

**Appendix Table III.31: Capital Adequacy Ratio - Scheduled Commercial Banks (Continued)**  
(As at end-March)

(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
	<b>Scheduled Commercial Banks</b>	<b>12.00</b>	<b>12.70</b>	<b>12.90</b>	<b>12.80</b>	<b>12.32</b>	<b>12.28</b>	<b>13.01</b>
	<b>Public Sector Banks</b>	<b>11.80</b>	<b>12.60</b>	<b>13.20</b>	<b>12.90</b>	<b>12.17</b>	<b>12.36</b>	<b>12.51</b>
	<b>Nationalised Banks</b>	<b>10.90</b>	<b>12.20</b>	<b>13.10</b>	<b>13.20</b>	<b>12.27</b>	<b>12.37</b>	<b>12.13</b>
1.	Allahabad Bank	10.62	11.15	12.52	12.53	13.37	12.52	12.04
2.	Andhra Bank	12.59	13.62	13.71	12.11	14.00	11.33	11.61
3.	Bank of Baroda	11.32	12.65	13.91	12.61	13.65	11.80	12.91
4.	Bank of India	10.68	12.02	13.01	11.52	10.75	11.75	12.04
5.	Bank of Maharashtra	11.16	12.05	11.88	12.68	11.27	12.06	10.26
6.	Canara Bank	11.88	12.50	12.66	12.78	11.22	13.50	13.25
7.	Central Bank of India	9.58	10.51	12.43	12.15	11.03	10.40	10.42
8.	Corporation Bank	17.90	18.50	20.12	16.23	13.92	12.76	12.09
9.	Dena Bank	7.64	6.02	9.48	11.91	10.62	11.52	11.09
10.	Indian Bank	1.70	10.85	12.82	14.14	13.19	14.14	12.86
11.	Indian Overseas Bank	10.82	11.30	12.49	14.20	13.04	13.27	11.96
12.	Oriental Bank of Commerce	10.99	14.04	14.47	9.21	11.04	12.51	12.12
13.	Punjab & Sind Bank	10.70	10.43	11.06	9.46	12.83	12.88	11.57
14.	Punjab National Bank	10.70	12.02	13.10	14.78	11.95	12.29	12.96
15.	Syndicate Bank	12.12	11.03	11.49	10.70	11.73	11.74	11.22
16.	UCO Bank	9.64	10.04	11.88	11.26	11.12	11.56	10.09
17.	Union Bank of India	11.07	12.41	12.32	12.09	11.41	12.80	12.51
18.	United Bank of India	12.02	15.17	17.04	18.16	13.12	12.02	11.88
19.	Vijaya Bank	12.25	12.66	14.11	12.92	11.94	11.21	11.22
	<b>State Bank Group</b>	<b>13.30</b>	<b>13.40</b>	<b>13.40</b>	<b>12.40</b>	<b>11.95</b>	<b>12.32</b>	<b>13.21</b>
20.	State Bank of India	13.35	13.50	13.53	12.45	11.88	12.34	12.64
21.	State Bank of Bikaner & Jaipur	13.42	13.18	12.93	12.60	12.08	12.89	12.51
22.	State Bank of Hyderabad	14.03	14.91	14.29	11.74	12.08	12.51	12.35
23.	State Bank of Indore	12.78	13.09	12.39	11.61	11.40	11.77	11.29
24.	State Bank of Mysore	11.81	11.62	11.53	12.08	11.37	11.47	11.73
25.	State Bank of Patiala	12.55	13.57	13.56	14.21	13.67	12.38	12.50
26.	State Bank of Saurashtra	13.20	13.68	14.53	11.45	12.03	12.78	12.34
27.	State Bank of Travancore	12.54	11.30	11.36	11.05	11.15	11.68	12.68
	<b>Other Public Sector Bank</b>							
28.	IDBI Bank Ltd.	-	-	-	15.51	14.80	13.73	11.95

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(As at end-March)

(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
	<b>Old Private Sector Banks</b>	<b>12.50</b>	<b>12.80</b>	<b>13.70</b>	<b>12.50</b>	<b>11.69</b>	<b>12.08</b>	<b>14.08</b>
1.	Bank of Rajasthan Ltd.	12.07	11.29	11.18	12.75	10.60	11.32	11.87
2.	Catholic Syrian Bank Ltd.	9.57	10.58	11.23	11.35	11.26	9.58	10.87
3.	City Union Bank Ltd.	13.97	13.95	13.36	12.18	12.33	12.58	12.48
4.	Dhanalakshmi Bank Ltd.	11.23	10.45	13.56	10.16	9.75	9.77	9.21
5.	Federal Bank Ltd.	10.63	11.23	11.48	11.27	13.75	13.43	22.46
6.	ING Vysya Bank Ltd.	11.57	9.81	11.05	9.09	10.67	10.56	10.20
7.	Jammu & Kashmir Bank Ltd.	15.46	16.48	16.88	15.15	13.52	13.24	12.80
8.	Karnataka Bank Ltd.	12.96	13.44	13.03	14.16	11.78	11.03	12.17
9.	Karur Vysya Bank Ltd.	16.90	17.01	17.11	16.07	14.79	14.51	12.58
10.	Lakshmi Vilas Bank Ltd.	11.54	11.35	13.79	11.32	10.79	12.43	12.73
11.	Lord Krishna Bank Ltd.	16.50	12.82	16.68	11.74	10.11	11.61	-
12.	Nainital Bank Ltd.	14.88	20.93	18.54	14.85	13.88	12.89	12.32
13.	Ratnakar Bank Ltd.	13.60	14.05	16.65	12.03	10.77	34.34	49.15
14.	Sangli Bank Ltd.	11.64	14.94	13.68	9.30	1.64	-	-
15.	SBI Commercial and International Bank Ltd.	22.10	21.19	30.43	23.56	22.29	20.93	25.06
16.	South Indian Bank Ltd.	11.20	10.75	11.32	9.89	13.02	11.08	13.80
17.	Tamilnad Mercantile Bank Ltd.	18.02	18.54	21.07	19.74	18.33	16.77	15.35
	<b>New Private Sector Banks</b>	<b>12.30</b>	<b>11.30</b>	<b>10.20</b>	<b>12.10</b>	<b>12.60</b>	<b>11.99</b>	<b>14.39</b>
18.	Axis Bank	10.65	10.90	11.21	12.66	11.08	11.57	13.73
19.	Centurion Bank of Punjab Ltd.	4.16	1.95	4.41	21.42	12.52	11.05	10.66
20.	Development Credit Bank Ltd.	11.49	10.08	14.14	9.88	9.66	11.34	13.38
21.	HDFC Bank	13.93	11.12	11.66	12.16	11.41	13.08	13.60
22.	ICICI Bank	11.44	11.10	10.36	11.78	13.35	11.69	14.92
23.	IndusInd Bank Ltd.	12.51	12.13	12.75	11.62	10.54	12.54	11.91
24.	Kotak Mahindra Bank Ltd.	-	25.97	15.25	12.80	11.27	13.46	18.65
25.	Yes Bank Ltd.	-	-	-	18.81	16.40	13.60	13.60

**Appendix Table III.31: Capital Adequacy Ratio - Scheduled Commercial Banks (Concluded)**  
(As at end-March)

(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
	<b>Foreign Banks in India</b>	<b>12.90</b>	<b>15.20</b>	<b>15.00</b>	<b>14.00</b>	<b>13.02</b>	<b>12.39</b>	<b>13.08</b>
1.	A B Bank Ltd.	138.51	105.64	111.34	109.39	86.21	100.00	43.09
2.	ABN-AMRO Bank N.V.	13.17	12.57	13.48	10.55	10.44	11.34	12.92
3.	Abu Dhabi Commercial Bank Ltd.	10.42	10.14	14.22	14.38	36.98	27.66	51.71
4.	American Express Bank Ltd.	10.71	10.93	10.74	10.87	10.26	13.00	-
5.	Antwerp Diamond Bank	-	92.69	53.22	39.99	39.67	46.48	37.09
6.	Bank Internasional Indonesia	123.07	103.99	133.94	92.26	108.87	141.24	235.82
7.	Bank of America NA	21.07	21.08	22.92	30.07	23.40	13.33	12.14
8.	Bank of Bahrain and Kuwait B.S.C.	17.03	17.19	21.06	11.66	20.01	22.00	21.61
9.	Bank of Ceylon	30.94	32.29	45.26	49.40	56.37	63.21	55.86
10.	Bank of Nova Scotia	10.12	13.38	13.78	15.27	13.71	23.26	20.15
11.	Bank of Tokyo-Mitsubishi Ltd. UFJ	15.36	30.40	32.78	32.10	33.38	30.71	26.87
12.	Barclays Bank PLC	63.56	45.68	37.16	20.85	22.92	13.68	21.11
13.	BNP Paribas	9.66	10.74	21.70	9.41	11.61	10.76	11.79
14.	Calyon Bank	11.23	20.04	24.51	14.40	19.80	15.10	9.70
15.	Chinatrust Commercial Bank	40.11	36.96	39.98	59.94	38.01	22.14	22.72
16.	Citibank N.A.	11.04	11.30	11.11	10.78	11.33	11.06	12.00
17.	DBS Bank Ltd.	13.31	15.98	55.49	35.06	31.33	29.24	18.15
18.	Deutsche Bank AG	14.55	17.35	14.42	16.22	12.74	10.62	13.58
19.	HSBC Ltd.	10.92	18.10	14.54	14.03	10.61	11.06	10.59
20.	JPMorgan Chase Bank	85.88	72.95	34.83	10.19	11.76	16.14	17.72
21.	Krung Thai Bank Public Co. Ltd.	167.65	119.88	115.98	99.59	133.53	121.73	110.11
22.	Mashreq Bank PSC	20.54	39.38	54.71	60.14	136.92	97.06	52.81
23.	Mizuho Corporate Bank Ltd.	11.14	18.50	36.09	28.76	65.76	34.40	27.80
24.	Oman International Bank S.A.O.G.	18.86	14.62	16.48	13.52	9.58	10.99	23.09
25.	Shinhan Bank	27.65	37.17	54.43	55.31	81.71	89.26	48.66
26.	Societe Generale	12.85	32.63	32.71	64.81	37.40	31.82	26.62
27.	Sonali Bank	113.64	46.86	60.55	105.81	93.78	71.42	41.25
28.	Standard Chartered Bank	9.28	10.56	10.87	10.46	9.93	10.44	10.59
29.	State Bank of Mauritius Ltd.	46.78	31.74	35.08	31.06	35.42	38.99	41.13

- : Nil/Negligible.

**Source :** 1. Balance sheets of respective banks.  
2. Off-site Returns (domestic)