

Appendix Table III.18: Select Financial Parameters of Scheduled Commercial Banks (Continued)
(As at end-March 2007)

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	
	Nationalised Banks											
1.	Allahabad Bank	8.10	4.42	12.52	1.07	8.17	0.63	1.84	1.26	456.00	3.97	
2.	Andhra Bank	9.98	1.35	11.33	0.17	8.08	1.09	2.27	1.31	536.06	4.14	
3.	Bank of Baroda	8.74	3.06	11.80	0.60	7.39	0.94	1.94	0.72	555.00	2.73	
4.	Bank of India	6.54	5.04	11.58	0.74	7.23	1.23	1.89	0.88	498.00	2.71	
5.	Bank of Maharashtra	6.03	6.03	12.06	1.21	7.65	0.74	1.72	0.76	404.94	1.95	
6.	Canara Bank	7.17	6.33	13.50	0.94	7.85	1.00	2.01	0.98	548.76	3.24	
7.	Central Bank of India	6.32	4.08	10.40	1.70	7.77	0.59	1.58	0.62	303.85	1.35	
8.	Corporation Bank	11.30	1.46	12.76	0.47	7.51	1.24	2.50	1.17	637.00	4.79	
9.	Dena Bank	6.06	5.46	11.52	1.99	7.47	1.38	2.24	0.71	458.00	1.99	
10.	Indian Bank	12.28	1.86	14.14	0.35	8.24	1.41	2.61	1.46	364.00	3.64	
11.	Indian Overseas Bank	8.20	5.07	13.27	0.55	7.85	0.52	2.10	1.36	467.23	4.04	
12.	Oriental Bank of Commerce	10.05	2.46	12.51	0.49	7.55	0.88	1.90	1.21	742.64	5.61	
13.	Punjab & Sind Bank	9.58	3.30	12.88	0.66	8.01	1.06	2.19	1.01	328.59	2.34	
14.	Punjab National Bank	8.93	3.36	12.29	0.76	7.69	1.64	2.15	1.03	407.41	2.68	
15.	Syndicate Bank	6.24	5.50	11.74	0.76	7.68	0.79	1.75	0.91	489.17	2.76	
16.	UCO Bank	5.78	5.78	11.56	2.14	7.87	0.66	1.40	0.47	464.00	1.30	
17.	Union Bank of India	7.79	5.01	12.80	0.96	8.08	0.75	2.19	0.92	509.21	3.25	
18.	United Bank of India	7.72	4.30	12.02	1.50	7.82	0.88	1.97	0.73	350.00	1.59	
19.	Vijaya Bank	7.07	4.14	11.21	0.59	7.90	0.77	1.95	0.92	455.17	3.04	
	State Bank Group											
20.	State Bank of India	8.01	4.33	12.34	1.56	7.34	1.07	1.86	0.84	357.00	2.37	
21.	State Bank of Bikaner & Jaipur	7.79	5.10	12.89	1.09	7.53	1.09	2.04	0.89	368.09	2.57	
22.	State Bank of Hyderabad	8.25	4.26	12.51	0.22	7.91	1.03	2.27	1.14	473.64	3.92	
23.	State Bank of Indore	6.74	5.03	11.77	1.04	7.84	0.99	1.79	0.87	476.67	2.91	
24.	State Bank of Mysore	6.62	4.85	11.47	0.45	7.99	1.42	2.09	1.10	398.00	2.60	
25.	State Bank of Patiala	8.36	4.02	12.38	0.83	7.97	1.11	2.25	0.77	599.54	3.24	
26.	State Bank of Saurashtra	8.17	4.61	12.78	0.70	7.98	0.81	1.48	0.46	343.00	1.21	
27.	State Bank of Travancore	7.55	4.13	11.68	1.08	7.45	0.58	1.87	0.86	506.13	2.96	
	Other Public Sector Bank											
28.	IDBI Ltd.	9.11	4.62	13.73	1.12	6.77	1.10	0.97	0.67	1,387.16	8.44	

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		Tier I	Tier II	Total							
1	2	3	4	5	6	7	8	9	10	11	12
	Old Private Sector Banks										
1.	Bank of Rajasthan Ltd.	6.62	4.70	11.32	0.24	7.94	1.30	2.01	1.16	400.54	2.83
2.	Catholic Syrian Bank Ltd.	5.70	3.88	9.58	1.98	7.99	0.68	1.20	0.37	278.00	0.68
3.	City Union Bank Ltd.	10.87	1.71	12.58	1.09	8.74	1.18	2.87	1.57	350.12	3.84
4.	Dhanalakshmi Bank Ltd.	6.29	3.48	9.77	1.75	7.95	1.13	1.42	0.52	360.91	1.18
5.	Federal Bank Ltd.	8.94	4.49	13.43	0.44	8.58	1.35	2.89	1.38	544.00	4.43
6.	ING Vysya Bank Ltd.	6.38	4.18	10.56	1.05	8.12	1.13	1.33	0.52	486.09	1.66
7.	Jammu & Kashmir Bank Ltd.	12.60	0.64	13.24	1.13	7.87	0.66	2.30	0.96	585.00	4.00
8.	Karnataka Bank Ltd.	10.46	0.57	11.03	1.22	8.15	1.13	2.31	1.15	523.86	3.97
9.	Karur Vysya Bank Ltd.	14.04	0.47	14.51	0.23	8.29	1.14	2.62	1.53	489.00	4.87
10.	Lakshmi Vilas Bank Ltd.	9.93	2.50	12.43	1.58	7.98	0.85	1.37	0.33	430.00	0.91
11.	Lord Krishna Bank Ltd.	9.13	2.48	11.61	4.37	7.32	0.59	0.12	-0.59	275.53	-
12.	Nainital Bank Ltd.	10.10	2.79	12.89	-	8.74	0.32	2.72	1.26	279.00	3.00
13.	Ratnakar Bank Ltd.	33.39	0.95	34.34	1.92	8.07	0.73	1.49	0.31	254.41	0.54
14.	SBI Commercial and International Bank Ltd.	20.32	0.61	20.93	-	6.46	0.73	1.16	1.13	648.34	7.79
15.	Sangli Bank Ltd.	-	-	-	7.18	6.83	0.42	-2.42	-20.35	101.08	-18.72
16.	South Indian Bank Ltd.	8.84	2.24	11.08	0.98	8.26	0.87	2.13	0.76	462.00	2.69
17.	Tamilnad Mercantile Bank Ltd.	16.12	0.65	16.77	0.98	9.44	1.23	3.42	1.57	451.23	4.76
	New Private Sector Banks										
18.	Axis Bank	6.42	5.15	11.57	0.72	7.58	1.68	2.27	1.10	1,024.00	7.59
19.	Centurion Bank of Punjab Ltd.	9.91	1.14	11.05	1.26	8.78	2.81	1.86	0.84	420.00	2.08
20.	Development Credit Bank Ltd.	8.44	2.90	11.34	1.64	7.81	2.08	0.91	0.71	391.00	0.40
21.	HDFC Bank	8.57	4.51	13.08	0.43	8.01	1.76	2.98	1.33	607.00	6.13
22.	ICICI Bank	7.42	4.27	11.69	1.02	8.04	2.07	2.05	1.09	1,027.00	9.00
23.	IndusInd Bank Ltd.	7.34	5.20	12.54	2.47	7.59	1.23	0.87	0.34	1,039.77	2.61
24.	Kotak Mahindra Bank Ltd.	8.81	4.65	13.46	1.98	8.98	1.88	2.16	0.94	383.91	3.13
25.	Yes Bank Ltd.	8.20	5.40	13.60	-	8.94	2.96	2.19	1.44	531.00	4.00

Appendix Table III.18: Select Financial Parameters of Scheduled Commercial Banks (Concluded)
(As at end-March 2007)

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 Profit per employee (Per cent)	
		Tier I	Tier II	Total						(Amount in Rs. lakh)	per employee
1	2	3	4	5	6	7	8	9	10	11	12
	Foreign Banks in India										
1.	ABN-AMRO Bank N.V.	7.33	4.01	11.34	0.12	8.11	2.68	3.63	1.37	1,011.88	11.36
2.	Abu Dhabi Commercial Bank Ltd.	27.18	0.48	27.66	0.63	5.59	1.85	1.33	0.23	1,865.72	4.80
3.	American Express Bank Ltd.	12.18	0.82	13.00	0.77	7.64	10.03	4.29	1.28	216.75	2.59
4.	Antwerp Diamond Bank	33.28	13.20	46.48	-	6.66	1.15	2.94	1.70	2,071.57	55.63
5.	Arab Bangladesh Bank Ltd.	98.55	1.82	100.37	-	6.52	6.98	6.74	3.42	209.48	8.80
6.	BNP Paribas	7.38	3.38	10.76	-	6.71	3.03	3.06	1.41	1,353.26	19.39
7.	Bank Internasional Indonesia	139.98	1.26	141.24	-	6.52	5.08	6.38	6.52	97.00	37.39
8.	Bank of America NA	11.75	1.58	13.33	-	7.26	4.32	5.74	3.10	1,920.89	69.09
9.	Bank of Bahrain & Kuwait B.S.C.	20.75	1.25	22.00	0.12	7.84	1.15	1.69	-1.90	704.00	-11.00
10.	Bank of Ceylon	62.82	0.39	63.21	14.96	5.33	2.10	3.65	1.25	579.18	9.41
11.	Bank of Nova Scotia	22.57	0.69	23.26	-	6.01	1.72	2.73	1.73	2,311.12	39.10
12.	Bank of Tokyo-Mitsubishi UFJ	26.47	4.24	30.71	-	6.24	2.41	4.27	2.11	1,780.52	35.42
13.	Barclays Bank PLC	13.68	-	13.68	-	6.71	10.60	7.60	4.45	280.54	36.28
14.	Calyon Bank	11.50	3.60	15.10	-	8.60	7.80	7.50	4.60	1,629.00	82.00
15.	Chinatrust Commercial Bank	21.57	0.57	22.14	0.27	7.08	0.78	1.16	0.34	1,042.00	3.00
16.	Citibank N.A.	10.12	0.94	11.06	1.02	8.00	2.45	3.98	2.79	1,360.48	17.33
17.	Development Bank of Singapore Ltd.	22.84	6.40	29.24	-	8.23	1.82	3.24	1.60	1,003.02	39.84
18.	Deutsche Bank AG	9.73	0.89	10.62	0.01	6.68	4.49	2.82	1.23	1,143.53	20.98
19.	HSBC Ltd.	10.01	1.05	11.06	0.43	7.57	2.62	4.09	1.82	979.68	14.32
20.	JPMorgan Chase Bank	15.99	0.15	16.14	2.17	8.83	5.44	8.01	1.71	1,121.88	82.15
21.	Krung Thai Bank Public Co. Ltd.	114.22	7.51	121.73	-	6.08	0.42	2.69	1.63	539.16	13.04
22.	Mashreqbank psc	94.73	2.33	97.06	-	6.05	6.26	6.47	8.19	440.07	64.70
23.	Mizuho Corporate Bank Ltd.	34.15	0.25	34.40	-	7.01	2.13	4.12	1.30	918.87	14.60
24.	Oman International Bank S.A.O.G.	10.94	0.05	10.99	-	6.49	-0.16	-0.47	-0.90	528.62	-6.14
25.	Shinhan Bank	88.97	0.29	89.26	-	6.78	0.77	3.52	1.60	1,433.00	25.00
26.	Societe Generale	31.66	0.16	31.82	-	7.32	1.71	1.87	0.96	1,316.00	19.20
27.	Sonali Bank	71.21	0.21	71.42	23.25	8.43	21.65	7.10	1.52	71.45	1.38
28.	Standard Chartered Bank	8.93	1.51	10.44	1.43	9.07	3.02	5.25	3.06	924.20	19.62
29.	State Bank of Mauritius Ltd.	34.74	4.25	38.99	-	7.92	1.38	2.54	1.53	1,236.00	28.00

- : Nil/Negligible.

Note : Data reported in this table may not exactly tally with the data reported in Appendix Table III.19 to Appendix Table III.25 on account of conceptual differences.

Source : Balance sheets of respective banks.