

**Appendix Table III.23: Operating Expenses as Percentage of Total Assets –
Scheduled Commercial Banks (Continued)**

(Per cent)

Sr. No.	Name of the Bank	1999-2000	2000-01	2001-02	2002-03	2003-04	2004-05
1	2	3	4	5	6	7	8
	Scheduled Commercial Banks	2.50	2.64	2.19	2.24	2.21	2.16
	Public Sector Banks	2.53	2.72	2.29	2.25	2.21	2.09
	Nationalised Banks	2.57	2.76	2.40	2.33	2.21	2.13
1.	Allahabad Bank	2.89	2.98	2.86	3.27	2.76	2.06
2.	Andhra Bank	2.27	2.24	2.17	2.44	2.44	2.53
3.	Bank of Baroda	2.22	2.54	2.20	2.16	2.12	2.09
4.	Bank of India	2.51	2.93	2.19	2.16	2.06	2.03
5.	Bank of Maharashtra	2.76	2.84	2.23	2.07	1.74	2.19
6.	Canara Bank	2.48	2.51	2.21	2.13	1.91	1.91
7.	Central Bank of India	3.00	3.06	2.72	2.67	2.46	2.46
8.	Corporation Bank	1.81	1.73	1.63	1.79	1.97	1.88
9.	Dena Bank	2.44	3.19	2.44	2.54	2.25	2.29
10.	Indian Bank	2.68	2.79	2.40	2.13	2.71	2.08
11.	Indian Overseas Bank	2.74	2.89	2.50	2.30	2.14	2.28
12.	Oriental Bank of Commerce	1.74	1.94	1.64	1.71	1.57	1.47
13.	Punjab and Sind Bank	2.82	2.98	2.77	2.85	3.99	3.63
14.	Punjab National Bank	2.82	2.95	2.47	2.39	2.32	2.36
15.	Syndicate Bank	3.13	3.81	3.24	3.15	2.51	2.43
16.	UCO Bank	2.65	2.73	2.67	2.48	2.33	2.02
17.	Union Bank of India	2.47	2.62	2.18	1.99	1.86	1.74
18.	United Bank of India	2.39	2.52	3.33	2.44	2.60	2.42
19.	Vijaya Bank	2.97	3.07	2.61	2.92	2.07	1.87
	State Bank Group	2.46	2.66	2.11	2.11	2.21	2.14
20.	State Bank of India	2.41	2.63	2.07	2.11	2.27	2.19
21.	State Bank of Bikaner and Jaipur	2.85	3.07	2.58	2.50	2.62	2.66
22.	State Bank of Hyderabad	2.42	2.45	1.88	1.73	1.74	1.92
23.	State Bank of Indore	3.07	2.72	2.28	2.18	2.16	1.94
24.	State Bank of Mysore	3.41	3.68	3.03	2.89	2.69	2.89
25.	State Bank of Patiala	2.34	2.62	2.05	1.86	1.67	1.52
26.	State Bank of Saurashtra	2.56	2.88	2.48	2.15	2.00	1.69
27.	State Bank of Travancore	2.37	2.48	2.02	1.93	1.88	1.74
	Other Public Sector Bank						
28.	IDBI Ltd.	–	–	–	–	–	1.12

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Scheduled Commercial Banks (Continued)**

(Per cent)

Sr. No.	Name of the Bank	1999-2000	2000-01	2001-02	2002-03	2003-04	2004-05
1	2	3	4	5	6	7	8
	Private Sector Banks	1.83	1.87	1.44	1.99	2.02	2.77
	Old Private Sector Banks	2.17	1.99	2.07	2.05	1.97	1.95
1.	Bank of Rajasthan Ltd.	3.23	3.04	3.02	2.59	2.15	2.13
2.	Bharat Overseas Bank Ltd.	2.12	2.21	2.16	1.93	2.13	2.18
3.	Catholic Syrian Bank Ltd.	2.96	2.71	2.56	2.66	2.73	2.57
4.	City Union Bank Ltd.	1.99	1.80	1.68	1.52	1.41	1.79
5.	Dhanalakshmi Bank Ltd.	2.15	2.42	2.68	2.84	2.48	2.62
6.	Federal Bank Ltd.	2.33	1.98	1.89	1.82	1.87	1.87
7.	Ganesh Bank of Kurundwad Ltd.	2.19	2.14	2.07	2.24	2.26	2.23
8.	ING Vysya Bank Ltd.	1.98	1.80	2.42	2.91	2.61	2.46
9.	Jammu and Kashmir Bank Ltd.	1.51	1.30	1.59	1.55	1.38	1.32
10.	Karnataka Bank Ltd.	1.84	1.58	1.68	1.52	1.46	1.58
11.	Karur Vysya Bank Ltd.	2.29	2.33	2.10	1.69	2.21	2.16
12.	Lakshmi Vilas Bank Ltd.	2.78	2.50	2.47	2.26	2.19	2.23
13.	Lord Krishna Bank Ltd.	1.82	1.85	2.21	2.28	2.06	2.35
14.	Nainital Bank Ltd.	2.67	2.65	2.55	2.81	2.99	2.42
15.	Ratnakar Bank Ltd.	3.23	2.84	3.12	2.58	2.48	2.56
16.	Sangli Bank Ltd.	2.80	2.92	2.87	2.82	2.75	2.53
17.	SBI Commercial and International Bank Ltd.	1.14	1.45	1.20	1.50	1.63	1.61
18.	South Indian Bank Ltd.	2.53	2.21	1.84	1.86	2.09	1.97
19.	Tamilnad Mercantile Bank Ltd.	2.14	1.90	1.99	1.97	2.31	2.22
20.	United Western Bank Ltd.	1.94	1.83	1.96	2.10	1.71	1.82
	New Private Sector Banks	1.42	1.75	1.10	1.96	2.04	2.06
21.	Bank of Punjab Ltd.	2.07	2.45	2.88	2.92	3.26	3.76
22.	Centurion Bank Ltd.	2.00	2.42	3.84	4.68	5.10	4.75
23.	Development Credit Bank Ltd.	1.82	1.82	1.95	2.23	2.41	3.54
24.	HDFC Bank Ltd.	1.46	1.98	1.76	1.90	1.91	2.11
25.	ICICI Bank Ltd.	1.27	1.70	0.60	1.88	2.05	1.97
26.	IndusInd Bank Ltd.	1.13	1.19	0.93	1.19	1.44	1.70
27.	Kotak Mahindra Bank Ltd.	–	–	–	3.57	2.39	3.45
28.	UTI Bank Ltd.	0.98	1.20	1.44	1.65	1.74	1.54
29.	Yes Bank Ltd.	–	–	–	–	–	3.13

**Appendix Table III.23: Operating Expenses as Percentage of Total Assets –
Scheduled Commercial Banks (Concluded)**

(Per cent)

Sr. No.	Name of the Bank	1999-2000	2000-01	2001-02	2002-03	2003-04	2004-05
1	2	3	4	5	6	7	8
	Foreign Banks in India	3.22	3.05	3.00	2.79	2.77	2.85
1.	ABN-AMRO Bank N.V.	1.83	2.58	3.62	3.47	4.43	3.68
2.	Abu Dhabi Commercial Bank Ltd.	1.10	0.44	0.49	0.79	0.56	2.43
3.	American Express Bank Ltd.	6.38	6.58	5.49	6.33	7.27	9.66
4.	Antwerp Diamond Bank	–	–	–	2.60	1.39	1.14
5.	Arab Bangladesh Bank Ltd.	2.08	2.40	1.89	2.23	2.30	2.76
6.	Bank Internasional Indonesia	15.03	11.49	3.85	7.27	2.97	2.31
7.	Bank of America NA	3.26	1.60	1.76	1.42	1.55	1.66
8.	Bank of Bahrain and Kuwait B.S.C.	1.75	1.75	1.39	1.71	1.92	2.19
9.	Bank of Ceylon	1.54	1.58	1.29	1.55	1.54	1.33
10.	Bank of Nova Scotia	1.43	0.96	1.07	1.36	1.03	1.03
11.	Bank of Tokyo-Mitsubishi Ltd.	14.70	4.45	4.88	4.70	3.46	2.98
12.	Barclays Bank PLC	3.67	2.81	1.87	1.94	3.24	2.27
13.	BNP Paribas	2.32	2.82	3.59	4.01	2.92	3.28
14.	Chinatrust Commercial Bank	3.30	2.79	3.34	3.72	3.33	3.87
15.	Chohung Bank	2.43	2.30	1.75	2.43	2.00	1.79
16.	Citibank N.A.	3.88	3.15	3.52	3.32	3.41	3.62
17.	Calyon Bank	3.78	2.27	1.62	1.96	2.20	2.82
18.	Deutsche Bank AG	3.89	3.90	3.43	2.89	2.00	2.56
19.	DBS Bank Ltd.	1.70	1.58	1.53	2.36	1.15	1.31
20.	HSBC Ltd.	2.35	2.61	2.63	2.94	2.47	2.43
21.	ING Bank N.V.	6.82	6.52	3.40	10.55	2.87	0.49
22.	JPMorgan Chase Bank	5.60	5.36	7.24	2.72	3.38	2.06
23.	Krung Thai Bank Public Co. Ltd.	4.65	4.41	4.33	4.25	3.90	3.20
24.	Mashreqbank psc	3.39	2.05	1.88	2.05	1.28	1.09
25.	Mizuho Corporate Bank Ltd.	2.63	2.58	2.14	2.65	2.61	1.79
26.	Oman International Bank S.A.O.G.	1.25	1.25	1.18	1.36	1.07	1.17
27.	Societe Generale	2.83	2.81	2.83	2.99	2.01	1.86
28.	Sonali Bank	3.28	5.13	6.66	6.06	7.17	9.25
29.	Standard Chartered Bank	3.29	3.04	2.22	1.98	2.26	2.26
30.	State Bank of Mauritius Ltd.	0.92	0.84	1.19	1.21	1.08	1.01
31.	UFJ Bank Ltd.	2.41	3.27	1.85	1.66	1.89	1.83