

Appendix Table III.18: Select Financial Parameters of Scheduled Commercial Banks (Continued)
(As at end-March 2008)

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	
	Public Sector Banks											
	Nationalised Banks											
1.	Allahabad Bank	7.75	4.29	12.04	0.80	8.48	1.15	2.00	1.32	604.00	4.85	
2.	Andhra Bank	8.54	3.07	11.61	0.15	8.61	1.17	2.12	1.16	626.53	4.30	
3.	Bank of Baroda	7.63	5.28	12.91	0.47	7.63	1.32	1.96	0.89	710.00	3.94	
4.	Bank of India	7.70	4.34	12.04	0.52	7.71	1.32	2.31	1.25	652.00	4.95	
5.	Bank of Maharashtra	5.13	5.13	10.26	0.87	8.09	0.64	1.54	0.75	515.69	2.39	
6.	Canara Bank	7.01	6.24	13.25	0.84	8.31	1.30	1.73	0.92	609.41	3.65	
7.	Central Bank of India	5.42	5.00	10.42	1.45	7.92	0.78	1.26	0.54	400.99	1.56	
8.	Corporation Bank	9.64	2.45	12.09	0.32	7.95	1.23	2.20	1.29	839.00	6.52	
9.	Dena Bank	6.75	4.34	11.09	0.94	7.97	1.31	2.02	1.06	559.00	3.61	
10.	Indian Bank	11.41	1.45	12.86	0.24	8.39	1.74	2.70	1.64	488.00	4.91	
11.	Indian Overseas Bank	7.86	4.10	11.96	0.60	9.77	1.00	2.46	1.30	582.70	4.82	
12.	Oriental Bank of Commerce	9.34	2.78	12.12	0.99	8.28	0.74	1.48	1.02	924.38	5.84	
13.	Punjab & Sind Bank	8.04	3.53	11.57	0.37	8.79	1.12	2.12	1.49	466.87	4.24	
14.	Punjab National Bank	8.52	4.44	12.96	0.64	8.01	1.12	2.25	1.15	504.52	3.66	
15.	Syndicate Bank	6.62	4.60	11.22	0.97	8.17	0.92	1.52	0.88	586.02	3.18	
16.	UCO Bank	5.05	5.04	10.09	1.98	8.16	0.97	1.20	0.52	580.00	1.76	
17.	Union Bank of India	7.45	5.06	12.51	0.17	8.56	0.98	2.34	1.26	698.61	5.39	
18.	United Bank of India	6.74	5.14	11.88	1.10	7.54	0.99	0.99	0.68	463.00	1.99	
19.	Vijaya Bank	5.73	5.49	11.22	0.57	8.35	0.92	1.39	0.75	612.67	3.32	
	State Bank Group											
20.	State Bank of India	8.48	4.16	12.64	1.78	7.32	1.30	1.96	1.01	456.00	3.73	
21.	State Bank of Bikaner & Jaipur	6.95	5.56	12.51	0.83	8.46	1.31	1.83	0.87	445.45	2.73	
22.	State Bank of Hyderabad	7.24	5.11	12.35	0.16	7.92	1.22	1.78	1.00	599.08	4.35	
23.	State Bank of Indore	7.01	4.28	11.29	0.73	8.37	1.17	1.70	0.88	604.37	3.73	
24.	State Bank of Mysore	6.54	5.19	11.73	0.43	8.45	1.43	1.92	1.08	495.00	3.28	
25.	State Bank of Patiala	6.74	5.76	12.50	0.60	7.80	1.05	1.58	0.83	759.82	3.70	
26.	State Bank of Saurashtra	8.06	4.28	12.34	0.91	8.41	1.12	0.96	0.28	396.00	0.74	
27.	State Bank of Travancore	6.94	5.74	12.68	0.94	7.79	0.99	1.61	0.89	558.65	3.40	
	Other Public Sector Bank											
28.	IDBI Bank Ltd.	7.42	4.53	11.95	1.30	7.18	1.46	1.19	0.67	1,809.17	8.86	

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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 (Amount in Rs. lakh)	Profit per employee
		Tier I	Tier II	Total							
1		2	3	4	5	6	7	8	9	10	11
	Private Sector Banks										
	Old Private Sector Banks										
1.	Bank of Rajasthan Ltd.	6.10	5.77	11.87	0.42	8.26	1.00	1.34	0.91	518.85	2.93
2.	Catholic Syrian Bank Ltd.	7.01	3.86	10.87	1.61	8.38	1.05	1.28	0.64	317.00	1.34
3.	City Union Bank Ltd.	11.15	1.33	12.48	0.98	9.43	1.34	2.85	1.60	420.57	4.69
4.	Dhanalakshmi Bank Ltd.	6.56	2.65	9.21	0.88	8.52	0.97	1.19	0.76	409.08	2.02
5.	Federal Bank Ltd.	19.09	3.37	22.46	0.23	9.15	1.44	2.89	1.34	640.00	5.30
6.	ING Vysya Bank Ltd.	6.82	3.38	10.20	0.79	7.91	1.97	1.45	0.74	547.28	2.68
7.	Jammu & Kashmir Bank Ltd.	12.14	0.66	12.80	1.07	8.36	0.84	2.23	1.09	596.00	5.00
8.	Karnataka Bank Ltd.	10.36	1.81	12.17	0.98	8.89	1.29	2.21	1.37	589.00	5.00
9.	Karur Vysya Bank Ltd.	12.11	0.47	12.58	0.18	8.88	1.22	2.41	1.63	604.00	5.82
10.	Lakshmi Vilas Bank Ltd.	10.53	2.20	12.73	1.55	8.17	1.33	1.45	0.41	453.00	1.22
11.	Nainital Bank Ltd.	11.00	1.32	12.32	-	9.38	0.42	2.83	1.67	366.00	4.00
12.	Ratnakar Bank Ltd.	48.29	0.86	49.15	0.99	8.29	0.67	2.62	1.31	310.09	3.13
13.	SBI Commercial and International Bank Ltd.	24.27	0.79	25.06	-	6.79	2.14	1.92	1.93	754.67	13.82
14.	South Indian Bank Ltd.	12.08	1.72	13.80	0.33	8.70	0.83	1.80	1.01	600.43	3.59
15.	Tamilnad Mercantile Bank Ltd.	14.70	0.65	15.35	0.38	9.64	1.46	2.79	1.58	541.99	5.31
	New Private Sector Banks										
16.	Axis Bank	10.17	3.56	13.73	0.42	8.08	2.07	2.57	1.24	1,117.00	8.39
17.	Centurion Bank of Punjab Ltd.	9.33	1.33	10.66	1.65	9.52	2.78	1.54	0.51	444.00	1.45
18.	Development Credit Bank Ltd.	11.82	1.56	13.38	0.66	8.94	2.53	1.71	0.60	454.00	2.00
19.	HDFC Bank	10.30	3.30	13.60	0.47	8.42	1.90	3.13	1.32	506.00	4.97
20.	ICI Bank	11.32	3.60	14.92	1.55	8.29	2.37	2.14	1.12	1,008.00	10.00
21.	IndusInd Bank Ltd.	6.70	5.21	11.91	2.27	8.63	1.16	0.88	0.34	1,062.67	2.62
22.	Kotak Mahindra Bank Ltd.	14.46	4.19	18.65	1.78	9.48	1.73	2.51	1.10	383.84	3.81
23.	Yes Bank Ltd.	8.50	5.10	13.60	0.09	10.09	2.73	2.36	1.54	683.12	6.35

Appendix Table III.18: Select Financial Parameters of Scheduled Commercial Banks (Concluded)
(As at end-March 2008)

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	
	Foreign Banks in India											
1.	AB Bank	42.27	0.82	43.09	9.25	5.93	5.92	6.96	6.71	212.37	10.74	
2.	ABN-AMRO Bank N.V.	7.24	5.68	12.92	0.85	8.46	1.79	2.55	0.78	1,070.26	7.66	
3.	Abu Dhabi Commercial Bank Ltd.	50.65	1.06	51.71	-	8.85	4.00	5.55	3.96	1,772.97	78.29	
4.	Antwerp Diamond Bank	36.75	0.34	37.09	-	6.18	1.17	2.90	1.63	2,618.95	53.54	
5.	BNP Paribas	8.07	3.72	11.79	-	6.93	3.82	4.28	1.97	1,950.00	36.00	
6.	Bank Internasional Indonesia	235.82	-	235.82	-	6.20	32.54	25.31	8.78	-	233.26	
7.	Bank of America NA	10.93	1.21	12.14	-	7.22	5.00	7.68	3.76	2,483.54	102.08	
8.	Bank of Bahrain & Kuwait B.S.C.	20.54	1.07	21.61	1.51	8.71	2.16	2.42	4.08	718.00	20.00	
9.	Bank of Ceylon	54.77	1.09	55.86	4.01	6.22	1.98	4.98	2.24	483.00	15.00	
10.	Bank of Nova Scotia	14.72	5.43	20.15	-	6.04	1.94	2.90	1.73	3,082.88	49.89	
11.	Bank of Tokyo-Mitsubishi UFJ	26.36	0.51	26.87	-	8.00	1.60	5.57	2.40	2,613.45	60.50	
12.	Barclays Bank PLC	20.81	0.30	21.11	42.00	10.12	9.21	2.85	0.10	942.33	50.00	
13.	Calyon Bank	7.80	1.90	9.70	-	9.10	7.50	8.40	4.20	2,249.00	97.00	
14.	Chinatrust Commercial Bank	22.07	0.65	22.72	-	7.99	0.90	1.49	1.63	845.00	13.00	
15.	Citibank N.A.	11.24	0.76	12.00	1.23	7.40	3.04	4.86	4.33	1,763.78	37.73	
16.	DBS Bank Ltd.	14.98	3.17	18.15	0.05	9.09	-0.48	1.71	0.86	1,416.58	28.27	
17.	Deutsche Bank AG	13.09	0.49	13.58	0.22	7.85	5.52	4.71	1.56	1,616.74	27.54	
18.	HSBC Ltd.	9.72	0.87	10.59	0.58	7.18	3.05	4.23	1.82	1,012.34	16.69	
19.	JPMorgan Chase Bank	17.60	0.12	17.72	2.12	8.66	7.27	9.56	3.07	1,438.95	153.77	
20.	Krung Thai Bank Public Co. Ltd.	109.03	1.08	110.11	-	7.42	0.81	3.47	1.90	812.81	18.04	
21.	Mashreq Bank PSC	51.70	1.11	52.81	-	7.68	9.37	10.98	8.82	225.63	53.61	
22.	Mizuho Corporate Bank Ltd.	27.55	0.25	27.80	-	7.13	1.87	5.78	1.96	1,589.56	25.03	
23.	Oman International Bank S.A.O.G.	22.47	0.62	23.09	-	5.93	0.27	-1.09	3.15	484.99	19.91	
24.	Shinhan Bank	48.10	0.56	48.66	-	7.52	0.87	4.02	1.86	1,709.81	34.59	
25.	Societe Generale	26.49	0.13	26.62	-	7.32	1.40	1.23	1.33	1,459.10	33.90	
26.	Sonali Bank	40.94	0.31	41.25	-	7.50	20.42	6.37	1.60	74.02	1.38	
27.	Standard Chartered Bank	8.21	2.38	10.59	1.04	8.95	4.13	5.41	3.13	826.66	20.22	
28.	State Bank of Mauritius Ltd.	37.85	3.28	41.13	-	7.73	1.19	2.20	1.12	1,491.00	17.00	

- : 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.