

Appendix Table III.16: Select Financial Parameters of Scheduled Commercial Banks (Continued)
(As at end-March 2006)

| 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 |
| | Nationalised Banks | | | | | | | | | | |
| 1. | Allahabad Bank | 9.53 | 3.84 | 13.37 | 0.84 | 7.57 | 1.22 | 2.05 | 1.42 | 336.00 | 3.69 |
| 2. | Andhra Bank | 12.20 | 1.80 | 14.00 | 0.24 | 7.60 | 1.30 | 2.18 | 1.38 | 426.75 | 3.69 |
| 3. | Bank of Baroda | 10.98 | 2.67 | 13.65 | 0.87 | 6.69 | 1.12 | 1.92 | 0.79 | 396.00 | 2.13 |
| 4. | Bank of India | 6.75 | 4.00 | 10.75 | 1.49 | 6.78 | 1.14 | 1.64 | 0.68 | 381.00 | 1.66 |
| 5. | Bank of Maharashtra | 7.47 | 3.80 | 11.27 | 2.03 | 7.28 | 0.55 | 1.13 | 0.16 | 306.18 | 0.36 |
| 6. | Canara Bank | 7.81 | 3.41 | 11.22 | 1.12 | 7.32 | 1.16 | 2.19 | 1.01 | 441.57 | 3.02 |
| 7. | Central Bank of India | 7.19 | 3.84 | 11.03 | 2.59 | 7.78 | 0.77 | 1.73 | 0.37 | 240.46 | 0.68 |
| 8. | Corporation Bank | 12.41 | 1.51 | 13.92 | 0.64 | 7.32 | 1.59 | 2.93 | 1.24 | 527.00 | 4.13 |
| 9. | Dena Bank | 5.96 | 4.66 | 10.62 | 3.04 | 7.03 | 1.83 | 2.48 | 0.29 | 364.00 | 0.72 |
| 10. | Indian Bank | 10.29 | 2.90 | 13.19 | 0.79 | 7.75 | 1.22 | 2.06 | 1.16 | 295.00 | 2.36 |
| 11. | Indian Overseas Bank | 8.54 | 4.50 | 13.04 | 0.65 | 7.77 | 1.28 | 2.70 | 1.32 | 354.73 | 3.22 |
| 12. | Oriental Bank of Commerce | 11.71 | 0.75 | 12.46 | 0.49 | 7.13 | 0.96 | 2.06 | 1.39 | 570.26 | 5.37 |
| 13. | Punjab and Sind Bank | 10.05 | 2.78 | 12.83 | 2.43 | 7.62 | 0.89 | 1.75 | 0.64 | 277.23 | 1.14 |
| 14. | Punjab National Bank | 10.06 | 1.89 | 11.95 | 0.29 | 7.28 | 0.94 | 2.18 | 1.09 | 330.92 | 2.48 |
| 15. | Syndicate Bank | 7.40 | 4.33 | 11.73 | 0.86 | 6.86 | 1.00 | 1.76 | 0.91 | 348.64 | 2.05 |
| 16. | UCO Bank | 6.09 | 5.03 | 11.12 | 2.10 | 7.56 | 0.80 | 1.48 | 0.34 | 387.00 | 0.82 |
| 17. | Union Bank of India | 7.32 | 4.09 | 11.41 | 1.56 | 7.49 | 0.80 | 2.04 | 0.84 | 436.47 | 2.66 |
| 18. | United Bank of India | 10.01 | 3.11 | 13.12 | 1.95 | 7.66 | 1.48 | 2.09 | 0.62 | 254.00 | 1.18 |
| 19. | Vijaya Bank | 9.26 | 2.68 | 11.94 | 0.85 | 7.65 | 1.22 | 2.38 | 0.45 | 369.26 | 1.16 |
| | State Bank Group | | | | | | | | | | |
| 20. | State Bank of India | 9.36 | 2.52 | 11.88 | 1.87 | 7.19 | 1.48 | 2.27 | 0.89 | 299.23 | 2.17 |
| 21. | State Bank of Bikaner and Jaipur | 8.50 | 3.58 | 12.08 | 1.18 | 7.92 | 1.45 | 2.39 | 0.53 | 276.85 | 1.20 |
| 22. | State Bank of Hyderabad | 8.95 | 3.13 | 12.08 | 0.36 | 7.26 | 1.56 | 2.29 | 1.13 | 414.34 | 3.26 |
| 23. | State Bank of Indore | 7.55 | 3.85 | 11.40 | 1.83 | 7.23 | 1.51 | 2.29 | 0.76 | 429.32 | 2.09 |
| 24. | State Bank of Mysore | 7.44 | 3.93 | 11.37 | 0.74 | 7.65 | 1.97 | 2.49 | 1.23 | 289.93 | 2.22 |
| 25. | State Bank of Patiala | 9.84 | 3.71 | 13.55 | 0.99 | 7.22 | 1.02 | 2.15 | 0.73 | 493.01 | 2.66 |
| 26. | State Bank of Saurashtra | 9.02 | 3.01 | 12.03 | 1.16 | 7.79 | 0.91 | 1.92 | 0.31 | 303.94 | 0.64 |
| 27. | State Bank of Travancore | 7.24 | 3.91 | 11.15 | 1.47 | 7.63 | 1.16 | 2.23 | 0.86 | 381.19 | 2.34 |
| | Other Public Sector Bank | | | | | | | | | | |
| 28. | IDBI Ltd. | 11.71 | 3.09 | 14.80 | 1.01 | 6.51 | 1.55 | 0.97 | 0.68 | 1,718.24 | 12.45 |

Appendix Table III.16: Select Financial Parameters of Scheduled Commercial Banks (Continued)
(As at end-March 2006)

| 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 | | | | | | 10 | 11 | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | |
| | Old Private Sector Banks | | | | | | | | | | | |
| 1. | Bank of Rajasthan Ltd. | 6.90 | 3.70 | 10.60 | 0.99 | 6.79 | 0.78 | 0.36 | 0.19 | 291.40 | 0.38 | |
| 2. | Bharat Overseas Bank Ltd. | 8.41 | 2.83 | 11.24 | 1.87 | 6.95 | 0.70 | 1.25 | 0.15 | 484.00 | 0.51 | |
| 3. | Catholic Syrian Bank Ltd. | 7.03 | 4.23 | 11.26 | 2.78 | 7.73 | 0.85 | 0.78 | 0.13 | 247.00 | 0.22 | |
| 4. | City Union Bank Ltd. | 10.77 | 1.56 | 12.33 | 1.95 | 8.43 | 1.15 | 2.82 | 1.46 | 339.69 | 3.51 | |
| 5. | Dhanalakshmi Bank Ltd. | 6.21 | 3.54 | 9.75 | 2.44 | 7.63 | 0.96 | 1.02 | 0.33 | 311.71 | 0.72 | |
| 6. | Federal Bank Ltd. | 9.72 | 4.03 | 13.75 | 0.95 | 8.18 | 1.24 | 2.57 | 1.28 | 431.00 | 3.54 | |
| 7. | ING Vysya Bank Ltd. | 7.14 | 3.53 | 10.67 | 1.76 | 7.76 | 1.21 | 0.97 | 0.05 | 426.00 | 0.17 | |
| 8. | Jammu and Kashmir Bank Ltd. | 11.76 | 0.38 | 12.14 | 0.92 | 7.60 | 0.59 | 2.01 | 0.67 | 516.00 | 3.00 | |
| 9. | Karnataka Bank Ltd. | 11.38 | 0.40 | 11.78 | 1.18 | 7.63 | 1.25 | 2.46 | 1.28 | 478.29 | 4.05 | |
| 10. | Karur Vysya Bank Ltd. | 13.29 | 1.50 | 14.79 | 0.81 | 7.95 | 1.75 | 2.79 | 1.65 | 439.00 | 4.65 | |
| 11. | Lakshmi Vilas Bank Ltd. | 6.94 | 3.85 | 10.79 | 1.89 | 7.58 | 1.08 | 0.94 | 0.53 | 371.00 | 1.20 | |
| 12. | Lord Krishna Bank Ltd. | 7.51 | 2.60 | 10.11 | 3.11 | 8.65 | 1.25 | 0.57 | 0.17 | 326.00 | 0.30 | |
| 13. | Nainital Bank Ltd. | 10.97 | 2.91 | 13.88 | - | 8.06 | 1.12 | 2.44 | 1.06 | 225.00 | 2.00 | |
| 14. | Ratnakar Bank Ltd. | 9.64 | 1.05 | 10.69 | 2.61 | 8.07 | 0.73 | 1.49 | 0.07 | 250.92 | 0.11 | |
| 15. | Sangli Bank Ltd. | 0.82 | 0.82 | 1.64 | 2.34 | 7.55 | 0.41 | 0.06 | -1.37 | 117.40 | -1.61 | |
| 16. | SBI Commercial and International Bank Ltd. | 20.91 | 1.38 | 22.29 | 3.82 | 7.15 | 2.06 | 3.95 | 1.09 | 626.43 | 5.70 | |
| 17. | South Indian Bank Ltd. | 8.38 | 4.64 | 13.02 | 1.86 | 7.99 | 0.76 | 1.64 | 0.53 | 422.00 | 1.37 | |
| 18. | Tamilnad Mercantile Bank Ltd. | 17.60 | 0.73 | 18.33 | 2.17 | 9.03 | 1.36 | 3.28 | 1.67 | 358.29 | 4.41 | |
| 19. | United Western Bank Ltd. | 0.50 | 0.49 | 0.99 | 5.66 | 7.07 | 0.82 | 0.59 | -1.55 | 324.00 | -3.48 | |
| | New Private Sector Banks | | | | | | | | | | | |
| 20. | Centurion Bank of Punjab Ltd. | 10.84 | 1.68 | 12.52 | 1.13 | 8.11 | 2.51 | 1.49 | 0.89 | 339.00 | 1.96 | |
| 21. | Development Credit Bank Ltd. | 5.96 | 3.70 | 9.66 | 4.50 | 6.55 | 1.90 | -0.46 | -2.01 | 390.00 | -7.00 | |
| 22. | HDFC Bank Ltd. | 8.55 | 2.86 | 11.41 | 0.44 | 4.04 | 1.79 | 2.75 | 1.38 | 758.00 | 7.39 | |
| 23. | ICICI Bank Ltd. | 9.20 | 4.15 | 13.35 | 0.72 | 7.03 | 2.54 | 2.39 | 1.30 | 905.00 | 10.00 | |
| 24. | IndusInd Bank Ltd. | 6.84 | 3.70 | 10.54 | 2.09 | 7.21 | 1.37 | 1.36 | 0.22 | 880.18 | 1.56 | |
| 25. | Kotak Mahindra Bank Ltd. | 8.07 | 3.20 | 11.27 | 0.24 | 8.15 | 2.85 | 2.48 | 1.39 | 352.00 | 4.15 | |
| 26. | UTI Bank Ltd. | 7.26 | 3.82 | 11.08 | 0.98 | 7.05 | 1.78 | 2.43 | 1.18 | 1,020.00 | 8.69 | |
| 27. | Yes Bank Ltd. | 13.78 | 2.65 | 16.43 | - | 7.33 | 3.85 | 3.26 | 2.13 | 848.08 | 8.82 | |

Appendix Table III.16: Select Financial Parameters of Scheduled Commercial Banks (Concluded)
(As at end-March 2006)

| 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 |
| | Foreign Banks in India | | | | | | | | | | |
| 1. | ABN-AMRO Bank N.V. | 7.18 | 3.26 | 10.44 | 0.11 | 7.40 | 3.49 | 3.19 | 1.03 | 905.82 | 8.15 |
| 2. | Abu Dhabi Commercial Bank Ltd. | 36.32 | 0.66 | 36.98 | 15.97 | 8.41 | 0.75 | 0.47 | 0.35 | 1,720.49 | 12.06 |
| 3. | American Express Bank Ltd. | 10.07 | 0.19 | 10.26 | 0.58 | 7.65 | 8.96 | 3.17 | 1.45 | 239.32 | 2.99 |
| 4. | Antwerp Diamond Bank | 26.28 | 13.39 | 39.67 | - | 5.47 | 0.75 | 1.97 | 1.21 | 2,308.40 | 41.22 |
| 5. | Arab Bangladesh Bank Ltd. | 84.99 | 1.22 | 86.21 | - | 4.45 | 4.81 | 6.09 | 3.43 | 193.03 | 11.04 |
| 6. | BNP Paribas | 7.78 | 3.83 | 11.61 | - | 6.40 | 2.09 | 2.26 | 0.55 | 1,206.05 | 6.29 |
| 7. | Bank Internasional Indonesia | 108.67 | 0.20 | 108.87 | - | 4.42 | 0.83 | 0.10 | -1.28 | 148.00 | -7.66 |
| 8. | Bank of America NA | 17.67 | 5.73 | 23.40 | - | 5.25 | 3.53 | 4.27 | 2.41 | 1,924.81 | 51.82 |
| 9. | Bank of Bahrain and Kuwait B.S.C. | 18.77 | 1.24 | 20.01 | 1.29 | 6.67 | 1.14 | 0.47 | -1.32 | 728.00 | -10.00 |
| 10. | Bank of Ceylon | 56.10 | 0.27 | 56.37 | 23.74 | 5.31 | 2.35 | 4.04 | 0.25 | 587.10 | 1.64 |
| 11. | Bank of Nova Scotia | 13.19 | 0.52 | 13.71 | 1.00 | 4.60 | 1.53 | 1.82 | 0.83 | 2,040.25 | 16.50 |
| 12. | Barclays Bank PLC | 22.15 | 0.77 | 22.92 | - | 5.19 | 18.49 | 17.36 | 9.64 | 148.51 | 271.00 |
| 13. | Bank of Tokyo-Mitsubishi UFJ Ltd. | 28.03 | 5.35 | 33.38 | - | 4.87 | 2.23 | 2.58 | 0.02 | 1,113.29 | 0.20 |
| 14. | Calyon Bank | 14.70 | 5.10 | 19.80 | 0.10 | 7.30 | 6.00 | 4.40 | 4.10 | 1,272.00 | 71.00 |
| 15. | Chinatrust Commercial Bank | 37.71 | 0.85 | 38.56 | 1.80 | 5.87 | 0.63 | 2.07 | -1.71 | 980.00 | 16.00 |
| 16. | Chohung Bank | 79.64 | 2.07 | 81.71 | - | 6.19 | 1.71 | 3.45 | 1.48 | 1,503.26 | 33.26 |
| 17. | Citibank N.A. | 10.77 | 0.56 | 11.33 | 0.95 | 7.82 | 2.66 | 4.02 | 3.07 | 1,607.92 | 21.71 |
| 18. | DBS Bank Ltd. | 20.80 | 10.53 | 31.33 | - | 7.05 | -0.40 | 2.11 | 0.73 | 1,105.14 | 12.24 |
| 19. | Deutsche Bank AG | 11.14 | 1.60 | 12.74 | - | 5.44 | 5.05 | 2.85 | 1.04 | 1,016.83 | 18.57 |
| 20. | HSBC Ltd. | 9.80 | 0.81 | 10.61 | 0.58 | 6.65 | 2.80 | 3.77 | 1.58 | 975.65 | 12.07 |
| 21. | JPMorgan Chase Bank | 11.74 | 0.02 | 11.76 | - | 6.38 | 5.11 | 6.72 | 2.53 | 1,252.09 | 88.94 |
| 22. | Krung Thai Bank Public Co. Ltd. | 125.14 | 8.39 | 133.53 | - | 4.95 | 7.96 | 8.70 | 5.37 | 395.25 | 37.77 |
| 23. | Mashreqbank psc | 133.17 | 3.75 | 136.92 | - | 7.08 | 2.30 | 1.34 | 1.3 | 484.16 | 37.43 |
| 24. | Mizuho Corporate Bank Ltd. | 65.52 | 0.24 | 65.76 | 0.15 | 5.68 | 1.87 | 2.70 | 0.88 | 684.21 | 8.89 |
| 25. | Oman International Bank S.A.O.G. | 9.52 | 0.06 | 9.58 | 41.58 | 5.76 | 0.32 | -1.31 | -1.31 | 784.02 | 9.35 |
| 26. | Societe Generale | 37.27 | 0.13 | 37.40 | - | 6.16 | 1.58 | 2.27 | 1.15 | 1,467.20 | 20.80 |
| 27. | Sonali Bank | 92.16 | 1.62 | 93.78 | 0.75 | 6.83 | 19.29 | 5.10 | 1.69 | 54.81 | 1.21 |
| 28. | Standard Chartered Bank | 8.21 | 1.72 | 9.93 | 1.57 | 8.41 | 2.26 | 4.74 | 2.49 | 837.29 | 14.50 |
| 29. | State Bank of Mauritius Ltd. | 32.94 | 2.48 | 35.42 | 1.91 | 8.47 | 0.38 | 2.54 | 1.97 | 1,688.00 | 10.00 |

- : Nil/Negligible.

Source : Balance sheets of respective banks.

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