

**Appendix Table II.1: RBI Accommodation to Scheduled Commercial Banks**

(Rs. crore)								
As on the last reporting Friday of	Total Export Credit Refinance		General Refinance*		Special Liquidity Support Facility@		Total Refinance	
	Limit	Outstanding	Limit	Outstanding	Limit	Outstanding	Limit	Outstanding
1	2	3	4	5	6	7	8 (2+4+6)	9 (3+5+7)
<b>1998</b>								
March	2,402.96	394.52	1,115.02	0.11	—	—	3,517.98	394.63
April	3,082.85	165.05	1,115.02	0.00	—	—	4,197.87	165.05
May	5,713.69	518.76	1,115.02	0.11	—	—	6,828.71	518.87
June	5,379.83	755.34	1,115.02	0.11	—	—	6,494.85	755.45
September	4,924.68	3,304.42	1,115.02	1.48	2,096.66	0.00	8,136.36	3,305.90
December	5,678.83	3,150.05	1,115.02	0.00	3,205.02	0.00	9,998.87	3,150.05
<b>1999</b>								
March	7,269.27	2,616.57	1,115.02	19.23	3,235.02	258.00	11,619.31	2,893.80
April	8,638.29	5,164.76	1,115.02	56.31	—	—	9,753.31	5,221.07
As on the last reporting Friday of	Export Credit Refinance		Others @@		Total Refinance			
	Limit	Outstanding	Limit	Outstanding	Limit	Outstanding	Limit	Outstanding
<b>1999</b>								
May	8,563.56	4,521.79	3,027.72	437.91			11,591.28	4,959.70
June	8,151.40	3,863.21	3,027.72	0.00			11,179.12	3,863.21
September	7,099.97	4,109.11	3,027.72	95.23			10,127.69	4,204.34
October 8	7,378.25	7,031.07	3,027.72	542.30			10,405.97	7,573.37

Note: \* General Refinance facility which was introduced with effect from April 26, 1997 was withdrawn from April 21, 1999.

@ Special Liquidity Facility which was introduced effective September 17, 1998 was available upto March 31, 1999.

@@ Others include Collateralised Lending Facility (CLF)/ Additional CLF, etc.

Appendix Table II.2: Viability Position of Sick/Weak Industrial Units

(Amount in Rs. crore)

Type of Industrial Units	SSI Sick Units				Non-SSI Sick Units				Non-SSI Weak Units				Total			
	Number		Amount Outstanding		Number		Amount Outstanding		Number		Amount Outstanding		Number		Amount Outstanding	
	March 1997	March 1998	March 1997	March 1998	March 1997	March 1998	March 1997	March 1998	March 1997	March 1998	March 1997	March 1998	March 1997	March 1998	March 1997	March 1998
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1. Potentially viable units	16,220 (6.9)	18,686 (8.4)	479.31 (13.3)	455.96 (11.8)	550 (28.2)	493 (24.3)	3,106.65 (36.1)	3,016.80 (30.6)	113 (26.9)	99 (22.2)	557.11 (35.6)	521.00 (26.5)	16,883 (7.1)	19,278 (8.6)	4,143.07 (30.0)	3,993.76 (25.5)
2. Non-viable units	2,13,014 (90.6)	1,99,634 (90.1)	3,031.59 (84.0)	3,296.58 (85.5)	981 (50.4)	1,070 (52.7)	2,527.40 (29.3)	3,270.85 (33.2)	185 (44.1)	192 (43.0)	295.70 (18.9)	397.42 (20.3)	2,14,180 (90.2)	2,00,896 (89.7)	5,854.69 (42.5)	6,964.85 (44.4)
3. Viability not decided	5,798 (2.5)	3,216 (1.5)	98.30 (2.7)	104.10 (2.7)	417 (21.4)	467 (23.0)	2,979.90 (34.6)	3,574.02 (36.2)	122 (29.0)	155 (34.8)	711.05 (45.5)	1,045.16 (53.2)	6,337 (2.7)	3,838 (1.7)	3,789.25 (27.5)	4,723.28 (30.1)
4. Total	2,35,032	2,21,536	3,609.20	3,856.64	1,948	2,030	8,613.95	9,861.67	420	446	1,563.86	1,963.58	2,37,400	2,24,012	13,787.01	15,681.89
5. Units under nursing Programme	10,539	13,063	322.20	281.19	356	311	2,124.64	1,960.94	63	59	288.53	381.02	10,958	13,433	2,735.37	2,623.15
5 as percentage of 1	65.0	69.9	67.2	61.7	64.7	63.1	68.4	65.0	55.8	59.6	51.8	73.1	64.9	69.7	66.0	65.7

Note : Figures in brackets are percentages to total.

**Appendix Table II.3: Region / State-wise Credit-Deposit Ratio and Investment  
Plus Credit-Deposit Ratio of Scheduled Commercial Banks**

(Per cent)

Sr. No.	Region / State / Union Territory	Credit-Deposit Ratio						Investment+Credit Deposit Ratio @				
		1996		1997		1998		1996		1997		
		As per Sanc-tion	As per Utili-sation	As per Sanc-tion	As per Utili-sation	As per Sanc-tion	As per Utili-sation	As per Sanc-tion	As per Utili-sation	As per Sanc-tion	As per Utili-sation	
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>1.</b>	<b>Northern Region</b>	<b>51.4</b>	<b>50.4</b>	<b>48.4</b>	<b>47.0</b>	<b>48.8</b>	<b>47.5</b>	<b>57.0</b>	<b>57.1</b>	<b>56.1</b>	<b>54.0</b>	<b>52.5</b>
	Haryana	44.7	54.0	42.5	53.2	42.9	55.1	42.2	55.2	64.4	52.3	63.0
	Himachal Pradesh	24.2	29.1	21.2	23.7	21.4	25.3	22.0	36.1	41.0	32.0	34.5
	Jammu & Kashmir	28.6	28.7	25.7	26.0	37.7	35.7	38.7	41.4	41.4	36.6	37.0
	Punjab	41.0	43.3	38.3	40.3	36.5	38.9	38.7	46.2	48.4	43.9	46.0
	Rajasthan	45.4	45.3	46.7	50.2	47.2	51.7	45.1	65.1	65.0	65.7	69.2
	Chandigarh	63.9	61.0	55.7	55.7	57.9	56.2	83.8	63.9	61.0	55.7	55.7
	Delhi	62.3	57.0	58.6	51.0	58.2	50.7	73.6	62.7	57.3	58.9	51.3
<b>2.</b>	<b>North-Eastern Region</b>	<b>35.5</b>	<b>41.1</b>	<b>32.1</b>	<b>36.1</b>	<b>30.4</b>	<b>33.5</b>	<b>28.0</b>	<b>58.0</b>	<b>63.6</b>	<b>52.9</b>	<b>56.8</b>
	Arunachal Pradesh	12.8	24.6	12.4	17.6	13.3	16.8	14.1	19.8	31.6	18.4	23.7
	Assam	40.3	45.4	36.3	41.5	33.6	37.8	31.5	63.3	68.4	58.0	63.2
	Manipur	56.0	55.7	63.7	63.4	58.2	58.6	41.7	98.0	97.7	105.8	105.6
	Meghalaya	15.2	23.6	15.1	14.1	15.4	15.7	16.7	35.6	44.0	32.4	31.3
	Mizoram	15.9	23.5	13.8	14.7	23.2	25.2	20.6	26.3	33.9	23.8	24.7
	Nagaland	28.9	37.3	22.2	29.9	19.0	21.2	15.7	65.5	73.9	54.3	62.0
	Tripura	43.9	44.7	38.7	39.3	33.8	35.1	29.4	62.0	62.8	54.2	54.8
<b>3.</b>	<b>Eastern Region</b>	<b>47.0</b>	<b>46.4</b>	<b>42.8</b>	<b>42.1</b>	<b>40.9</b>	<b>40.4</b>	<b>37.4</b>	<b>62.6</b>	<b>62.1</b>	<b>56.9</b>	<b>56.2</b>
	Bihar	30.1	31.1	28.9	29.7	28.3	28.7	25.2	49.6	50.6	46.0	46.8
	Orissa	55.9	58.0	45.9	48.1	47.6	49.4	42.5	89.3	91.4	76.7	78.8
	Sikkim	21.1	22.3	17.4	18.1	21.3	18.0	20.0	107.7	108.9	34.4	35.1
	West Bengal	55.2	53.3	50.8	48.6	47.2	45.7	43.8	64.9	62.9	59.8	57.7
	Andaman & Nicobar Islands	16.9	17.8	13.7	15.4	15.1	16.5	16.6	16.9	17.8	13.7	15.4
<b>4.</b>	<b>Central Region</b>	<b>40.0</b>	<b>42.0</b>	<b>37.5</b>	<b>40.7</b>	<b>35.8</b>	<b>39.2</b>	<b>33.0</b>	<b>55.0</b>	<b>57.0</b>	<b>51.3</b>	<b>54.4</b>
	Madhya Pradesh	56.2	60.6	52.5	56.4	52.8	56.7	48.4	73.3	77.6	67.7	71.7
	Uttar Pradesh	33.8	35.0	31.9	34.7	29.5	32.7	27.2	48.1	49.2	45.1	47.9
<b>5.</b>	<b>Western Region</b>	<b>72.2</b>	<b>71.4</b>	<b>67.2</b>	<b>66.2</b>	<b>66.5</b>	<b>65.0</b>	<b>65.9</b>	<b>76.7</b>	<b>75.9</b>	<b>71.3</b>	<b>70.4</b>
	Goa	25.8	26.3	24.6	25.4	24.7	25.6	25.0	27.2	27.7	26.0	26.8
	Gujarat	52.9	56.9	48.2	52.3	49.0	53.8	48.9	61.2	65.2	55.5	59.7
	Maharashtra	79.6	77.3	74.4	71.8	73.4	69.8	72.8	83.2	80.9	77.7	75.1
	Dadra & Nagar Haveli	21.7	129.1	17.7	89.9	22.4	127.6	31.1	21.7	129.1	17.7	89.9
	Daman & Diu	23.9	48.6	20.1	45.1	21.3	69.9	17.6	23.9	48.6	20.1	45.1
<b>6.</b>	<b>Southern Region</b>	<b>74.2</b>	<b>74.8</b>	<b>74.5</b>	<b>75.3</b>	<b>71.1</b>	<b>72.0</b>	<b>68.6</b>	<b>84.5</b>	<b>85.1</b>	<b>84.2</b>	<b>84.9</b>
	Andhra Pradesh	79.4	81.2	76.2	77.4	71.1	72.4	68.5	93.1	94.9	88.7	90.0
	Karnataka	70.0	71.1	70.9	72.2	68.4	70.3	64.5	78.1	79.1	78.3	79.5
	Kerala	44.5	44.7	45.4	45.7	44.2	44.7	41.1	55.0	55.3	55.7	56.0
	Tamil Nadu	94.9	94.4	97.3	97.3	92.6	92.6	93.0	104.8	104.2	106.3	106.3
	Lakshadweep	15.5	17.3	8.3	9.4	7.8	9.8	7.7	15.5	17.3	8.3	9.4
	Pondicherry	40.3	50.2	39.6	53.0	36.5	48.3	33.8	40.3	50.3	39.6	53.0
	<b>All India</b>	<b>59.8</b>	<b>59.8</b>	<b>56.8</b>	<b>56.8</b>	<b>55.3</b>	<b>55.3</b>	<b>55.5</b>	<b>69.0</b>	<b>69.0</b>	<b>65.4</b>	<b>65.4</b>

Notes : 1. @ State-wise investment figures pertain to investments by scheduled commercial banks in the respective States only. All India investment + credit-deposit (ICD) ratio is worked out by excluding investments in Central Government and other approved securities.

2. Deposits and Credit (as per place of sanction and utilisation) data for 1996, 1997 and 1998 are based on BSR-1 and 2 surveys as on 31st March.

3. The investment figures are based on BSR-5 survey as on 31st March.

4. Deposit and Credit (as per place of sanction) data for 1999 are based on BSR-7 surveys as on 31st March 1999.

Appendix Table II.4 (A): Financial Parameters of Public Sector Banks: 1998-99

(Amount in Rs.lakh)

Sr. No.	Name of the Bank	CRAR		Total	Net NPAs/ Advances	Interest Income/ W.Funds	Non-Int. Income/ W.Funds	Operating Profit/ W.Funds	Return on Assets	Business per employee	Profit per employee
		Tier I	Tier II								
1	2	3	4	5	6	7	8	9	10	11	12
<b>Nationalised Banks</b>											
1.	Bank of Baroda .....	9.05	4.25	13.30	7.70	9.96	1.20	1.95	0.81	134.75	0.91
2.	Bank of India .....	7.05	3.50	10.55	7.28	9.16	1.14	1.41	0.40	96.15	0.38
3.	Punjab National Bank .....	6.42	4.37	10.79	8.96	10.03	1.23	1.85	0.80	89.58	0.57
4.	Canara Bank .....	8.57	2.39	10.96	7.09	10.64	1.43	2.17	0.47	116.88	0.43
5.	Central Bank of India .....	7.21	4.67	11.88	9.79	10.68	1.14	0.89	0.43	79.55	0.30
6.	Union Bank of India .....	7.87	2.22	10.09	8.70	10.50	0.96	1.13	0.51	112.94	0.52
7.	Indian Overseas Bank .....	5.53	4.62	10.15	7.30	9.49	1.04	0.59	0.23	103.78	0.20
8.	Indian Bank .....	Neg.	Nil	Neg.	21.67	8.02	0.98	Nil	Nil	97.87	Nil
9.	Syndicate Bank .....	5.49	4.08	9.57	3.93	9.98	1.30	0.89	0.71	88.83	0.42
10.	UCO Bank .....	7.22	2.41	9.63	10.83	9.33	1.03	0.21	-0.36	73.00	-0.20
11.	Allahabad Bank .....	6.57	3.81	10.38	12.54	9.68	1.27	1.42	0.77	90.00	0.60
12.	United Bank of India .....	8.10	1.50	9.60	14.70	10.20	0.80	0.30	0.09	81.46	0.07
13.	Oriental Bank of Commerce .....	14.10	0.00	14.10	4.50	11.20	1.00	2.30	1.20	169.70	1.60
14.	Dena Bank .....	6.91	4.23	11.14	7.67	10.98	1.13	1.59	0.75	126.00	0.76
15.	Vijaya Bank .....	5.70	4.30	10.00	6.72	10.49	1.14	1.22	0.28	89.86	0.22
16.	Bank of Maharashtra .....	7.89	1.87	9.76	8.72	10.42	0.99	1.24	0.43	90.62	0.32
17.	Andhra Bank .....	10.44	0.58	11.02	4.26	10.98	1.53	1.63	0.78	81.14	0.61
18.	Punjab and Sind Bank .....	7.73	3.21	10.94	10.48	10.27	1.17	0.95	0.58	111.49	0.50
19.	Corporation Bank .....	12.80	0.40	13.20	1.98	10.12	1.48	2.28	1.43	185.02	1.89
<b>State Bank Group</b>											
20.	State Bank of India .....	9.36	3.15	12.51	7.18	8.60	1.48	1.55	0.46	93.64	0.43
21.	State Bank of Patiala .....	10.54	1.93	12.47	8.23	9.38	1.22	2.34	0.99	106.67	0.77
22.	State Bank of Hyderabad .....	8.59	2.06	10.65	8.78	10.34	1.61	2.30	0.85	109.00	0.76
23.	State Bank of Travancore .....	7.75	2.52	10.27	10.80	8.42	1.26	1.30	0.40	99.97	0.35
24.	State Bank of Bikaner & Jaipur .....	10.45	1.81	12.26	10.45	10.64	1.81	1.79	0.98	74.17	1.14
25.	State Bank of Mysore .....	7.49	2.74	10.23	10.55	10.35	1.78	1.79	0.49	70.75	1.05
26.	State Bank of Saurashtra .....	13.65	0.70	14.35	7.70	9.36	1.42	1.91	0.38	92.80	0.31
27.	State Bank of Indore .....	8.70	3.65	12.35	10.10	10.79	1.94	2.50	0.63	80.52	1.67

Notes : 1. (-) indicates negative figure.

2. Figures reported in this Table may not exactly tally with the data reported in Appendix Tables II.3(B) to II.3(I) due to conceptual differences.

3. W: Working.

Source : Respective Balance Sheets.

**Appendix Table II.4 (B): Gross Profit/Loss as Percentage of Total Assets of Public Sector Banks: 1991-92 to 1998-99**

Sr. Name of the Bank No.		Gross Profit/Loss as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	Bank of Baroda .....	1.93	1.42	2.67	2.48	2.55	2.06	1.76	1.81
2.	Bank of India .....	1.41	0.47	0.80	1.05	1.43	1.53	1.50	1.31
3.	Punjab National Bank .....	1.43	1.22	1.37	1.12	1.22	1.77	2.01	1.77
4.	Canara Bank .....	3.10	2.25	1.38	2.25	2.09	1.83	1.56	1.99
5.	Central Bank of India .....	0.85	-0.31	-0.67	0.44	0.91	1.14	1.18	0.85
6.	Union Bank of India .....	1.76	0.68	1.26	1.67	1.52	1.52	1.36	0.99
7.	Indian Overseas Bank .....	0.42	-0.43	0.35	0.47	0.12	0.72	0.72	0.58
8.	Indian Bank .....	0.92	0.76	0.36	0.54	-1.26	-0.81	-1.08	-0.76
9.	Syndicate Bank .....	0.49	-1.05	0.03	0.10	0.64	0.56	0.70	0.85
10.	UCO Bank .....	0.30	-0.91	-1.31	0.28	-0.17	-0.45	0.08	0.18
11.	Allahabad Bank .....	0.93	0.01	0.24	0.29	0.83	1.40	1.56	1.34
12.	United Bank of India .....	0.29	-1.63	-1.43	-0.94	-0.37	-0.51	1.13	0.27
13.	Oriental Bank of Commerce .....	2.43	1.19	1.83	2.36	2.62	2.60	2.28	2.06
14.	Dena Bank .....	0.77	0.06	0.73	1.25	1.76	2.00	2.23	1.46
15.	Vijaya Bank .....	0.51	0.11	0.84	1.16	0.07	0.43	0.68	1.05
16.	Bank of Maharashtra .....	0.57	-1.15	-0.61	0.39	0.85	1.18	1.16	1.11
17.	Andhra Bank .....	0.51	-0.72	-0.33	0.22	0.89	1.06	1.68	1.35
18.	Punjab & Sind Bank .....	0.31	-1.83	-0.25	0.92	0.12	0.75	1.11	0.86
19.	Corporation Bank .....	2.11	1.51	2.33	2.37	3.13	3.00	2.70	2.04
<b>19 Nationalised Banks</b>		<b>1.27</b>	<b>0.42</b>	<b>0.72</b>	<b>1.12</b>	<b>1.14</b>	<b>1.26</b>	<b>1.33</b>	<b>1.22</b>
20.	State Bank of India .....	2.72	1.84	1.37	1.95	2.10	2.17	1.95	1.55
21.	State Bank of Patiala .....	4.49	2.16	2.01	1.70	2.23	2.26	2.14	2.34
22.	State Bank of Hyderabad .....	3.36	2.16	1.89	2.43	2.46	2.43	2.70	2.07
23.	State Bank of Travancore .....	1.58	1.53	1.71	1.72	2.07	1.93	2.19	1.38
24.	State Bank of Bikaner & Jaipur .....	3.01	1.30	1.11	1.39	1.71	1.93	2.30	1.58
25.	State Bank of Mysore .....	1.64	1.17	1.57	1.90	1.91	2.39	2.16	1.75
26.	State Bank of Saurashtra .....	2.72	1.85	1.64	2.57	2.00	2.43	2.30	1.92
27.	State Bank of Indore .....	2.48	1.05	1.77	2.25	2.01	2.23	2.22	2.31
<b>SBI and 7 Associates</b>		<b>2.75</b>	<b>1.82</b>	<b>1.44</b>	<b>1.95</b>	<b>2.10</b>	<b>2.18</b>	<b>2.03</b>	<b>1.63</b>
<b>27 Public Sector Banks</b>		<b>1.84</b>	<b>0.94</b>	<b>0.99</b>	<b>1.41</b>	<b>1.49</b>	<b>1.60</b>	<b>1.58</b>	<b>1.37</b>

**Appendix Table II.4 (C): Net Profit/Loss as Percentage of Total Assets of  
Public Sector Banks: 1991-92 to 1998-99**

Sr. Name of the Bank No.		Net Profit/Loss as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	Bank of Baroda .....	0.44	0.03	0.24	0.56	0.61	0.73	1.01	0.81
2.	Bank of India .....	0.24	-1.43	-4.27	0.17	0.84	0.95	0.79	0.37
3.	Punjab National Bank .....	0.58	0.18	0.29	0.30	-0.30	0.68	1.20	0.80
4.	Canara Bank .....	0.95	0.13	0.52	0.77	0.81	0.41	0.47	0.47
5.	Central Bank of India .....	0.21	-2.42	-3.92	-0.41	-0.32	0.57	0.57	0.41
6.	Union Bank of India .....	0.34	0.11	0.39	0.62	0.39	0.96	0.97	0.51
7.	Indian Overseas Bank .....	0.10	-6.98	-2.67	0.06	0.02	0.58	0.53	0.23
8.	Indian Bank .....	0.33	0.04	-2.84	0.09	-7.52	-2.28	-1.55	-3.63
9.	Syndicate Bank .....	0.05	-6.73	-2.47	-0.64	0.13	0.38	0.42	0.65
10.	UCO Bank .....	-0.18	-3.56	-4.73	-0.63	-1.53	-1.08	-0.52	-0.33
11.	Allahabad Bank .....	0.36	-1.20	-3.80	-0.68	0.05	0.49	0.85	0.77
12.	United Bank of India .....	0.10	-3.75	-7.44	-2.04	-2.16	-0.89	0.07	0.09
13.	Oriental Bank of Commerce .....	0.67	0.43	0.54	1.38	1.64	1.56	1.42	1.23
14.	Dena Bank .....	0.22	-1.79	-1.14	0.41	0.63	0.75	0.86	0.74
15.	Vijaya Bank .....	0.06	-2.60	0.09	0.47	-3.47	0.24	0.25	0.27
16.	Bank of Maharashtra .....	0.10	-4.19	-5.35	-0.59	0.16	0.54	0.53	0.43
17.	Andhra Bank .....	0.19	-2.98	-2.86	-0.69	0.16	0.43	0.82	0.78
18.	Punjab & Sind Bank .....	0.02	-5.05	-3.65	-0.12	-1.83	0.26	0.72	0.57
19.	Corporation Bank .....	0.19	0.13	0.58	1.02	1.52	1.53	1.49	1.28
<b>19 Nationalised Banks</b>		<b>0.30</b>	<b>-1.71</b>	<b>-1.98</b>	<b>0.10</b>	<b>-0.36</b>	<b>0.41</b>	<b>0.62</b>	<b>0.37</b>
20.	State Bank of India .....	0.18	0.21	0.25	0.59	0.58	0.86	1.04	0.46
21.	State Bank of Patiala .....	0.79	0.41	0.52	0.50	0.63	0.68	1.47	0.93
22.	State Bank of Hyderabad .....	0.32	0.35	0.38	0.62	0.61	0.56	0.91	0.85
23.	State Bank of Travancore .....	0.15	0.21	0.19	0.35	0.39	0.52	0.69	0.40
24.	State Bank of Bikaner & Jaipur .....	0.30	0.29	0.15	0.15	0.39	0.50	1.06	0.90
25.	State Bank of Mysore .....	0.16	0.15	0.07	0.07	0.54	0.74	0.86	0.49
26.	State Bank of Saurashtra .....	0.34	0.24	0.22	0.44	-4.94	2.20	2.43	0.40
27.	State Bank of Indore .....	0.19	0.17	0.17	0.34	0.39	0.49	0.68	0.63
<b>SBI and 7 Associates</b>		<b>0.21</b>	<b>0.22</b>	<b>0.25</b>	<b>0.54</b>	<b>0.42</b>	<b>0.84</b>	<b>1.06</b>	<b>0.51</b>
<b>27 Public Sector Banks</b>		<b>0.28</b>	<b>-0.99</b>	<b>-1.15</b>	<b>0.25</b>	<b>-0.07</b>	<b>0.57</b>	<b>0.77</b>	<b>0.42</b>

**Appendix Table II.4 (D): Operating and Net Profit before and after Adjustment of Interest Income of Nationalised Banks for 1997-98 and 1998-99**

Sr. No.	Name of the Bank	(Rs. crore)									
		Before adjusting interest amount					After adjusting interest amount t*				
		1997-98	1998-99	1997-98	1998-99	1997-98	1998-99	1997-98	1998-99	1997-98	1998-99
		Operating Profit	Net Profit	Operating Profit	Net Profit	Operating Profit	Net Profit	Operating Profit	Net Profit	Operating Profit	Net Profit
1	2	3	4	5	6	7	8	9	10		
1.	Bank of Baroda .....	806.05	945.29	461.35	421.44	781.47	920.71	436.77	396.86		
2.	Bank of India .....	697.18	705.00	364.51	201.14	500.61	508.43	167.94	4.57		
3.	Punjab National Bank .....	801.11	821.27	477.35	372.12	718.41	750.64	394.65	301.49		
4.	Canara Bank .....	672.52	957.41	203.02	225.06	621.26	846.15	151.76	113.80		
5.	Central Bank of India .....	360.71	298.75	174.89	146.25	169.08	107.12	-16.74	-45.38		
6.	Union Bank of India .....	349.53	309.98	250.10	160.22	312.03	272.48	212.60	122.72		
7.	Indian Overseas Bank .....	154.35	142.96	113.06	55.34	12.11	0.72	-29.18	-86.90		
8.	Indian Bank .....	-209.50	-163.23	-301.50	-778.5	-277.69	-406.42	-369.69	-1,021.69		
9.	Syndicate Bank .....	135.40	186.06	82.66	142.58	1.74	52.40	-51.00	8.92		
10.	UCO Bank .....	15.04	38.38	-96.22	-67.77	-158.29	-169.95	-269.55	-276.10		
11.	Allahabad Bank .....	237.67	233.68	129.21	135.00	152.42	148.43	43.96	49.75		
12.	United Bank of India .....	164.31	46.39	9.62	14.7	-11.02	-128.94	-165.71	-160.63		
13.	Oriental Bank of Commerce .....	337.38	386.05	210.00	230.12	321.47	370.14	194.09	214.21		
14.	Dena Bank .....	273.61	216.01	105.04	110.09	240.97	183.37	72.40	77.45		
15.	Vijaya Bank .....	63.75	116.14	23.31	30.23	4.65	57.04	-35.79	-28.87		
16.	Bank of Maharashtra .....	124.10	135.09	56.29	51.89	43.03	54.02	-24.78	-29.18		
17.	Andhra Bank .....	155.25	156.51	75.25	90.04	92.61	93.87	12.61	27.40		
18.	Punjab & Sind Bank .....	100.07	91.73	65.09	60.45	22.49	14.15	-12.49	-17.13		
19.	Corporation Bank .....	302.85	305.97	166.87	192.03	292.10	295.22	156.12	181.28		
<b>Total Nationalised Banks</b>		<b>5,541.38</b>	<b>5,929.44</b>	<b>2,569.90</b>	<b>1,792.43</b>	<b>3,839.45</b>	<b>3,969.58</b>	<b>867.97</b>	<b>-167.43</b>		

Note : \* Adjusted for interest for recapitalisation bonds.

**Appendix Table II.4 (E): Interest Income as Percentage of Total Assets of  
Public Sector Banks: 1991-92 to 1998-99**

Sr. No.	Name of the Bank	Interest Income as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	Bank of Baroda .....	10.08	9.92	9.34	9.43	10.22	9.99	9.10	9.23
2.	Bank of India .....	10.18	9.00	7.80	7.76	8.74	9.26	8.49	8.51
3.	Punjab National Bank .....	10.06	10.14	8.99	8.94	9.90	10.43	10.03	9.60
4.	Canara Bank .....	11.13	10.42	9.03	9.17	9.37	9.57	8.87	9.75
5.	Central Bank of India .....	9.98	9.55	7.95	8.07	9.28	9.59	9.31	9.29
6.	Union Bank of India .....	10.26	9.86	9.45	9.15	9.67	10.28	9.72	9.19
7.	Indian Overseas Bank .....	9.53	8.05	7.47	7.57	8.83	10.37	9.26	9.40
8.	Indian Bank .....	11.20	10.14	9.47	8.53	8.46	9.18	7.53	7.58
9.	Syndicate Bank .....	10.14	8.56	8.51	8.11	8.79	9.12	8.69	9.53
10.	UCO Bank .....	9.04	7.81	8.28	7.79	7.76	7.97	7.78	8.16
11.	Allahabad Bank .....	9.92	9.69	9.12	8.49	8.80	9.71	9.30	9.15
12.	United Bank of India .....	9.74	8.33	7.40	7.13	7.69	7.82	9.19	8.44
13.	Oriental Bank of Commerce .....	10.54	10.45	9.89	9.54	9.75	10.82	9.86	9.97
14.	Dena Bank .....	10.06	9.04	8.88	8.91	9.94	10.44	9.92	10.05
15.	Vijaya Bank .....	12.51	9.48	8.71	7.87	9.26	9.10	8.58	9.01
16.	Bank of Maharashtra .....	10.26	8.78	8.29	8.22	9.51	9.79	9.30	9.31
17.	Andhra Bank .....	9.52	8.96	8.26	8.75	9.45	9.53	9.92	9.11
18.	Punjab & Sind Bank .....	9.82	8.37	8.05	8.47	9.04	9.64	9.35	9.30
19.	Corporation Bank .....	9.28	9.38	8.26	7.23	9.64	10.11	9.16	9.05
<b>19 Nationalised Banks</b>		<b>10.17</b>	<b>9.42</b>	<b>8.63</b>	<b>8.48</b>	<b>9.22</b>	<b>9.65</b>	<b>9.09</b>	<b>9.15</b>
20.	State Bank of India .....	10.03	9.65	8.23	8.73	8.97	9.55	8.84	8.59
21.	State Bank of Patiala .....	11.53	9.54	9.24	9.09	9.27	10.47	9.66	9.38
22.	State Bank of Hyderabad .....	10.52	9.83	8.23	8.94	9.93	10.13	9.74	9.30
23.	State Bank of Travancore .....	10.04	10.67	9.69	9.82	11.51	11.67	10.75	9.34
24.	State Bank of Bikaner & Jaipur .....	11.60	10.52	9.43	8.78	9.21	9.05	9.98	9.42
25.	State Bank of Mysore .....	9.98	10.46	9.42	9.43	10.29	11.01	10.45	10.14
26.	State Bank of Saurashtra .....	13.32	11.11	9.89	9.93	8.54	9.88	9.66	9.41
27.	State Bank of Indore .....	11.12	10.29	10.21	9.57	10.20	10.87	9.95	9.98
<b>SBI and 7 Associates</b>		<b>10.20</b>	<b>9.76</b>	<b>8.45</b>	<b>8.85</b>	<b>9.17</b>	<b>9.75</b>	<b>9.11</b>	<b>8.79</b>
<b>27 Public Sector Banks</b>		<b>10.18</b>	<b>9.55</b>	<b>8.56</b>	<b>8.61</b>	<b>9.20</b>	<b>9.69</b>	<b>9.10</b>	<b>9.02</b>



**Appendix Table II.4 (F): Interest Expended as Percentage of Total Assets of Public Sector Banks: 1991-92 to 1998-99**

Sr. Name of the Bank No.		Interest Expended as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	Bank of Baroda .....	7.16	7.16	6.35	5.84	6.54	6.78	6.19	6.22
2.	Bank of India .....	7.93	7.18	5.73	5.17	5.86	6.25	5.72	5.90
3.	Punjab National Bank .....	6.64	7.28	6.28	6.09	6.63	6.96	6.78	6.03
4.	Canara Bank .....	6.71	6.97	6.46	5.58	6.03	6.39	6.37	6.51
5.	Central Bank of India .....	7.18	7.72	6.50	5.62	6.13	6.42	6.20	6.32
6.	Union Bank of India .....	6.45	7.32	6.53	5.84	6.27	6.87	6.55	6.52
7.	Indian Overseas Bank .....	7.80	7.43	6.41	5.79	6.71	7.99	6.95	7.09
8.	Indian Bank .....	9.21	8.38	7.69	6.80	7.94	8.47	6.95	6.66
9.	Syndicate Bank .....	7.12	6.96	6.08	5.37	5.60	5.95	5.84	6.51
10.	UCO Bank .....	7.11	7.29	7.22	5.60	5.60	6.04	5.88	6.01
11.	Allahabad Bank .....	7.84	8.44	7.17	6.51	6.13	6.66	6.42	6.34
12.	United Bank of India .....	7.41	7.78	6.83	6.19	5.98	6.28	6.45	6.44
13.	Oriental Bank of Commerce .....	6.25	7.62	6.60	5.73	5.95	6.93	6.48	6.87
14.	Dena Bank .....	6.82	6.80	6.34	5.68	6.30	6.59	6.44	7.09
15.	Vijaya Bank .....	9.32	7.39	6.04	5.26	6.73	6.19	5.82	6.15
16.	Bank of Maharashtra .....	7.22	7.42	6.50	5.57	5.92	6.11	5.80	6.02
17.	Andhra Bank .....	7.02	7.58	6.63	6.22	6.42	6.55	6.56	6.20
18.	Punjab & Sind Bank .....	7.14	7.73	6.40	5.93	6.88	7.04	6.72	6.91
19.	Corporation Bank .....	5.81	6.55	5.47	4.27	5.90	6.24	5.70	6.53
<b>19 Nationalised Banks</b>		<b>7.31</b>	<b>7.40</b>	<b>6.46</b>	<b>5.75</b>	<b>6.30</b>	<b>6.68</b>	<b>6.30</b>	<b>6.37</b>
20.	State Bank of India .....	6.40	6.69	5.62	5.48	5.69	6.13	5.83	5.86
21.	State Bank of Patiala .....	5.59	5.91	5.81	5.45	5.79	6.76	6.01	5.85
22.	State Bank of Hyderabad .....	5.90	6.53	5.38	5.54	6.21	6.44	6.13	5.77
23.	State Bank of Travancore .....	6.75	7.76	7.28	7.19	8.22	8.49	7.81	7.16
24.	State Bank of Bikaner & Jaipur .....	6.65	7.38	6.77	5.93	5.67	5.72	6.30	6.19
25.	State Bank of Mysore .....	6.10	7.33	6.50	6.13	6.40	6.79	6.50	6.56
26.	State Bank of Saurashtra .....	8.44	7.79	6.58	5.85	5.24	6.26	6.03	5.92
27.	State Bank of Indore .....	6.65	7.36	6.76	5.67	6.10	6.59	6.09	6.05
<b>SBI and 7 Associates</b>		<b>6.41</b>	<b>6.75</b>	<b>5.76</b>	<b>5.59</b>	<b>5.82</b>	<b>6.27</b>	<b>5.97</b>	<b>5.94</b>
<b>27 Public Sector Banks</b>		<b>6.96</b>	<b>7.16</b>	<b>6.20</b>	<b>5.69</b>	<b>6.12</b>	<b>6.53</b>	<b>6.19</b>	<b>6.21</b>

**Appendix Table II.4 (G): Net Interest Income (Spread) as Percentage of Total Assets of Public Sector Banks: 1991-92 to 1998-99**

Sr. No.	Name of the Bank	Net Interest Income (Spread) as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	Bank of Baroda .....	2.92	2.76	2.99	3.59	3.68	3.21	2.91	3.01
2.	Bank of India .....	2.25	1.82	2.07	2.59	2.88	3.00	2.77	2.61
3.	Punjab National Bank .....	3.42	2.86	2.70	2.85	3.27	3.47	3.25	3.57
4.	Canara Bank .....	4.42	3.45	2.57	3.60	3.33	3.19	2.49	3.24
5.	Central Bank of India .....	2.80	1.82	1.46	2.46	3.15	3.17	3.11	2.97
6.	Union Bank of India .....	3.81	2.54	2.92	3.32	3.40	3.41	3.17	2.66
7.	Indian Overseas Bank .....	1.73	0.62	1.05	1.79	2.12	2.38	2.31	2.31
8.	Indian Bank .....	1.99	1.77	1.78	1.73	0.52	0.71	0.57	0.92
9.	Syndicate Bank .....	3.02	1.60	2.42	2.74	3.20	3.17	2.85	3.02
10.	UCO Bank .....	1.93	0.51	1.07	2.19	2.17	1.93	1.89	2.15
11.	Allahabad Bank .....	2.09	1.26	1.95	1.99	2.67	3.05	2.88	2.82
12.	United Bank of India .....	2.33	0.55	0.57	0.94	1.71	1.54	2.74	2.00
13.	Oriental Bank of Commerce .....	4.29	2.83	3.29	3.81	3.80	3.89	3.38	3.10
14.	Dena Bank .....	3.24	2.24	2.54	3.23	3.64	3.85	3.48	2.97
15.	Vijaya Bank .....	3.19	2.09	2.67	2.62	2.53	2.91	2.76	2.86
16.	Bank of Maharashtra .....	3.04	1.37	1.79	2.65	3.59	3.67	3.50	3.29
17.	Andhra Bank .....	2.50	1.38	1.63	2.53	3.03	2.98	3.37	2.91
18.	Punjab & Sind Bank .....	2.67	0.64	1.65	2.54	2.15	2.60	2.63	2.38
19.	Corporation Bank .....	3.47	2.84	2.79	2.96	3.74	3.87	3.46	2.52
<b>19 Nationalised Banks</b>		<b>2.86</b>	<b>2.02</b>	<b>2.17</b>	<b>2.73</b>	<b>2.92</b>	<b>2.97</b>	<b>2.78</b>	<b>2.79</b>
20.	State Bank of India .....	3.63	2.95	2.61	3.25	3.28	3.43	3.01	2.72
21.	State Bank of Patiala .....	5.93	3.62	3.43	3.64	3.48	3.70	3.64	3.53
22.	State Bank of Hyderabad .....	4.62	3.30	2.85	3.40	3.72	3.69	3.61	3.53
23.	State Bank of Travancore .....	3.29	2.91	2.41	2.63	3.29	3.18	2.94	2.18
24.	State Bank of Bikaner & Jaipur .....	4.95	3.14	2.66	2.85	3.53	3.32	3.68	3.23
25.	State Bank of Mysore .....	3.88	3.13	2.92	3.30	3.88	4.22	3.94	3.58
26.	State Bank of Saurashtra .....	4.88	3.33	3.31	4.08	3.30	3.62	3.63	3.49
27.	State Bank of Indore .....	4.48	2.93	3.45	3.90	4.10	4.28	3.86	3.92
<b>SBI and 7 Associates</b>		<b>3.80</b>	<b>3.01</b>	<b>2.68</b>	<b>3.26</b>	<b>3.34</b>	<b>3.48</b>	<b>3.14</b>	<b>2.85</b>
<b>27 Public Sector Banks</b>		<b>3.22</b>	<b>2.39</b>	<b>2.36</b>	<b>2.92</b>	<b>3.08</b>	<b>3.16</b>	<b>2.91</b>	<b>2.81</b>

**Appendix Table II.4 (H): Provisions and Contingencies as Percentage of Total Assets of Public Sector Banks: 1991-92 to 1998-99**

Sr. Name of the Bank No.		Provisions & Contingencies as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	Bank of Baroda .....	1.49	1.39	2.43	1.92	1.94	1.33	0.75	1.00
2.	Bank of India .....	1.16	1.89	5.08	0.88	0.60	0.58	0.72	0.93
3.	Punjab National Bank .....	0.84	1.04	1.08	0.82	1.53	1.09	0.81	0.97
4.	Canara Bank .....	2.15	2.13	0.85	1.48	1.28	1.42	1.09	1.52
5.	Central Bank of India .....	0.64	2.11	3.25	0.85	1.23	0.56	0.61	0.43
6.	Union Bank of India .....	1.42	0.57	0.87	1.05	1.12	0.56	0.39	0.48
7.	Indian Overseas Bank .....	0.33	6.55	3.02	0.41	0.10	0.14	0.19	0.36
8.	Indian Bank .....	0.59	0.72	3.20	0.45	6.27	1.47	0.47	2.87
9.	Syndicate Bank .....	0.43	5.69	2.51	0.74	0.51	0.18	0.27	0.20
10.	UCO Bank .....	0.47	2.65	3.43	0.90	1.36	0.63	0.60	0.51
11.	Allahabad Bank .....	0.57	1.21	4.03	0.97	0.79	0.91	0.71	0.57
12.	United Bank of India .....	0.18	2.12	6.01	1.09	1.79	0.38	1.07	0.18
13.	Oriental Bank of Commerce .....	1.76	0.76	1.29	0.99	0.98	1.04	0.86	0.83
14.	Dena Bank .....	0.54	1.85	1.87	0.83	1.14	1.25	1.37	0.71
15.	Vijaya Bank .....	0.45	2.71	0.76	0.69	3.54	0.20	0.43	0.77
16.	Bank of Maharashtra .....	0.47	3.04	4.74	0.98	0.69	0.64	0.64	0.68
17.	Andhra Bank .....	0.32	2.26	2.53	0.91	0.74	0.63	0.87	0.58
18.	Punjab & Sind Bank .....	0.29	3.22	3.40	1.04	1.94	0.48	0.39	0.29
19.	Corporation Bank .....	1.92	1.38	1.75	1.35	1.61	1.48	1.21	0.76
<b>19 Nationalised Banks</b>		<b>0.97</b>	<b>2.12</b>	<b>2.70</b>	<b>1.02</b>	<b>1.50</b>	<b>0.85</b>	<b>0.71</b>	<b>0.85</b>
20.	State Bank of India .....	2.54	1.63	1.13	1.36	1.52	1.31	0.91	1.09
21.	State Bank of Patiala .....	3.70	1.74	1.50	1.20	1.60	1.58	0.67	1.41
22.	State Bank of Hyderabad .....	3.04	1.81	1.51	1.81	1.85	1.88	1.78	1.22
23.	State Bank of Travancore .....	1.43	1.33	1.52	1.38	1.68	1.42	1.50	0.98
24.	State Bank of Bikaner & Jaipur .....	2.71	1.01	0.96	1.24	1.32	1.43	1.24	0.69
25.	State Bank of Mysore .....	1.48	1.02	1.50	1.83	1.37	1.65	1.30	1.26
26.	State Bank of Saurashtra .....	2.38	1.62	1.43	2.13	6.94	0.23	-0.13	1.52
27.	State Bank of Indore .....	2.29	0.88	1.61	1.91	1.63	1.74	1.55	1.68
<b>SBI and 7 Associates</b>		<b>2.54</b>	<b>1.59</b>	<b>1.19</b>	<b>1.41</b>	<b>1.67</b>	<b>1.35</b>	<b>0.98</b>	<b>1.11</b>
<b>27 Public Sector Banks</b>		<b>1.57</b>	<b>1.92</b>	<b>2.14</b>	<b>1.16</b>	<b>1.56</b>	<b>1.03</b>	<b>0.81</b>	<b>0.95</b>

**Appendix Table II.4 (I): Intermediation Cost as Percentage of Total Assets of Public Sector Banks: 1991-92 to 1998-99**

Sr. Name of the Bank No.		Intermediation Cost as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	Bank of Baroda .....	2.17	2.26	2.19	2.50	2.53	2.37	2.34	2.31
2.	Bank of India .....	2.11	2.35	2.33	2.57	2.72	2.77	2.52	2.37
3.	Punjab National Bank .....	2.48	2.44	2.70	2.93	3.21	3.04	2.84	2.97
4.	Canara Bank .....	2.85	2.53	2.54	2.78	2.74	2.63	2.34	2.56
5.	Central Bank of India .....	2.95	3.04	2.96	3.09	3.40	3.19	3.05	3.11
6.	Union Bank of India .....	3.10	2.94	2.66	2.57	2.80	2.77	2.62	2.51
7.	Indian Overseas Bank .....	2.70	2.70	2.58	2.30	2.76	2.73	2.55	2.75
8.	Indian Bank .....	2.34	1.98	2.57	2.45	2.86	2.80	2.67	2.61
9.	Syndicate Bank .....	3.83	3.61	3.18	3.52	3.47	3.50	3.29	3.41
10.	UCO Bank .....	2.54	2.58	3.07	2.93	3.27	3.16	2.89	2.87
11.	Allahabad Bank .....	2.42	2.42	2.54	2.77	3.04	3.02	2.70	2.67
12.	United Bank of India .....	2.90	2.75	2.63	2.73	2.99	2.81	2.58	2.40
13.	Oriental Bank of Commerce .....	2.53	2.52	2.38	2.49	2.14	2.19	2.03	1.97
14.	Dena Bank .....	3.43	3.07	2.87	3.20	3.07	2.99	2.75	2.54
15.	Vijaya Bank .....	3.85	3.63	3.12	2.82	3.36	3.26	2.95	2.80
16.	Bank of Maharashtra .....	3.34	3.36	3.14	3.12	3.73	3.41	3.21	3.06
17.	Andhra Bank .....	2.98	3.03	3.01	3.90	3.23	3.11	2.95	2.83
18.	Punjab & Sind Bank .....	2.48	3.32	2.89	2.62	3.06	3.06	2.80	2.57
19.	Corporation Bank .....	2.80	2.65	2.19	1.96	2.20	2.23	2.05	1.81
<b>19 Nationalised Banks</b>		<b>2.69</b>	<b>2.63</b>	<b>2.64</b>	<b>2.76</b>	<b>2.93</b>	<b>2.85</b>	<b>2.65</b>	<b>2.63</b>
20.	State Bank of India .....	2.37	2.56	2.64	2.96	3.09	2.94	2.63	2.65
21.	State Bank of Patiala .....	2.32	2.22	2.27	2.57	2.52	2.50	2.51	2.41
22.	State Bank of Hyderabad .....	2.78	2.68	2.39	2.72	3.05	2.81	2.52	2.90
23.	State Bank of Travancore .....	2.65	2.74	2.41	2.55	2.97	2.84	2.38	2.20
24.	State Bank of Bikaner & Jaipur .....	3.55	3.51	3.27	3.26	3.46	2.97	3.29	3.24
25.	State Bank of Mysore .....	3.46	3.43	3.19	3.14	3.82	3.44	3.43	3.57
26.	State Bank of Saurashtra .....	3.62	3.40	3.33	3.29	3.08	2.82	3.13	3.00
27.	State Bank of Indore .....	3.43	3.40	3.31	3.52	3.67	3.56	3.41	3.40
<b>SBI and 7 Associates</b>		<b>2.48</b>	<b>2.63</b>	<b>2.66</b>	<b>2.95</b>	<b>3.10</b>	<b>2.94</b>	<b>2.68</b>	<b>2.70</b>
<b>27 Public Sector Banks</b>		<b>2.61</b>	<b>2.63</b>	<b>2.65</b>	<b>2.83</b>	<b>2.99</b>	<b>2.88</b>	<b>2.66</b>	<b>2.65</b>

**Appendix Table II.5 (A): Financial Parameters of Indian Private Sector Banks: 1998-99**

Sr. No.	Name of the Bank	CRAR		Total	Net NPAs/Advances		Interest Income/W.Funds	Non-Int. Income/W.Funds	Operating Profit/W.Funds	Return on Assets	Business per employee	Profit per employee
		Tier I	Tier II		Net	Advances						
1	2	3	4	5	6	7	8	9	10	11	12	
(Amount in Rs. lakh)												
<b>Old Private Sector Banks</b>												
1.	The Vyasa Bank Ltd. ....	9.27	1.36	10.63	14.31	10.68	1.64	0.91	0.40	123.89	0.50	
2.	The Federal Bank Ltd. ....	6.48	3.84	10.32	7.53	11.97	1.57	0.69	0.03	149.00	0.04	
3.	The Jammu & Kashmir Bank Ltd. ....	19.46	5.02	24.48	3.79	11.06	0.69	2.74	1.14	137.00	1.36	
4.	The Bank of Rajasthan Ltd. ....	0.42	0.41	0.83	9.50	9.84	1.23	-0.31	-1.90	99.00	-1.54	
5.	The Karnataka Bank Ltd. ....	10.62	0.23	10.85	4.99	11.50	1.13	1.69	0.97	156.29	1.08	
6.	The South Indian Bank Ltd. ....	8.40	2.00	10.40	11.06	12.24	1.13	1.08	0.17	109.00	0.15	
7.	The United Western Bank Ltd. ....	7.99	3.65	11.64	8.28	10.84	1.72	2.06	0.95	139.00	1.08	
8.	Bank of Madhya Ltd. ....	13.00	1.25	14.25	5.70	9.44	2.88	1.78	0.83	171.00	1.17	
9.	The Catholic Syrian Bank Ltd. ....	3.56	2.50	6.06	14.88	11.36	1.08	0.22	0.02	94.00	0.01	
10.	The Karur Vyasa Bank Ltd. ....	13.28	1.25	14.53	4.35	12.21	1.47	2.23	1.19	137.00	1.39	
11.	Tamilnad Mercantile Bank Ltd. ....	17.15	1.25	18.40	5.67	11.35	1.94	2.73	1.43	141.48	1.64	
12.	The Lakshmi Vilas Bank Ltd. ....	9.64	0.00	9.64	6.72	11.03	2.37	1.70	0.85	124.58	0.73	
13.	The Sangli Bank Ltd. ....	7.39	4.19	11.58	8.26	10.41	1.47	1.15	0.35	59.38	0.20	
14.	The Dhanalakshmi Bank Ltd. ....	8.50	1.56	10.06	12.33	11.44	1.08	1.07	0.28	131.17	0.28	
15.	Development Credit Bank Ltd. ....	16.01	0.89	16.90	4.79	11.76	1.70	1.59	1.13	227.82	1.67	
16.	Bharat Overseas Bank Ltd. ....	12.97	0.73	13.70	4.13	9.96	1.27	1.17	0.74	188.00	1.08	
17.	City Union Bank Ltd. ....	14.24	0.06	14.30	7.96	10.77	1.98	1.79	0.88	138.89	0.90	
18.	The Benares State Bank Ltd. ....	Neg.	Neg.	Neg.	29.71	9.15	1.04	-0.95	-2.86	71.79	-1.43	
19.	The Nedungadi Bank Ltd. ....	6.76	3.48	10.24	12.23	12.27	1.42	1.08	0.62	107.92	0.53	
20.	Lord Krishna Bank Ltd. ....	9.11	2.74	11.85	20.60	12.23	1.73	0.91	0.16	149.00	0.18	
21.	Bareilly Corporation Bank Ltd. ....	4.81	N.A.	4.81	7.00	10.56	0.85	0.21	0.00	48.01	0.00	
22.	Nainital Bank Ltd. ....	12.86	0.95	13.81	2.84	10.86	0.51	2.00	0.75	70.13	0.50	
23.	The Ratnakar Bank Ltd. ....	8.05	1.67	9.72	7.79	12.25	1.05	1.32	0.92	90.47	0.55	
24.	Ganesh Bank of Kurundwad Ltd. ....	4.11	4.15	8.26	7.03	12.06	0.97	0.59	11.90	81.76	0.04	
25.	SBI Comm. & International Bank Ltd. ...	28.37	0.53	28.90	21.88	11.39	2.19	2.32	1.59	575.38	7.21	
<b>New Private Sector Banks</b>												
26.	IndusInd Bank Ltd. ....	15.11	0.05	15.16	7.20	12.32	1.72	2.29	0.60	1,506.19	8.46	
27.	Global Trust Bank Ltd. ....	7.62	4.35	11.97	2.15	11.27	3.36	2.40	1.36	690.00	9.00	
28.	UTI Bank Ltd. ....	11.60	0.04	11.64	6.32	11.71	1.46	2.14	0.79	1,000.10	6.00	
29.	ICICI Banking Corporation Ltd. ....	7.32	3.74	11.06	2.88	11.22	1.84	2.57	0.91	513.91	7.11	
30.	HDFC Bank Ltd. ....	8.34	3.52	11.86	3.01	4.17	1.93	3.52	1.89	522.00	9.96	
31.	Times Bank Ltd. ....	9.97	0.00	9.97	3.01	8.67	1.32	1.15	0.95	730.00	5.00	
32.	Bank of Punjab Ltd. ....	13.17	0.00	13.17	3.66	10.57	2.42	2.36	1.53	379.57	6.14	
33.	Centurion Bank Ltd. ....	8.45	0.00	8.45	3.73	14.61	1.65	1.16	0.92	553.62	4.81	
34.	IDBI Bank Ltd. ....	11.21	0.05	11.26	1.28	11.45	1.12	1.67	0.90	913.06	7.34	

Notes : 1. (-) indicates negative figure.

2. Figures reported in this Table may not exactly tally with the data reported in Appendix Tables II.4(B) to II.4(H) due to conceptual differences.

3. W: Working

Source : Respective Balance Sheets.

**Appendix Table II.5 (B): Gross Profit/Loss as Percentage of Total Assets of  
Indian Private Sector Banks: 1991-92 to 1998-99**

Sr. Name of the Bank No.		Gross Profit/Loss as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	The Vysya Bank Ltd. ....	1.98	1.52	2.18	2.23	2.29	1.86	1.74	0.81
2.	The Federal Bank Ltd. ....	1.76	1.08	1.59	2.49	1.59	1.20	1.27	0.61
3.	The Jammu & Kashmir Bank Ltd. ....	4.02	2.63	2.51	2.51	2.81	2.19	2.89	2.29
4.	Bank of Rajasthan Ltd. ....	1.79	0.85	1.33	2.43	1.86	1.41	0.84	-0.30
5.	Karnataka Bank Ltd. ....	1.85	1.71	1.44	2.02	2.38	2.90	2.65	1.48
6.	The South Indian Bank Ltd. ....	1.33	0.73	2.46	1.61	1.83	0.92	0.98	0.98
7.	The United Western Bank Ltd. ....	1.07	1.57	2.08	2.29	2.33	2.54	2.67	1.63
8.	Bank of Madura Ltd. ....	2.85	1.81	2.12	2.52	1.80	2.10	2.29	1.68
9.	The Catholic Syrian Bank Ltd. ....	1.23	0.25	1.33	0.71	1.29	0.83	0.97	0.22
10.	The Karur Vysya Bank Ltd. ....	2.37	1.53	1.82	2.91	2.83	2.99	3.29	1.98
11.	Tamilnad Mercantile Bank Ltd. ....	3.90	2.69	2.93	2.98	3.96	4.19	3.32	2.42
12.	The Lakshmi Vilas Bank Ltd. ....	2.10	1.42	2.26	3.18	2.15	1.70	1.70	1.29
13.	The Sangli Bank Ltd. ....	1.75	0.48	1.68	1.33	1.09	1.09	2.46	0.99
14.	The Dhanalakshmi Bank Ltd. ....	Neg.	0.84	1.14	2.28	1.46	1.35	1.60	0.96
15.	Development Credit Bank Ltd. ....	—	—	—	—	3.09	2.48	2.81	1.27
16.	Bharat Overseas Bank Ltd. ....	2.28	1.98	1.98	2.16	2.44	1.79	1.56	1.11
17.	City Union Bank Ltd. ....	2.64	1.86	1.53	2.50	2.98	2.61	1.86	1.76
18.	The Benares State Bank Ltd. ....	0.34	-1.50	-1.85	-0.94	0.33	0.98	1.07	-0.95
19.	The Nedungadi Bank Ltd. ....	0.82	Neg.	0.57	1.15	1.09	1.67	1.95	0.99
20.	Lord Krishna Bank Ltd. ....	-1.52	1.71	2.05	2.75	2.69	2.24	1.59	0.91
21.	Bareilly Corporation Bank Ltd. ....	0.57	Neg.	0.49	Neg.	0.31	0.15	0.34	0.13
22.	Nainital Bank Ltd. ....	1.52	1.29	-0.58	0.40	0.93	1.51	1.50	1.90
23.	The Ratnakar Bank Ltd. ....	1.75	Neg.	2.08	1.25	0.97	1.04	1.40	1.10
24.	The Ganesh Bank of Kurundwad Ltd. ....	Neg.	0.94	1.11	Neg.	1.35	1.34	0.80	0.54
25.	SBI Comm. & Intl. Bank Ltd. ....	—	—	0.95	1.26	-0.33	1.08	2.27	2.32
<b>25 Old Private Banks</b>		<b>2.08</b>	<b>1.36</b>	<b>1.82</b>	<b>2.16</b>	<b>2.10</b>	<b>1.89</b>	<b>1.97</b>	<b>1.21</b>
26.	IndusInd Bank Ltd. ....	—	—	—	3.62	3.50	3.51	4.00	1.79
27.	Global Trust Bank Ltd. ....	—	—	—	2.30	2.78	3.92	3.49	2.01
28.	UTI Bank Ltd. ....	—	—	—	1.74	2.34	1.95	1.72	1.74
29.	ICICI Banking Corporation Ltd. ....	—	—	—	0.71	2.48	3.80	3.06	1.78
30.	HDFC Bank Ltd. ....	—	—	—	0.10	2.98	3.52	3.62	2.90
31.	Times Bank Ltd. ....	—	—	—	4.11	1.68	1.93	1.59	1.17
32.	Bank of Punjab Ltd. ....	—	—	—	0.02	2.89	2.45	2.78	1.97
33.	Centurion Bank Ltd. ....	—	—	—	0.65	3.10	1.83	2.43	1.01
34.	IDBI Bank Ltd. ....	—	—	—	0.39	0.73	1.09	1.30	1.13
<b>9 New Private Banks</b>		<b>—</b>	<b>—</b>	<b>—</b>	<b>1.07</b>	<b>2.77</b>	<b>2.98</b>	<b>2.86</b>	<b>1.78</b>
<b>34 Indian Private Banks</b>		<b>2.08</b>	<b>1.36</b>	<b>1.82</b>	<b>1.96</b>	<b>2.23</b>	<b>2.18</b>	<b>2.25</b>	<b>1.42</b>

**Appendix Table II.5 (C): Net Profit/Loss as Percentage of Total Assets of Indian Private Sector Banks: 1991-92 to 1998-99**

Sr. Name of the Bank No.		Net Profit/Loss as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	The Vysya Bank Ltd. ....	0.68	0.67	0.76	1.64	2.01	1.10	1.14	0.40
2.	The Federal Bank Ltd. ....	0.37	0.42	0.66	1.30	1.03	0.85	0.69	0.03
3.	The Jammu & Kashmir Bank Ltd. ....	0.17	0.20	0.53	0.58	0.53	0.59	0.91	1.14
4.	Bank of Rajasthan Ltd. ....	0.97	0.41	0.84	2.04	1.50	0.10	-2.58	-1.84
5.	Karnataka Bank Ltd. ....	0.76	0.67	0.65	0.80	1.11	1.41	1.51	0.87
6.	The South Indian Bank Ltd. ....	0.62	0.22	0.77	0.85	0.22	0.33	0.68	0.17
7.	The United Western Bank Ltd. ....	0.34	0.18	0.32	0.63	0.75	0.94	1.13	0.95
8.	Bank of Madura Ltd. ....	0.74	0.53	0.30	2.08	0.54	1.08	1.06	0.83
9.	The Catholic Syrian Bank Ltd. ....	0.51	0.27	0.42	0.35	0.02	0.24	0.36	0.02
10.	The Karur Vysya Bank Ltd. ....	1.39	0.82	1.16	1.53	2.11	1.86	1.73	1.19
11.	Tamilnad Mercantile Bank Ltd. ....	1.03	0.99	1.12	1.35	1.68	2.23	1.98	1.43
12.	The Lakshmi Vilas Bank Ltd. ....	0.84	0.67	0.65	1.56	0.90	1.40	1.31	0.76
13.	The Sangli Bank Ltd. ....	0.46	0.12	0.26	0.18	0.36	0.50	0.35	0.34
14.	The Dhanalakshmi Bank Ltd. ....	0.18	0.21	0.42	0.84	0.57	0.65	0.71	0.28
15.	Development Credit Bank Ltd. ....	—	—	—	—	2.34	1.77	1.67	0.90
16.	Bharat Overseas Bank Ltd. ....	0.74	0.12	0.64	0.79	1.17	1.06	0.87	0.74
17.	City Union Bank Ltd. ....	0.66	0.62	0.56	1.07	1.32	1.23	1.00	0.87
18.	The Benares State Bank Ltd. ....	0.01	-4.64	-3.45	-1.87	-3.21	0.21	0.13	-2.32
19.	The Nedungadi Bank Ltd. ....	0.60	0.04	0.06	0.42	0.36	0.64	0.78	0.62
20.	Lord Krishna Bank Ltd. ....	-1.17	1.73	0.98	1.42	1.54	0.78	0.51	0.16
21.	Bareilly Corporation Bank Ltd. ....	0.02	0.04	-0.64	-0.22	-0.82	0.07	0.28	-0.19
22.	Nainital Bank Ltd. ....	0.60	0.50	0.15	0.25	0.28	0.25	0.45	0.75
23.	The Ratnakar Bank Ltd. ....	0.53	0.69	0.59	0.56	0.58	0.73	0.91	0.78
24.	The Ganesh Bank of Kurundwad Ltd. ....	0.97	0.31	0.49	0.29	0.19	0.10	0.08	0.08
25.	SBI Comm. & Intl. Bank Ltd. ....	—	—	0.95	1.26	3.23	1.17	2.22	1.63
<b>25 Old Private Banks</b>		<b>0.57</b>	<b>0.34</b>	<b>0.56</b>	<b>1.16</b>	<b>1.06</b>	<b>0.91</b>	<b>0.81</b>	<b>0.48</b>
26.	IndusInd Bank Ltd. ....	—	—	—	2.38	2.42	2.06	1.81	0.60
27.	Global Trust Bank Ltd. ....	—	—	—	1.48	1.82	2.16	2.12	1.36
28.	UTI Bank Ltd. ....	—	—	—	0.41	0.92	0.89	0.56	0.79
29.	ICICI Banking Corporation Ltd. ....	—	—	—	0.43	1.43	2.25	1.53	0.91
30.	HDFC Bank Ltd. ....	—	—	—	0.09	2.04	2.23	2.23	1.89
31.	Times Bank Ltd. ....	—	—	—	1.81	1.34	0.74	1.02	0.85
32.	Bank of Punjab Ltd. ....	—	—	—	0.02	2.86	2.13	2.09	1.53
33.	Centurion Bank Ltd. ....	—	—	—	0.65	2.71	1.25	1.27	0.69
34.	IDBI Bank Ltd. ....	—	—	—	0.24	0.73	0.46	0.91	0.90
<b>9 New Private Banks</b>		<b>—</b>	<b>—</b>	<b>—</b>	<b>0.64</b>	<b>1.85</b>	<b>1.73</b>	<b>1.55</b>	<b>1.03</b>
<b>34 Indian Private Banks</b>		<b>0.57</b>	<b>0.34</b>	<b>0.56</b>	<b>1.06</b>	<b>1.21</b>	<b>1.13</b>	<b>1.04</b>	<b>0.68</b>

**Appendix Table II.5 (D): Interest Income as Percentage of Total Assets of  
Indian Private Sector Banks: 1991-92 to 1998-99**

Sr. Name of the Bank No.		Interest Income as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	The Vysya Bank Ltd. ....	8.63	7.48	8.23	7.46	10.67	10.67	9.75	9.55
2.	The Federal Bank Ltd. ....	8.37	9.17	8.55	10.08	9.69	10.60	9.60	10.64
3.	The Jammu & Kashmir Bank Ltd. ....	10.25	9.74	9.54	9.56	9.27	9.44	9.48	9.23
4.	Bank of Rajasthan Ltd. ....	9.78	10.11	8.92	9.26	9.27	10.61	10.27	9.54
5.	Karnataka Bank Ltd. ....	10.64	10.66	9.78	9.88	10.05	11.60	11.14	10.08
6.	The South Indian Bank Ltd. ....	10.05	9.95	9.99	10.20	11.50	11.80	11.05	11.16
7.	The United Western Bank Ltd. ....	9.89	10.24	9.12	8.44	10.01	10.06	8.73	8.55
8.	Bank of Madura Ltd. ....	10.57	10.88	9.40	8.13	9.16	10.18	8.73	8.91
9.	The Catholic Syrian Bank Ltd. ....	10.32	10.25	10.24	9.89	10.94	12.76	11.97	10.98
10.	The Karur Vysya Bank Ltd. ....	10.08	10.37	8.10	8.49	11.35	11.35	10.57	10.82
11.	Tamilnad Mercantile Bank Ltd. ....	9.86	8.37	8.47	8.93	10.52	11.68	10.80	10.05
12.	The Lakshmi Vilas Bank Ltd. ....	9.56	9.33	8.72	8.37	10.89	10.91	9.41	9.95
13.	The Sangli Bank Ltd. ....	10.65	9.89	10.10	8.82	9.96	9.48	9.54	9.01
14.	The Dhanalakshmi Bank Ltd. ....	9.84	10.04	9.43	9.89	10.10	10.23	11.28	10.31
15.	Development Credit Bank Ltd. ....	—	—	—	—	9.68	9.99	8.36	9.37
16.	Bharat Overseas Bank Ltd. ....	10.17	9.91	9.01	9.01	10.62	9.61	9.86	9.45
17.	City Union Bank Ltd. ....	10.13	9.63	9.46	9.32	10.35	10.88	10.58	10.59
18.	The Benares State Bank Ltd. ....	10.14	8.41	8.20	7.14	8.90	9.21	10.07	9.15
19.	The Nedungadi Bank Ltd. ....	9.84	10.07	10.26	10.34	10.70	11.18	10.96	11.23
20.	Lord Krishna Bank Ltd. ....	6.06	8.55	8.72	9.62	10.83	11.22	12.59	12.24
21.	Bareilly Corporation Bank Ltd. ....	8.52	7.38	10.29	8.86	9.71	9.26	10.27	9.89
22.	Nainital Bank Ltd. ....	10.61	10.32	9.36	9.50	10.11	10.42	10.34	10.31
23.	The Ratnakar Bank Ltd. ....	10.53	9.68	11.11	9.71	10.70	10.70	10.05	10.26
24.	The Ganesh Bank of Kurundwad Ltd. ....	13.33	10.16	10.40	9.52	10.15	10.34	10.80	11.01
25.	SBI Comm. & Intl. Bank Ltd. ....	—	—	2.32	7.76	11.44	9.48	8.37	11.39
<b>25 Old Private Banks</b>		<b>9.72</b>	<b>9.39</b>	<b>8.91</b>	<b>8.89</b>	<b>10.15</b>	<b>10.65</b>	<b>10.00</b>	<b>9.93</b>
26.	IndusInd Bank Ltd. ....	—	—	—	6.70	10.14	11.49	10.96	9.62
27.	Global Trust Bank Ltd. ....	—	—	—	3.76	7.73	13.46	10.55	9.45
28.	UTI Bank Ltd. ....	—	—	—	5.17	10.66	9.26	8.06	9.53
29.	ICICI Banking Corporation Ltd. ....	—	—	—	4.34	10.04	10.25	7.88	7.79
30.	HDFC Bank Ltd. ....	—	—	—	0.37	11.55	8.91	8.51	8.65
31.	Times Bank Ltd. ....	—	—	—	4.98	6.01	9.57	8.80	8.75
32.	Bank of Punjab Ltd. ....	—	—	—	0.34	5.99	7.69	9.59	8.80
33.	Centurion Bank Ltd. ....	—	—	—	1.23	11.30	7.82	11.34	12.71
34.	IDBI Bank Ltd. ....	—	—	—	Neg.	6.22	5.55	6.78	8.63
<b>9 New Private Banks</b>		<b>—</b>	<b>—</b>	<b>—</b>	<b>2.33</b>	<b>9.25</b>	<b>10.14</b>	<b>9.27</b>	<b>9.19</b>
<b>34 Indian Private Banks</b>		<b>9.72</b>	<b>9.39</b>	<b>8.91</b>	<b>7.67</b>	<b>9.97</b>	<b>10.51</b>	<b>9.77</b>	<b>9.66</b>



**Appendix Table II.5 (E): Interest Expended as Percentage of Total Assets of Indian Private Sector Banks: 1991-92 to 1998-99**

Sr. Name of the Bank No.		Interest Expended as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	The Vysya Bank Ltd. ....	5.42	5.56	5.85	5.56	8.49	8.57	8.18	8.30
2.	The Federal Bank Ltd. ....	5.10	6.92	5.86	6.79	7.26	8.64	7.71	9.56
3.	The Jammu & Kashmir Bank Ltd. ....	4.60	5.60	5.45	5.13	5.22	5.96	5.88	5.73
4.	Bank of Rajasthan Ltd. ....	5.79	7.14	5.99	5.55	6.49	7.82	7.89	7.78
5.	Karnataka Bank Ltd. ....	6.94	7.15	6.87	6.24	6.40	7.48	7.56	7.70
6.	The South Indian Bank Ltd. ....	6.30	7.30	7.10	7.14	7.77	9.10	8.53	8.70
7.	The United Western Bank Ltd. ....	6.28	7.07	6.08	5.37	6.88	7.25	6.35	6.25
8.	Bank of Madura Ltd. ....	5.87	6.95	6.35	5.22	6.54	6.96	6.22	7.03
9.	The Catholic Syrian Bank Ltd. ....	6.47	7.53	7.01	6.99	7.90	9.73	9.51	9.01
10.	The Karur Vysya Bank Ltd. ....	5.93	7.16	5.17	5.67	8.00	7.39	7.29	7.91
11.	Tamilnad Mercantile Bank Ltd. ....	4.72	4.93	4.99	5.23	6.19	7.02	7.12	7.10
12.	The Lakshmi Vilas Bank Ltd. ....	5.36	6.29	5.41	5.43	7.55	7.82	6.88	7.64
13.	The Sangli Bank Ltd. ....	6.28	6.86	6.17	5.56	6.16	6.43	6.17	6.26
14.	The Dhanalakshmi Bank Ltd. ....	6.01	6.69	6.29	6.65	7.01	7.89	8.55	8.15
15.	Development Credit Bank Ltd. ....	—	—	—	—	4.67	6.32	6.37	7.09
16.	Bharat Overseas Bank Ltd. ....	6.22	6.08	5.33	5.21	6.73	6.56	7.30	7.41
17.	City Union Bank Ltd. ....	5.73	6.21	6.39	6.06	6.97	8.00	8.49	8.72
18.	The Benares State Bank Ltd. ....	7.43	7.51	7.67	5.83	6.41	6.92	7.57	7.66
19.	The Nedungadi Bank Ltd. ....	6.15	7.38	7.41	6.67	6.65	7.57	7.74	8.69
20.	Lord Krishna Bank Ltd. ....	4.55	5.13	5.13	5.84	7.09	8.73	10.45	10.72
21.	Bareilly Corporation Bank Ltd. ....	5.68	5.33	6.86	5.91	6.13	6.39	6.87	6.64
22.	Nainital Bank Ltd. ....	6.06	6.45	7.02	6.14	5.91	6.20	6.44	6.20
23.	The Ratnakar Bank Ltd. ....	6.14	7.26	6.94	6.29	7.15	7.03	6.84	7.14
24.	The Ganesh Bank of Kurundwad Ltd. ....	6.67	6.35	6.38	7.14	7.41	7.20	8.20	8.95
25.	SBI Comm. & Intl. Bank Ltd. ....	—	—	0.96	6.22	10.86	8.19	7.22	10.02
<b>25 Old Private Banks</b>		<b>5.70</b>	<b>6.48</b>	<b>5.94</b>	<b>5.86</b>	<b>7.01</b>	<b>7.72</b>	<b>7.43</b>	<b>7.78</b>
26.	IndusInd Bank Ltd.	—	—	—	4.05	7.12	8.71	8.54	7.76
27.	Global Trust Bank Ltd. ....	—	—	—	1.48	6.14	10.93	8.54	8.43
28.	UTI Bank Ltd. ....	—	—	—	2.50	8.38	7.17	7.00	7.68
29.	ICICI Banking Corporation Ltd. ....	—	—	—	2.90	7.34	6.57	5.66	6.09
30.	HDFC Bank Ltd. ....	—	—	—	0.14	7.14	4.80	4.86	5.27
31.	Times Bank Ltd. ....	—	—	—	0.01	3.49	6.96	7.29	7.09
32.	Bank of Punjab Ltd. ....	—	—	—	0.01	1.48	5.10	7.01	6.86
33.	Centurion Bank Ltd. ....	—	—	—	0.17	6.48	5.26	8.40	9.54
34.	IDBI Bank Ltd. ....	—	—	—	Neg.	0.16	2.48	4.75	6.75
<b>9 New Private Banks</b>		<b>—</b>	<b>—</b>	<b>—</b>	<b>1.16</b>	<b>6.41</b>	<b>7.26</b>	<b>7.04</b>	<b>7.21</b>
<b>34 Indian Private Banks</b>		<b>5.70</b>	<b>6.48</b>	<b>5.94</b>	<b>4.98</b>	<b>6.89</b>	<b>7.60</b>	<b>7.31</b>	<b>7.57</b>

**Appendix Table II.5 (F): Net Interest Income (Spread) as Percentage of Total Assets of Indian Private Sector Banks: 1991-92 to 1998-99**

Sr. Name of the Bank No.		Net Interest Income (Spread) as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	The Vysya Bank Ltd. ....	3.22	1.92	2.38	1.90	2.18	2.10	1.57	1.25
2.	The Federal Bank Ltd. ....	3.28	2.26	2.69	3.28	2.43	1.95	1.89	1.09
3.	The Jammu & Kashmir Bank Ltd. ....	5.66	4.14	4.09	4.44	4.05	3.48	3.60	3.49
4.	Bank of Rajasthan Ltd. ....	3.99	2.97	2.94	3.70	2.78	2.80	2.38	1.76
5.	Karnataka Bank Ltd. ....	3.70	3.50	2.91	3.64	3.65	4.11	3.58	2.38
6.	The South Indian Bank Ltd. ....	3.75	2.65	2.90	3.05	3.73	2.70	2.52	2.46
7.	The United Western Bank Ltd. ....	3.61	3.18	3.04	3.07	3.13	2.81	2.38	2.30
8.	Bank of Madura Ltd. ....	4.70	3.93	3.06	2.91	2.61	3.23	2.51	1.88
9.	The Catholic Syrian Bank Ltd. ....	3.85	2.72	3.22	2.90	3.04	3.03	2.47	1.97
10.	The Karur Vysya Bank Ltd. ....	4.15	3.20	2.92	-3.58	3.35	3.96	3.28	2.91
11.	Tamilnad Mercantile Bank Ltd. ....	5.13	3.44	3.47	3.70	4.33	4.65	3.68	2.96
12.	The Lakshmi Vilas Bank Ltd. ....	4.20	3.04	3.31	2.94	3.34	3.09	2.53	2.31
13.	The Sangli Bank Ltd. ....	4.36	3.03	3.93	3.26	3.80	3.05	3.37	2.75
14.	The Dhanalakshmi Bank Ltd. ....	3.83	3.35	3.14	3.23	3.09	2.33	2.72	2.16
15.	Development Credit Bank Ltd. ....	—	—	—	—	5.00	3.67	1.99	2.28
16.	Bharat Overseas Bank Ltd. ....	3.94	3.84	3.68	3.80	3.90	3.06	2.56	2.05
17.	City Union Bank Ltd. ....	4.41	3.42	3.07	3.26	3.38	2.88	2.09	1.87
18.	The Benares State Bank Ltd. ....	2.70	0.90	0.53	-4.89	2.48	2.29	2.50	1.49
19.	The Nedungadi Bank Ltd. ....	3.69	2.68	2.85	3.68	4.05	3.62	3.23	2.54
20.	Lord Krishna Bank Ltd. ....	1.52	3.42	3.59	3.78	3.75	2.49	2.14	1.52
21.	Bareilly Corporation Bank Ltd. ....	2.84	2.05	3.43	2.95	3.59	2.87	3.40	3.25
22.	Nainital Bank Ltd. ....	4.55	3.87	2.34	3.36	4.19	4.21	3.90	4.11
23.	The Ratnakar Bank Ltd. ....	4.39	2.42	4.17	3.43	3.55	3.67	3.21	3.12
24.	The Ganesh Bank of Kurundwad Ltd. ....	6.67	3.81	4.02	2.38	2.74	3.14	2.60	2.06
25.	SBI Comm. & Intl. Bank Ltd. ....	—	—	1.36	1.54	0.58	1.29	1.15	1.37
<b>25 Old Private Banks</b>		<b>4.02</b>	<b>2.91</b>	<b>2.97</b>	<b>3.04</b>	<b>3.14</b>	<b>2.93</b>	<b>2.57</b>	<b>2.16</b>
26.	IndusInd Bank Ltd.	—	—	—	2.66	3.02	2.79	2.43	1.86
27.	Global Trust Bank Ltd. ....	—	—	—	2.28	1.58	2.53	2.02	1.02
28.	UTI Bank Ltd. ....	—	—	—	2.67	2.28	2.09	1.05	1.86
29.	ICICI Banking Corporation Ltd. ....	—	—	—	1.44	2.70	3.68	2.23	1.70
30.	HDFC Bank Ltd. ....	—	—	—	0.23	4.41	4.11	3.65	3.38
31.	Times Bank Ltd. ....	—	—	—	4.97	2.52	2.60	1.51	1.66
32.	Bank of Punjab Ltd. ....	—	—	—	0.33	4.51	2.59	2.58	1.95
33.	Centurion Bank Ltd. ....	—	—	—	1.06	4.82	2.55	2.93	3.17
34.	IDBI Bank Ltd. ....	—	—	—	Neg.	6.05	3.07	2.03	1.87
<b>9 New Private Banks</b>		<b>—</b>	<b>—</b>	<b>—</b>	<b>1.17</b>	<b>2.84</b>	<b>2.88</b>	<b>2.23</b>	<b>1.98</b>
<b>34 Indian Private Banks</b>		<b>4.02</b>	<b>2.91</b>	<b>2.97</b>	<b>2.69</b>	<b>3.08</b>	<b>2.92</b>	<b>2.46</b>	<b>2.09</b>

**Appendix Table II.5 (G): Provisions and Contingencies as Percentage of Total Assets of Indian Private Sector Banks: 1991-92 to 1998-99**

Sr. Name of the Bank No.		Provisions & Contingencies as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	The Vysya Bank Ltd. ....	1.30	0.83	1.41	0.59	0.28	0.77	0.60	0.41
2.	The Federal Bank Ltd. ....	1.33	0.62	0.92	1.18	0.56	0.35	0.58	0.58
3.	The Jammu & Kashmir Bank Ltd. ....	3.86	2.45	2.00	1.93	2.28	1.60	1.98	1.15
4.	Bank of Rajasthan Ltd. ....	0.81	0.42	0.50	0.37	0.35	1.31	3.42	1.53
5.	Karnataka Bank Ltd. ....	1.04	1.04	0.79	1.22	1.27	1.50	1.14	0.61
6.	The South Indian Bank Ltd. ....	0.73	0.46	1.67	0.69	1.60	0.60	0.30	0.81
7.	The United Western Bank Ltd. ....	0.67	0.39	1.77	1.66	1.58	1.60	1.54	0.68
8.	Bank of Madura Ltd. ....	2.01	1.06	1.88	0.44	1.25	1.02	1.23	0.85
9.	The Catholic Syrian Bank Ltd. ....	0.77	Neg.	0.85	0.39	1.26	0.59	0.61	0.20
10.	The Karur Vysya Bank Ltd. ....	0.79	0.71	0.67	1.37	0.72	1.14	1.57	0.79
11.	Tamilnad Mercantile Bank Ltd. ....	2.87	1.79	1.85	1.61	2.27	1.96	1.34	0.99
12.	The Lakshmi Vilas Bank Ltd. ....	1.40	0.61	1.50	1.63	1.25	0.30	0.38	0.53
13.	The Sangli Bank Ltd. ....	1.22	0.32	1.40	1.09	0.73	0.60	2.11	0.66
14.	The Dhanalakshmi Bank Ltd. ....	Neg.	0.42	1.14	1.52	0.90	0.70	0.89	0.68
15.	Development Credit Bank Ltd. ....	—	—	—	—	0.75	0.71	1.15	0.37
16.	Bharat Overseas Bank Ltd. ....	1.66	1.86	1.34	1.37	1.27	0.73	0.69	0.37
17.	City Union Bank Ltd. ....	1.76	1.24	1.02	1.43	1.67	1.39	0.86	0.89
18.	The Benares State Bank Ltd. ....	0.34	3.00	1.59	0.94	3.54	0.77	0.94	1.37
19.	The Nedungadi Bank Ltd. ....	0.41	0.34	0.57	0.46	0.73	1.02	1.17	0.37
20.	Lord Krishna Bank Ltd. ....	0.00	Neg.	1.54	1.37	1.15	1.46	1.08	0.74
21.	Bareilly Corporation Bank Ltd. ....	0.00	0.00	0.98	0.42	1.13	0.08	0.06	0.31
22.	Nainital Bank Ltd. ....	1.52	0.65	Neg.	0.15	0.64	1.26	1.05	1.15
23.	The Ratnakar Bank Ltd. ....	0.88	Neg.	1.39	0.68	0.39	0.31	0.49	0.33
24.	The Ganesh Bank of Kurundwad Ltd. ....	Neg.	0.61	0.61	2.38	1.16	1.24	0.72	0.46
25.	SBI Comm. & Intl. Bank Ltd. ....	—	—	Neg.	Neg.	-3.56	-0.09	0.04	0.69
<b>25 Old Private Banks</b>		<b>1.50</b>	<b>1.00</b>	<b>1.26</b>	<b>1.00</b>	<b>1.04</b>	<b>0.98</b>	<b>1.16</b>	<b>0.73</b>
26.	IndusInd Bank Ltd. ....	—	—	—	1.25	1.08	1.45	2.19	1.19
27.	Global Trust Bank Ltd. ....	—	—	—	0.82	0.96	1.75	1.37	0.65
28.	UTI Bank Ltd. ....	—	—	—	1.33	1.42	1.06	1.16	0.95
29.	ICICI Banking Corporation Ltd. ....	—	—	—	0.27	1.05	1.55	1.53	0.88
30.	HDFC Bank Ltd. ....	—	—	—	0.01	0.93	1.29	1.39	1.01
31.	Times Bank Ltd. ....	—	—	—	2.30	0.33	1.19	0.57	0.32
32.	Bank of Punjab Ltd. ....	—	—	—	Neg.	0.03	0.32	0.69	0.44
33.	Centurion Bank Ltd. ....	—	—	—	Neg.	0.21	0.58	1.16	0.32
34.	IDBI Bank Ltd. ....	—	—	—	0.16	0.00	0.63	0.39	0.23
<b>9 New Private Banks</b>		<b>—</b>	<b>—</b>	<b>—</b>	<b>0.43</b>	<b>0.92</b>	<b>1.24</b>	<b>1.32</b>	<b>0.75</b>
<b>34 Indian Private Banks</b>		<b>1.50</b>	<b>1.00</b>	<b>1.26</b>	<b>0.90</b>	<b>1.02</b>	<b>1.05</b>	<b>1.21</b>	<b>0.74</b>

**Appendix Table II.5 (H): Intermediation Cost as Percentage of Total Assets of  
Indian Private Sector Banks: 1991-92 to 1998-99**

Sr. Name of the Bank No.		Intermediation Cost as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	The Vysya Bank Ltd. ....	2.43	1.82	1.71	1.33	1.92	1.92	1.93	1.90
2.	The Federal Bank Ltd. ....	2.31	2.26	1.92	2.29	2.41	2.06	1.88	1.88
3.	The Jammu & Kashmir Bank Ltd. ....	1.96	1.93	2.00	2.47	1.98	1.99	1.75	1.78
4.	Bank of Rajasthan Ltd. ....	3.18	3.11	2.72	2.59	2.23	2.64	2.87	3.25
5.	Karnataka Bank Ltd. ....	3.01	2.88	2.65	2.82	2.42	2.48	2.18	1.89
6.	The South Indian Bank Ltd. ....	3.63	3.10	2.82	2.88	3.05	2.71	2.39	2.51
7.	The United Western Bank Ltd. ....	3.21	2.83	2.54	2.37	2.88	2.75	2.24	2.02
8.	Bank of Madura Ltd. ....	3.86	4.08	3.64	2.57	3.34	3.27	2.98	2.91
9.	The Catholic Syrian Bank Ltd. ....	3.54	3.21	2.94	3.06	3.14	3.37	3.03	2.80
10.	The Karur Vysya Bank Ltd. ....	3.36	3.08	2.47	2.00	2.86	2.66	2.59	2.24
11.	Tamilnad Mercantile Bank Ltd. ....	3.29	2.99	2.61	2.49	2.62	2.86	2.38	2.25
12.	The Lakshmi Vilas Bank Ltd. ....	3.73	3.65	3.31	2.35	3.53	3.45	2.95	3.08
13.	The Sangli Bank Ltd. ....	3.49	3.51	3.37	3.02	3.86	3.32	3.08	3.03
14.	The Dhanalakshmi Bank Ltd. ....	4.92	3.77	3.14	2.66	2.47	2.00	2.36	2.17
15.	Development Credit Bank Ltd. ....	—	—	—	—	2.60	3.13	2.42	2.36
16.	Bharat Overseas Bank Ltd. ....	2.90	2.90	2.88	2.67	2.91	2.33	2.09	2.14
17.	City Union Bank Ltd. ....	3.08	2.80	3.07	2.27	2.33	2.27	2.07	2.06
18.	The Benares State Bank Ltd. ....	3.38	3.30	3.17	3.20	3.77	3.32	3.26	3.48
19.	The Nedungadi Bank Ltd. ....	4.51	4.36	4.27	4.14	4.54	3.56	3.06	2.85
20.	Lord Krishna Bank Ltd. ....	4.55	3.42	2.56	2.41	2.09	1.77	2.22	2.34
21.	Bareilly Corporation Bank Ltd. ....	3.41	2.87	3.92	4.22	4.37	3.58	3.92	3.92
22.	Nainital Bank Ltd. ....	3.79	3.23	3.51	3.57	3.80	3.19	2.86	2.69
23.	The Ratnakar Bank Ltd. ....	2.63	3.23	2.78	2.66	3.27	3.41	2.90	2.90
24.	The Ganesh Bank of Kurundwad Ltd. ....	6.67	3.25	3.24	2.38	2.65	2.63	2.69	2.41
25.	SBI Comm. & Intl. Bank Ltd. ....	—	—	0.41	1.13	1.35	1.29	0.95	1.24
<b>25 Old Private Banks</b>		<b>2.98</b>	<b>2.72</b>	<b>2.45</b>	<b>2.33</b>	<b>2.60</b>	<b>2.52</b>	<b>2.31</b>	<b>2.27</b>
26.	IndusInd Bank Ltd.	—	—	—	1.01	1.46	1.58	1.51	1.41
27.	Global Trust Bank Ltd. ....	—	—	—	0.83	1.25	2.01	1.88	1.82
28.	UTI Bank Ltd. ....	—	—	—	1.25	1.52	1.55	1.25	1.30
29.	ICICI Banking Corporation Ltd. ....	—	—	—	2.68	2.37	2.27	1.76	1.19
30.	HDFC Bank Ltd. ....	—	—	—	0.18	2.79	2.32	2.22	2.04
31.	Times Bank Ltd. ....	—	—	—	1.12	1.60	1.79	1.79	1.72
32.	Bank of Punjab Ltd. ....	—	—	—	0.31	2.67	2.30	2.47	1.99
33.	Centurion Bank Ltd. ....	—	—	—	0.67	2.90	1.70	2.12	3.60
34.	IDBI Bank Ltd. ....	—	—	—	1.97	7.38	2.74	1.52	1.59
<b>9 New Private Banks</b>		<b>—</b>	<b>—</b>	<b>—</b>	<b>0.65</b>	<b>1.89</b>	<b>1.94</b>	<b>1.76</b>	<b>1.74</b>
<b>34 Indian Private Banks</b>		<b>2.98</b>	<b>2.72</b>	<b>2.45</b>	<b>2.01</b>	<b>2.46</b>	<b>2.36</b>	<b>2.14</b>	<b>2.07</b>

Appendix Table II.6(A): Financial Parameters of Foreign Banks in India: 1998-99

Sr. No.	Name of the Bank	CRAR		Total	Net NPAs/Advances		Interest Income/W.Funds	Non-Int. Income/W.Funds	Operating Profit/W.Funds	Return on Assets	Business per employee	Profit per employee
		Tier I	Tier II		6	7						
		3	4	5	6	7	8	9	10	11	12	
												(Amount in Rs. lakh)
	<b>Foreign Banks in India</b>											
1.	Citibank N.A. ....	7.23	2.77	10.00	2.08	10.20	3.99	3.89	2.32	831.89	7.64	
2.	ANZ Grindlays Bank Ltd. ....	6.48	2.56	9.04	0.03	10.44	1.86	2.99	1.49	370.60	5.33	
3.	Hongkong Bank ....	6.54	2.77	9.31	0.91	8.90	2.23	2.11	0.58	357.74	2.11	
4.	Standard Chartered Bank ....	6.80	1.50	8.30	3.18	11.93	2.93	3.47	3.12	311.12	0.14	
5.	American Express Bank Ltd. ....	9.08	0.17	9.25	2.32	10.54	3.53	1.79	0.25	314.40	0.86	
6.	Bank of America NT&SA ....	8.89	0.37	9.26	Nil	10.39	1.22	3.10	1.99	991.40	20.06	
7.	Deutsche Bank AG ....	9.50	0.00	9.50	1.28	6.14	3.70	5.58	1.11	743.77	9.80	
8.	The Bank of Tokyo-Mitsubishi Ltd. ....	9.92	0.00	9.92	13.45	7.16	2.11	-2.67	-4.45	569.74	-16.15	
9.	The British Bank of the Middle East ....	7.99	0.25	8.24	19.92	10.28	0.77	-0.03	-4.00	1053.40	-39.67	
10.	Credit Agricole Indosuez ....	8.08	0.48	8.56	24.75	9.21	0.61	0.49	-0.64	679.02	-5.19	
11.	Credit Lyonnais ....	8.90	1.00	9.90	Nil	14.90	3.00	5.00	1.70	875.89	15.26	
12.	Societe Generale ....	12.21	0.29	12.50	11.94	10.82	1.80	1.96	-3.02	677.20	-21.40	
13.	ABN Amro Bank N.V. ....	8.94	0.33	9.27	0.45	10.68	2.84	4.13	2.20	731.53	17.55	
14.	Banque Nationale De Paris ....	6.92	2.17	9.09	0.63	11.87	1.74	3.01	1.06	465.66	6.84	
15.	Mashreq Bank psc ....	12.13	0.00	12.13	24.21	10.31	1.17	0.05	-2.78	558.83	-16.58	
16.	The Sakura Bank Ltd. ....	10.29	0.00	10.29	12.59	13.59	-2.73	2.36	-3.35	640.60	-24.90	
17.	Abu Dhabi Commercial Bank Ltd. ...	8.76	1.25	10.01	3.59	8.59	1.47	2.43	0.32	880.26	2.64	
18.	Bank of Bahrain and Kuwait B.S.C. ....	12.60	0.78	13.38	11.34	12.01	1.60	0.78	0.71	611.10	4.16	
19.	Oman International Bank S.A.O.G. ...	9.07	0.00	9.07	38.03	8.52	2.15	0.04	Nil	841.92	Nil	
20.	The Bank of Nova Scotia ....	9.06	0.00	9.06	2.80	11.10	2.68	4.32	2.14	1054.22	17.42	
21.	Barclays Bank PLC ....	12.45	0.45	12.90	3.35	11.61	1.93	1.91	0.33	581.32	3.06	

(...contd.)

Appendix Table II.6(A): Financial Parameters of Foreign Banks in India: 1998-99 (concl.)

Sr. No.	Name of the Bank	(Amount in Rs. lakh)									
		Tier I	CRAR Tier II	Total	Net NPAs/Advances	Interest Income/W.Funds	Non-Int. Income/W.Funds	Operating Profit/W.Funds	Return on Assets	Business per employee	Profit per employee
1	2	3	4	5	6	7	8	9	10	11	12
22.	The Sanwa Bank Ltd. ....	31.22	0.00	31.22	10.65	11.55	1.63	5.33	0.97	805.38	7.23
23.	Dresdner Bank AG .....	19.36	0.00	19.36	16.16	11.76	2.84	1.92	-1.57	593.31	-10.08
24.	Sonali Bank .....	38.39	0.00	38.39	2.11	7.93	21.72	18.30	12.91	66.99	11.30
25.	ING Bank N.V. ....	12.79	0.00	12.79	5.67	11.01	2.12	1.22	0.03	702.66	0.32
26.	Development Bank of Singapore Ltd. ....	23.26	0.00	23.26	4.93	11.88	2.06	2.90	1.31	478.20	9.28
27.	State Bank of Mauritius Ltd. ....	46.69	0.09	46.78	10.76	8.79	1.95	3.76	1.79	906.30	16.20
28.	The Chase Manhattan Bank .....	12.53	0.00	12.53	Nil	8.57	16.17	4.14	1.86	6.29	4.26
29.	Commerzbank AG .....	15.50	0.31	15.81	7.06	11.30	2.95	2.01	0.33	752.21	2.42
30.	The Siam Commercial Bank .....	39.00	0.00	39.00	10.51	12.45	1.12	5.12	2.70	932.57	26.47
31.	Arab Bangladesh Bank Ltd. ....	124.00	0.00	124.00	Nil	7.85	3.01	3.63	3.67	133.05	9.77
32.	Chinatrust Commercial Bank .....	28.22	0.03	28.25	4.73	11.12	0.13	0.52	-0.26	447.63	-1.58
33.	The Fuji Bank Ltd. ....	23.62	0.00	23.62	6.02	11.74	0.71	1.55	0.16	570.67	1.20
34.	Krung Thai Bank Public Co. Ltd. ...	236.00	0.00	236.00	Nil	7.47	3.51	5.85	4.31	54.79	17.66
35.	Cho Hung Bank .....	42.00	0.00	42.00	1.88	8.81	2.26	6.65	2.34	728.45	35.18
36.	Oversea-Chinese Banking Corpn. Ltd. ....	94.00	0.00	94.00	Nil	9.09	3.62	5.05	4.84	334.94	21.43
37.	Bank of Ceylon .....	37.02	0.03	37.05	16.43	10.75	2.83	7.19	2.33	460.00	11.00
38.	Bank Internasional Indonesia .....	57.26	0.00	57.26	10.53	11.65	2.83	-5.79	-17.99	195.60	-53.06
39.	The Sumitomo Bank, Ltd. ....	16.58	0.00	16.58	N.A.	13.19	2.04	4.16	3.12	1086.94	28.89
40.	The Toronto-Dominion Bank .....	73.58	0.65	74.23	Nil	14.63	0.68	9.79	3.48	353.63	23.74
41.	Hanil Bank .....	N.A.	N.A.	N.A.	Nil	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
42.	Bank Muscat International .....	212.45	0.00	212.45	N.A.	3.34	1.08	0.00	0.00	75.29	0.00
43.	Morgan Guaranty Trust Co. of New York .....	413.00	0.00	413.00	Nil	1.60	0.44	0.00	0.00	0.00	0.00
44.	K.B.C.Bank N.V. ....	95.00	0.00	95.00	N.A.	0.98	-0.31	-0.91	-0.91	N.A.	-2.33

Notes : 1. (-) indicates negative figure.

2. Figures reported in this Table may not exactly tally with the data reported in Appendix Tables II.5(B) to II.5(H) due to conceptual differences.

3. W: Working.

Source : Respective Balance Sheets.

**Appendix Table II.6 (B): Gross Profit/Loss as Percentage of Total Assets of Foreign Banks in India: 1991-92 to 1998-99**

Sr. No.	Name of the Bank	Gross Profit/Loss as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	Citibank N.A. ....	4.78	3.10	3.60	4.83	4.35	4.59	4.45	3.98
2.	ANZ Grindlays Bank Ltd. ....	4.75	1.55	1.41	2.27	2.25	2.16	4.49	2.86
3.	Hongkong Bank ....	3.97	4.29	3.57	4.26	4.25	3.27	3.40	1.96
4.	Standard Chartered Bank ....	3.24	-7.70	2.99	0.87	2.53	1.68	2.63	3.12
5.	American Express Bank Ltd. ....	8.00	4.45	5.46	4.96	3.11	5.07	3.49	1.79
6.	Bank of America NT& SA ....	7.77	6.73	5.45	4.64	3.46	4.50	4.41	3.96
7.	Deutsche Bank AG ....	7.26	6.02	6.10	3.57	4.99	6.42	8.17	4.48
8.	The Bank of Tokyo-Mitsubishi Ltd. ....	5.65	7.79	7.99	7.69	6.11	6.22	2.64	-27.32
9.	The British Bank of the Middle East ....	2.71	3.32	2.39	3.94	2.33	1.73	1.41	-0.03
10.	Credit Agricole Indosuez ....	6.06	5.36	1.99	5.09	1.93	2.70	0.16	0.64
11.	Credit Lyonnais ....	4.25	5.31	4.29	5.54	2.61	3.73	4.08	4.63
12.	Societe Generale ....	4.49	6.58	3.95	3.72	1.44	3.38	2.49	2.63
13.	ABN-AMRO Bank N.V. ....	6.24	6.48	4.48	4.06	3.30	4.51	4.13	3.68
14.	Banque Nationale De Paris ....	5.18	5.48	9.73	7.45	3.94	4.80	2.75	2.24
15.	MashreqBank psc ....	5.68	3.61	5.16	5.82	2.19	2.66	0.24	0.05
16.	The Sakura Bank Ltd. ....	8.20	7.39	5.27	5.79	5.19	5.87	3.84	2.35
17.	Abu Dhabi Commercial Bank Ltd. ....	3.39	3.97	3.19	3.51	4.03	0.68	2.57	2.43
18.	Bank of Bahrain and Kuwait B.S.C. ....	4.14	3.35	4.71	5.46	4.45	1.46	0.16	0.67
19.	Oman International Bank S.A.O.G. ....	5.74	4.17	5.77	4.93	4.47	4.25	1.82	0.04
20.	The Bank of Nova Scotia ....	3.63	4.63	5.71	3.29	2.58	4.88	3.65	4.43
21.	Barclays Bank PLC ....	5.56	5.45	7.59	3.91	5.39	1.71	3.87	2.00
22.	The Sanwa Bank Ltd. ....	7.92	6.77	5.65	3.74	0.69	3.57	5.56	5.33
23.	Dresdner Bank AG ....	—	—	—	—	-4.64	-0.55	2.34	2.02
24.	Sonali Bank ....	7.14	11.11	3.85	7.41	12.45	7.37	10.48	12.89
25.	ING Bank N.V. ....	—	—	—	-8.98	-1.06	4.08	3.11	1.17
26.	The Development Bank of Singapore Ltd. ....	—	—	—	-0.53	1.42	4.68	2.92	2.85
27.	State Bank of Mauritius Ltd. ....	—	—	—	-0.68	8.44	6.79	7.10	3.18
28.	Chase Manhattan Bank ....	—	—	—	-14.97	-8.06	0.79	5.35	4.14
29.	Commerzbank AG ....	—	—	—	—	-4.58	0.37	2.44	1.65
30.	The Siam Commercial Bank ....	—	—	—	—	0.60	4.33	6.30	5.13
31.	Arab Bangladesh Bank Ltd. ....	—	—	—	—	2.82	0.62	3.35	6.15
32.	Chinatrust Commercial Bank ....	—	—	—	—	—	0.55	1.36	0.35
33.	The Fuji Bank Ltd. ....	—	—	—	—	—	-5.28	2.77	1.42
34.	Krung Thai Bank Public Co. Ltd. ....	—	—	—	—	—	0.05	8.78	6.22
35.	Cho Hung Bank ....	—	—	—	—	—	2.85	9.24	6.65
36.	Oversea – Chinese Banking Corporation Ltd. ....	—	—	—	—	—	-6.16	1.03	5.05
37.	Bank of Ceylon ....	—	—	—	—	3.74	8.59	6.35	7.51
38.	Bank Internasional Indonesia ....	—	—	—	—	-7.46	2.18	0.91	-6.39
39.	The Commercial Bank of Korea Ltd. ....	—	—	—	—	—	0.52	3.62	—
40.	The Sumitomo Bank Ltd. ....	—	—	—	—	—	—	1.85	3.15
41.	The Toronto-Dominion Bank ....	—	—	—	—	—	—	7.08	7.69
42.	Hanil Bank ....	—	—	—	—	—	—	4.02	2.37
43.	Bank Muscat International ....	—	—	—	—	—	—	—	-1.47
44.	Morgan Guaranty Trust Company of New York ....	—	—	—	—	—	—	—	-3.88
45.	K.B.C. Bank N.V. ....	—	—	—	—	—	—	—	-0.92
<b>Foreign Banks in India</b>		<b>5.06</b>	<b>1.86</b>	<b>3.79</b>	<b>3.93</b>	<b>3.35</b>	<b>3.62</b>	<b>3.91</b>	<b>2.53</b>
<b>All Scheduled Commercial Banks</b>		<b>2.08</b>	<b>1.03</b>	<b>1.25</b>	<b>1.64</b>	<b>1.69</b>	<b>1.82</b>	<b>1.84</b>	<b>1.47</b>

**Appendix Table II.6 (C): Net Profit/Loss as Percentage of Total Assets of  
Foreign Banks in India: 1991-92 to 1998-99**

Sr. No.	Name of the Bank	Net Profit/Loss as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	Citibank N.A. ....	2.11	1.22	1.12	2.09	2.02	0.57	1.10	0.91
2.	ANZ Grindlays Bank Ltd. ....	1.88	0.54	0.32	1.17	0.77	1.03	2.27	1.49
3.	Hongkong Bank ....	1.64	1.94	1.69	1.11	1.74	1.53	0.98	0.58
4.	Standard Chartered Bank ....	-5.92	-24.19	1.96	0.34	2.43	0.77	1.04	2.07
5.	American Express Bank Ltd. ....	2.75	1.66	2.78	3.16	1.17	1.60	2.11	0.25
6.	Bank of America NT&SA ....	7.39	3.77	2.30	1.95	3.10	1.80	2.58	1.99
7.	Deutsche Bank AG ....	2.74	0.03	2.09	0.75	1.15	2.08	3.58	1.11
8.	The Bank of Tokyo-Mitsubishi Ltd. ....	1.55	2.03	3.15	3.62	2.21	1.38	-25.85	-4.29
9.	The British Bank of the Middle East ....	1.16	1.70	1.48	2.35	1.42	1.20	0.24	-4.01
10.	Credit Agricole Indosuez ....	2.99	2.51	0.69	2.08	1.20	-0.28	-1.70	-0.64
11.	Credit Lyonnais ....	2.17	2.19	1.51	2.16	1.04	1.76	-0.59	1.74
12.	Societe Generale ....	1.52	2.41	1.32	1.30	0.56	1.46	1.09	-3.17
13.	ABN-AMRO Bank N.V. ....	3.21	2.90	1.56	1.77	1.43	2.08	2.33	2.20
14.	Banque Nationale De Paris ....	2.86	2.10	3.19	2.84	1.39	1.83	0.98	1.06
15.	MashreqBank psc ....	0.87	0.11	2.01	3.28	1.32	0.52	-2.84	-2.73
16.	The Sakura Bank Ltd. ....	3.18	2.66	2.21	2.37	2.43	2.97	0.20	-3.77
17.	Abu Dhabi Commercial Bank Ltd. ....	1.04	1.98	1.12	1.59	1.05	0.31	0.42	0.32
18.	Bank of Bahrain and Kuwait B.S.C. ....	1.66	1.53	1.60	2.03	1.60	0.64	-3.66	0.71
19.	Oman International Bank S.A.O.G. ....	1.49	0.72	0.84	0.55	1.30	2.01	-0.89	-2.84
20.	The Bank of Nova Scotia ....	0.82	1.25	1.42	0.57	0.58	-0.68	0.84	2.20
21.	Barclays Bank PLC ....	2.50	1.63	2.37	0.98	2.02	0.18	1.71	0.33
22.	The Sanwa Bank Ltd. ....	2.61	2.41	2.09	1.31	0.16	1.42	1.16	1.04
23.	Dresdner Bank AG ....	—	—	—	—	-4.64	-0.59	1.02	-1.57
24.	Sonali Bank ....	2.12	1.60	1.30	2.67	5.59	3.31	5.44	6.69
25.	ING Bank N.V. ....	—	—	—	-9.00	-1.14	2.82	2.04	0.03
26.	The Development Bank of Singapore Ltd. ....	—	—	—	—	0.77	2.36	0.97	1.31
27.	State Bank of Mauritius Ltd. ....	—	—	—	-0.68	5.21	3.56	4.47	1.79
28.	Chase Manhattan Bank ....	—	—	—	-15.01	-8.10	0.48	2.73	1.87
29.	Commerzbank AG ....	—	—	—	—	-4.60	0.18	-0.20	0.27
30.	The Siam Commercial Bank ....	—	—	—	—	0.23	2.13	3.86	2.74
31.	Arab Bangladesh Bank Ltd. ....	—	—	—	—	2.82	0.49	1.70	3.15
32.	Chinatrust Commercial Bank ....	—	—	—	—	—	0.14	0.00	-0.26
33.	The Fuji Bank Ltd. ....	—	—	—	—	—	-5.34	2.38	0.16
34.	Krung Thai Bank Public Co. Ltd. ....	—	—	—	—	—	0.03	5.90	4.31
35.	Cho Hung Bank ....	—	—	—	—	—	1.41	5.01	3.68
36.	Oversea – Chinese Banking Corporation Ltd. ....	—	—	—	—	—	-6.16	0.87	4.39
37.	Bank of Ceylon ....	—	—	—	—	1.72	3.18	2.55	2.33
38.	Bank Internasional Indonesia ....	—	—	—	—	-7.46	1.17	-3.58	-14.41
39.	The Commercial Bank of Korea Ltd. ....	—	—	—	—	—	0.44	1.82	—
40.	The Sumitomo Bank Ltd. ....	—	—	—	—	—	—	1.02	1.56
41.	The Toronto-Dominion Bank ....	—	—	—	—	—	—	3.07	3.48
42.	Hanil Bank ....	—	—	—	—	—	—	2.48	-1.08
43.	Bank Muscat International ....	—	—	—	—	—	—	—	-1.47
44.	Morgan Guaranty Trust Company of New York ....	—	—	—	—	—	—	—	-3.88
45.	K.B.C. Bank N.V. ....	—	—	—	—	—	—	—	-0.92
<b>Foreign Banks in India</b>		<b>1.57</b>	<b>-2.88</b>	<b>1.51</b>	<b>1.66</b>	<b>1.58</b>	<b>1.19</b>	<b>0.97</b>	<b>0.90</b>
<b>All Scheduled Commercial Banks</b>		<b>0.39</b>	<b>-1.08</b>	<b>-0.85</b>	<b>0.41</b>	<b>0.16</b>	<b>0.67</b>	<b>0.82</b>	<b>0.49</b>



**Appendix Table II.6 (D): Interest Income as Percentage of Total Assets of Foreign Banks in India: 1991-92 to 1998-99**

Sr. No.	Name of the Bank	Interest Income as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	Citibank N.A. ....	9.72	12.77	9.80	10.14	10.17	11.60	11.00	10.43
2.	ANZ Grindlays Bank Ltd. ....	11.74	10.70	9.54	8.73	9.42	10.22	10.39	10.00
3.	Hongkong Bank ....	10.17	11.63	9.68	9.21	10.20	10.31	8.50	8.30
4.	Standard Chartered Bank ....	13.11	8.34	10.02	9.10	11.34	9.78	10.84	10.74
5.	American Express Bank Ltd. ....	11.08	12.03	10.66	10.04	12.10	13.75	10.13	10.54
6.	Bank of America NT&SA ....	15.37	15.57	9.99	10.32	10.66	10.94	10.57	12.68
7.	Deutsche Bank AG ....	11.86	13.74	11.61	9.88	11.31	10.60	12.36	9.72
8.	The Bank of Tokyo-Mitsubishi Ltd. ....	12.44	11.96	13.04	11.68	12.17	13.79	12.32	10.23
9.	The British Bank of the Middle East ....	9.39	11.03	8.96	10.05	10.87	11.41	8.51	9.98
10.	Credit Agricole Indosuez ....	18.18	12.36	6.31	9.40	7.22	11.87	10.46	12.05
11.	Credit Lyonnais ....	15.36	13.80	9.36	11.89	13.26	13.90	12.43	13.82
12.	Societe Generale ....	11.02	13.69	8.39	11.47	11.54	15.10	11.97	14.51
13.	ABN-AMRO Bank N.V. ....	11.61	13.54	8.77	9.89	9.50	11.05	9.65	9.24
14.	Banque Nationale De Paris ....	14.94	12.75	17.02	16.55	11.34	10.40	8.13	8.81
15.	MashreqBank psc ....	14.77	11.35	10.05	10.09	9.14	14.80	13.13	10.78
16.	The Sakura Bank Ltd. ....	13.11	12.00	8.77	10.42	9.96	12.20	12.23	13.59
17.	Abu Dhabi Commercial Bank Ltd. ....	8.47	9.21	8.19	8.50	12.68	10.24	9.74	8.59
18.	Bank of Bahrain and Kuwait B.S.C. ....	13.61	11.28	10.34	10.57	12.01	11.09	11.09	10.29
19.	Oman International Bank S.A.O.G. ....	13.40	13.31	11.85	12.21	12.30	12.53	11.69	8.52
20.	The Bank of Nova Scotia ....	12.44	13.97	12.22	11.34	13.13	11.92	9.68	11.36
21.	Barclays Bank PLC ....	29.17	19.65	19.94	15.76	20.13	12.56	16.23	12.15
22.	The Sanwa Bank Ltd. ....	8.91	12.79	10.49	8.44	11.67	12.41	12.10	11.55
23.	Dresdner Bank AG ....	—	—	—	—	4.27	14.81	10.24	12.66
24.	Sonali Bank ....	7.14	11.11	3.85	7.41	8.86	1.86	3.23	5.66
25.	ING Bank N.V. ....	—	—	—	2.47	3.97	8.32	8.54	10.48
26.	The Development Bank of Singapore Ltd. ....	—	—	—	1.63	7.11	13.55	8.89	11.69
27.	State Bank of Mauritius Ltd. ....	—	—	—	1.93	10.97	8.69	8.37	7.45
28.	Chase Manhattan Bank ....	—	—	—	2.56	6.20	4.53	4.62	8.56
29.	Commerzbank AG ....	—	—	—	—	1.87	8.26	10.73	9.28
30.	The Siam Commercial Bank ....	—	—	—	—	3.73	7.00	14.41	12.46
31.	Arab Bangladesh Bank Ltd. ....	—	—	—	—	4.57	4.27	5.03	6.81
32.	Chinatrust Commercial Bank ....	—	—	—	—	—	6.31	11.25	7.60
33.	The Fuji Bank Ltd. ....	—	—	—	—	—	3.70	6.92	10.75
34.	Krung Thai Bank Public Co. Ltd. ....	—	—	—	—	—	1.53	12.75	7.92
35.	Cho Hung Bank ....	—	—	—	—	—	6.63	13.87	8.81
36.	Oversea – Chinese Banking Corporation Ltd. ....	—	—	—	—	—	1.33	6.72	9.09
37.	Bank of Ceylon ....	—	—	—	—	4.60	7.66	8.49	11.21
38.	Bank Internasional Indonesia ....	—	—	—	—	0.10	11.75	17.85	12.84
39.	The Commercial Bank of Korea Ltd. ....	—	—	—	—	—	1.10	11.25	—
40.	The Sumitomo Bank Ltd. ....	—	—	—	—	—	—	3.99	9.89
41.	The Toronto-Dominion Bank ....	—	—	—	—	—	—	5.42	11.51
42.	Hanil Bank ....	—	—	—	—	—	—	14.07	8.23
43.	Bank Muscat International ....	—	—	—	—	—	—	—	3.77
44.	Morgan Guaranty Trust Company of New York ....	—	—	—	—	—	—	—	1.40
45.	K.B.C. Bank N.V. ....	—	—	—	—	—	—	—	0.99
<b>Foreign Banks in India</b>		<b>11.61</b>	<b>11.62</b>	<b>10.04</b>	<b>9.88</b>	<b>10.46</b>	<b>11.08</b>	<b>10.42</b>	<b>10.25</b>
<b>All Scheduled Commercial Banks</b>		<b>10.27</b>	<b>9.71</b>	<b>8.70</b>	<b>8.63</b>	<b>9.36</b>	<b>9.88</b>	<b>9.27</b>	<b>9.19</b>

**Appendix Table II.6 (E): Interest Expended as Percentage of Total Assets of Foreign Banks in India: 1991-92 to 1998-99**

Sr. No.	Name of the Bank	Interest Expended as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	Citibank N.A. ....	6.46	7.69	5.40	5.43	6.26	6.85	6.60	7.04
2.	ANZ Grindlays Bank Ltd. ....	7.75	8.36	6.66	5.66	6.42	6.75	5.83	6.33
3.	Hongkong Bank ....	6.15	8.03	5.89	5.01	5.79	6.65	5.12	5.61
4.	Standard Chartered Bank ....	9.69	9.20	7.92	6.65	5.81	6.29	7.27	7.17
5.	American Express Bank Ltd. ....	5.63	6.40	5.00	4.88	8.34	9.48	6.84	7.77
6.	Bank of America NT&SA ....	12.93	9.13	5.06	5.35	6.95	6.52	6.58	8.26
7.	Deutsche Bank AG ....	5.31	8.13	4.70	5.28	6.55	4.76	5.66	4.79
8.	The Bank of Tokyo-Mitsubishi Ltd. ....	7.75	5.92	6.04	5.17	7.18	7.28	8.28	6.59
9.	The British Bank of the Middle East ....	6.37	7.64	6.25	6.52	8.02	9.55	7.66	9.34
10.	Credit Agricole Indosuez ....	14.02	8.72	3.56	6.26	6.06	10.50	11.09	9.21
11.	Credit Lyonnais ....	9.48	7.79	4.27	5.62	11.50	13.15	8.54	10.20
12.	Societe Generale ....	6.53	8.20	3.90	7.39	9.55	11.47	9.50	11.73
13.	ABN-AMRO Bank N.V. ....	6.67	8.18	4.21	6.18	7.18	6.67	6.42	5.94
14.	Banque Nationale De Paris ....	8.23	6.26	6.61	8.10	6.70	4.93	4.89	5.67
15.	MashreqBank psc ....	9.09	6.98	4.75	5.19	5.17	8.41	7.95	8.43
16.	The Sakura Bank Ltd. ....	5.74	4.95	3.69	4.66	4.25	4.41	4.77	6.78
17.	Abu Dhabi Commercial Bank Ltd. ....	5.08	4.93	4.88	5.70	10.12	9.17	7.51	6.67
18.	Bank of Bahrain and Kuwait B.S.C. ....	7.69	6.13	5.11	4.94	6.25	9.41	10.17	9.18
19.	Oman International Bank S.A.O.G. ....	7.66	8.36	5.65	6.31	7.76	8.06	10.34	9.08
20.	The Bank of Nova Scotia ....	9.84	9.62	6.69	8.02	11.97	7.61	6.83	8.14
21.	Barclays Bank PLC ....	22.22	13.93	12.87	10.93	15.97	10.33	13.45	8.57
22.	The Sanwa Bank Ltd. ....	2.97	6.68	3.73	4.02	7.91	5.38	5.73	5.82
23.	Dresdner Bank AG ....	—	—	—	—	3.28	12.20	7.58	8.51
24.	Sonali Bank ....	Neg.	Neg.	Neg.	Neg.	0.85	0.87	1.63	2.48
25.	ING Bank N.V. ....	—	—	—	0.33	4.30	4.43	6.74	6.91
26.	The Development Bank of Singapore Ltd. ....	—	—	—	Neg.	4.54	7.31	6.94	8.68
27.	State Bank of Mauritius Ltd. ....	—	—	—	0.14	1.12	1.18	1.91	4.69
28.	Chase Manhattan Bank ....	—	—	—	0.73	0.12	0.32	4.23	9.49
29.	Commerzbank AG ....	—	—	—	—	0.24	3.98	6.41	6.17
30.	The Siam Commercial Bank ....	—	—	—	—	0.18	2.07	7.82	6.12
31.	Arab Bangladesh Bank Ltd. ....	—	—	—	—	0.00	1.35	1.41	1.32
32.	Chinatrust Commercial Bank ....	—	—	—	—	—	0.60	3.74	4.33
33.	The Fuji Bank Ltd. ....	—	—	—	—	—	0.24	1.98	5.99
34.	Krung Thai Bank Public Co. Ltd. ....	—	—	—	—	—	0.00	5.54	0.44
35.	Cho Hung Bank ....	—	—	—	—	—	0.34	2.53	1.62
36.	Oversea – Chinese Banking Corporation Ltd. ....	—	—	—	—	—	0.03	0.67	1.86
37.	Bank of Ceylon ....	—	—	—	—	0.76	1.83	3.79	4.67
38.	Bank Internasional Indonesia ....	—	—	—	—	0.00	6.48	12.42	10.09
39.	The Commercial Bank of Korea Ltd. ....	—	—	—	—	—	0.00	1.06	—
40.	The Sumitomo Bank Ltd. ....	—	—	—	—	—	—	1.80	5.84
41.	The Toronto-Dominion Bank ....	—	—	—	—	—	—	0.05	0.02
42.	Hanil Bank ....	—	—	—	—	—	—	3.12	0.19
43.	Bank Muscat International ....	—	—	—	—	—	—	—	0.96
44.	Morgan Guaranty Trust Company of New York ....	—	—	—	—	—	—	—	0.80
45.	K.B.C. Bank N.V. ....	—	—	—	—	—	—	—	0.00
<b>Foreign Banks in India</b>		<b>7.70</b>	<b>8.06</b>	<b>5.82</b>	<b>5.63</b>	<b>6.72</b>	<b>6.95</b>	<b>6.49</b>	<b>6.79</b>
<b>All Scheduled Commercial Banks</b>		<b>6.96</b>	<b>7.20</b>	<b>6.16</b>	<b>5.63</b>	<b>6.23</b>	<b>6.66</b>	<b>6.32</b>	<b>6.40</b>

**Appendix Table II.6 (F): Net Interest Income (Spread) as Percentage of Total Assets of Foreign Banks in India: 1991-92 to 1998-99**

Sr. No.	Name of the Bank	Net Interest Income (Spread) as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	Citibank N.A. ....	3.25	5.08	4.39	4.72	3.91	4.75	4.39	3.40
2.	ANZ Grindlays Bank Ltd. ....	4.00	2.34	2.87	3.07	3.00	3.47	4.56	3.67
3.	Hongkong Bank ....	4.02	3.61	3.79	4.20	4.40	3.66	3.38	2.69
4.	Standard Chartered Bank ....	3.43	-0.86	2.10	2.45	5.54	3.49	3.57	3.57
5.	American Express Bank Ltd. ....	5.45	5.63	5.66	5.16	3.76	4.27	3.29	2.77
6.	Bank of America NT&SA ....	2.44	6.44	4.93	4.97	3.70	4.42	3.98	4.43
7.	Deutsche Bank AG ....	6.55	5.61	6.91	4.60	4.77	5.83	6.70	4.93
8.	The Bank of Tokyo-Mitsubishi Ltd. ....	4.68	6.04	7.00	6.51	4.99	6.51	4.05	3.64
9.	The British Bank of the Middle East ....	3.03	3.39	2.71	3.53	2.84	1.86	0.85	0.64
10.	Credit Agricole Indosuez ....	4.17	3.64	2.75	3.14	1.17	1.37	-0.63	2.85
11.	Credit Lyonnais ....	5.88	6.01	5.09	6.28	1.75	0.75	3.89	3.63
12.	Societe Generale ....	4.49	5.50	4.48	4.08	1.98	3.63	2.47	2.78
13.	ABN-AMRO Bank N.V. ....	4.95	5.36	4.56	3.71	2.32	4.38	3.23	3.30
14.	Banque Nationale De Paris ....	6.71	6.49	10.41	8.45	4.64	5.47	3.24	3.14
15.	MashreqBank psc ....	5.68	4.37	5.30	4.90	3.97	6.39	5.18	2.35
16.	The Sakura Bank Ltd. ....	7.38	7.06	5.08	5.76	5.71	7.79	7.46	6.81
17.	Abu Dhabi Commercial Bank Ltd. ....	3.39	4.28	3.31	2.80	2.57	1.07	2.23	1.93
18.	Bank of Bahrain and Kuwait B.S.C. ....	5.92	5.15	5.24	5.63	5.77	1.67	0.92	1.11
19.	Oman International Bank S.A.O.G. ....	5.74	4.95	6.20	5.90	4.54	4.47	1.35	-0.57
20.	The Bank of Nova Scotia ....	2.59	4.35	5.52	3.33	1.16	4.31	2.85	3.23
21.	Barclays Bank PLC ....	6.94	5.72	7.08	4.83	4.16	2.23	2.78	3.58
22.	The Sanwa Bank Ltd. ....	5.94	6.11	6.75	4.41	3.76	7.03	6.37	5.73
23.	Dresdner Bank AG ....	—	—	—	—	0.99	2.61	2.66	4.15
24.	Sonali Bank ....	7.14	11.11	3.85	7.41	8.01	0.99	1.60	3.18
25.	ING Bank N.V. ....	—	—	—	2.14	-0.33	3.90	1.81	3.56
26.	The Development Bank of Singapore Ltd. ....	—	—	—	1.63	2.57	6.24	1.95	3.01
27.	State Bank of Mauritius Ltd. ....	—	—	—	1.79	9.86	7.51	6.46	2.76
28.	Chase Manhattan Bank ....	—	—	—	1.82	6.08	4.22	0.39	-0.92
29.	Commerzbank AG ....	—	—	—	—	1.63	4.28	4.32	3.11
30.	The Siam Commercial Bank ....	—	—	—	—	3.55	4.93	6.59	6.34
31.	Arab Bangladesh Bank Ltd. ....	—	—	—	—	4.57	2.92	3.62	5.49
32.	Chinatrust Commercial Bank ....	—	—	—	—	—	5.70	7.50	3.27
33.	The Fuji Bank Ltd. ....	—	—	—	—	—	3.46	4.94	4.75
34.	Krung Thai Bank Public Co. Ltd. ....	—	—	—	—	—	1.53	7.21	7.48
35.	Cho Hung Bank ....	—	—	—	—	—	6.28	11.34	7.19
36.	Oversea – Chinese Banking Corporation Ltd. ....	—	—	—	—	—	1.30	6.06	7.23
37.	Bank of Ceylon ....	—	—	—	—	3.84	5.83	4.70	6.54
38.	Bank Internasional Indonesia ....	—	—	—	—	0.10	5.27	5.43	2.75
39.	The Commercial Bank of Korea Ltd. ....	—	—	—	—	—	1.10	10.19	—
40.	The Sumitomo Bank Ltd. ....	—	—	—	—	—	—	2.20	4.05
41.	The Toronto-Dominion Bank ....	—	—	—	—	—	—	5.37	11.49
42.	Hanil Bank ....	—	—	—	—	—	—	10.95	8.05
43.	Bank Muscat International ....	—	—	—	—	—	—	—	2.82
44.	Morgan Guaranty Trust Company of New York ....	—	—	—	—	—	—	—	0.60
45.	K.B.C. Bank N.V. ....	—	—	—	—	—	—	—	0.99
<b>Foreign Banks in India</b>		<b>3.92</b>	<b>3.56</b>	<b>4.21</b>	<b>4.24</b>	<b>3.74</b>	<b>4.13</b>	<b>3.93</b>	<b>3.47</b>
<b>All Scheduled Commercial Banks</b>		<b>3.31</b>	<b>2.51</b>	<b>2.54</b>	<b>3.00</b>	<b>3.13</b>	<b>3.22</b>	<b>2.95</b>	<b>2.78</b>

**Appendix Table II.6 (G): Provisions and Contingencies as Percentage of Total Assets of Foreign Banks in India: 1991-92 to 1998-99**

Sr. No.	Name of the Bank	Provisions & Contingencies as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	Citibank N.A. ....	2.69	1.89	2.48	2.73	2.33	4.02	3.35	3.07
2.	ANZ Grindlays Bank Ltd. ....	2.87	1.01	1.09	1.10	1.48	1.13	2.22	1.37
3.	Hongkong Bank ....	2.26	2.35	1.88	3.15	2.51	1.75	2.42	1.38
4.	Standard Chartered Bank ....	9.17	16.49	1.04	0.54	0.09	0.91	1.59	1.05
5.	American Express Bank Ltd. ....	5.22	2.80	2.67	1.81	1.94	3.47	1.38	1.54
6.	Bank of America NT&SA ....	0.38	2.94	3.16	2.68	0.36	2.70	1.83	1.97
7.	Deutsche Bank AG ....	4.42	5.99	4.01	2.82	3.84	4.34	4.58	3.37
8.	The Bank of Tokyo-Mitsubishi Ltd. ....	4.04	5.76	4.84	4.07	3.90	4.85	28.49	-23.03
9.	The British Bank of the Middle East ....	1.59	1.61	0.91	1.59	0.91	0.52	1.16	3.98
10.	Credit Agricole Indosuez ....	2.65	2.85	1.30	3.01	0.73	2.98	1.86	1.28
11.	Credit Lyonnais ....	1.96	3.11	2.78	3.38	1.57	1.97	4.67	2.90
12.	Societe Generale ....	3.27	4.16	2.62	2.42	0.88	1.92	1.40	5.80
13.	ABN-AMRO Bank N.V. ....	3.23	3.59	2.92	2.29	1.88	2.44	1.79	1.47
14.	Banque Nationale De Paris ....	2.44	3.38	6.54	4.61	2.55	2.97	1.78	1.18
15.	MashreqBank psc ....	5.11	3.50	3.15	2.53	0.87	2.15	3.09	2.78
16.	The Sakura Bank Ltd. ....	4.92	4.72	3.06	3.42	2.76	2.90	3.64	6.13
17.	Abu Dhabi Commercial Bank Ltd. ....	3.39	1.99	2.07	1.92	2.98	0.37	2.15	2.11
18.	Bank of Bahrain and Kuwait B.S.C. ....	2.37	1.82	3.12	3.43	2.85	0.82	3.82	-0.04
19.	Oman International Bank S.A.O.G. ....	4.31	3.46	4.94	4.37	3.17	2.24	2.71	2.89
20.	The Bank of Nova Scotia ....	2.59	3.38	4.28	2.71	2.00	5.57	2.81	2.23
21.	Barclays Bank PLC ....	2.78	3.83	5.22	2.93	3.37	1.53	2.16	1.68
22.	The Sanwa Bank Ltd. ....	4.95	4.37	3.56	2.22	0.53	2.15	4.40	4.29
23.	Dresdner Bank AG ....	—	—	—	—	0.00	0.05	1.32	3.59
24.	Sonali Bank ....	7.14	Neg.	3.85	3.70	6.85	4.05	5.05	6.20
25.	ING Bank N.V. ....	—	—	—	0.02	0.07	1.26	1.07	1.14
26.	The Development Bank of Singapore Ltd. ....	—	—	—	Neg.	0.65	2.32	1.96	1.54
27.	State Bank of Mauritius Ltd. ....	—	—	—	Neg.	3.23	3.23	2.63	1.39
28.	Chase Manhattan Bank ....	—	—	—	0.04	0.05	0.32	2.62	2.26
29.	Commerzbank AG ....	—	—	—	—	0.02	0.19	2.64	1.37
30.	The Siam Commercial Bank ....	—	—	—	—	0.38	2.19	2.44	2.39
31.	Arab Bangladesh Bank Ltd. ....	—	—	—	—	0.00	0.13	1.66	3.00
32.	Chinatrust Commercial Bank ....	—	—	—	—	—	0.41	1.36	0.62
33.	The Fuji Bank Ltd. ....	—	—	—	—	—	0.06	0.39	1.26
34.	Krung Thai Bank Public Co. Ltd. ....	—	—	—	—	—	0.03	2.87	1.90
35.	Cho Hung Bank ....	—	—	—	—	—	1.44	4.23	2.97
36.	Oversea – Chinese Banking Corporation Ltd. ....	—	—	—	—	—	0.00	0.16	0.67
37.	Bank of Ceylon ....	—	—	—	—	2.02	5.40	3.80	5.17
38.	Bank Internasional Indonesia ....	—	—	—	—	0.00	1.01	4.49	8.02
39.	The Commercial Bank of Korea Ltd. ....	—	—	—	—	—	0.08	1.80	—
40.	The Sumitomo Bank Ltd. ....	—	—	—	—	—	—	0.83	1.59
41.	The Toronto-Dominion Bank ....	—	—	—	—	—	—	4.01	4.21
42.	Hanil Bank ....	—	—	—	—	—	—	1.54	3.44
43.	Bank Muscat International ....	—	—	—	—	—	—	—	0.00
44.	Morgan Guaranty Trust Company of New York ....	—	—	—	—	—	—	—	0.00
45.	K.B.C. Bank N.V. ....	—	—	—	—	—	—	—	0.00
<b>Foreign Banks in India</b>		<b>3.50</b>	<b>4.74</b>	<b>2.28</b>	<b>2.27</b>	<b>1.77</b>	<b>2.44</b>	<b>2.94</b>	<b>1.63</b>
<b>All Scheduled Commercial Banks</b>		<b>1.71</b>	<b>2.11</b>	<b>2.10</b>	<b>1.22</b>	<b>1.54</b>	<b>1.15</b>	<b>1.02</b>	<b>0.98</b>

**Appendix Table II.6 (H): Intermediation Cost as Percentage of Total Assets of Foreign Banks in India: 1991-92 to 1998-99**

Sr. No.	Name of the Bank	Intermediation Cost as Percentage of Total Assets							
		91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99
1	2	3	4	5	6	7	8	9	10
1.	Citibank N.A. ....	1.85	4.39	3.56	3.27	3.28	3.82	3.83	3.50
2.	ANZ Grindlays Bank Ltd. ....	2.67	2.23	2.51	2.82	2.74	3.19	2.72	2.60
3.	Hongkong Bank ....	2.56	2.74	2.90	2.97	2.72	2.81	2.71	2.80
4.	Standard Chartered Bank ....	2.31	1.64	3.17	4.24	5.15	4.38	4.11	3.09
5.	American Express Bank Ltd. ....	3.44	3.69	2.45	2.75	3.09	3.93	3.70	4.52
6.	Bank of America NT&SA ....	1.96	3.03	3.01	2.35	2.25	1.68	1.83	1.95
7.	Deutsche Bank AG ....	3.19	2.42	2.74	3.13	3.65	3.05	3.38	3.42
8.	The Bank of Tokyo-Mitsubishi Ltd. ....	1.29	1.23	1.42	1.22	1.06	1.34	2.21	33.47
9.	The British Bank of the Middle East ....	0.96	0.59	0.87	0.88	0.88	0.98	0.92	1.43
10.	Credit Agricole Indosuez ....	1.89	2.22	1.53	1.31	0.99	1.73	2.38	3.00
11.	Credit Lyonnais ....	1.31	1.23	1.20	1.43	1.40	1.80	2.32	1.80
12.	Societe Generale ....	1.22	1.28	0.80	0.92	1.07	1.51	1.86	2.56
13.	ABN-AMRO Bank N.V. ....	1.94	2.81	1.97	2.04	1.92	3.23	2.85	2.08
14.	Banque Nationale De Paris ....	4.57	3.37	2.64	2.66	2.27	1.86	1.96	2.19
15.	MashreqBank psc ....	1.70	1.52	1.14	1.03	1.07	2.80	4.30	3.53
16.	The Sakura Bank Ltd. ....	1.64	0.97	0.64	0.59	0.54	0.87	1.35	1.72
17.	Abu Dhabi Commercial Bank Ltd. ....	1.69	0.88	0.85	0.91	1.18	1.22	1.41	0.97
18.	Bank of Bahrain and Kuwait B.S.C. ....	1.78	1.42	1.32	1.61	1.62	1.49	1.54	1.82
19.	Oman International Bank S.A.O.G. ....	1.91	1.97	2.30	2.11	2.22	1.86	1.92	1.54
20.	The Bank of Nova Scotia ....	1.04	1.04	1.31	2.06	1.59	1.56	1.46	1.55
21.	Barclays Bank PLC ....	2.78	1.89	1.61	2.57	3.43	3.71	6.52	3.60
22.	The Sanwa Bank Ltd. ....	1.98	1.70	1.48	1.20	1.35	1.42	1.68	2.03
23.	Dresdner Bank AG ....	—	—	—	—	5.50	5.23	3.44	5.19
24.	Sonali Bank ....	7.14	11.11	3.85	3.70	3.93	3.65	4.98	5.77
25.	ING Bank N.V. ....	—	—	—	1.47	2.15	2.67	3.13	4.41
26.	The Development Bank of Singapore Ltd. ....	—	—	—	2.16	2.36	4.12	2.78	2.18
27.	State Bank of Mauritius Ltd. ....	—	—	—	2.71	2.57	2.06	1.26	1.22
28.	Chase Manhattan Bank ....	—	—	—	16.28	21.55	8.38	7.50	11.11
29.	Commerzbank AG ....	—	—	—	—	6.77	6.72	4.19	3.89
30.	The Siam Commercial Bank ....	—	—	—	—	3.07	1.46	1.85	2.33
31.	Arab Bangladesh Bank Ltd. ....	—	—	—	—	1.75	3.77	2.53	1.95
32.	Chinatrust Commercial Bank ....	—	—	—	—	—	5.34	7.67	3.01
33.	The Fuji Bank Ltd. ....	—	—	—	—	—	8.94	3.08	3.98
34.	Krung Thai Bank Public Co. Ltd. ....	—	—	—	—	—	2.16	6.08	5.00
35.	Cho Hung Bank ....	—	—	—	—	—	4.49	4.73	2.80
36.	Oversea – Chinese Banking Corporation Ltd. ....	—	—	—	—	—	7.51	7.21	5.80
37.	Bank of Ceylon ....	—	—	—	—	3.39	2.94	1.51	1.99
38.	Bank Internasional Indonesia ....	—	—	—	—	7.56	4.34	6.81	12.25
39.	The Commercial Bank of Korea Ltd. ....	—	—	—	—	—	0.58	7.53	—
40.	The Sumitomo Bank Ltd. ....	—	—	—	—	—	—	2.20	2.44
41.	The Toronto-Dominion Bank ....	—	—	—	—	—	—	7.97	4.34
42.	Hanil Bank ....	—	—	—	—	—	—	10.64	6.54
43.	Bank Muscat International ....	—	—	—	—	—	—	—	4.92
44.	Morgan Guaranty Trust Company of New York ....	—	—	—	—	—	—	—	4.86
45.	K.B.C. Bank N.V. ....	—	—	—	—	—	—	—	1.58
<b>Foreign Banks in India</b>		<b>2.26</b>	<b>2.70</b>	<b>2.66</b>	<b>2.73</b>	<b>2.77</b>	<b>3.00</b>	<b>2.97</b>	<b>3.37</b>
<b>All Scheduled Commercial Banks</b>		<b>2.60</b>	<b>2.64</b>	<b>2.64</b>	<b>2.76</b>	<b>2.94</b>	<b>2.85</b>	<b>2.63</b>	<b>2.65</b>

**Appendix Table II.7(A): Non-Performing Assets of Public Sector Banks  
As Proportion to Total Assets: 1996-97 to 1998-99**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs/ Total Assets			Net NPAs/ Total Assets		
		1996-97	1997-98*	1998-99*	1996-97	1997-98*	1998-99*
1	2	3	4	5	6	7	8
<b>Nationalised Banks</b>		<b>8.30</b>	<b>7.23</b>	<b>6.83</b>	<b>3.95</b>	<b>3.48</b>	<b>3.26</b>
1.	Allahabad Bank .....	9.89	9.59	8.72	5.48	5.65	4.98
2.	Andhra Bank .....	4.43	3.70	3.90	1.41	1.02	1.67
3.	Bank of Baroda .....	8.28	6.83	7.06	3.93	2.81	3.08
4.	Bank of India .....	6.00	5.76	5.63	3.13	3.39	3.29
5.	Bank of Maharashtra .....	8.55	6.65	5.87	3.51	2.97	2.95
6.	Canara Bank .....	9.32	8.31	8.46	3.77	2.93	2.88
7.	Central Bank of India .....	9.55	7.91	6.90	4.80	4.28	3.55
8.	Corporation Bank .....	3.87	3.05	2.46	1.32	1.12	0.83
9.	Dena Bank .....	6.94	6.32	5.78	4.06	3.58	3.40
10.	Indian Bank .....	19.39	17.62	17.29	10.19	9.71	7.57
11.	Indian Overseas Bank .....	7.35	5.86	5.89	3.09	2.53	3.02
12.	Oriental Bank of Commerce .....	3.18	2.69	2.65	2.39	1.94	1.85
13.	Punjab & Sind Bank .....	14.35	11.50	10.35	4.43	3.82	4.06
14.	Punjab National Bank .....	6.92	6.15	6.11	4.11	3.83	3.66
15.	Syndicate Bank .....	7.38	6.09	4.91	2.51	2.06	1.68
16.	UCO Bank .....	11.46	9.58	8.27	4.61	3.79	3.45
17.	Union Bank of India .....	4.41	4.64	4.68	2.86	3.06	3.15
18.	United Bank of India .....	10.97	9.99	9.00	4.45	3.25	3.33
19.	Vijaya Bank .....	6.36	5.65	4.95	2.92	2.93	2.26
<b>State Bank Group</b>		<b>7.03</b>	<b>6.67</b>	<b>6.52</b>	<b>3.12</b>	<b>2.89</b>	<b>2.94</b>
20.	State Bank of India .....	7.01	6.38	6.32	2.89	2.50	2.65
21.	State Bank of Bikaner & Jaipur .....	5.59	5.43	6.60	3.01	3.14	4.01
22.	State Bank of Hyderabad .....	9.01	9.09	7.00	4.89	4.74	3.55
23.	State Bank of Indore .....	7.66	7.33	6.60	5.19	5.09	4.30
24.	State Bank of Mysore .....	8.57	9.19	8.57	5.18	5.23	4.95
25.	State Bank of Patiala .....	5.24	5.29	6.61	2.57	2.97	3.65
26.	State Bank of Saurashtra .....	6.63	7.01	7.19	2.65	3.02	3.28
27.	State Bank of Travancore .....	7.53	9.97	8.11	4.30	5.53	4.34
<b>Public Sector Banks</b>		<b>7.83</b>	<b>7.03</b>	<b>6.71</b>	<b>3.65</b>	<b>3.27</b>	<b>3.14</b>

Note : \* Provisional.

Source : 1. Balance sheets of respective banks.  
2. Returns received from respective banks.

**Appendix Table II.7(B): Non-Performing Assets of Public Sector Banks  
As Proportion to Advances: 1996-97 to 1998-99**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs / Gross Advances			Net NPAs / Net Advances		
		1996-97	1997-98*	1998-99*	1996-97	1997-98*	1998-99*
1	2	3	4	5	6	7	8
<b>Nationalised Banks</b>		<b>19.05</b>	<b>16.88</b>	<b>16.02</b>	<b>10.07</b>	<b>8.91</b>	<b>8.35</b>
1.	Allahabad Bank .....	23.93	23.18	20.09	14.84	15.09	12.54
2.	Andhra Bank .....	11.81	9.86	9.42	4.10	2.92	4.26
3.	Bank of Baroda .....	17.15	14.63	16.03	7.53	6.60	7.70
4.	Bank of India .....	11.78	11.55	11.87	6.93	7.34	7.28
5.	Bank of Maharashtra .....	20.67	17.39	15.97	9.66	8.66	8.72
6.	Canara Bank .....	20.26	18.69	18.32	9.32	7.52	7.09
7.	Central Bank of India .....	25.00	20.47	17.41	14.40	12.21	9.79
8.	Corporation Bank .....	9.92	7.60	5.66	3.63	2.93	1.98
9.	Dena Bank .....	15.10	13.73	12.37	9.38	8.28	7.67
10.	Indian Bank .....	39.12	38.96	38.70	25.24	26.01	21.67
11.	Indian Overseas Bank .....	15.80	13.38	13.32	7.64	6.26	7.30
12.	Oriental Bank of Commerce .....	7.36	6.16	6.30	5.64	4.50	4.50
13.	Punjab & Sind Bank .....	30.71	26.79	23.01	12.04	10.84	10.48
14.	Punjab National Bank .....	16.31	14.50	14.12	10.38	9.57	8.96
15.	Syndicate Bank .....	19.32	15.31	10.72	7.53	5.78	3.93
16.	UCO Bank .....	28.35	24.04	22.55	13.73	11.14	10.83
17.	Union Bank of India .....	10.38	11.18	12.41	6.98	7.66	8.70
18.	United Bank of India .....	36.20	33.50	32.38	19.20	14.10	14.70
19.	Vijaya Bank .....	18.73	15.21	13.65	9.56	7.56	6.72
<b>State Bank Group</b>		<b>15.81</b>	<b>14.57</b>	<b>15.67</b>	<b>7.70</b>	<b>6.89</b>	<b>7.74</b>
20.	State Bank of India .....	16.02	14.14	15.56	7.30	6.07	7.18
21.	State Bank of Bikaner & Jaipur .....	13.83	11.73	16.11	7.96	7.13	10.45
22.	State Bank of Hyderabad .....	19.19	18.96	15.94	11.42	10.88	8.78
23.	State Bank of Indore .....	15.81	15.05	14.68	11.29	10.96	10.10
24.	State Bank of Mysore .....	16.92	17.47	16.96	10.96	10.75	10.55
25.	State Bank of Patiala .....	11.32	11.88	13.98	5.88	7.04	8.23
26.	State Bank of Saurashtra .....	14.79	14.83	15.43	6.05	6.57	7.70
27.	State Bank of Travancore .....	14.49	20.06	18.46	8.82	12.21	10.80
<b>Public Sector Banks</b>		<b>17.84</b>	<b>16.02</b>	<b>15.89</b>	<b>9.18</b>	<b>8.15</b>	<b>8.13</b>

Note : \* Provisional.

Source : 1. Balance sheets of respective banks.  
2. Returns received from respective banks.

**Appendix Table II.7(C): Non-Performing Assets of Indian Private Sector Banks  
As Proportion to Total Assets: 1996-97 to 1998-99**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs/ Total Assets			Net NPAs/ Total Assets		
		1996-97	1997-98*	1998-99*	1996-97	1997-98*	1998-99*
1	2	3	4	5	6	7	8
<b>Old Private Sector Banks</b>		<b>5.23</b>	<b>5.06</b>	<b>5.77</b>	<b>3.11</b>	<b>2.84</b>	<b>3.57</b>
1.	Bank of Madura Ltd. ....	5.25	4.55	4.47	2.91	2.25	2.39
2.	Bank of Rajasthan Ltd. ....	5.72	8.74	9.80	3.88	4.11	3.98
3.	Bareilly Corporation Bank Ltd. ....	5.19	5.37	0.00	1.68	1.50	0.00
4.	Bharat Overseas Bank Ltd. ....	3.83	3.57	3.43	1.72	1.80	1.73
5.	City Union Bank Ltd. ....	4.63	5.75	5.92	2.72	3.78	3.75
6.	Development Credit Bank Ltd. ....	3.88	3.04	2.74	2.60	2.12	2.07
7.	Ganesh Bank of Kurundwad Ltd. ....	6.01	5.59	6.50	3.74	3.25	3.75
8.	Karnataka Bank Ltd. ....	2.27	2.39	3.47	1.38	1.44	2.09
9.	Lord Krishna Bank Ltd. ....	6.46	10.05	14.65	4.70	6.91	9.57
10.	Nainital Bank Ltd. ....	4.89	3.63	2.55	2.43	1.26	0.59
11.	SBI Comm. & Intl. Bank Ltd. ....	10.89	8.86	14.16	2.14	2.97	9.25
12.	Tamilnad Mercantile Bank Ltd. ....	3.93	4.70	4.55	1.67	2.29	2.24
13.	The Benares State Bank Ltd. ....	6.31	7.44	10.10	3.57	5.11	6.75
14.	The Catholic Syrian Bank Ltd. ....	6.13	9.34	8.16	3.31	5.50	6.08
15.	The Dhanalakshmi Bank Ltd. ....	3.41	7.83	6.98	1.51	5.10	5.45
16.	The Federal Bank Ltd. ....	3.92	4.02	5.94	2.67	2.83	3.94
17.	The Jammu & Kashmir Bank Ltd. ....	5.20	3.84	3.24	2.41	1.75	1.49
18.	The Karur Vysya Bank Ltd. ....	1.52	1.88	3.16	0.58	0.85	2.00
19.	The Lakshmi Vilas Bank Ltd. ....	4.03	4.64	4.70	2.12	2.74	3.25
20.	The Nedungadi Bank Ltd. ....	4.88	6.50	7.13	3.84	4.97	6.02
21.	The Ratnakar Bank Ltd. ....	5.87	4.71	4.81	3.18	3.11	3.25
22.	The Sangli Bank Ltd. ....	12.83	7.76	6.46	4.34	3.07	2.86
23.	The South Indian Bank Ltd. ....	4.65	5.09	8.28	2.52	2.93	5.11
24.	The United Western Bank Ltd. ....	5.37	3.64	4.76	4.03	2.63	3.53
25.	The Vysya Bank Ltd. ....	3.59	6.30	7.76	6.12	3.28	5.24
<b>New Private Sector Banks</b>		<b>1.34</b>	<b>1.57</b>	<b>2.26</b>	<b>0.95</b>	<b>1.12</b>	<b>1.62</b>
26.	Bank of Punjab Ltd. ....	0.60	0.57	1.96	0.47	0.38	1.46
27.	Centurion Bank Ltd. ....	Nil	0.13	3.32	0.00	0.10	2.03
28.	Global Trust Bank Ltd. ....	3.65	2.06	1.71	2.42	1.39	1.36
29.	HDFC Bank Ltd. ....	0.17	0.92	0.58	0.00	0.46	0.39
30.	ICICI Banking Corporation Ltd. ....	1.01	0.67	1.45	0.77	0.39	0.87
31.	IDBI Bank Ltd. ....	0.80	0.14	0.48	0.62	0.12	0.40
32.	IndusInd Bank Ltd. ....	1.50	2.64	4.49	1.12	1.93	3.11
33.	Times Bank Ltd. ....	0.36	0.71	1.41	0.33	0.62	1.21
34.	UTI Bank Ltd. ....	1.63	3.67	4.40	1.25	2.84	3.48
<b>Indian Private Sector Banks</b>		<b>4.19</b>	<b>3.95</b>	<b>4.47</b>	<b>2.54</b>	<b>2.29</b>	<b>2.84</b>

Note : \* Provisional.

Source : 1. Balance sheets of respective banks.  
2. Returns received from respective banks.



**Appendix Table II.7(D): Non-Performing Assets of Indian Private Sector Banks  
As Proportion to Advances: 1996-97 to 1998-99**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs / Gross Advances			Net NPAs / Net Advances		
		1996-97	1997-98*	1998-99*	1996-97	1997-98*	1998-99*
1	2	3	4	5	6	7	8
<b>Old Private Sector Banks</b>		<b>10.71</b>	<b>10.92</b>	<b>12.96</b>	<b>6.65</b>	<b>6.46</b>	<b>8.42</b>
1.	Bank of Madura Ltd. ....	10.64	10.90	10.07	6.20	5.70	5.70
2.	Bank of Rajasthan Ltd. ....	12.07	17.61	20.55	8.82	9.14	9.50
3.	Bareilly Corporation Bank Ltd. ....	17.60	16.40	0.00	6.56	5.19	7.00
4.	Bharat Overseas Bank Ltd. ....	8.10	8.36	7.86	3.81	4.40	4.13
5.	City Union Bank Ltd. ....	8.50	11.03	12.02	5.30	7.54	7.96
6.	Development Credit Bank Ltd. ....	8.09	7.03	6.25	5.93	5.02	4.79
7.	Ganesh Bank of Kurundwad Ltd. ....	10.90	10.20	11.60	10.75	6.18	7.03
8.	Karnataka Bank Ltd. ....	4.47	4.98	8.01	3.12	3.06	4.99
9.	Lord Krishna Bank Ltd. ....	11.36	19.23	28.43	8.53	14.09	20.60
10.	Nainital Bank Ltd. ....	17.42	15.48	11.13	9.48	5.99	2.84
11.	SBI Comm. & Intl. Bank Ltd. ....	26.06	20.39	30.02	6.48	7.89	21.88
12.	Tamilnad Mercantile Bank Ltd. ....	7.76	10.42	10.88	3.45	5.37	5.67
13.	The Benares State Bank Ltd. ....	20.15	22.02	37.90	11.30	16.85	29.71
14.	The Catholic Syrian Bank Ltd. ....	10.56	17.74	19.01	5.87	11.27	14.88
15.	The Dhanalakshmi Bank Ltd. ....	6.75	15.68	15.25	4.51	11.01	12.33
16.	The Federal Bank Ltd. ....	7.00	7.34	10.93	7.16	5.28	7.53
17.	The Jammu & Kashmir Bank Ltd. ....	12.14	9.40	7.90	6.03	4.57	3.79
18.	The Karur Vysya Bank Ltd. ....	3.06	4.06	6.70	1.20	1.87	4.35
19.	The Lakshmi Vilas Bank Ltd. ....	7.99	9.86	9.45	4.66	6.09	6.72
20.	The Nedungadi Bank Ltd. ....	8.82	11.97	14.16	6.17	9.41	12.23
21.	The Ratnakar Bank Ltd. ....	9.38	10.00	11.11	6.87	6.84	7.79
22.	The Sangli Bank Ltd. ....	27.83	20.83	16.87	11.28	9.43	8.26
23.	The South Indian Bank Ltd. ....	9.28	10.25	16.76	5.87	6.35	11.06
24.	The United Western Bank Ltd. ....	11.22	7.76	10.86	8.63	5.73	8.28
25.	The Vysya Bank Ltd. ....	18.73	15.07	19.82	5.17	8.45	14.31
<b>New Private Sector Banks</b>		<b>2.63</b>	<b>3.51</b>	<b>5.67</b>	<b>1.97</b>	<b>2.63</b>	<b>4.15</b>
26.	Bank of Punjab Ltd. ....	4.98	1.69	4.88	1.59	1.14	3.66
27.	Centurion Bank Ltd. ....	Nil	0.24	7.41	Nil	0.38	3.73
28.	Global Trust Bank Ltd. ....	5.91	4.36	4.19	4.47	2.98	2.15
29.	HDFC Bank Ltd. ....	0.50	3.04	1.65	Nil	1.18	0.73
30.	ICICI Banking Corporation Ltd. ....	2.24	1.93	4.72	1.73	1.14	2.88
31.	IDBI Bank Ltd. ....	1.28	0.36	1.53	1.00	0.32	1.28
32.	IndusInd Bank Ltd. ....	2.74	5.33	10.08	2.08	3.96	7.20
33.	Times Bank Ltd. ....	0.54	1.60	3.51	0.46	1.41	3.01
34.	UTI Bank Ltd. ....	4.33	7.15	7.86	3.66	5.63	6.32
<b>Indian Private Sector Banks</b>		<b>8.49</b>	<b>8.67</b>	<b>10.44</b>	<b>5.37</b>	<b>5.26</b>	<b>6.92</b>

Note : \* Provisional.

Source : 1. Balance sheets of respective banks.

2. Returns received from respective banks.

**Appendix Table II.7(E): Non-Performing Assets of Foreign Banks in India  
As Proportion to Total Assets: 1996-97 to 1998-99**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs/ Total Assets			Net NPAs/ Total Assets		
		1996-97	1997-98*	1998-99*	1996-97	1997-98*	1998-99*
1	2	3	4	5	6	7	8
1.	ABN-AMRO Bank N.V. ....	0.73	0.65	0.72	0.44	-0.01	0.04
2.	Abu Dhabi Commercial Bank Ltd. ....	2.02	3.82	3.72	0.89	2.19	2.09
3.	American Express Bank Ltd. ....	1.59	0.61	1.24	0.24	-0.17	0.00
4.	ANZ Grindlays Bank Ltd. ....	1.77	1.77	1.61	0.05	0.09	0.01
5.	Arab Bangladesh Bank Ltd. ....	0.00	0.00	0.00	0.00	0.00	0.00
6.	Bank Internasional Indonesia ....	0.00	0.00	19.08	-0.38	0.00	3.27
7.	Bank of America NT&SA ....	0.04	0.03	0.10	0.00	0.00	0.00
8.	Bank of Bahrain and Kuwait B.S.C. ....	3.28	10.39	12.71	2.81	4.14	4.94
9.	Bank of Ceylon ....	0.00	5.33	10.22	-0.02	4.27	8.30
10.	Bank Muscat International ....	—	—	0.00	—	—	0.00
11.	Banque Nationale De Paris ....	0.75	0.92	0.71	0.21	0.15	0.04
12.	Barclays Bank PLC ....	3.38	3.49	2.28	2.18	2.13	0.30
13.	Chase Manhattan Bank ....	0.00	0.00	0.00	0.00	0.00	0.00
14.	Chinatrust Commercial Bank ....	0.00	0.00	2.25	0.00	0.00	2.25
15.	Cho Hung Bank ....	0.00	0.88	0.50	0.00	0.79	0.45
16.	Citibank N.A. ....	0.51	0.49	1.02	0.23	0.24	0.57
17.	Commercial Bank of Korea Ltd. ....	0.00	0.00	—	0.00	0.00	-
18.	Commerzbank AG ....	0.00	3.47	5.59	0.00	1.74	1.67
19.	Credit Agricole Indosuez ....	4.63	12.58	18.69	2.37	7.85	7.99
20.	Credit Lyonnais ....	1.17	5.19	1.04	0.10	1.56	0.14
21.	Deutsche Bank AG ....	0.12	1.56	2.15	0.03	0.81	0.51
22.	Dresdner Bank AG ....	0.00	6.47	11.62	0.00	5.35	6.44
23.	Fuji Bank Ltd. ....	0.00	0.00	0.00	0.00	0.00	0.00
24.	Hanil Bank ....	—	0.00	0.00	—	0.00	0.00
25.	Hongkong Bank ....	2.52	2.95	2.14	0.67	0.52	-0.33
26.	ING Bank N.V. ....	0.00	0.00	2.74	0.00	0.00	2.42
27.	K.B.C. Bank N.V. ....	—	—	0.00	—	—	0.00
28.	Krung Thai Bank p.c.l. ....	0.00	0.00	0.00	0.00	0.00	0.00
29.	MashreqBank psc ....	16.35	17.73	21.59	14.84	9.23	10.33
30.	Morgan Guaranty Trust Company of New York ....	—	—	0.00	—	—	0.00
31.	Oman International Bank S.A.O.G. ....	11.74	28.88	34.07	2.58	11.89	16.62
32.	Oversea-Chinese Banking Corporation Ltd. ....	0.00	0.00	0.00	0.00	0.00	0.00
33.	Siam Commercial Bank ....	0.00	0.00	6.90	0.00	0.00	6.90
34.	Societe Generale ....	0.76	9.10	11.69	0.47	7.49	4.88
35.	Sonali Bank ....	0.33	0.42	0.38	0.00	0.03	0.00
36.	Standard Chartered Bank ....	2.71	3.83	3.80	0.64	1.24	0.86
37.	State Bank of Mauritius Ltd. ....	17.21	1.30	5.22	17.21	0.20	3.55
38.	Sumitomo Bank Ltd. ....	—	0.00	0.26	—	0.00	0.26
39.	The Bank of Nova Scotia ....	8.97	7.04	6.29	4.91	2.28	1.73
40.	The Bank of Tokyo-Mitsubishi Ltd. ....	15.55	35.24	12.05	11.27	6.70	5.23
41.	The British Bank of Middle East ....	3.96	6.48	6.90	2.59	3.43	-0.09
42.	The Development Bank of Singapore Ltd. ....	0.67	6.05	2.73	0.24	4.22	0.85
43.	The Sakura Bank Ltd. ....	1.27	4.31	12.60	0.72	3.34	6.30
44.	The Sanwa Bank Ltd. ....	0.34	2.47	2.62	0.34	2.47	0.23
45.	Toronto-Domonion Bank ....	—	0.00	0.00	—	0.00	0.00
<b>Foreign Banks in India</b>		<b>2.12</b>	<b>3.05</b>	<b>2.87</b>	<b>0.92</b>	<b>1.02</b>	<b>0.79</b>

Note : \* Provisional.

Source : 1. Balance sheets of respective banks.

2. Returns received from respective banks.

**Appendix Table II.7(F): Non-Performing Assets of Foreign Banks in India  
As Proportion to Advances: 1996-97 to 1998-99**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs / Gross Advances			Net NPAs / Net Advances		
		1996-97	1997-98*	1998-99*	1996-97	1997-98*	1998-99*
1	2	3	4	5	6	7	8
1.	ABN-AMRO Bank N.V. ....	1.16	1.10	1.35	1.15	0.42	0.45
2.	Abu Dhabi Commercial Bank Ltd. ....	3.71	8.25	10.48	1.71	5.94	3.59
3.	American Express Bank Ltd. ....	3.63	1.80	3.87	3.26	1.21	2.32
4.	ANZ Grindlays Bank Ltd. ....	3.67	4.13	4.38	0.28	0.59	0.03
5.	Arab Bangladesh Bank Ltd. ....	Nil	Nil	Nil	Nil	Nil	Nil
6.	Bank Internasional Indonesia ....	Nil	Nil	40.74	Nil	Nil	10.53
7.	Bank of America NT&SA ....	0.07	0.06	0.19	Nil	0.17	Nil
8.	Bank of Bahrain and Kuwait B.S.C. ....	5.55	19.55	24.35	9.75	15.22	11.34
9.	Bank of Ceylon ....	Nil	7.48	15.29	4.78	9.62	16.43
10.	Bank Muscat International ....	—	—	Nil	—	—	N.A.
11.	Banque Nationale De Paris ....	1.61	2.78	2.41	Nil	Nil	0.63
12.	Barclays Bank PLC ....	7.77	13.70	16.31	5.10	9.30	3.35
13.	Chase Manhattan Bank ....	Nil	Nil	Nil	Nil	Nil	Nil
14.	Chinatrust Commercial Bank ....	Nil	Nil	4.34	Nil	Nil	4.73
15.	Cho Hung Bank ....	Nil	1.56	2.08	Nil	1.41	1.88
16.	Citibank N.A. ....	1.22	1.10	2.57	0.63	0.57	2.08
17.	Commercial Bank of Korea Ltd. ....	Nil	Nil	—	Nil	Nil	—
18.	Commerzbank AG ....	Nil	7.42	15.93	Nil	3.88	7.06
19.	Credit Agricole Indosuez ....	15.63	31.95	41.86	6.75	16.44	24.75
20.	Credit Lyonnais ....	1.91	10.44	2.67	0.43	3.10	Nil
21.	Deutsche Bank AG ....	0.20	3.00	5.54	1.77	1.28	1.28
22.	Dresdner Bank AG ....	Nil	17.13	25.45	Nil	12.33	16.16
23.	Fuji Bank Ltd. ....	Nil	Nil	Nil	Nil	Nil	6.02
24.	Hanil Bank ....	—	Nil	Nil	—	Nil	Nil
25.	Hongkong Bank ....	6.06	7.07	6.30	1.79	1.99	0.91
26.	ING Bank N.V. ....	Nil	Nil	6.37	Nil	Nil	5.67
27.	K.B.C. Bank N.V. ....	—	—	Nil	—	—	N.A.
28.	Krung Thai Bank p.c.l. ....	Nil	Nil	Nil	Nil	Nil	Nil
29.	MashreqBank psc ....	36.85	34.57	42.55	22.30	22.49	24.21
30.	Morgan Guaranty Trust Company of New York ....	—	—	Nil	—	—	Nil
31.	Oman International Bank S.A.O.G. ....	18.54	44.83	55.12	5.33	25.40	38.03
32.	Oversea-Chinese Banking Corporation Ltd. ....	Nil	Nil	Nil	Nil	Nil	Nil
33.	Siam Commercial Bank ....	Nil	Nil	11.53	Nil	Nil	10.51
34.	Societe Generale ....	1.32	18.09	24.28	4.82	14.24	11.94
35.	Sonali Bank ....	1.77	2.42	2.17	Nil	0.03	2.11
36.	Standard Chartered Bank ....	5.60	7.09	8.40	2.88	2.42	3.18
37.	State Bank of Mauritius Ltd. ....	36.04	2.42	8.52	33.00	1.79	10.76
38.	Sumitomo Bank Ltd. ....	—	Nil	0.39	—	Nil	N.A.
39.	The Bank of Nova Scotia ....	12.85	10.83	8.94	7.46	2.80	2.80
40.	The Bank of Tokyo-Mitsubishi Ltd. ....	22.33	42.72	25.37	17.36	15.20	13.45
41.	The British Bank of Middle East ....	9.49	16.12	29.32	6.50	11.79	19.92
42.	The Development Bank of Singapore Ltd. ....	1.34	12.54	13.83	5.61	9.19	4.93
43.	The Sakura Bank Ltd. ....	1.95	6.55	19.05	1.10	3.61	12.59
44.	The Sanwa Bank Ltd. ....	0.52	4.48	4.06	0.22	0.69	10.65
45.	Toronto-Domonion Bank ....	—	Nil	Nil	—	Nil	Nil
<b>Foreign Banks in India</b>		<b>4.29</b>	<b>6.38</b>	<b>7.00</b>	<b>1.92</b>	<b>2.25</b>	<b>2.03</b>

Note : \* Provisional.

Source : 1. Balance sheets of respective banks.

2. Returns received from respective banks.

**Appendix Table II.8(A): Capital Adequacy Ratio of Public Sector Banks:  
1995-96 to 1998-99**

		(Per cent)			
Sr. No.	Name of the Bank	1995-96	1996-97	1997-98	1998-99
1	2	3	4	5	6
1.	Allahabad Bank .....	9.68	11.00	11.64	10.38
2.	Andhra Bank .....	5.07	12.05	12.37	11.02
3.	Bank of Baroda .....	11.19	11.80	12.05	13.30
4.	Bank of India .....	8.44	10.26	9.11	10.55
5.	Bank of Maharashtra .....	8.49	9.07	10.90	9.76
6.	Canara Bank .....	10.38	10.17	9.54	10.96
7.	Central Bank of India .....	2.63	9.41	10.40	11.88
8.	Corporation Bank .....	11.30	11.30	16.90	13.20
9.	Dena Bank .....	8.27	10.81	11.88	11.14
10.	Indian Bank .....	Neg.	-18.81	1.41	Neg.
11.	Indian Overseas Bank .....	5.95	10.07	9.34	10.15
12.	Oriental Bank of Commerce .....	16.99	17.53	15.28	14.10
13.	Punjab & Sind Bank .....	3.31	9.23	11.39	10.94
14.	Punjab National Bank .....	8.23	9.15	8.81	10.79
15.	Syndicate Bank .....	8.42	8.80	10.49	9.57
16.	UCO Bank .....	7.83	3.16	9.07	9.63
17.	Union Bank of India .....	9.50	10.53	10.86	10.09
18.	United Bank of India .....	3.50	8.23	8.40	9.60
19.	Vijaya Bank .....	Neg.	11.53	10.30	10.00
20.	State Bank of India .....	11.60	12.17	14.58	12.51
21.	State Bank of Bikaner & Jaipur .....	9.33	8.82	10.65	12.26
22.	State Bank of Hyderabad .....	9.90	10.84	10.83	10.65
23.	State Bank of Indore .....	8.80	9.31	9.83	12.35
24.	State Bank of Mysore .....	8.81	10.80	11.61	10.23
25.	State Bank of Patiala .....	9.51	11.25	13.24	12.47
26.	State Bank of Saurashtra .....	12.38	12.14	18.14	14.35
27.	State Bank of Travancore .....	9.40	8.17	11.48	10.27

**Appendix Table II.8(B): Capital Adequacy Ratio of Indian Private Sector Banks:  
1995-96 to 1998-99**

		(Per cent)			
Sr. No.	Name of the Bank	1995-96	1996-97	1997-98	1998-99
1	2	3	4	5	6
1.	Bank of Madura Ltd. ....	10.93	12.19	13.72	14.25
2.	Bank of Rajasthan Ltd. ....	11.08	10.13	5.54	0.83
3.	Bareilly Corporation Bank Ltd. ....	2.84	2.95	3.56	4.81
4.	Bharat Overseas Bank Ltd. ....	10.57	12.51	13.00	13.70
5.	City Union Bank Ltd. ....	9.26	9.47	11.60	14.30
6.	Development Credit Bank Ltd. ....	27.35	23.47	19.79	16.90
7.	Ganesh Bank of Kurundwad Ltd. ....	8.14	8.00	8.04	8.26
8.	Karnataka Bank Ltd. ....	12.74	12.27	13.23	10.85
9.	Lord Krishna Bank Ltd. ....	7.42	5.40	8.35	11.85
10.	Nainital Bank Ltd. ....	9.19	9.86	9.46	13.81
11.	SBI Comm. & Intl. Bank Ltd. ....	11.56	30.59	27.69	28.90
12.	Tamilnad Mercantile Bank Ltd. ....	12.88	15.65	19.11	18.40
13.	The Benares State Bank Ltd. ....	3.41	2.99	4.12	Neg.
14.	The Catholic Syrian Bank Ltd. ....	2.25	2.51	3.04	6.06
15.	The Dhanalakshmi Bank Ltd. ....	8.93	9.75	11.39	10.06
16.	The Federal Bank Ltd. ....	8.35	9.22	9.43	10.32
17.	The Jammu & Kashmir Bank Ltd. ....	13.40	15.58	20.48	24.48
18.	The Karur Vysya Bank Ltd. ....	10.92	12.76	14.47	14.53
19.	The Lakshmi Vilas Bank Ltd. ....	9.80	10.64	10.35	9.64
20.	The Nedungadi Bank Ltd. ....	4.34	11.97	12.85	10.24
21.	The Ratnakar Bank Ltd. ....	11.11	9.85	10.41	9.72
22.	The Sangli Bank Ltd. ....	6.21	8.03	10.98	11.58
23.	The South Indian Bank Ltd. ....	8.27	8.27	9.40	10.40
24.	The United Western Bank Ltd. ....	10.65	10.20	9.87	11.64
25.	The Vysya Bank Ltd. ....	11.91	14.21	12.48	10.63
26.	Bank of Punjab Ltd. ....	35.03	18.65	16.34	13.17
27.	Centurion Bank Ltd. ....	60.00	27.00	20.00	8.45
28.	Global Trust Bank Ltd. ....	9.36	10.16	10.28	11.97
29.	HDFC Bank Ltd. ....	23.53	13.50	13.92	11.86
30.	ICICI Banking Corporation Ltd. ....	17.52	13.04	13.48	11.06
31.	IDBI Bank Ltd. ....	162.00	17.90	9.82	11.26
32.	IndusInd Bank Ltd. ....	18.19	12.90	17.91	15.16
33.	Times Bank Ltd. ....	29.40	15.39	11.26	9.97
34.	UTI Bank Ltd. ....	16.22	14.43	9.72	11.64

**Appendix Table II.8(C): Capital Adequacy Ratio of Foreign Banks in India:  
1995-96 to 1998-99**

		(Per cent)			
Sr. No.	Name of the Bank	1995-96	1996-97	1997-98	1998-99
1	2	3	4	5	6
1.	ABN-AMRO Bank N.V. ....	8.13	9.16	9.82	9.27
2.	Abu Dhabi Commercial Bank Ltd. ....	8.65	9.47	10.29	10.01
3.	American Express Bank Ltd. ....	8.06	10.40	9.86	9.25
4.	ANZ Grindlays Bank Ltd. ....	8.68	8.98	9.05	9.04
5.	Arab Bangladesh Bank Ltd. ....	—	122.00	144.00	124.00
6.	Bank Internasional Indonesia ....	—	27.46	28.03	57.26
7.	Bank of America NT&SA ....	7.12	8.37	8.95	9.26
8.	Bank of Bahrain and Kuwait B.S.C. ....	18.93	17.10	10.48	13.38
9.	Bank of Ceylon ....	68.61	48.98	40.05	37.05
10.	Banque Nationale De Paris ....	8.71	8.88	8.80	9.09
11.	Barclays Bank PLC ....	9.56	11.62	14.52	12.90
12.	Chase Manhattan Bank ....	29.84	18.27	13.03	12.53
13.	Chinatrust Commercial Bank ....	—	84.09	146.33	28.25
14.	Cho Hung Bank ....	—	63.00	46.00	42.00
15.	Citibank N.A. ....	10.10	9.46	8.61	10.00
16.	Commercial Bank of Korea, Ltd. ....	—	885.56	124.00	—
17.	Commerzbank AG ....	60.50	15.39	12.81	15.81
18.	Credit Agricole Indosuez ....	—	8.83	8.41	8.56
19.	Credit Lyonnais ....	7.47	8.86	8.70	9.90
20.	Deutsche Bank AG ....	7.77	9.31	9.69	9.50
21.	Dresdner Bank AG ....	12.26	9.10	16.89	19.36
22.	Fuji Bank Ltd. ....	—	82.82	43.45	23.62
23.	Hanil Bank ....	—	—	97.70	N.A.
24.	Hongkong Bank ....	12.37	11.91	9.82	9.31
25.	ING Bank N.V. ....	10.54	11.00	12.91	12.79
26.	Krung Thai Bank ....	—	398.59	347.22	236.00
27.	MashreqBank psc ....	10.97	17.52	29.84	12.13
28.	Oman International Bank S.A.O.G. ....	8.71	12.36	13.38	9.07
29.	Oversea-Chinese Banking Corp. Ltd. ....	—	291.00	90.93	94.00
30.	Siam Commercial Bank ....	181.57	19.00	30.00	39.00
31.	Societe Generale ....	8.76	10.55	10.74	12.50
32.	Sonali Bank ....	8.49	13.54	27.80	38.39
33.	Standard Chartered Bank ....	15.62	8.60	9.30	8.30
34.	State Bank of Mauritius Ltd. ....	100.09	66.42	73.50	46.78
35.	Sumitomo Bank, Ltd. ....	—	—	40.67	16.58
36.	The Bank of Nova Scotia ....	9.19	8.23	10.30	9.06
37.	The Bank of Tokyo-Mitsubishi Ltd. ....	8.54	8.88	8.73	9.92
38.	The British Bank of Middle East ....	10.31	12.07	10.01	8.24
39.	The Development Bank of Singapore Ltd. ....	24.84	26.41	31.47	23.26
40.	The Sakura Bank Ltd. ....	11.45	12.19	11.84	10.29
41.	The Sanwa Bank Ltd. ....	33.47	24.02	30.35	31.22
42.	Toronto-Domonion Bank ....	—	—	86.61	74.23
43.	Bank Muscat International ....	—	—	—	212.45
44.	Morgan Guaranty Trust Co. of New York ....	—	—	—	413.00
45.	K.B.C.Bank N.V. ....	—	—	—	95.00

**Appendix Table II.9: Bank Group and Population Group-wise Distribution of Commercial Bank Branches in India**

Bank Group	No. of Banks#	Number of Branches									
		As on June 30, 1998 @					As on June 30, 1999 @				
		Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
1	2	3	4	5	6	7	8	9	10	11	12
1. State Bank of India	1	4,118 (46.6)	2,412 (27.3)	1,363 (15.4)	951 (10.7)	8,844 (100.0)	4,117 (46.5)	2,414 (27.2)	1,370 (15.5)	958 (10.8)	8,859 (100.0)
2. Associate Banks of SBI	7	1,390 (32.6)	1,502 (35.2)	748 (17.5)	625 (14.7)	4,265 (100.0)	1,396 (32.3)	1,507 (34.9)	771 (17.9)	642 (14.9)	4,316 (100.0)
3. Nationalised Banks	19	13,913 (43.6)	6,629 (20.8)	6,156 (19.3)	5,206 (16.3)	31,904 (100.0)	13,927 (43.2)	6,699 (20.8)	6,267 (19.5)	5,313 (16.5)	32,206 (100.0)
4. Indian Private Sector Banks	34	1,136 (24.1)	1,603 (34.0)	1,112 (23.6)	863 (18.3)	4,714 (100.0)	1,142 (23.4)	1,639 (33.6)	1,159 (23.7)	941 (19.3)	4,881 (100.0)
5. Foreign Banks in India	42	0 (0.0)	3 (1.6)	16 (8.8)	163 (89.6)	182 (100.0)	0 (0.0)	3 (1.6)	17 (9.0)	169 (89.4)	189 (100.0)
6. Non-Scheduled Banks	1	3 (37.5)	1 (12.5)	1 (12.5)	3 (37.5)	8 (100.0)	3 (37.5)	1 (12.5)	1 (12.5)	3 (37.5)	8 (100.0)
7. Regional Rural Banks	196	12,297 (85.2)	1,835 (12.7)	296 (2.1)	5 (..)	14,433 (100.0)	12,296 (85.0)	1,858 (12.8)	304 (2.1)	9 (0.1)	14,467 (100.0)
<b>Total</b>	<b>300</b>	<b>32,857 (51.1)</b>	<b>13,985 (21.7)</b>	<b>9,692 (15.1)</b>	<b>7,816 (12.1)</b>	<b>64,350* (100.0)</b>	<b>32,881 (50.6)</b>	<b>14,121 (21.8)</b>	<b>9,889 (15.2)</b>	<b>8,035 (12.4)</b>	<b>64,926* (100.0)</b>

- Notes :
- # As on June 30, 1999.  
 @ Population group-wise classification of branches as per 1991 Census.  
 .. Negligible.  
 \* Inclusive of non-scheduled commercial bank branches.
  - Figures in brackets indicate percentage to total in each group.
  - Bank branches exclude administrative offices.

**Appendix Table II.10: Region/State/Union Territory-wise Distribution of  
Commercial Bank Branches**

Sr. No.	Region/State/ Union Territory	Number of Branches as on June 30			Number of branches opened during				Average population (in '000) per bank branch as at the end of June		
		1969	1998	1999	July 97 to June 98	of which: at un- banked centres	July 98 to June 99	of which: at un- banked centres	1969	1998	1999
1	2	3	4	5	6	7	8	9	10	11	12
<b>1.</b>	<b>Northern Region</b>	<b>1,253</b>	<b>10,188</b>	<b>10,315</b>	<b>200</b>	<b>2</b>	<b>136</b>	<b>3</b>	<b>46</b>	<b>12</b>	<b>12</b>
	Haryana	172	1449	1473	41	0	24	0	56	13	13
	Himachal Pradesh	42	775	775	8	2	2	0	80	8	8
	Jammu & Kashmir	35	802	808	8	0	7	2	124	12	12
	Punjab	346	2444	2469	51	0	25	0	38	9	9
	Rajasthan	364	3270	3293	35	0	26	1	68	16	16
	Chandigarh	20	154	158	7	0	4	0	7	5	5
	Delhi	274	1294	1339	50	0	48	0	10	10	10
<b>2.</b>	<b>North-Eastern Region</b>	<b>90</b>	<b>1,898</b>	<b>1,900</b>	<b>4</b>	<b>0</b>	<b>3</b>	<b>1</b>	<b>203</b>	<b>20</b>	<b>20</b>
	Arunachal Pradesh	—	68	68	0	0	0	0	—	17	17
	Assam	74	1235	1238	3	0	3	1	193	21	21
	Manipur	2	86	86	0	0	0	0	510	28	28
	Meghalaya	7	179	179	0	0	0	0	137	13	13
	Mizoram	—	78	78	0	0	0	0	—	12	12
	Nagaland	2	71	71	0	0	0	0	250	22	22
	Tripura	5	181	180	1	0	0	0	300	20	20
<b>3.</b>	<b>Eastern Region</b>	<b>878</b>	<b>11,576</b>	<b>11,637</b>	<b>74</b>	<b>3</b>	<b>61</b>	<b>0</b>	<b>135</b>	<b>18</b>	<b>18</b>
	Bihar	273	4974	4989	16	1	15	0	200	20	20
	Orissa	100	2184	2207	35	2	23	0	211	16	16
	Sikkim	—	42	42	0	0	0	0	—	13	13
	West Bengal	504	4345	4368	23	0	23	0	85	18	18
	Andaman & Nicobar Islands	1	31	31	0	0	0	0	82	12	12
<b>4.</b>	<b>Central Region</b>	<b>1,090</b>	<b>13,249</b>	<b>13,323</b>	<b>134</b>	<b>0</b>	<b>87</b>	<b>3</b>	<b>115</b>	<b>18</b>	<b>18</b>
	Madhya Pradesh	343	4,440	4,456	40	0	23	1	116	17	17
	Uttar Pradesh	747	8,809	8,867	94	0	64	2	114	19	19
<b>5.</b>	<b>Western Region</b>	<b>1,955</b>	<b>9,978</b>	<b>10,111</b>	<b>164</b>	<b>9</b>	<b>135</b>	<b>1</b>	<b>38</b>	<b>14</b>	<b>14</b>
	Goa +	85	303	308	17	3	5	0	8	5	5
	Gujarat	752	3,551	3,592	38	4	42	0	34	13	13
	Maharashtra	1,118	6,101	6,185	106	2	85	1	43	15	15
	Dadra & Nagar Haveli	—	10	11	3	0	1	0	—	18	18
	Daman & Diu	—	13	15	0	0	2	0	—	10	10
<b>6.</b>	<b>Southern Region</b>	<b>2,996</b>	<b>17,453</b>	<b>17,632</b>	<b>220</b>	<b>9</b>	<b>188</b>	<b>7</b>	<b>44</b>	<b>13</b>	<b>13</b>
	Andhra Pradesh	567	4,979	5,024	74	3	46	3	74	15	15
	Karnataka	756	4,578	4,634	74	2	59	2	37	11	11
	Kerala	601	3,151	3,184	23	2	33	0	34	10	10
	Tamil Nadu	1,060	4,659	4,702	46	2	48	2	37	13	13
	Lakshadweep	—	9	9	0	0	0	0	0	7	7
	Pondicherry	12	77	79	3	0	2	0	31	14	14
	<b>All India</b>	<b>8,262</b>	<b>64,342@</b>	<b>64,918@</b>	<b>796</b>	<b>23</b>	<b>610</b>	<b>15</b>	<b>64</b>	<b>15</b>	<b>15</b>

Notes : 1. + Includes 'Daman and Diu' for 1969 data.

@ Excluding the branches of non-scheduled banks.

2. Average population per bank branch for June 1969 is based on 1969 mid-year population. Similar data for June 1998 and June 1999 are based on estimated mid-year population of respective years received from Registrar General & Census Commissioner, Govt. of India.

3. Bank branches exclude administrative offices.



**Appendix Table II.11: Issue of Certificates of Deposit by Scheduled Commercial Banks**

(Amount in Rs. crore)

Fortnight ended		Total Outstanding	Rate of Interest (per cent) @	Fortnight ended		Total Outstanding	Rate of Interest (per cent) @
<b>1998</b>				<b>1999</b>			
January	2	6,876	6.50 - 11.75	January	1	3,667	8.00 - 17.35
	16	7,088	7.00 - 13.00		15	3,824	8.50 - 17.50
	30	9,732	7.00 - 26.00		29	3,689	9.00 - 12.50
February	13	9,921	6.50 - 37.00	February	12	4,549	8.00 - 12.75
	27	12,313	8.75 - 26.00		26	4,171	9.50 - 17.32
March	13	13,414	8.25 - 26.00	March	12	3,897	7.75 - 12.55
	27	14,296	7.20 - 26.00		26	3,717	8.00 - 12.50
April	10	14,584	8.25 - 24.00	April	9	3,494	7.00 - 12.50
	24	13,888	8.00 - 26.00		23	3,421	7.00 - 11.75
May	8	11,351	7.50 - 16.50	May	7	3,364	8.00 - 13.00
	22	10,920	6.00 - 16.50		21	2,744	8.00 - 12.00
June	5	10,945	6.00 - 13.25	June	4	2,346	8.50 - 13.07
	19	9,754	6.50 - 13.65		18	2,268	7.50 - 11.00
July	3	7,886	6.00 - 12.75	July	2	2,111	6.25 - 11.50
	17	7,287	8.00 - 12.50		16	2,217	6.25 - 10.90
	31	7,147	8.00 - 12.82		30	3,463	7.50 - 11.00
August	14	6,722	8.00 - 12.50	August	13	3,375	6.50 - 11.00
	28	6,545	6.75 - 15.00		27	3,293	8.00 - 11.50
September	11	5,772	7.75 - 13.50	September	10	3,305	8.50 - 14.20
	25	5,686	8.25 - 12.60				
October	9	6,132	7.75 - 13.50				
	23	6,214	8.25 - 13.00				
November	6	5,858	8.25 - 13.63				
	20	5,881	8.00 - 15.55				
December	4	4,517	6.75 - 12.50				
	18	4,186	8.25 - 15.50				

Note: @ Effective interest rate range per annum.

**Appendix Table II.12: Commercial Paper**

(Amount in Rs. crore)

Fortnight ended		Total Outstanding	Rate of Interest (per cent) @	Fortnight ended		Total Outstanding	Rate of Interest (per cent) @
<b>1998</b>				<b>1999</b>			
January	15	5,249.3	8.1 - 11.8	January	15	5,410.6	9.8 - 13.0
	31	4,723.5	8.5 - 11.5		31	5,260.6	9.6 - 13.5
February	15	4,124.3	9.3 - 12.2	February	15	5,151.3	10.2 - 12.8
	28	3,139.3	9.3 - 16.0		28	5,367.6	10.2 - 13.0
March	15	2,386.8	13.2 - 16.8	March	15	5,148.6	8.5 - 13.3
	31	1,500.0	13.6 - 15.8		31	4,770.1	9.1 - 13.3
April	15	1,030.0	11.8 - 18.0	April	15	5,028.6	9.2 - 12.0
	30	1,941.3	9.3 - 15.5		30	5,833.1	9.1 - 12.8
May	15	3,269.8	8.5 - 13.8	May	15	6,589.8	9.3 - 12.5
	31	3,833.8	8.6 - 15.5		31	6,898.8	9.0 - 12.5
June	15	4,023.3	8.8 - 13.1	June	15	7,363.3	9.1 - 12.5
	30	4,171.8	9.6 - 12.6		30	7,679.3	9.3 - 12.4
July	15	3,912.3	8.2 - 13.5	July	15	6,311.0	9.3 - 12.0
	31	4,102.0	8.8 - 13.5		31	7,239.0	9.3 - 12.1
August	15	1,380.0	7.8 - 13.0	August	15	7,419.0	9.1 - 12.3
	31	5,107.5	7.7 - 15.3		31	7,677.5	9.1 - 12.5
September	15	4,786.0	7.7 - 14.0	September	15	7,292.5	9.6 - 12.7
	30	4,588.5	10.3 - 13.3		30	7,658.0	10.0 - 13.0
October	15	4,803.0	9.5 - 13.4				
	31	4,874.0	9.8 - 13.1				
November	15	5,475.0	10.2 - 13.3				
	30	5,534.3	9.4 - 13.0				
December	15	5,679.1	9.5 - 12.5				
	31	5,474.1	9.8 - 13.5				

Notes: 1. @ Typical effective discount rate range per annum on issues during the fortnight.

2. Commercial paper issued at face value by companies.

**Appendix Table II.13: Turnover in Government Securities Market  
(Face Value) at Mumbai**

							(Rs. crore)
Period/ Month +	GOI dated Securities	State Government Securities	14 Day	91 Day	182 Day \$	364 Day	Total
1	2	3	4	5	6	7	8
<b>1998-99</b>							
April	26,711.38	115.54	646.40	472.50	—	4,965.60	32,911.42
May	26,915.08	591.68	1,235.62	688.08	—	3,008.56	32,439.02
June	12,305.62	187.98	785.50	779.00	—	2,033.54	16,091.64
July	20,443.91	16.90	3,084.47	1,969.95	—	3,562.78	29,078.00
August	32,540.00	238.00	3,184.40	1,287.44	—	2,297.10	39,546.94
September	11,916.26	293.97	100.00	1,396.32	—	1,832.90	15,539.45
October	11,816.28	340.90	1,986.64	5,353.22	—	1,771.82	21,268.86
November	23,687.17	347.32	526.90	10,935.64	—	4,461.16	39,958.19
December	18,848.98	175.50	582.50	5,761.34	—	1,325.88	26,694.20
January	36,416.82	273.86	570.30	4,369.86	—	1,525.64	43,156.48
February	22,602.62	308.00	867.86	3,545.16	—	2,234.20	29,557.84
March	39,122.44	142.12	791.82	1,427.80	—	3,815.80	45,299.98
<b>Total</b>	<b>2,83,326.56</b>	<b>3,031.78</b>	<b>14,362.41</b>	<b>37,986.31</b>	<b>—</b>	<b>32,834.98</b>	<b>3,71,542.02</b>
<b>1999-2000</b>							
April	62,451.22	149.76	578.64	1,100.26	—	6,632.62	70,912.50
May	61,439.59	2,172.12	914.00	782.14	—	2,757.80	68,065.65
June	50,230.25	473.14	1,074.68	1,080.98	123.00	3,679.24	56,661.29
July	64,095.08	354.40	978.96	1,506.76	674.02	3,337.72	70,946.94
August	76,443.62	895.38	640.34	1,079.84	234.60	7,144.58	86,438.36
<b>Week ended</b>							
03-Sep-99	9,133.15	28.14	—	223.20	164.44	785.30	10,334.23
10-Sep-99	6,571.23	251.24	10.00	273.18	219.82	1,067.74	8,393.21
17-Sep-99	6,239.58	156.40	41.00	207.30	29.92	634.00	7,308.20
24-Sep-99	14,320.91	103.42	21.00	291.26	20.00	565.78	15,322.37
<b>Total</b>	<b>3,50,924.63</b>	<b>4,584.00</b>	<b>4,258.62</b>	<b>6,544.92</b>	<b>1,465.80</b>	<b>26,604.78</b>	<b>3,94,382.75</b>

- Notes: 1. + Turnover up to the last Friday of the month over the last Friday of preceding month.  
\$ Auction reintroduced from May 26, 1999.
2. Turnover in Government Securities Market based on SGL outright transactions in government securities in secondary market at Mumbai. It excludes repo transactions.

**Appendix Table II.14: Advances to the Priority Sectors by Public Sector Banks**  
(As on the last Friday)

Sector	Number of Accounts (in lakh)						Amount Outstanding (Rs. crore)					
	June 1969	March 1996@	March 1997@	March 1998@	March 1999@	March 1969	March 1996@	March 1997@	March 1998@	March 1999@		
I	2	3	4	5	6	7	8	9	10	11		
I. Agriculture	1.7	208	195	192	179	162 (5.4)	26,351 (14.3)	31,012 (16.3)	34,305 (15.7)	40,078 (16.3)		
i) Direct	1.6	203	191	187	175	40 (1.3)	22,892 (12.4)	25,826 (13.6)	28,303 (13.0)	31,681 (12.9)		
ii) Indirect	0.1	5	4	5	4	122 (4.0)	3,459 (1.9)	5,186 (2.7)	6,002 (2.8)	8,397 (3.4)		
II. Small-scale industries	0.5	33	32	30	26	257 (8.5)	29,482 (16.0)	31,542 (16.6)	38,109 (17.5)	42,674 (17.3)		
III. Other priority sector advances*	0.4	115	107	103	96	22 (0.7)	13,751 (7.5)	16,548 (8.7)	18,881 (8.7)	24,448 (9.9)		
IV. Total priority sector advances (I+II+III)	2.6	356	334	325	302	441 (14.6)	69,609 <sup>\$</sup> (37.8)	79,131 <sup>\$</sup> (41.7)	91,319 <sup>\$</sup> (41.8)	1,07,200 <sup>\$</sup> (43.5)		
V. Net Bank Credit	—	—	—	—	—	3,016	1,84,391	1,89,684	2,18,219	2,46,203		

Notes : 1. @ Data are provisional.

\* Include small transport operators, self-employed persons, rural artisans, etc.

\$ Inclusive of funds provided to RRBs by their sponsoring banks, loan to software industry, food and agro-processing sector and Self Help Groups eligible for being treated under priority sector advances.

2. Figures in brackets represent percentages to net bank credit.

**Appendix Table II.15: Advances to the Priority Sectors by Indian Private Sector Banks**

(As on the last Friday)

(Amount in Rs. crore)

Sector	March 1997		March 1998		March 1999*	
	Amount	Percentage to Net bank credit	Amount	Percentage to Net bank credit	Amount	Percentage to Net bank credit
1	2	3	4	5	6	7
I. Agriculture	1,953	9.1	2,746	9.7	3,257	9.5
II. Small-scale industries	4,754	22.2	5,848	20.6	6,451	18.9
III. Other priority sectors	2,125	9.9	3,020	10.6	4,447	13.0
<b>Total (I+II+III)</b>	<b>8,832</b>	<b>41.2</b>	<b>11,614</b>	<b>40.9</b>	<b>14,155</b>	<b>41.4</b>

Note: \* Provisional.

**Appendix Table II.16: Advances to the Priority Sectors by Foreign Banks in India**

(As on the last Friday)

(Amount in Rs. crore)

Sector	March 1997		March 1998		March 1999*	
	Amount	Percentage to Net bank credit	Amount	Percentage to Net bank credit	Amount	Percentage to Net bank credit
1	2	3	4	5	6	7
I. Export Credit	4,474	27.5	4,950	24.5	5,678	25.0
II. Small-scale industries	1,836	11.3	2,084	10.3	2,460	11.0
<b>Total Priority Sector Advances</b>	<b>6,139</b>	<b>37.7</b>	<b>6,940</b>	<b>34.3</b>	<b>8,270</b>	<b>37.0</b>

Note: \* Provisional.