

D A T A B A S E

SIZE

PUBLIC SECTOR BANKS

(In Rs crore)	2005	2006	% change
State Bank of India	459,882.87	493,869.55	7.39
Punjab National Bank	126,241.28	145,267.39	15.07
Canara Bank	110,305.17	132,821.86	20.41
Bank of Baroda	94,664.24	113,392.53	19.78
Bank of India	94,978.18	112,274.27	18.21
Union Bank of India	72,413.25	89,126.04	23.08
IDBI	81,360.25	88,564.78	8.86
Central Bank of India	68,595.89	74,681.04	8.87
UCO Bank	54,589.46	61,839.40	13.28
Syndicate Bank	52,109.42	61,076.76	17.21
Indian Overseas Bank	50,815.04	59,357.81	16.81
Oriental Bank of Commerce	54,069.45	58,937.37	9.00
Allahabad Bank	45,144.93	55,291.99	22.48
Indian Bank	43,860.70	47,635.27	8.61
State Bank of Patiala	31,502.80	41,416.97	31.47
Andhra Bank	32,728.68	40,669.34	24.26
State Bank of Hyderabad	34,922.29	40,630.40	16.35
Corporation Bank	33,923.85	40,506.63	19.40
United Bank of India	29,097.86	33,247.72	14.26
State Bank of Travancore	28,874.61	31,862.39	10.35
Vijaya Bank	29,335.50	31,534.10	7.49
Bank of Maharashtra	32,884.84	31,214.51	-5.08
State Bank of Bikaner & Jaipur	23,430.43	27,514.02	17.43
Dena Bank	24,028.59	26,545.33	10.47
State Bank of Indore	16,898.37	20,710.81	22.56
State Bank of Mysore	16,552.62	19,337.45	16.82
Punjab & Sind Bank	15,717.52	19,043.04	21.16
State Bank of Saurashtra	15,039.62	16,529.57	9.91

PRIVATE BANKS

(In Rs crore)	2005	2006	% change
ICICI Bank	167,659.41	251,388.95	49.94
HDFC Bank	51,429.00	73,506.39	42.93
UTI Bank	37,743.69	49,731.12	31.76
J&K Bank	24,422.83	26,448.98	8.30
Federal Bank	16,820.96	20,642.91	22.72
IndusInd Bank	15,622.01	17,622.52	12.81
ING Vysya Bank	15,390.57	16,766.67	8.94
Karnataka Bank	12,526.72	14,953.27	19.37
Centurion BoP	4,611.68	11,330.19	145.68
South Indian Bank	9,477.52	10,827.43	14.24
Kotak Mahindra Bank	6,512.87	10,175.11	56.23
Bank of Rajasthan	9,154.69	9,853.64	7.63
Karur Vysya Bank	7,884.85	9,007.89	14.24
United Western Bank*	7,061.38	7,145.47	1.19
Tamilnad Mercantile Bank	5,616.81	6,102.73	8.65

TOTAL ASSETS

(In Rs crore)	2005	2006	% change
Lakshmi Vilas Bank	4,053.38	4,919.38	21.36
Catholic Syrian Bank	4,435.17	4,773.83	7.64
Yes Bank	1,278.17	4,162.55	225.66
City Union Bank	3,495.41	4,127.05	18.07
Development Credit Bank	4,659.46	3,741.72	-19.70
Bharat Overseas Bank	3,214.41	3,730.41	16.05
Dhanlakshmi Bank	2,644.46	2,848.74	7.72
Lord Krishna Bank**	2,505.15	2,599.34	3.76
Nainital Bank	1,050.14	1,321.42	25.83
Ratnakar Bank	869.80	978.42	12.49

*United Western bank has been taken over by IDBI

**Lord Krishna bank has been merged with Centurion BoP

FOREIGN BANKS

(In Rs crore)	2005	2006	% change
Standard Chartered Bank	37,208.63	48,182.40	29.49
Citibank	33,806.25	45,437.46	34.41
HSBC	27,899.77	37,473.07	34.31
ABN Amro	15,395.28	23,539.99	52.90
Deutsche Bank	10,746.95	12,050.27	12.13
Bank of America	5,492.90	5,992.71	9.10
BNP Paribas	2,944.00	3,733.43	26.81
Bank of Nova Scotia	3,346.45	3,701.24	10.60
American Express Bank	3,020.89	3,655.25	21.00
DBS Bank	1,409.50	3,176.38	125.36
JP Morgan Chase Bank	1,307.80	2,879.71	120.19
Bank of Tokyo-Mitsubishi UFJ	1,135.35	1,904.86	67.78
Barclays Bank	934.86	1,877.80	100.86
Calyon Bank	1,882.10	1,873.70	-0.45
Societe Generale	890.96	1,811.97	103.37
Abu Dhabi Commercial	1,950.85	689.32	-64.67
Antwerp Diamond Bank	667.21	647.09	-3.02
Mizuho Corporate Bank	455.24	542.85	19.24
Oman International	441.74	428.21	-3.06
Bank of Bahrain & Kuwait	600.53	418.65	-30.29
Cho Hung Bank	279.04	395.36	41.69
Bank of Ceylon	181.05	177.47	-1.98
Bank Internasional Indonesia	123.59	117.82	-4.67
Mashreq Bank	336.19	88.60	-73.65
Krung Thai Bank	75.81	77.32	1.99
Arab Bangladesh Bank	68.42	67.48	-1.37

Source: Balance sheets

Rs 11,330 cr

Centurion BoP ranks 9th among private banks in term of assets

CAPITAL

TIER-I

PUBLIC SECTOR BANKS

(In Rs crore)	2005	2006	% change
State Bank of India	18,000.00	26,597.02	47.76
Punjab National Bank	5,695.08	8,884.89	56.01
Bank of Baroda	4,586.34	7,406.07	61.48
Canara Bank	4,266.42	6,652.18	55.92
IDBI	5,244.36	6,315.47	20.42
Oriental Bank of Commerce	2,386.51	4,876.78	104.35
Bank of India	3,685.32	4,507.70	22.32
Corporation Bank	2,631.52	3,448.72	31.05
Union Bank of India	2,538.98	3,436.44	35.35
Allahabad Bank	1,256.64	2,997.46	138.53
Indian Overseas Bank	1,785.63	2,993.37	67.64
Central Bank of India	1,608.92	2,875.16	78.70
Andhra Bank	1,484.50	2,814.37	89.58
Syndicate Bank	1,942.05	2,552.94	31.46
Indian Bank	1,321.39	2,260.37	71.06
State Bank of Patiala	1,635.80	2,206.38	34.88
State Bank of Hyderabad	1,205.78	2,060.06	70.85
UCO Bank	1,374.39	1,952.29	42.05
United Bank of India	1,528.52	1,658.59	8.51
Vijaya Bank	1,069.80	1,500.66	40.27
Bank of Maharashtra	975.40	1,353.74	38.79
State Bank of Travancore	833.98	1,331.65	59.67
State Bank of Bikaner & Jaipur	896.23	1,320.47	47.34
State Bank of Indore	680.02	1,017.73	49.66
State Bank of Mysore	554.03	924.39	66.85
Dena Bank	734.74	854.65	16.32
Punjab & Sind Bank	197.10	753.51	282.30
State Bank of Saurashtra	322.60	314.00	-2.67

PRIVATE BANKS

(In Rs crore)	2005	2006	% change
ICICI Bank	10,246.00	19,182.00	87.21
HDFC Bank	3,962.16	5,149.91	29.98
UTI Bank	2,110.96	2,802.18	32.74
J&K Bank	1,453.01	1,796.48	23.64
Karnataka Bank	908.20	1,198.43	31.96
Federal Bank	604.06	1,145.19	89.58
ING Vysya Bank	545.41	906.43	66.19
IndusInd Bank	751.95	865.06	15.04
Centurion BoP	459.73	847.31	84.31
Karur Vysya Bank	690.03	800.78	16.05
Kotak Mahindra Bank	503.10	658.01	30.79
Tamilnad Mercantile Bank	558.84	656.78	17.53
Yes Bank	215.08	568.06	164.12
South Indian Bank	296.75	472.37	59.18
Bank of Rajasthan	244.39	316.94	29.69

(In Rs crore)	2005	2006	% change
City Union Bank	240.72	284.07	18.01
Lakshmi Vilas Bank	162.11	212.97	31.37
Bharat Overseas Bank	157.22	192.96	22.73
Catholic Syrian Bank	175.11	191.76	9.51
Development Credit Bank	157.01	139.30	-11.28
Dhanalakshmi Bank	90.56	124.30	37.26
Lord Krishna Bank	114.46	110.12	-3.79
United Western Bank	29.89	94.50	216.16
Nainital Bank	57.70	93.41	61.89
Ratnakar Bank Ltd	61.09	81.38	33.21

FOREIGN BANKS

(In Rs crore)	2005	2006	% change
HSBC	2,731.82	3,696.71	35.32
Standard Chartered Bank	2,074.66	3,457.68	66.66
ABN Amro	1,209.12	1,551.82	28.34
Bank of America	1,391.93	1,505.64	8.17
Citibank	859.78	1,313.97	52.83
Barclays Bank	632.11	1,294.29	104.76
Deutsche Bank	1,053.32	1,160.41	10.17
Calyon Bank	311.41	717.92	130.54
Bank of Tokyo	277.19	550.31	98.53
JP Morgan Chase Bank	254.08	548.61	115.92
DBS Bank	525.64	541.67	3.05
American Express Bank	272.88	384.44	40.88
Mizuho Corporate Bank	148.99	367.05	146.36
BNP Paribas	180.44	345.82	91.65
Societe Generale	306.80	339.08	10.52
Bank of Nova Scotia	146.60	195.18	33.14
Antwerp Diamond Bank N.V.	121.58	128.70	5.86
Cho Hung Bank	68.63	114.08	66.22
Abu Dhabi Commercial	59.74	75.08	25.68
Bank of Ceylon	53.64	54.80	2.16
Arab Bangladesh Bank	44.22	45.29	2.42
Mashreq Bank	40.68	44.62	9.69
Krung Thai Bank Public Co	39.53	40.00	1.19
Bank Internasional Indonesia	36.05	34.90	-3.19
Bank of Bahrain & Kuwait	25.40	27.39	7.83
Oman International	8.33	6.09	-26.89

Source: Balance sheets

Rs 19,182 cr

ICICI Bank's Tier-I capital is equal to the Tier-I capital of all private banks together

CAPITAL
TIER II

PUBLIC SECTOR BANKS

(In Rs crore)	2005	2006	% change
State Bank of India	9873.13	7160.74	-27.47
Bank of Maharashtra	3353.05	3383.97	0.92
Canara Bank	3212.98	2904.47	-9.60
Bank of India	2336.65	2671.23	14.32
Union Bank of India	2518.07	1920.09	-23.75
Bank of Baroda	2457.97	1800.93	-26.73
Punjab National Bank	3794.58	1669.23	-56.01
IDBI	636.14	1666.51	161.97
UCO Bank	1317.02	1612.48	22.43
Indian Overseas Bank	1137.09	1577.30	38.71
Central Bank of India	1606.27	1535.55	-4.40
Syndicate Bank	1464.50	1493.81	2.00
Allahabad Bank	1180.77	1207.79	2.29
State Bank of Patiala	467.79	831.88	77.83
State Bank of Hyderabad	661.75	720.45	8.87
State Bank of Travancore	659.61	719.16	9.03
Dena Bank	585.13	668.23	14.20
Indian Bank	1573.75	637.03	-59.52
State Bank of Bikaner & Jaipur	524.21	556.15	6.09
State Bank of Indore	503.64	518.97	3.04
United Bank of India	433.17	515.31	18.96
State Bank of Mysore	385.95	488.29	26.51
Vijaya Bank	751.26	434.32	-42.19
Corporation Bank	520.48	419.63	-19.38
Andhra Bank	754.27	415.23	-44.95
Oriental Bank of Commerce	1783.12	312.35	-82.48
Punjab & Sind Bank	N/A	N/A	-
State Bank of Saurashtra	N/A	N/A	-

PRIVATE BANKS

(In Rs crore)	2005	2006	% change
ICICI Bank	5656.22	8652.75	52.98
HDFC Bank	1056.58	1722.66	63.04
UTI Bank	901.98	1474.43	63.47
Federal Bank	456.34	474.81	4.05
IndusInd Bank	454.91	467.94	2.86
ING Vysya Bank	408.01	448.14	9.84
South Indian Bank	219.95	261.55	18.91
Kotak Mahindra Bank	133.23	260.92	95.84
Bank of Rajasthan	153.06	169.95	11.04
Centurion BoP	93.50	131.32	40.45
Lakshmi Vilas Bank	161.54	118.15	-26.86
Catholic Syrian Bank	90.24	115.38	27.86
Yes Bank	1.96	109.24	5469.14
Karur Vysya Bank	82.17	90.38	9.99
Development Credit Bank	108.16	86.48	-20.05

(In Rs crore)	2005	2006	% change
Dhanlakshmi Bank	59.78	70.86	18.53
Bharat Overseas Bank	96.06	64.93	-32.40
J&K Bank	310.86	58.05	-81.33
Karnataka Bank	150.25	42.12	-71.96
City Union Bank	51.02	41.15	-19.35
Lord Krishna Bank**	63.05	38.12	-39.53
Tamilnad Mercantile Bank	121.28	27.24	-77.54
Nainital Bank	18.13	24.78	36.70
Ratnakar Bank	11.96	8.88	-25.74
United Western Bank*	-	-	-

FOREIGN BANKS

(In Rs crore)	2005	2006	% change
Standard Chartered Bank	981.81	724.39	-26.22
ABN Amro	407.64	704.59	72.85
Bank of America	397.52	489.10	23.04
HSBC	636.14	305.54	-51.97
DBS Bank	9.31	274.22	2846.26
Calyon Bank	137.02	249.07	81.78
BNP Paribas	97.91	170.24	73.88
Deutsche Bank	300.47	166.67	-44.53
Bank of Tokyo-Mitsubishi UFJ	133.79	105.04	-21.49
Citibank	217.94	68.32	-68.65
Antwerp Diamond Bank	59.77	65.57	9.71
Barclays Bank	30.84	44.99	45.88
Bank of Nova Scotia	9.29	7.69	-17.17
American Express Bank	17.07	7.25	-57.51
Cho Hung Bank	2.99	2.97	-0.87
Krung Thai Bank	0.57	2.68	369.02
Bank of Bahrain & Kuwait	4.70	1.81	-61.48
Abu Dhabi Commercial	11.67	1.36	-88.31
Mizuho Corporate Bank	6.71	1.34	-79.97
Mashreq Bank	1.48	1.26	-15.05
Societe Generale	16.35	1.18	-92.77
JP Morgan Chase Bank	20.19	0.93	-95.37
Arab Bangladesh Bank	0.57	0.65	14.23
Bank of Ceylon	1.22	0.26	-78.41
Bank Internasional Indonesia	0.08	0.06	-17.99
Oman International	0.20	0.04	-80.99

Source: Balance sheets

11

Public Sector Banks' Tier II capital declined in 2005-06

GROWTH

ADVANCES

PUBLIC SECTOR BANKS

(In Rs crore)	2005	2006	% change
State Bank of India	202,374.45	261,641.53	29.29
Canara Bank	60,421.40	79,425.70	31.45
Punjab National Bank	60,412.75	74,627.37	23.53
Bank of India	55,528.89	65,173.74	17.37
Bank of Baroda	43,400.38	59,911.78	38.04
Union Bank of India	40,105.08	53,379.96	33.10
IDBI	45,413.57	52,739.07	16.13
Central Bank of India	27,277.32	37,483.48	37.42
UCO Bank	27,655.70	37,377.58	35.15
Syndicate Bank	26,729.20	36,466.23	36.43
Indian Overseas Bank	25,205.19	34,756.20	37.89
Oriental Bank of Commerce	25,299.20	33,577.24	32.72
Allahabad Bank	21,150.82	29,147.78	37.81
Corporation Bank	18,546.38	23,962.43	29.20
Indian Bank	18,380.10	22,484.64	22.33
State Bank of Patiala	15,359.27	22,180.02	44.41
Andhra Bank	17,516.84	22,100.43	26.17
State Bank of Hyderabad	15,599.74	20,863.02	33.74
State Bank of Travancore	14,848.33	18,866.40	27.06
Vijaya Bank	14,335.78	16,664.01	16.24
Bank of Maharashtra	13,061.64	16,469.73	26.09
State Bank of Bikaner & Jaipur	12,036.19	15,895.80	32.07
United Bank of India	11,389.68	15,522.31	36.28
Dena Bank	11,308.59	14,231.24	25.84
State Bank of Indore	9,040.65	11,875.97	31.36
State Bank of Mysore	8,781.26	11,754.16	33.86
Punjab & Sind Bank	6,322.22	9,107.47	44.05
State Bank of Saurashtra	6,714.07	8,443.03	25.75

PRIVATE BANKS

(In Rs crore)	2005	2006	% change
ICICI Bank	91,405.15	146,163.11	59.91
HDFC Bank	25,566.30	35,061.26	37.14
UTI Bank	15,602.92	22,314.23	43.01
J&K Bank	11,517.14	14,483.11	25.75
Federal Bank	8,822.59	11,736.47	33.03
ING Vysya Bank	9,080.59	10,231.53	12.67
IndusInd Bank	8,999.75	9,310.46	3.45
Karnataka Bank	6,287.44	7,791.57	23.92
Centurion BoP	2,193.95	6,533.44	197.79
South Indian Bank	5,365.26	6,370.23	18.73
Kotak Mahindra Bank	4,017.14	6,348.54	58.04
Karur Vysya Bank	4,619.80	5,555.44	20.25
Bank of Rajasthan	2,896.17	4,064.97	40.36
United Western Bank*	3,976.28	4,006.27	0.75
Tamilnad Mercantile Bank	2,626.24	3,126.39	19.04

(In Rs crore)	2005	2006	% change
Lakshmi Vilas Bank	2,317.71	2,952.82	27.40
Catholic Syrian Bank	2,289.33	2,694.87	17.71
City Union Bank	2,012.96	2,549.53	26.66
Yes Bank	760.98	2,407.09	216.31
Bharat Overseas Bank	1,651.40	2,053.53	24.35
Development Credit Bank	2,156.06	1,867.32	-13.39
Dhanlakshmi Bank	1,410.15	1,594.34	13.06
Lord Krishna Bank**	1,386.83	1,420.86	2.45
Nainital Bank	363.21	603.47	66.15
Ratnakar Bank	423.75	490.83	15.83

FOREIGN BANKS

(In Rs crore)	2005	2006	% change
Citibank	18,110.91	24,455.28	35.03
Standard Chartered Bank	19,970.32	24,076.73	20.56
HSBC	12,620.61	16,812.30	33.21
ABN Amro	9,836.45	15,073.22	53.24
Bank of America	3,219.14	3,369.07	4.66
Deutsche Bank	2,540.58	2,581.78	1.62
Bank of Nova Scotia	2,053.20	2,440.45	18.86
American Express Bank	1,482.85	2,017.13	36.03
BNP Paribas	1,718.76	1,853.81	7.86
Bank of Tokyo-Mitsubishi UFJ	558.86	1,033.51	84.93
Calyon Bank	674.27	1,004.84	49.03
DBS Bank	559.97	891.66	59.23
Antwerp Diamond Bank	434.43	422.46	-2.76
Mizuho Corporate Bank	266.68	328.00	22.99
Societe Generale	159.20	270.85	70.13
Bank of Bahrain & Kuwait	263.51	168.98	-35.87
Abu Dhabi Commercial	89.85	118.61	32.01
Cho Hung Bank	69.05	91.08	31.90
JP Morgan Chase Bank	150.00	75.65	-49.57
Bank of Ceylon	59.29	48.70	-17.86
Arab Bangladesh Bank	21.80	34.05	56.19
Mashreq Bank	18.77	30.69	63.51
Krung Thai Bank	16.22	10.53	-35.08
Oman International	12.72	7.71	-39.39
Bank Internasional Indonesia	19.78	7.16	-63.80
Barclays Bank	2.42	4.33	78.93

Source: Balance sheets

216%

Yes Bank's advances were up, though on a lower base

GROWTH

DEPOSITS

PUBLIC SECTOR BANKS

(In Rs crore)	2005	2006	% change
State Bank of India	367,047.53	380,046.06	3.54
Punjab National Bank	103,166.89	119,684.92	16.01
Canara Bank	96,795.92	116,803.23	20.67
Bank of India	78,821.44	93,932.03	19.17
Bank of Baroda	81,333.46	93,661.99	15.16
Union Bank of India	61,830.59	74,094.30	19.83
Central Bank of India	60,751.67	66,482.65	9.43
UCO Bank	49,470.24	54,543.73	10.26
Syndicate Bank	46,294.56	53,624.39	15.83
Indian Overseas Bank	44,241.24	50,529.32	14.21
Oriental Bank of Commerce	47,850.33	50,197.46	4.91
Allahabad Bank	40,762.07	48,499.69	18.98
Indian Bank	34,808.44	40,805.52	17.23
State Bank of Hyderabad	28,929.52	34,024.60	17.61
Andhra Bank	27,550.71	33,922.41	23.13
State Bank of Patiala	26,495.67	33,777.71	27.48
Corporation Bank	27,233.16	32,876.53	20.72
United Bank of India	25,348.39	29,249.77	15.39
Vijaya Bank	25,617.98	27,709.29	8.16
Bank of Maharashtra	28,844.17	26,906.19	-6.72
IDBI Bank	15,102.64	26,000.92	72.16
State Bank of Travancore	24,133.01	25,996.51	7.72
Dena Bank	20,896.55	23,623.06	13.05
State Bank of Bikaner & Jaipur	19,038.40	21,693.61	13.95
Punjab & Sind Bank	14,170.66	16,924.58	19.43
State Bank of Indore	13,807.07	16,660.71	20.67
State Bank of Mysore	13,585.17	16,368.75	20.49
State Bank of Saurashtra	12,613.04	13,841.16	9.74

PRIVATE BANKS

(In Rs crore)	2005	2006	% change
ICICI Bank	99,818.78	165,083.17	65.38
HDFC Bank	36,354.25	55,796.82	53.48
UTI Bank	31,712.00	40,113.53	26.49
J&K Bank	21,644.97	23,484.64	8.50
Federal Bank	15,192.88	17,878.74	17.68
IndusInd Bank	13,114.28	15,006.30	14.43
ING Vysya Bank	12,569.31	13,335.26	6.09
Karnataka Bank	10,837.06	13,243.16	22.20
South Indian Bank	8,492.31	9,578.66	12.79
Centurion BoP	3,530.38	9,399.64	166.25
Bank of Rajasthan	8,120.31	8,891.28	9.49
Karur Vysya Bank	6,672.19	7,576.84	13.56
Kotak Mahindra Bank	4,299.54	6,565.92	52.71
United Western Bank*	6,452.87	6,480.19	0.42
Tamilnad Mercantile Bank	4,826.88	5,202.87	7.79

(In Rs crore)	2005	2006	% change
Lakshmi Vilas Bank	3,495.93	4,336.38	24.04
Catholic Syrian Bank	4,021.12	4,288.85	6.66
City Union Bank	3,095.24	3,517.74	13.65
Bharat Overseas Bank	2,749.24	3,244.05	18.00
Development Credit Bank	3,894.76	3,124.00	-19.79
Yes Bank	663.03	2,910.38	338.95
Dhanlakshmi Bank	2,338.84	2,532.67	8.29
Lord Krishna Bank**	2,176.13	2,278.88	4.72
Nainital Bank	933.27	1,125.03	20.55
Ratnakar Bank	783.75	874.18	11.54

FOREIGN BANKS

(In Rs crore)	2005	2006	% change
Standard Chartered Bank	22,522.24	28,459.81	26.36
Citibank	21,484.42	27,911.74	29.92
HSBC	17,012.79	24,955.11	46.68
ABN Amro	7,025.98	11,863.77	68.86
Deutsche Bank	3,557.85	4,379.90	23.11
Bank of Nova Scotia	1,601.97	2,354.60	46.98
American Express Bank	2,264.42	2,259.92	-0.20
Bank of America	1,992.52	2,106.21	5.71
BNP Paribas	1,673.72	1,847.46	10.38
JP Morgan Chase Bank	930.24	1,826.26	96.32
DBS Bank	611.44	1,452.24	137.51
Societe Generale	526.54	942.91	79.08
Bank of Tokyo-Mitsubishi UFJ	532.35	784.26	47.32
Abu Dhabi Commercial	1,662.55	458.67	-72.41
Calyon Bank	1,305.85	372.02	-71.51
Barclays Bank	74.73	360.77	382.76
Bank of Bahrain & Kuwait	393.71	326.83	-16.99
Oman International	225.21	202.56	-10.06
Cho Hung Bank	97.36	149.44	53.49
Mizuho Corporate Bank	109.84	137.10	24.82
Bank of Ceylon	104.40	87.15	-16.52
Antwerp Diamond Bank	50.45	53.12	5.29
Krung Thai Bank	34.46	32.95	-4.38
Mashreq Bank	268.69	21.44	-92.02
Arab Bangladesh Bank	23.40	21.20	-9.40
Bank Internasional Indonesia	11.08	15.06	35.92

Source: Balance sheets

3.54%

State Bank's deposits growth, the lowest among PSU banks

PUBLIC SECTOR BANKS

(In Rs crore)	2005	2006	% change
State Bank of India	39,547.90	43,183.62	9.19
Punjab National Bank	10,135.53	10,815.31	6.71
Canara Bank	9,115.80	10,089.02	10.68
Bank of Baroda	7,744.76	8,291.69	7.06
Bank of India	7,187.33	8,213.08	14.27
IDBI	3,282.84	6,661.17	102.91
Union Bank of India	5,735.89	6,488.81	13.13
Central Bank of India	6,125.01	5,916.40	-3.41
Indian Overseas Bank	4,750.61	5,134.49	8.08
UCO Bank	4,064.29	4,818.32	18.55
Oriental Bank of Commerce	4,077.10	4,671.69	14.58
Syndicate Bank	4,348.04	4,642.00	6.76
Allahabad Bank	3,825.48	4,373.93	14.34
Indian Bank	3,439.48	3,895.99	13.27
State Bank of Hyderabad	2,746.73	3,338.75	21.55
Corporation Bank	2,814.37	3,197.93	13.63
Andhra Bank	3,035.31	3,132.44	3.20
United Bank of India	2,611.57	2,816.99	7.87
State Bank of Patiala	2,488.93	2,808.59	12.84
Vijaya Bank	2,447.98	2,680.79	9.51
State Bank of Travancore	2,416.84	2,649.70	9.63
Bank of Maharashtra	2,752.93	2,526.70	-8.22
State Bank of Bikaner & Jaipur	2,224.01	2,325.04	4.54
Dena Bank	2,036.36	2,219.12	8.97
State Bank of Mysore	1,553.79	1,693.32	8.98
State Bank of Indore	1,288.10	1,598.40	24.09
Punjab & Sind Bank	1,504.72	1,450.55	-3.60
State Bank of Saurashtra	1,246.24	1,312.27	5.30

PRIVATE BANKS

(In Rs crore)	2005	2006	% change
ICICI Bank	12,826.03	18,767.64	46.32
HDFC Bank	3,744.83	5,599.32	49.52
UTI Bank	2,339.98	3,618.42	54.63
J&K Bank	1,631.26	1,839.43	12.76
Federal Bank	1,403.00	1,653.48	17.85
IndusInd Bank	1,385.14	1,414.38	2.11
ING Vysya Bank	1,111.08	1,412.74	27.15
Karnataka Bank	1,061.08	1,184.84	11.66
Centurion BoP	418.29	1,114.57	166.46
Kotak Mahindra Bank	552.38	936.95	69.62
South Indian Bank	811.38	833.59	2.74
Karur Vysya Bank	703.92	793.96	12.79
Tamilnad Mercantile Bank	580.65	630.94	8.66
Bank of Rajasthan	586.12	601.02	2.54
United Western Bank*	552.39	542.45	-1.80

GROWTH

TOTAL INCOME

(In Rs crore)	2005	2006	% change
Catholic Syrian Bank	414.47	405.53	-2.16
City Union Bank	324.10	370.74	14.39
Lakshmi Vilas Bank	336.52	368.13	9.39
Development Credit Bank	394.51	357.43	-9.40
Yes Bank	48.15	289.92	502.12
Bharat Overseas Bank	238.01	277.69	16.67
Dhanalakshmi Bank	206.87	236.94	14.54
Lord Krishna Bank**	196.22	210.96	7.51
Nainital Bank	82.96	104.83	26.36
Ratnakar Bank	70.54	76.61	8.61

FOREIGN BANKS

(In Rs crore)	2005	2006	% change
Citibank	3,146.50	4,107.46	30.54
Standard Chartered Bank	3,018.38	3,877.95	28.48
HSBC	2,287.90	3,130.19	36.81
ABN Amro	1,342.71	1,988.59	48.10
Deutsche Bank	798.26	1,164.04	45.82
American Express Bank	520.43	562.77	8.14
Bank of America	375.91	545.92	45.23
Barclays Bank	157.81	299.58	89.84
BNP Paribas	243.83	296.09	21.43
Calyon Bank	139.51	236.92	69.82
Bank of Nova Scotia	210.89	232.74	10.36
JP Morgan Chase Bank	132.67	226.63	70.82
DBS BANK	38.10	145.62	282.20
Abu Dhabi Commercial	190.27	121.34	-36.23
Societe Generale	49.47	116.68	135.86
Bank of Tokyo-Mitsubishi UFJ	114.34	115.17	0.73
Antwerp Diamond Bank	30.75	42.02	36.65
Bank of Bahrain & Kuwait	36.78	33.88	-7.88
Mizuho Corporate Bank	23.48	31.79	35.39
Mashreq Bank	32.50	27.06	-16.74
Cho Hung Bank	17.59	21.44	21.89
Oman International	19.58	17.86	-8.78
Bank of Ceylon	14.29	14.04	-1.75
Krung Thai Bank	3.99	10.65	166.92
Arab Bangladesh Bank	6.67	7.80	16.94
Bank Internasional Indonesia	3.20	4.74	48.13

Source: Balance sheets

16

PSU banks posted either single-digit or negative growth in total income

GROWTH

PUBLIC SECTOR BANKS

(In Rs crore)	2005	2006	% change
State Bank of India	32,428.00	35,794.93	10.38
Punjab National Bank	8,459.85	9,584.15	13.29
Canara Bank	7,571.97	8,711.51	15.05
Bank of Baroda	6,431.42	7,100.00	10.40
Bank of India	6,031.53	7,028.70	16.53
Union Bank of India	4,969.79	5,863.71	17.99
Central Bank of India	5,204.88	5,385.58	3.47
IDBI	2,655.72	5,380.72	102.61
Indian Overseas Bank	3,951.05	4,406.28	11.52
UCO Bank	3,548.73	4,354.59	22.71
Oriental Bank of Commerce	3,571.90	4,118.92	15.31
Syndicate Bank	3,757.62	4,050.42	7.79
Allahabad Bank	3,185.60	3,767.24	18.26
Indian Bank	2,870.66	3,364.52	17.20
State Bank of Hyderabad	2,325.09	2,748.87	18.23
Andhra Bank	2,281.96	2,674.37	17.20
Corporation Bank	2,249.80	2,626.47	16.74
State Bank of Patiala	2,133.23	2,461.54	15.39
United Bank of India	2,133.07	2,360.03	10.64
Bank of Maharashtra	2,367.69	2,349.46	-0.77
Vijaya Bank	2,096.64	2,311.80	10.26
State Bank of Travancore	2,008.32	2,298.62	14.45
State Bank of Bikaner & Jaipur	1,740.89	1,965.78	12.92
Dena Bank	1,725.18	1,760.13	2.03
State Bank of Mysore	1,173.88	1,346.76	14.73
State Bank of Indore	1,109.83	1,322.69	19.18
Punjab & Sind Bank	1,248.58	1,299.55	4.08
State Bank of Saurashtra	1,132.22	1,176.76	3.93

PRIVATE BANKS

(In Rs crore)	2005	2006	% change
ICICI Bank	9409.89	13784.50	46.49
HDFC Bank	3,093.49	4,475.34	44.67
UTI Bank	1,924.16	2,888.79	50.13
J&K Bank	1,549.23	1,706.25	10.14
Federal Bank	1,191.03	1,436.53	20.61
ING Vysya Bank	990.58	1,222.43	23.41
IndusInd Bank	1,134.39	1,188.28	4.75
Karnataka Bank	839.93	1,018.04	21.21
Centurion BoP	346.09	803.20	132.08
South Indian Bank	709.00	761.32	7.38
Kotak Mahindra Bank	420.30	694.02	65.12
Karur Vysya Bank	590.77	650.85	10.17
Tamilnad Mercantile Bank	512.70	548.32	6.95
Bank of Rajasthan	522.36	539.38	3.26
United Western Bank*	486.62	483.26	-0.69

INTEREST INCOME

(In Rs crore)	2005	2006	% change
Catholic Syrian Bank	368.19	365.29	-0.79
City Union Bank	290.66	326.39	12.29
Lakshmi Vilas Bank	298.20	322.06	8.00
Development Credit Bank	303.22	277.14	-8.60
Bharat Overseas Bank	218.72	252.15	15.28
Dhanlakshmi Bank	192.16	209.89	9.23
Yes Bank	29.98	190.18	534.36
Lord Krishna Bank**	195.07	184.30	-5.52
Nainital Bank	73.55	92.08	25.19
Ratnakar Bank	65.54	70.24	7.17

FOREIGN BANKS

(In Rs crore)	2005	2006	% change
Citibank	2202.70	3064.39	39.12
Standard Chartered Bank	2,492.95	3,056.35	22.60
HSBC	1,626.83	2,201.93	35.35
ABN Amro	907.39	1,351.50	48.94
Deutsche Bank	390.17	603.74	54.74
Bank of America	257.18	326.42	26.92
American Express Bank	269.71	259.22	-3.89
BNP Paribas	176.22	223.19	26.65
Bank of Nova Scotia	158.97	174.54	9.79
DBS Bank	34.53	154.44	347.26
Calyon Bank	117.04	129.81	10.91
JP Morgan Chase Bank	39.96	125.80	214.81
Abu Dhabi Commercial	149.80	111.37	-25.65
Societe Generale	37.05	92.85	150.61
Bank of Tokyo-Mitsubishi UFJ	57.03	79.01	38.54
Barclays Bank	31.33	65.65	109.54
Antwerp Diamond Bank	26.39	36.98	40.13
Bank of Bahrain & Kuwait	34.32	28.94	-15.68
Mizuho Corporate Bank	17.26	23.93	38.64
Mashreq Bank	28.82	20.43	-29.11
Oman International	17.89	16.91	-5.48
Cho Hung Bank	12.65	16.79	32.73
Bank of Ceylon	8.48	9.73	14.74
Krung Thai Bank	3.72	4.49	20.70
Bank Internasional Indonesia	3.55	3.99	12.39
Arab Bangladesh Bank	2.99	3.75	25.42

Source: Balance sheets

65%

Kotak Mahindra Bank's
growth in interest income

PROFIT

PUBLIC SECTOR BANKS

(In Rs crore)	2005	2006	% change
State Bank of India	10990.36	11299.23	2.81
Punjab National Bank	2404.46	2874.78	19.56
Canara Bank	2585.32	2611.88	1.03
Bank of Baroda	2312.81	2031.85	-12.15
Bank of India	1460.36	1701.23	16.49
Union Bank of India	1573.17	1596.96	1.51
Indian Overseas Bank	1496.55	1533.81	2.49
Central Bank of India	1609.17	1194.67	-25.76
Oriental Bank of Commerce	1233.15	1191.97	-3.34
Corporation Bank	1026.99	1051.52	2.39
Syndicate Bank	1020.04	1037.63	1.72
Allahabad Bank	933.78	1024.15	9.68
Indian Bank	958.07	893.65	-6.72
State Bank of Hyderabad	713.22	868.08	21.71
UCO Bank	838.49	852.10	1.62
IDBI	361.02	800.86	121.83
Andhra Bank	992.93	769.11	-22.54
State Bank of Patiala	852.97	732.16	-14.16
Vijaya Bank	799.80	718.23	-10.20
State Bank of Travancore	802.05	673.85	-15.98
United Bank of India	689.64	643.86	-6.64
Dena Bank	382.18	620.32	62.31
State Bank of Bikaner & Jaipur	729.64	592.37	-18.81
State Bank of Mysore	451.66	437.86	-3.06
State Bank of Indore	352.10	420.05	19.30
Bank of Maharashtra	546.46	365.07	-33.19
State Bank of Saurashtra	368.15	306.30	-16.80
Punjab & Sind Bank	257.87	298.58	15.79

PRIVATE BANKS

(In Rs crore)	2005	2006	% change
ICICI Bank	2956.00	4690.67	58.68
HDFC Bank	1343.87	1978.73	47.24
UTI Bank	565.62	993.81	75.70
Federal Bank	400.40	452.18	12.93
J&K Bank	355.47	451.64	27.05
Karnataka Bank	340.71	328.29	-3.65
Karur Vysya Bank	199.23	228.64	14.76
IndusInd Bank	401.24	224.57	-44.03
Kotak Mahindra Bank	133.06	210.56	58.24
Centurion BoP	30.90	210.48	581.17
Tamilnad Mercantile Bank	174.21	198.91	14.18
South Indian Bank	172.23	156.38	-9.20
ING Vysya Bank	99.33	152.71	53.74
City Union Bank	81.67	109.15	33.65
Yes Bank	-3.65	99.08	-

OPERATING PROFIT

(In Rs crore)	2005	2006	% change
Bharat Overseas Bank	54.32	45.41	-16.40
United Western Bank*	83.43	40.62	-51.31
Lakshmi Vilas Bank	54.71	39.92	-27.03
Catholic Syrian Bank	78.58	36.99	-52.93
Bank of Rajasthan	82.45	28.90	-64.95
Dhanalakshmi Bank	18.45	28.25	53.12
Nainital Bank	21.10	27.90	32.23
Ratnakar Bank	9.54	12.98	36.06
Lord Krishna Bank**	-1.05	12.16	-
Development Credit Bank	-4.12	-19.66	-

FOREIGN BANKS

(In Rs crore)	2005	2006	% change
Standard Chartered Bank	1068.76	1722.82	61.20
Citibank	1171.52	1577.11	34.62
HSBC	944.99	1277.07	35.14
ABN Amro	442.08	581.93	31.63
Deutsche Bank	218.81	324.55	48.33
Bank of America	157.36	286.23	81.90
Barclays Bank	117.86	219.60	86.32
JP Morgan Chase Bank	89.46	132.56	48.18
American Express Bank	77.30	107.29	38.80
Calyon Bank	-11.42	79.57	-
BNP Paribas	56.54	78.75	39.28
Bank of Nova Scotia	68.72	69.22	0.73
DBS Bank	11.12	46.13	314.84
Bank of Tokyo-Mitsubishi UFJ	64.67	41.85	-35.29
Societe Generale	11.33	34.26	202.38
Antwerp Diamond Bank	13.23	13.29	0.45
Mizuho Corporate Bank	9.51	11.36	19.45
Cho Hung Bank	10.29	9.36	-9.04
Bank of Ceylon	6.58	7.39	12.31
Krung Thai Bank	1.00	6.73	573.00
Abu Dhabi Commercial	5.02	6.27	24.90
Arab Bangladesh Bank	4.26	5.13	20.42
Mashreq Bank	4.24	4.81	13.44
Bank of Bahrain & Kuwait	1.82	2.03	11.54
Bank Internasional Indonesia	-0.29	1.14	-
Oman International	-0.45	-1.49	-

Source: Balance sheets

62.31%

Dena Bank's operating profit growth – highest among PSU banks

PROFIT

PUBLIC SECTOR BANKS

(In Rs crore)	2005	2006	% change
State Bank of India	4,304.52	4,406.67	2.37
Punjab National Bank	1,410.12	1,439.31	2.07
Canara Bank	1,109.50	1,343.22	21.07
Bank of Baroda	676.84	826.96	22.18
Indian Overseas Bank	651.36	783.34	20.26
Allahabad Bank	541.79	706.13	30.33
Bank of India	340.05	701.44	106.28
Union Bank of India	719.06	675.18	-6.10
IDBI	307.26	560.89	82.55
Oriental Bank of Commerce	726.07	557.16	-23.26
Syndicate Bank	402.90	536.49	33.16
Indian Bank	408.49	504.48	23.50
Andhra Bank	520.10	485.50	-6.65
Corporation Bank	402.17	444.46	10.52
State Bank of Hyderabad	250.90	427.04	70.20
State Bank of Patiala	287.07	303.11	5.59
State Bank of Travancore	247.13	258.68	4.67
Central Bank of India	357.41	257.42	-27.98
State Bank of Mysore	206.26	216.72	5.07
United Bank of India	300.18	204.57	-31.85
UCO Bank	345.65	196.65	-43.11
State Bank of Bikaner & Jaipur	205.65	145.03	-29.48
State Bank of Indore	133.18	139.11	4.45
Vijaya Bank	380.57	126.88	-66.66
Punjab & Sind Bank	-71.06	108.33	-
Dena Bank	61.00	72.99	19.66
State Bank of Saurashtra	41.16	60.12	46.06
Bank of Maharashtra	177.12	50.79	-71.32

PRIVATE BANKS

(In Rs crore)	2005	2006	% change
ICICI Bank	2005.20	2540.07	26.67
HDFC Bank	665.56	870.78	30.83
UTI Bank	334.58	485.08	44.98
Federal Bank	90.09	225.21	149.98
J&K Bank	115.07	176.84	53.68
Karnataka Bank	147.15	176.03	19.63
Karur Vysya Bank	105.34	135.35	28.49
Kotak Mahindra Bank	84.89	118.23	39.27
Tamilnad Mercantile Bank	82.35	101.19	22.88
Centurion BoP	25.11	87.80	249.66
City Union Bank	46.32	56.37	21.70
Yes Bank	-3.76	55.32	-
South Indian Bank	8.70	50.90	485.06
IndusInd Bank	210.15	36.82	-82.48
Lakshmi Vilas Bank	3.34	22.47	572.75

NET PROFIT

(In Rs crore)	2005	2006	% change
Bank of Rajasthan	35.01	15.26	-56.41
Nainital Bank	11.33	12.17	7.41
Dhanlakshmi Bank	-21.60	9.52	-
ING Vysya Bank	-38.18	9.06	-
Catholic Syrian Bank	10.66	6.14	-42.40
Bharat Overseas Bank	20.05	5.57	-72.22
Lord Krishna Bank**	-24.41	3.69	-
Ratnakar Bank	-9.46	0.59	-
Development Credit Bank	-162.91	-85.26	-
United Western Bank*	-98.63	-106.48	-

FOREIGN BANKS

(In Rs crore)	2005	2006	% change
Standard Chartered Bank	601.59	904.85	50.41
Citibank	600.03	705.55	17.59
HSBC	336.91	514.92	52.84
ABN Amro	195.23	241.68	23.79
Bank of America	80.45	144.56	79.69
Deutsche Bank	77.18	125.93	63.16
Barclays Bank	62.48	121.95	95.18
Calyon Bank	-15.80	76.14	-
JP Morgan Chase Bank	46.87	72.93	55.60
American Express Bank	16.62	52.94	218.53
Bank of Nova Scotia	-11.77	31.67	-
BNP Paribas	14.76	19.07	29.20
Societe Generale	15.23	17.28	13.46
DBS Bank	9.00	16.03	78.11
Antwerp Diamond Bank	6.68	7.83	17.22
Cho Hung Bank	5.78	5.32	-7.96
Mizuho Corporate Bank	9.71	4.80	-50.57
Abu Dhabi Commercial	-50.20	4.58	-
Krung Thai Bank	0.02	4.16	20700.00
Mashreq Bank	3.70	3.74	1.08
Arab Bangladesh Bank	2.47	2.87	16.19
Bank of Ceylon	2.15	0.44	-79.53
Bank of Tokyo-Mitsubishi UFJ	10.58	0.33	-96.88
Bank Internasional Indonesia	-0.83	-1.15	-
Oman International	-13.87	-3.82	-
Bank of Bahrain & Kuwait	-22.66	-6.72	-

Source: Balance sheets

9

Public sector banks
posted decline in net profit

SOUNDNESS

PUBLIC SECTOR BANKS

	2004	2005	2006
Allahabad Bank	1.34	1.33	1.42
Oriental Bank of Commerce	1.70	2.01	1.39
Andhra Bank	1.72	1.59	1.38
Indian Overseas Bank	1.08	1.28	1.32
Corporation Bank	1.96	1.12	1.24
State Bank of Mysore	1.28	1.25	1.23
Indian Bank	1.21	1.08	1.16
State Bank of Hyderabad	1.25	0.79	1.13
Punjab National Bank	1.08	1.17	1.09
Canara Bank	1.34	1.01	1.01
Syndicate Bank	1.67	0.82	0.91
State Bank of India	0.94	0.99	0.89
State Bank of Travancore	1.02	0.86	0.86
Union Bank of India	1.30	1.10	0.84
Bank of Baroda	1.20	0.75	0.79
State Bank of Indore	1.73	0.92	0.76
State Bank of Patiala	1.60	0.91	0.73
Bank of India	1.25	0.38	0.68
IDBI	0.73	0.78	0.68
Punjab & Sind Bank	0.06	–	0.64
United Bank of India	1.25	1.04	0.62
State Bank of Bikaner & Jaipur	1.49	0.88	0.53
Vijaya Bank	1.91	1.43	0.45
Central Bank of India	0.98	0.53	0.37
UCO Bank	1.13	0.73	0.34
Dena Bank	1.11	0.26	0.29
Bank of Maharashtra	0.95	0.54	0.16
State Bank of Saurashtra	N/A	N/A	N/A

PRIVATE BANKS

	2004	2005	2006
Yes Bank	N/A	N/A	2.13
Tamilnad Mercantile Bank	1.59	1.52	1.67
Karur Vysya Bank	2.43	1.45	1.65
City Union Bank	1.86	1.33	1.46
Kotak Mahindra Bank	2.40	1.56	1.39
HDFC Bank	1.45	1.47	1.38
ICICI Bank	1.31	1.48	1.30
Federal Bank	0.90	0.62	1.28
Karnataka Bank	1.34	1.27	1.28
UTI Bank	1.42	1.21	1.18
Nainital Bank	N/A	1.25	1.06
Centurion BoP	N/A	0.64	0.89
J&K Bank	1.92	0.47	0.67
Lakshmi Vilas Bank	1.19	0.08	0.53
South Indian Bank	1.00	0.09	0.53

RETURN ON ASSETS (%)

	2004	2005	2006
Dhanlakshmi Bank	0.71	–	0.33
IndusInd Bank	1.74	1.50	0.22
Bank of Rajasthan	0.82	0.38	0.19
Lord Krishna Bank**	1.33	–	0.17
Bharat Overseas Bank	1.25	0.62	0.15
Catholic Syrian Bank	1.31	0.24	0.13
Ratnakar Bank	–	–	0.07
ING Vysya Bank	0.45	–	0.05
Development Credit Bank	0.37	–	–
United Western Bank*	0.43	–	–

FOREIGN BANKS

	2004	2005	2006
Barclays Bank	5.20	3.29	9.64
Krung Thai Bank	1.37	0.03	5.37
Calyon Bank	0.50	–	4.10
Arab Bangladesh Bank	3.67	2.87	3.43
Citibank	3.55	2.84	3.07
JP Morgan Chase Bank	N/A	3.58	2.53
Standard Chartered Bank	1.74	1.97	2.49
Bank of America	1.26	1.46	2.41
HSBC	0.91	1.27	1.58
Cho Hung Bank	2.22	2.49	1.48
American Express Bank	–	0.55	1.45
Mashreq Bank	1.76	1.10	1.30
Antwerp Diamond Bank	1.18	1.00	1.21
Societe Generale	2.14	1.61	1.15
Deutsche Bank	3.17	0.72	1.04
ABN Amro	1.84	1.27	1.03
Mizuho Corporate Bank	2.41	2.13	0.88
Bank of Nova Scotia	0.64	–	0.83
DBS Bank	–	0.89	0.73
BNP Paribas	N/A	0.50	0.55
Abu Dhabi Commercial	0.50	2.57	0.35
Bank of Ceylon	0.36	1.19	0.25
Bank of Tokyo-Mitsubishi UFJ	6.96	0.93	0.02
Bank Internasional Indonesia	–	–	–
Oman International	–	–	–
Bank of Bahrain & Kuwait	0.12	–	–

Source: Balance sheets

1.42%
Allahabad Bank has highest RoA
among PSU banks

SOUNDNESS

PUBLIC SECTOR BANKS

	2004	2005	2006
Allahabad Bank	41.03	35.55	29.56
Indian Overseas Bank	31.74	29.85	28.55
State Bank of Mysore	34.83	30.82	25.62
Syndicate Bank	28.19	21.76	23.14
State Bank of Hyderabad	26.99	16.73	22.01
State Bank of Travancore	29.68	24.05	21.02
Canara Bank	29.23	19.95	20.65
Andhra Bank	36.10	31.62	20.52
Oriental Bank of Commerce	28.67	32.38	18.90
Union Bank of India	30.47	25.05	18.67
State Bank of India	19.67	19.43	17.04
Punjab National Bank	26.42	22.49	17.01
Bank of India	28.04	8.36	15.37
State Bank of Indore	32.94	15.73	14.48
State Bank of Patiala	27.39	15.21	14.26
Corporation Bank	19.62	13.81	13.82
Indian Bank	7.96	7.42	12.65
Bank of Baroda	20.32	12.58	12.28
United Bank of India	17.30	16.48	11.63
State Bank of Bikaner & Jaipur	29.39	16.81	10.73
UCO Bank	35.95	20.94	10.42
IDBI	4.84	10.45	9.12
Central Bank of India	28.75	13.81	9.07
Punjab & Sind Bank	2.06	–	8.86
Vijaya Bank	40.58	27.05	8.04
State Bank of Saurashtra	15.51	5.18	6.79
Bank of Maharashtra	25.89	12.14	3.32
Dena Bank	25.66	6.34	2.06

PRIVATE BANKS

	2004	2005	2006
Federal Bank	23.14	13.20	22.99
City Union Bank	31.03	20.89	21.40
UTI Bank	27.09	18.88	18.37
HDFC Bank	20.64	18.46	17.74
Karnataka Bank	20.78	17.56	16.85
Tamilnad Mercantile Bank	18.47	15.90	16.65
Karur Vysya Bank	25.35	14.30	16.58
Kotak Mahindra Bank	13.73	12.52	14.75
ICICI Bank	21.91	19.51	14.62
Yes Bank	N/A	–	14.08
Nainital Bank	N/A	14.92	10.80
J&K Bank	28.66	7.06	10.21
South Indian Bank	23.56	2.05	9.29
Lakshmi Vilas Bank	19.61	1.46	8.63
Dhanlakshmi Bank	13.74	–	7.66

RETURN ON NET WORTH (%)

	2004	2005	2006
Centurion BoP	N/A	7.71	4.76
Bank of Rajasthan	24.23	11.01	4.56
IndusInd Bank	41.15	26.96	4.34
Catholic Syrian Bank	35.35	5.79	3.20
Bharat Overseas Bank	22.45	10.82	2.76
Lord Krishna Bank**	20.39	–	2.15
Ratnakar Bank	26.95	–	1.22
ING Vysya Bank	9.77	–	0.89
Development Credit Bank	7.24	–	0.00
United Western Bank*	11.48	–	–

FOREIGN BANKS

	2004	2005	2006
Standard Chartered Bank	25.49	23.10	27.45
Citibank	25.18	21.01	19.19
ABN Amro	18.66	15.63	16.47
American Express Bank	0.00	6.27	15.45
Calyon Bank	2.92	–	14.56
HSBC	11.88	12.00	14.13
JP Morgan Chase Bank	0.00	17.61	13.39
Barclays Bank	19.43	11.32	11.75
Bank of Nova Scotia	6.86	–	11.30
Krung Thai Bank	1.99	0.05	10.14
Deutsche Bank	31.04	7.18	9.90
Bank of America	9.72	7.58	9.63
Arab Bangladesh Bank	7.09	5.55	6.34
Antwerp Diamond Bank	4.98	5.35	5.93
Cho Hung Bank	6.56	8.98	5.53
Abu Dhabi Commercial	14.33	–	5.36
Societe Generale	9.98	6.13	5.14
Mashreq Bank	7.46	4.47	4.48
BNP Paribas	0.00	4.44	3.84
DBS BANK	0.00	2.32	2.82
Mizuho Corporate Bank	6.05	6.04	1.80
Bank of Ceylon	1.38	4.03	0.80
Bank of Tokyo-Mitsubishi UFJ	21.89	2.73	0.07
Bank Internasional Indonesia	–	–	–
Bank of Bahrain & Kuwait	0.90	–	–
Oman International	–	–	–

Source: Capitaline Plus

22.99%

Federal Bank's RoNW, highest among old private sector banks

SOUNDNESS

CAR (%)

PUBLIC SECTOR BANKS

	2004	2005	2006
IDBI	10.38	15.51	14.80
Corporation Bank	20.11	16.23	13.92
Andhra Bank	13.71	12.00	13.89
Bank of Baroda	13.91	12.61	13.65
State Bank of Patiala	13.56	14.21	13.55
Allahabad Bank	12.52	12.53	13.37
Indian Bank	12.82	14.14	13.19
United Bank of India	17.04	18.16	13.12
Indian Overseas Bank	12.49	14.21	13.04
Punjab & Sind Bank	11.06	9.46	12.83
Oriental Bank of Commerce	14.47	9.21	12.46
State Bank of Bikaner & Jaipur	12.93	12.60	12.08
State Bank of Hyderabad	14.29	11.74	12.08
Punjab National Bank	13.10	14.78	11.95
Vijaya Bank	14.11	12.92	11.94
State Bank of India	13.53	12.45	11.88
Syndicate Bank	11.49	10.70	11.73
Union Bank of India	12.32	12.09	11.41
State Bank of Indore	12.39	11.61	11.40
State Bank of Mysore	11.53	12.08	11.37
Bank of Maharashtra	11.88	12.68	11.27
Canara Bank	12.66	12.78	11.22
State Bank of Travancore	11.36	11.05	11.15
UCO Bank	11.88	11.26	11.12
Central Bank of India	12.43	12.15	11.03
Bank of India	13.01	11.52	10.75
Dena Bank	9.48	11.91	10.62
State Bank of Saurashtra	14.53	11.45	N/A

PRIVATE BANKS

	2004	2005	2006
Tamilnad Mercantile Bank	21.07	19.74	18.33
Yes Bank	N/A	18.81	16.43
Karur Vysya Bank	17.11	16.07	14.79
Nainital Bank	N/A	14.85	13.88
Federal Bank	11.48	11.27	13.75
ICICI Bank	10.36	11.78	13.35
South Indian Bank	11.32	9.89	13.02
Centurion BoP	4.41	21.42	12.52
City Union Bank	13.36	12.18	12.33
J&K Bank	16.88	15.15	12.14
Karnataka Bank	13.03	14.16	11.78
HDFC Bank	11.66	12.16	11.41
Kotak Mahindra Bank	15.25	12.80	11.27
Catholic Syrian Bank	11.23	11.35	11.26
Bharat Overseas Bank	16.25	14.95	11.24

	2004	2005	2006
UTI Bank	11.21	12.66	11.08
Lakshmi Vilas Bank	13.79	11.32	10.79
Ratnakar Bank	N/A	12.03	10.77
ING Vysya Bank	11.05	9.09	10.67
Bank of Rajasthan	11.18	12.75	10.60
IndusInd Bank	12.75	11.62	10.54
Lord Krishna Bank**	16.68	11.74	10.11
Dhanlakshmi Bank	13.56	10.16	9.75
Development Credit Bank	14.14	9.88	9.66
United Western Bank*	10.13	4.86	0.99

FOREIGN BANKS

	2004	2005	2006
Mashreq Bank	54.71	60.14	136.92
Krung Thai Bank	115.98	101.01	133.53
Bank Internasional Indonesia	133.94	92.26	108.87
Arab Bangladesh Bank	111.34	109.39	84.99
Cho Hung Bank	54.43	55.31	81.71
Mizuho Corporate Bank	36.09	28.76	65.76
Bank of Ceylon	45.26	49.40	56.37
Antwerp Diamond Bank	53.22	39.99	39.67
Societe Generale	32.71	64.81	37.40
Abu Dhabi Commercial	14.22	14.38	36.98
Bank of Tokyo-Mitsubishi UFJ	32.78	32.10	33.38
DBS Bank	55.49	35.06	31.33
Bank of America	22.92	30.07	23.41
Barclays Bank	37.16	20.85	22.92
Bank of Bahrain & Kuwait	19.99	11.66	20.01
Calyon Bank	24.51	14.40	19.80
Bank of Nova Scotia	13.78	15.27	13.71
Deutsche Bank	14.42	16.22	12.74
JP Morgan Chase Bank	34.83	10.19	11.76
BNP Paribas	21.70	9.41	11.61
Citibank	11.11	10.78	11.33
HSBC	14.54	14.03	10.61
ABN Amro	13.48	10.55	10.44
American Express Bank	10.74	10.87	10.26
Standard Chartered Bank	10.87	10.46	9.93
Oman International	16.48	13.52	9.58

Source: Balance sheets

18.33%

Tamilnad Mercantile Bank

has the highest CAR among old private sector banks

SOUNDNESS

PUBLIC SECTOR BANKS

	2004	2005	2006
Andhra Bank	0.93	0.28	0.24
Punjab National Bank	0.98	0.20	0.29
State Bank of Hyderabad	0.65	0.61	0.36
Oriental Bank of Commerce	0.00	1.29	0.49
Corporation Bank	1.80	1.12	0.64
Indian Overseas Bank	2.85	1.27	0.65
State Bank of Mysore	2.96	0.92	0.74
Indian Bank	2.71	1.35	0.79
Allahabad Bank	2.37	1.28	0.84
Vijaya Bank	0.91	0.59	0.85
Syndicate Bank	2.58	1.59	0.86
Bank of Baroda	2.99	1.45	0.87
State Bank of Patiala	0.00	1.23	0.99
IDBI	0.20	1.74	1.01
Canara Bank	2.89	1.88	1.12
State Bank of Bikaner & Jaipur	1.24	1.61	1.18
State Bank of Travancore	1.39	1.81	1.47
Bank of India	4.50	2.77	1.49
Union Bank of India	2.87	2.64	1.56
State Bank of Indore	0.00	1.00	1.83
State Bank of India	3.48	2.65	1.87
United Bank of India	3.75	2.43	1.95
Bank of Maharashtra	2.46	2.15	2.03
UCO Bank	3.65	2.93	2.10
Punjab & Sind Bank	9.62	8.11	2.43
Central Bank of India	5.57	2.98	2.59
Dena Bank	9.40	5.23	3.04
State Bank of Saurashtra	N/A	1.40	N/A

PRIVATE BANKS

	2004	2005	2006
Kotak Mahindra Bank	0.17	0.37	0.24
HDFC Bank	0.16	0.24	0.44
ICICI Bank	2.21	1.65	0.72
Karur Vysya Bank	2.32	1.66	0.81
J&K Bank	1.48	1.41	0.92
Federal Bank	2.89	2.21	0.95
UTI Bank	1.29	1.39	0.98
Bank of Rajasthan	2.99	2.50	0.99
Centurion BoP	4.43	2.49	1.13
Karnataka Bank	4.98	2.29	1.18
ING Vysya Bank	2.60	2.13	1.76
South Indian Bank	4.55	3.81	1.86
Bharat Overseas Bank	2.26	1.56	1.87
Lakshmi Vilas Bank	5.40	4.98	1.89
City Union Bank	6.37	3.37	1.95

NET NPA TO NET ADVANCES (%)

	2004	2005	2006
IndusInd Bank	2.72	2.71	2.09
Tamilnad Mercantile Bank	5.00	2.95	2.17
Dhanlakshmi Bank	6.68	3.92	2.44
Ratnakar Bank	0.00	5.54	2.61
Catholic Syrian Bank	4.65	3.80	2.78
Lord Krishna Bank**	6.05	4.22	3.11
Development Credit Bank	4.87	6.34	4.50
United Western Bank*	8.95	5.97	5.66
Nainital Bank	N/A	N/A	N/A
Yes Bank	N/A	N/A	N/A

FOREIGN BANKS

	2004	2005	2006
Antwerp Diamond Bank	0.00	0.00	0.00
Arab Bangladesh Bank	0.37	0.18	0.00
Bank Internasional Indonesia	0.00	0.00	0.00
Bank of America	0.00	0.00	0.00
Bank of Tokyo-Mitsubishi UFJ	0.10	0.01	0.00
Barclays Bank	0.00	0.00	0.00
BNP Paribas	2.70	0.58	0.00
Cho Hung Bank	0.80	0.00	0.00
DBS BANK	0.00	0.00	0.00
Deutsche Bank	0.00	0.00	0.00
JP Morgan Chase Bank	0.00	0.00	0.00
Krung Thai Bank	0.00	0.00	0.00
Mashreq Bank	0.00	0.00	0.00
Societe Generale	1.37	0.00	0.00
Calyon Bank	1.01	0.30	0.10
ABN Amro	0.88	0.35	0.11
Mizuho Corporate Bank	0.00	0.00	0.15
American Express Bank	5.68	0.99	0.58
HSBC	0.70	0.50	0.58
Citibank	1.40	1.00	0.95
Bank of Nova Scotia	9.07	3.08	1.00
Bank of Bahrain & Kuwait	17.73	5.53	1.29
Standard Chartered Bank	0.52	1.12	1.57
Abu Dhabi Commercial	27.39	12.73	15.97
Bank of Ceylon	21.85	13.76	23.74
Oman International	61.37	55.05	41.58

Source: Balance sheets

3.04%

Dena Bank has the highest net NPA in the pack of PSU banks