

**Appendix Table III.25: Operating Expenses as Percentage of Total Assets -
Scheduled Commercial Banks (Continued)**

(Per cent)

Sr. No.	Name of the Bank	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08
	1	2	3	4	5	6	7	8
	Scheduled Commercial Banks	2.19	2.24	2.21	2.13	2.13	1.92	1.78
	Public Sector Banks	2.29	2.25	2.21	2.09	2.05	1.77	1.54
	Nationalised Banks	2.40	2.33	2.21	2.18	2.00	1.73	1.52
1.	Allahabad Bank	2.86	3.27	2.76	2.37	1.87	1.52	1.40
2.	Andhra Bank	2.17	2.44	2.44	2.53	2.11	1.96	1.67
3.	Bank of Baroda	2.20	2.16	2.12	2.09	2.10	1.78	1.63
4.	Bank of India	2.19	2.16	2.06	2.03	1.88	1.84	1.48
5.	Bank of Maharashtra	2.23	2.07	1.74	2.19	2.11	1.91	1.74
6.	Canara Bank	2.21	2.13	1.91	1.91	1.77	1.55	1.55
7.	Central Bank of India	2.72	2.67	2.46	2.46	2.30	1.81	1.41
8.	Corporation Bank	1.63	1.79	1.97	1.97	1.84	1.52	1.34
9.	Dena Bank	2.44	2.54	2.25	2.56	2.11	1.94	1.68
10.	Indian Bank	2.40	2.13	2.71	2.08	2.27	2.22	1.99
11.	Indian Overseas Bank	2.50	2.30	2.14	2.28	2.13	1.69	1.46
12.	Oriental Bank of Commerce	1.64	1.71	1.57	1.47	1.64	1.35	1.19
13.	Punjab & Sind Bank	2.77	2.85	3.99	3.63	2.54	2.38	1.81
14.	Punjab National Bank	2.47	2.39	2.32	2.60	2.08	2.05	1.77
15.	Syndicate Bank	3.24	3.15	2.51	2.43	2.35	1.55	1.40
16.	UCO Bank	2.67	2.48	2.33	1.99	1.90	1.59	1.45
17.	Union Bank of India	2.18	1.99	1.86	1.74	1.57	1.44	1.28
18.	United Bank of India	3.33	2.44	2.60	2.42	2.45	1.84	1.66
19.	Vijaya Bank	2.61	2.92	2.07	1.84	1.98	1.54	1.25
	State Bank Group	2.11	2.11	2.21	2.14	2.28	1.98	1.68
20.	State Bank of India	2.07	2.11	2.27	2.19	2.37	2.09	1.75
21.	State Bank of Bikaner & Jaipur	2.58	2.50	2.62	2.66	2.76	2.18	1.82
22.	State Bank of Hyderabad	1.88	1.73	1.74	1.92	2.01	1.65	1.30
23.	State Bank of Indore	2.28	2.18	2.16	1.94	1.92	1.67	1.47
24.	State Bank of Mysore	3.03	2.89	2.69	2.89	2.63	2.09	1.87
25.	State Bank of Patiala	2.05	1.86	1.67	1.52	1.48	1.39	1.20
26.	State Bank of Saurashtra	2.48	2.15	2.00	1.69	1.87	1.73	1.84
27.	State Bank of Travancore	2.02	1.93	1.88	1.74	1.98	1.70	1.56
	Other Public Sector Bank							
28.	IDBI Bank Ltd.	-	-	-	0.56	0.97	0.75	0.73

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(Per cent)

Sr. No.	Name of the Bank	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08
	1	2	3	4	5	6	7	8
	Private Sector Banks	1.44	1.99	2.02	2.03	2.11	2.06	2.16
	Old Private Sector Banks	2.07	2.05	1.97	1.96	2.06	1.85	1.66
1.	Bank of Rajasthan Ltd.	3.02	2.59	2.15	2.13	2.59	2.07	1.71
2.	Catholic Syrian Bank Ltd.	2.56	2.66	2.73	2.57	3.15	2.59	2.54
3.	City Union Bank Ltd.	1.68	1.52	1.41	1.79	1.70	1.68	1.48
4.	Dhanalakshmi Bank Ltd.	2.68	2.84	2.48	2.62	2.87	2.55	2.39
5.	Federal Bank Ltd.	1.89	1.82	1.87	1.87	1.77	1.62	1.44
6.	ING Vysya Bank Ltd.	2.42	2.91	2.61	2.47	3.09	2.62	2.39
7.	Jammu & Kashmir Bank Ltd.	1.59	1.55	1.38	1.32	1.31	1.30	1.23
8.	Karnataka Bank Ltd.	1.68	1.52	1.46	1.58	1.37	1.46	1.58
9.	Karur Vysya Bank Ltd.	2.10	1.69	2.21	2.16	1.94	1.74	1.48
10.	Lakshmi Vilas Bank Ltd.	2.47	2.26	2.19	2.23	2.04	1.75	1.79
11.	Lord Krishna Bank Ltd.	2.21	2.28	2.06	2.35	2.66	2.61	-
12.	Nainital Bank Ltd.	2.55	2.81	2.99	2.42	2.77	1.98	1.57
13.	Ratnakar Bank Ltd.	3.12	2.58	2.48	2.56	2.39	2.80	2.00
14.	Sangli Bank Ltd.	2.87	2.82	2.75	2.53	2.75	4.93	-
15.	SBI Commercial & International Bank Ltd.	1.20	1.50	1.63	1.61	1.45	1.41	1.38
16.	South Indian Bank Ltd.	1.84	1.86	2.09	1.97	2.09	1.60	1.45
17.	Tamilnad Mercantile Bank Ltd.	1.99	1.97	2.31	2.22	2.13	2.08	1.90
	New Private Sector Banks	1.10	1.96	2.04	2.06	2.12	2.11	2.28
18.	Axis Bank Ltd.	1.44	1.65	1.74	1.54	1.64	1.66	1.97
19.	Centurion Bank of Punjab Ltd.	3.84	4.68	5.10	4.75	4.44	3.82	3.63
20.	Development Credit Bank Ltd.	1.95	2.23	2.41	3.54	4.01	3.25	3.15
21.	HDFC Bank	1.76	1.90	1.91	2.11	2.30	2.65	2.81
22.	ICICI Bank	0.60	1.88	2.05	1.97	1.99	1.94	2.04
23.	IndusInd Bank Ltd.	0.93	1.19	1.44	1.70	1.80	1.64	1.73
24.	Kotak Mahindra Bank Ltd.	-	3.57	2.39	3.45	3.81	3.08	3.60
25.	Yes Bank Ltd.	-	-	-	3.12	2.07	1.74	2.01

**Appendix Table III.25: Operating Expenses as Percentage of Total Assets -
Scheduled Commercial Banks (Concluded)**

(Per cent)

Sr. No.	Name of the Bank	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08
	1	2	3	4	5	6	7	8
	Foreign Banks in India	3.00	2.79	2.77	2.88	2.94	2.82	2.84
1.	A B Bank Ltd.	1.89	2.23	2.30	3.02	3.39	5.84	3.80
2.	ABN-AMRO Bank N.V.	3.62	3.47	4.43	3.68	3.18	3.40	3.57
3.	Abu Dhabi Commercial Bank Ltd.	0.49	0.79	0.56	2.43	2.03	2.38	4.63
4.	American Express Bank Ltd.	5.49	6.33	7.27	9.66	8.24	8.39	-
5.	Antwerp Diamond Bank	-	2.60	1.39	1.14	1.12	0.93	0.80
6.	Bank Internasional Indonesia	3.85	7.27	2.97	2.27	2.27	2.47	5.71
7.	Bank of America NA	1.76	1.42	1.55	1.66	1.89	2.21	2.06
8.	Bank of Bahrain & Kuwait B.S.C.	1.39	1.71	1.92	2.20	2.60	2.28	2.29
9.	Bank of Ceylon	1.29	1.55	1.54	1.33	1.43	1.62	1.66
10.	Bank of Nova Scotia	1.07	1.36	1.03	1.03	0.91	0.91	0.57
11.	Bank of Tokyo-Mitsubishi UFJ	4.88	4.70	3.46	2.98	2.22	1.74	0.87
12.	Barclays Bank PLC	1.87	1.94	3.24	3.36	2.76	4.10	5.35
13.	BNP Paribas	3.59	4.01	2.92	3.28	2.79	3.07	2.31
14.	Calyon Bank	1.62	1.96	2.20	2.82	2.82	2.39	2.36
15.	Chinatrust Commercial Bank	3.34	3.72	3.33	3.87	2.24	2.19	2.36
16.	Citibank N.A.	3.52	3.32	3.41	3.62	3.36	2.79	2.60
17.	DBS Bank Ltd.	1.53	2.36	1.15	1.31	1.23	1.22	0.97
18.	Deutsche Bank AG	3.43	2.89	2.00	2.56	3.87	4.20	4.29
19.	HSBC Ltd.	2.63	2.94	2.47	2.50	2.74	2.88	2.83
20.	JPMorgan Chase Bank	7.24	2.72	3.38	2.06	1.48	1.13	1.58
21.	Krung Thai Bank Public Co. Ltd.	4.33	4.25	3.90	3.19	4.20	2.83	2.02
22.	Mashreq Bank PSC	1.88	2.05	1.28	1.09	4.54	5.13	4.87
23.	Mizuho Corporate Bank Ltd.	2.14	2.65	2.61	1.79	1.67	1.84	2.09
24.	Oman International Bank S.A.O.G.	1.18	1.36	1.07	1.18	1.30	1.47	1.53
25.	Shinhan Bank	1.75	2.43	2.00	1.58	1.25	1.78	1.88
26.	Societe Generale	2.83	2.99	2.01	1.86	1.68	1.70	1.93
27.	Sonali Bank	6.66	6.06	7.17	9.24	11.00	7.61	9.20
28.	Standard Chartered Bank	2.22	1.98	2.26	2.26	2.61	2.38	2.79
29.	State Bank of Mauritius Ltd.	1.19	1.21	1.08	1.01	1.09	1.25	1.42

- : Nil/Negligible.

Source : Balance Sheet of respective banks.