.18	3.37	8.36	0.96	2.35	1.33	325.80	3.23	
5.	Dhanalakshmi Bank Ltd.	6.12	4.04	10.16	3.92	7.58	0.58	0.73	-0.83	292.70	-1.65	
6.	Federal Bank Ltd.	6.42	4.85	11.27	2.21	8.14	1.45	2.74	0.54	366.00	1.39	
7.	Ganesh Bank of Kurundwad Ltd.	-0.25	4.24	3.99	8.32	7.86	-0.30	-2.58	-2.58	124.28	-	
8.	ING Vysya Bank Ltd.	5.20	3.89	9.09	2.13	7.54	0.92	0.76	-0.25	394.92	-0.73	
9.	Jammu and Kashmir Bank Ltd.	12.48	2.67	15.15	1.41	7.64	0.41	1.75	0.47	435.00	2.00	
10.	Karnataka Bank Ltd.	12.15	2.01	14.16	2.29	7.79	2.05	3.16	1.27	380.90	3.35	
11.	Karur Vysya Bank Ltd.	14.36	1.71	16.07	1.66	8.13	1.56	2.74	1.45	387.00	3.75	
12.	Lakshmi Vilas Bank Ltd.	5.67	5.65	11.32	4.98	7.66	0.98	1.40	0.08	296.00	0.17	
13.	Lord Krishna Bank Ltd.	7.57	4.17	11.74	4.22	8.24	0.05	-	-	306.35	-	
14.	Nainital Bank Ltd.	11.30	3.55	14.85	-	8.15	1.04	2.34	1.25	162.32	1.74	
15.	Ratnakar Bank Ltd.	10.44	1.97	12.41	5.54	8.12	0.62	1.18	-1.17	220.75	-1.73	
16.	Sangli Bank Ltd.	6.44	2.86	9.30	4.30	8.05	0.52	0.35	-1.52	105.35	-1.66	
17.	SBI Commercial and International Bank Ltd.	23.01	0.55	23.56	7.65	6.30	2.26	2.66	-2.10	527.06	-9.73	
18.	South Indian Bank Ltd.	5.68	4.21	9.89	3.81	7.47	1.08	1.82	0.09	352.00	0.24	
19.	Tamilnad Mercantile Bank Ltd.	16.22	3.52	19.74	2.95	9.49	1.26	3.23	1.47	316.97	3.60	
20.	United Western Bank Ltd.	2.43	2.43	4.86	5.97	6.99	0.94	1.20	-1.40	309.00	-3.12	
	<b>New Private Sector Banks</b>											
21.	Bank of Punjab Ltd.	3.83	5.40	9.23	4.64	6.93	0.15	0.41	-1.29	355.93	-3.24	
22.	Centurion Bank Ltd.	17.80	21.42	39.22	2.51	9.74	1.81	0.65	0.64	383.49	1.69	
23.	Development Credit Bank Ltd.	5.85	4.03	9.88	6.83	6.29	1.89	-0.09	-3.38	392.29	-10.84	
24.	HDFC Bank Ltd.	9.60	2.56	12.16	0.24	6.85	1.44	2.56	1.47	806.00	8.80	
25.	ICICI Bank Ltd.	7.59	4.19	11.78	1.65	6.94	2.52	2.18	1.59	880.00	11.00	
26.	IndusInd Bank Ltd.	7.24	4.38	11.62	2.71	8.11	1.79	2.87	1.35	925.78	10.12	
27.	Kotak Mahindra Bank Ltd.	10.12	2.68	12.80	0.37	7.71	2.42	2.44	1.56	387.27	5.37	
28.	UTI Bank Ltd.	8.87	3.79	12.66	1.39	6.94	1.50	2.04	1.21	895.00	7.03	
29.	Yes Bank Ltd.	18.64	0.17	18.81	-	4.49	2.72	-0.83	-0.29	687.93	-1.82	

**Appendix Table III.16: Select Financial Parameters of Scheduled Commercial Banks (Concluded)**  
(As at end-March 2005)

Sr. No.	Name of the Bank	CRAR			Net NPAs/ Net Advances	Interest Income/ Working Funds	Non-Interest Income/ Working Funds	Operating Profit/ Working Funds	Return on Assets	Business per employee		Profit per employee
		Tier I	Tier II	Total						(Amount in Rs. lakh)	(Per cent)	
1	2	3	4	5	6	7	8	9	10	11	12	
	<b>Foreign Banks in India</b>											
1.	AEN-AMRO Bank N.V.	7.89	2.66	10.55	0.35	7.28	3.49	3.55	1.27	823.70	10.24	
2.	Abu Dhabi Commercial Bank Ltd.	12.03	2.35	14.38	12.73	7.68	2.07	0.26	-2.57	1,061.10	-77.24	
3.	American Express Bank Ltd.	10.23	0.64	10.87	0.99	9.29	8.64	2.66	0.55	237.53	1.05	
4.	Antwerp Diamond Bank	26.81	13.18	39.99	-	4.61	0.76	2.31	1.00	2,267.01	33.40	
5.	Arab Bangladesh Bank Ltd.	108.00	1.39	109.39	0.18	4.38	5.38	6.23	3.43	183.07	10.29	
6.	Bank Internasional Indonesia	92.06	0.20	92.26	10.49	4.49	-0.44	-1.44	-0.98	274.51	-4.15	
7.	Bank of America NA	23.39	6.68	30.07	-	4.75	2.19	2.60	1.46	1,707.72	29.47	
8.	Bank of Bahrain and Kuwait B.S.C.	9.84	1.82	11.66	5.53	5.94	0.43	0.31	-3.77	820.00	-28.00	
9.	Bank of Ceylon	48.30	1.10	49.40	13.76	4.26	2.92	3.30	1.19	628.76	7.95	
10.	Bank of Nova Scotia	14.36	0.91	15.27	3.08	4.33	1.41	1.87	-0.35	2,085.17	-6.30	
11.	Bank of Tokyo-Mitsubishi Ltd.	21.65	10.45	32.10	0.01	4.75	4.77	5.51	0.93	663.58	6.45	
12.	Barclays Bank PLC	19.88	0.97	20.85	-	1.65	6.66	6.20	4.53	188.49	160.21	
13.	BNP Paribas	6.10	3.31	9.41	0.58	6.21	2.38	1.99	0.50	980.52	4.70	
14.	Chinatrust Commercial Bank	58.46	1.48	59.94	6.02	6.60	1.04	1.96	-7.68	628.66	-52.51	
15.	Chohung Bank	53.00	2.31	55.31	-	6.44	2.51	5.24	2.49	1,109.39	40.94	
16.	Citibank N.A.	8.60	2.18	10.78	1.00	7.17	3.07	3.81	2.84	1,359.51	21.75	
17.	Calyon Bank	10.00	4.40	14.40	0.30	7.40	1.40	-0.70	-0.80	1,885.82	-15.04	
18.	Deutsche Bank AG	12.62	3.60	16.22	-	4.37	4.57	2.40	0.72	1,608.93	20.31	
19.	DBS Bank Ltd.	34.45	0.61	35.06	-	5.46	0.56	1.76	0.89	1,110.99	14.52	
20.	HSBC Ltd.	11.38	2.65	14.03	0.50	6.39	2.60	3.79	1.21	779.45	8.90	
21.	ING Bank N.V.	74.97	-	74.97	-	0.02	1.23	3.15	-4.38	-	-	
22.	JPMorgan Chase Bank	9.44	0.75	10.19	-	5.20	12.05	11.63	3.58	593.74	69.96	
23.	Krung Thai Bank Public Co. Ltd.	99.59	1.42	101.01	-	4.92	0.35	1.32	0.03	460.75	0.19	
24.	Mashreqbank psc	58.03	2.11	60.14	-	8.11	1.04	1.19	1.10	521.26	36.99	
25.	Mizuho Corporate Bank Ltd.	28.82	1.52	30.34	-	5.19	1.87	2.86	2.20	608.21	19.25	
26.	Oman International Bank S.A.O.G.	13.20	0.32	13.52	55.05	5.99	0.57	-0.15	-2.86	1,132.28	-40.79	
27.	Societe Generale	61.53	3.28	64.81	-	3.96	1.09	1.20	1.61	1,057.90	25.40	
28.	Sonali Bank	103.73	2.08	105.81	1.90	7.00	24.00	12.00	4.00	92.29	3.35	
29.	Standard Chartered Bank	7.10	3.36	10.46	1.12	8.16	1.72	3.50	1.61	786.36	11.50	
30.	State Bank of Mauritius Ltd.	29.76	1.30	31.06	4.08	7.10	0.41	2.16	1.20	1,191.00	18.00	
31.	UFJ Bank Ltd.	120.07	1.53	121.60	-	5.02	1.58	4.16	2.13	494.64	21.99	

- : Nil/Negligible.

Note : Data reported in this table may not exactly tally with those reported in Appendix Table III.17 to Appendix Table III.23 on account of conceptual differences.

Source : Balance sheets of respective banks.