

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

(Per cent)

Sr. No.	Name of the Bank	2004-05	2005-06	2006-07	Basel-I 2007-08	Basel-I 2008-09	Basel-II 2007-08	Basel-II 2008-09
1	2	3	4	5	6	7	8	9
	Scheduled Commercial Banks	12.8	12.3	12.3				
	Public Sector Banks	12.9	12.2	12.4				
	Nationalised Banks	13.2	12.3	12.4				
1.	Allahabad Bank	12.5	13.4	12.5	NA	NA	12.0	13.1
2.	Andhra Bank	12.1	14.0	11.3	11.6	12.4	NA	13.2
3.	Bank of Baroda	12.6	13.7	11.8	12.9	12.9	12.9	14.1
4.	Bank of India	11.5	10.8	11.8	13.0	13.2	12.0	13.0
5.	Bank of Maharashtra	12.7	11.3	12.1	10.9	10.8	NA	12.1
6.	Canara Bank	12.8	11.2	13.5	NA	NA	13.3	14.1
7.	Central Bank of India	12.2	11.0	10.4	10.4	11.8	9.4	13.1
8.	Corporation Bank	16.2	13.9	12.8	12.1	13.7	NA	13.6
9.	Dena Bank	11.9	10.6	11.5	11.1	10.7	NA	12.1
10.	Indian Bank	14.1	13.2	14.1	12.7	13.3	NA	14.0
11.	Indian Overseas Bank	14.2	13.0	13.3	11.9	12.7	NA	13.2
12.	Oriental Bank of Commerce	9.2	11.0	12.5	12.1	12.0	NA	13.0
13.	Punjab & Sind Bank	9.5	12.8	12.9	11.6	11.9	NA	14.4
14.	Punjab National Bank	14.8	12.0	12.3	13.0	12.6	13.5	14.0
15.	Syndicate Bank	10.7	11.7	11.7	11.2	11.4	11.8	12.7
16.	UCO Bank	11.3	11.1	11.6	10.1	9.8	11.0	11.9
17.	Union Bank of India	12.1	11.4	12.8	12.5	12.0	NA	13.3
18.	United Bank of India	18.2	13.1	12.0	NA	NA	11.2	13.3
19.	Vijaya Bank	12.9	11.9	11.2	11.2	13.1	NA	13.2
	State Bank Group	12.4	12.0	12.3				
20.	State Bank of India	12.5	11.9	12.3	13.5	13.0	NA	14.3
21.	State Bank of Bikaner & Jaipur	12.6	12.1	12.9	13.5	13.2	12.5	14.5
22.	State Bank of Hyderabad	11.7	12.1	12.5	12.4	10.6	12.0	11.5
23.	State Bank of Indore	11.6	11.4	11.8	11.3	11.8	11.3	13.5
24.	State Bank of Mysore	12.1	11.4	11.5	12.3	12.4	11.7	13.4
25.	State Bank of Patiala	14.2	13.7	12.4	12.5	11.4	13.6	12.6
26.	State Bank of Travancore	11.1	11.2	11.7	12.7	12.1	13.5	14.0
	Other Public Sector Bank							
27.	IDBI Bank Ltd.	15.5	14.8	13.7	12.0	11.2	NA	11.6

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Sr. No.	Name of the Bank	2004-05	2005-06	2006-07	Basel-I 2007-08	Basel-I 2008-09	Basel-II 2007-08	Basel-II 2008-09
1	2	3	4	5	6	7	8	9
	Old Private Sector Banks	12.5	11.7	12.1				
1.	Bank of Rajasthan Ltd.	12.8	10.6	11.3	11.9	12.0	NA	11.5
2.	Catholic Syrian Bank Ltd.	11.4	11.3	9.6	NA	NA	11.2	12.3
3.	City Union Bank Ltd.	12.2	12.3	12.6	12.5	12.5	NA	12.7
4.	Dhanalakshmi Bank Ltd.	10.2	9.8	9.8	9.2	14.4	NA	15.4
5.	Federal Bank Ltd.	11.3	13.8	13.4	22.5	20.1	NA	20.2
6.	ING Vysya Bank Ltd.	9.1	10.7	10.6	10.2	11.7	NA	11.7
7.	Jammu & Kashmir Bank Ltd.	15.2	13.5	13.2	12.8	13.5	NA	14.5
8.	Karnataka Bank Ltd.	14.2	11.8	11.0	12.2	13.5	NA	13.5
9.	Karur Vysya Bank Ltd.	16.1	14.8	14.5	12.6	13.1	NA	14.9
10.	Lakshmi Vilas Bank Ltd.	11.3	10.8	12.4	12.7	10.1	NA	10.3
11.	Nainital Bank Ltd.	14.9	13.9	12.9	12.3	13.9	NA	13.1
12.	Ratnakar Bank Ltd.	12.0	10.8	34.3	49.2	44.9	NA	42.3
13.	SBI Commercial and International Bank Ltd.	23.6	22.3	20.9	25.1	23.8	23.5	21.2
14.	South Indian Bank Ltd.	9.9	13.0	11.1	13.8	13.9	NA	14.8
15.	Tamilnad Mercantile Bank Ltd.	19.7	18.3	16.8	15.4	14.5	NA	16.1
	New Private Sector Banks	12.1	12.6	12.0				
16.	Axis Bank	12.7	11.1	11.6	13.7	NA	NA	13.7
17.	Development Credit Bank Ltd.	9.9	9.7	11.3	13.4	13.4	NA	13.3
18.	HDFC Bank	12.2	11.4	13.1	13.6	15.1	NA	15.7
19.	ICICI Bank	11.8	13.4	11.7	14.9	15.9	14.0	15.5
20.	IndusInd Bank Ltd.	11.6	10.5	12.5	11.9	12.3	NA	12.6
21.	Kotak Mahindra Bank Ltd.	12.8	11.3	13.5	18.7	19.9	NA	20.0
22.	Yes Bank Ltd.	18.8	16.4	13.6	13.6	14.5	NA	16.6

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(Per cent)

Sr. No.	Name of the Bank	2004-05	2005-06	2006-07	Basel-I 2007-08	Basel-I 2008-09	Basel-II 2007-08	Basel-II 2008-09
1	2	3	4	5	6	7	8	9
	Foreign Banks in India	14.0	13.0	12.4				
1.	A B Bank Ltd.	109.4	86.2	100.0	109.4	136.6	43.1	50.7
2.	ABN-AMRO Bank N.V.	10.6	10.4	11.3	NA	NA	12.9	12.7
3.	Abu Dhabi Commercial Bank Ltd.	14.4	37.0	27.7	55.7	54.3	51.7	47.6
4.	American Express Banking Corp.	10.9	10.3	13.0	NA	NA	16.6	21.3
5.	Antwerp Diamond Bank	40.0	39.7	46.5	41.9	29.0	37.1	26.8
6.	Bank Internasional Indonesia	92.3	108.9	141.2	235.8	501.3	NA	NA
7.	Bank of America NA	30.1	23.4	13.3	12.1	13.8	13.5	12.7
8.	Bank of Bahrain and Kuwait B.S.C.	11.7	20.0	22.0	24.6	30.5	21.6	25.6
9.	Bank of Ceylon	49.4	56.4	63.2	56.0	63.7	56.0	45.2
10.	Bank of Nova Scotia	15.3	13.7	23.3	20.2	19.3	NA	13.4
11.	Bank of Tokyo-Mitsubishi Ltd. UFJ	32.1	33.4	30.7	NA	NA	26.9	29.5
12.	Barclays Bank PLC	20.9	22.9	13.7	21.1	NA	NA	17.1
13.	BNP Paribas	9.4	11.6	10.8	11.8	12.6	12.7	12.4
14.	Calyon Bank	14.4	19.8	15.1	NA	NA	9.7	13.2
15.	Chinatrust Commercial Bank	59.9	38.0	22.1	NA	NA	22.7	45.4
16.	Citibank N.A.	10.8	11.3	11.1	12.1	14.8	12.0	13.2
17.	DBS Bank Ltd.	35.1	31.3	29.2	21.3	18.4	18.2	15.7
18.	Deutsche Bank AG	16.2	12.7	10.6	13.6	15.4	15.1	15.3
19.	HSBC Ltd.	14.0	10.6	11.1	10.6	14.1	NA	15.3
20.	JPMorgan Chase Bank	10.2	11.8	16.1	17.7	16.8	NA	15.9
21.	JSC VTB Bank	-	-	-	NA	NA	NA	371.5
22.	Krung Thai Bank Public Co. Ltd.	99.6	133.5	121.7	125.9	110.5	109.0	80.9
23.	Mashreqbank psc	60.1	136.9	97.1	161.6	175.5	52.8	76.8
24.	Mizuho Corporate Bank Ltd.	28.8	65.8	34.4	27.8	37.2	29.7	37.6
25.	Oman International Bank S.A.O.G.	13.5	9.6	11.0	25.1	27.5	23.1	25.2
26.	Shinhan Bank	55.3	81.7	89.3	62.6	51.7	48.7	36.8
27.	Societe Generale	64.8	37.4	31.8	28.0	32.5	20.8	22.5
28.	Sonali Bank	105.8	93.8	71.4	41.3	37.1	NA	NA
29.	Standard Chartered Bank	10.5	9.9	10.4	NA	NA	10.6	11.6
30.	State Bank of Mauritius Ltd.	31.1	35.4	39.0	41.1	34.6	41.7	38.0
31.	UBS AG	-	-	-	NA	NA	NA	229.4

- : Not Applicable

N.A.: Not Available

Source : 1. Balance sheets of respective banks.

2. Off-site Returns (domestic)