



RANK 1999	RANK 2000		SIZE				OPERATIONS						EARNINGS						PRODUCTIVITY				CAPITAL		ASSET QUALITY				TOTAL SCORE
			DEPOSITS (Rs crore)	AVERAGE WORKING FUNDS (Rs crore)	NET PROFITS (Rs crore)	SEGMENT SCORE & RANK	INTEREST INCOME/ AVERAGE WORKING FUNDS (%)	NON-INTEREST INCOME/ AVERAGE WORKING FUNDS (%)	OPERATING COSTS/ OPERATING INCOME (%)	COST OF DEPOSITS (%)	INVESTMENTS/ ADVANCES (%)	SEGMENT SCORE & RANK	INTEREST SPREAD/ AVERAGE WORKING FUNDS (%)	OPERATING PROFITS/ AVERAGE WORKING FUNDS (%)	RETURN ON ASSETS (%)	NET PROFITS/ NET WORTH (%)	(PROVISIONS & CONTINGENCIES) OPERATING PROFIT (%)	SEGMENT SCORE & RANK	PROFITS PER BRANCH (Rs crore)	BUSINESS PER BRANCH (Rs crore)	PROFITS PER EMPLOYEE (Rs NAR)	SEGMENT SCORE & RANK	CAPITAL ADEQUACY RATIO (%)	TIER I CAPITAL (%)	SEGMENT SCORE & RANK	NET NON- PERFORMING ASSETS/ NET ADVANCES (%)	CONTINGENT LIABILITIES/ TOTAL ASSETS (%)	SEGMENT SCORE & RANK	
41	28	The United Western Bank	4,348.84 41	4,371.87 44	55.7 35	615 42	9.59 61	2.77 10	39.57 11	7.22 17	57.80 73	932 20	2.63 50	3.26 14	1.16 20	23.60 6	60.96 42	1,092 21	0.65 30	30.77 36	4.21 28	745 30	11.94 33	8.55 41	680 34	4.83 28	13.97 65	610 40	4,674
30	29	State Bank of Saurashtra	5,772.89 36	6,955.16 36	86.48 26	725 32	10.02 43	1.64 47	54.32 35	8.40 48	80.32 48	736 52	3.47 20	2.33 31	1.14 21	17.26 29	46.73 15	1,156 13	0.40 39	22.21 48	2.00 46	550 44	14.48 15	14.13 14	995 14	7.87 48	20.60 50	485 52	4,647
69	30	The Bank of Tokyo-Mitsubishi	627.94 67	1,050.11 64	42.64 44	340 59	10.80 20	4.59 3	124.74 80	6.59 6	56.24 75	884 32	5.24 3	-2.43 80	4.88 2	32.89 1	267.02 74	980 31	-6.38 80	254.75 15	8.16 80	340 59	17.62 9	17.62 6	1,095 9	2.46 18	161.23 16	955 15	4,594
21	31	State Bank of India	1,96,821.07 1	2,42,01 1	2,051.55 1	1,200 1	9.17 69	1.47 53	59.97 47	7.87 35	93.66 38	652 62	2.86 42	1.74 46	0.75 46	16.89 31	51.18 23	868 37	0.46 39	32.61 34	1.80 51	605 37	11.49 41	8.28 45	580 37	6.41 38	31.50 38	645 34	4,550
29	32	State Bank of Mauritius	128.00 78	366.85 77	6.17 65	115 73	9.19 68	1.82 4	19.58 20	10.54 9	30.09 70	580 70	3.54 19	5.31 5	1.48 13	5.94 63	61.00 43	1,048 26	5.27 16	130.44 24	52.73 2	1,005 13	35.23 1	35.16 1	1,200 1	7.76 47	46.27 34	575 44	4,523
46	33	City Union Bank	1,340.48 61	1,478.52 61	20.06 60	325 56	11.90 4	2.20 9	38.51 9	9.77 76	69.01 63	932 20	3.16 32	3.32 13	1.28 18	19.34 39	59.11 23	1,120 39	0.45 18	19.36 58	3.63 33	570 39	13.33 19	13.05 16	945 16	7.26 42	32.59 37	610 40	4,502
24	34	UTI Bank	5,720.00 37	5,291.95 42	50.93 38	630 41	9.13 71	1.72 38	7.31 3	36.02 31	76 72	58.89 50	1.71 73	2.20 34	0.77 44	12.26 31	56.16 42	836 21	2.37 18	188.30 14	15.72 18	950 44	11.37 51	7.99 46	520 27	4.71 29	60.05 23	800 23	4,480
18	35	Bank of Punjab	2,607.74 51	2,656.34 54	33.11 49	445 51	9.89 51	1.74 36	55.09 38	8.02 38	99.68 32	844 39	2.77 47	2.03 46	1.04 30	19.83 20	38.53 25	1,052 27	0.98 31	71.08 26	9.81 65	810 23	9.81 26	9.81 32	405 54	2.32 17	53.39 31	890 19	4,446
38	36	Banque Nationale de Paris	1,060.16 62	2,207.67 56	21.5 55	350 57	9.92 50	1.96 29	50.64 30	8.97 57	156.90 6	932 20	2.79 46	2.34 29	0.94 34	10.90 50	58.45 38	832 43	6.47 15	216.91 17	15.04 16	975 16	9.55 70	6.25 69	170 71	N.A. N.A.	399.11 7	1,180 3	4,439
49	37	Syndicate Bank	23,655.42 9	24,528.68 9	215.65 8	1,085 7	9.94 48	1.25 66	75.21 67	7.23 18	80.54 47	636 65	3.36 22	1.14 64	0.89 36	20.57 16	23.14 1	1,064 23	0.16 61	21.07 52	0.81 68	310 62	11.45 42	7.21 59	500 47	3.17 20	29.37 42	805 22	4,400
48	38	ING Bank NV	59.16 80	480.69 73	-12.95 77	65 79	11.38 7	4.75 1	51.45 31	9.74 73	88.87 40	1,012 12	4.19 10	4.34 3	-2.72 18	-18.05 77	162.02 73	656 53	10.44 10	84.57 30	37.96 6	985 15	21.15 3	21.15 3	1,170 3	13.26 68	118.43 19	440 57	4,328
31	39	State Bank of Bikaner & Jaipur	9,074.02 27	11,348.82 25	120.42 18	865 20	9.83 54	1.94 30	59.93 46	8.23 45	110.10 24	824 41	3.29 24	2.10 38	2.08 28	23.02 8	49.38 21	1,144 14	0.30 46	17.12 63	1.61 53	405 52	12.35 26	11.09 23	840 25	10.14 63	7.78 72	225 73	4,303
43	40	Development Credit Bank	2,766.62 49	2,843.26 52	28.96 51	455 51	9.26 66	2.36 17	49.04 27	8.13 44	70.23 59	768 44	1.99 69	2.22 33	1.18 19	11.58 48	54.02 32	816 45	1.34 25	93.72 29	4.92 27	810 26	11.34 45	10.83 24	645 36	5.86 33	65.10 28	745 26	4,239
36	41	Nainital Bank	463.58 69	456.9 74	4.31 68	160 69	10.50 29	0.59 79	61.28 46	6.77 9	209.69 4	944 19	4.22 8	1.86 44	0.95 33	20.43 18	49.29 20	1,128 17	0.16 62	10.50 77	1.36 59	225 70	15.11 13	14.32 13	1,020 13	0.82 7	0.28 80	745 26	4,222
32	42	State Bank of Indore	5,096.37 39	5,619.33 42	45.25 42	610 43	9.97 16	2.39 45	59.84 28	7.67 45	84.49 28	900 28	3.34 23	2.30 32	0.85 38	19.36 22	65.01 53	948 33	0.32 44	19.84 54	1.87 50	475 46	12.10 31	8.86 39	710 29	6.95 40	16.65 58	525 48	4,168
63	43	Bank of Maharashtra	13,406.55 17	13,705.86 18	90.14 25	915 15	10.71 21	1.35 62	64.46 54	7.85 33	142.41 7	912 26	3.41 21	1.69 50	0.59 52	16.56 33	61.08 44	820 44	0.19 58	15.61 69	1.44 56	300 63	11.66 35	7.41 37	580 41	6.97 36	38.29 37	625 37	4,152
56	44	The Sakura Bank	135.79 77	633.74 70	-4.46 73	115 73	11.59 6	1.17 80	42.35 17	5.75 4	49.90 76	888 30	5.83 1	2.69 21	-0.7 76	-3.48 73	126.19 72	648 54	8.52 13	233.41 16	18.31 13	1,005 13	15.01 10	15.01 10	1,025 12	16.49 74	142.44 17	390 62	4,071
36	45	Karnataka Bank	5,174.17 38	5,307.51 41	58.26 33	655 33	10.89 61	1.36 40	56.66 61	9.35 40	84.15 46	696 56	2.15 66	1.52 57	1.1 25	18.68 3	27.90 37	916 53	0.23 49	21.98 48	1.98 47	465 51	11.04 26	10.64 40	575 31	5.73 32	52.47 32	745 26	4,052
22	46	Canara Bank	48,001.36 3	51,261.07 4	236.05 6	1,150 3	9.46 62	1.63 49	59.39 43	7.19 15	85.03 44	768 44	2.80 44	1.80 45	0.43 59	9.09 63	74.43 63	548 60	0.39 41	29.85 38	1.67 52	560 68	9.64 52	7.77 52	275 68	5.2 29	41.24 35	750 25	4,051
61	47	Bank of Bahrain and Kuwait	365.91 73	515.25 72	5.02 66	160 69	11.00 16	2.10 25	50.05 29	11.26 79	62.66 70	744 50	1.68 75	1.89 43	0.9 35	10.18 53	48.46 19	720 49	4.87 17	310.44 13	10.82 22	955 17	12.14 29	12.14 21	820 26	7.72 46	72.92 27	620 39	4,019
59	48	Lakshmi Vilas Bank	1,963.41 55	2,094.59 57	26.36 53	390 55	10.62 25	2.85 8	53.66 34	8.55 52	66.74 64	888 30	2.86 43	2.65 23	1.3 17	21.65 11	52.46 27	1,136 15	0.27 50	15.19 70	2.87 36	435 51	10.45 57	8.10 49	400 56	5.38 30	29.47 41	710 30	3,959
28	49	Punjab National Bank	47,483.23 5	50,226.03 5	408.14 3	1,150 3	10.26 33	1.45 54	65.01 55	7.63 26	97.91 34	812 42	3.22 27	1.63 52	0.75 46	17.96 27	50.24 22	924 35	0.21 55	18.18 61	1.27 64	315 61	10.31 60	6.73 64	295 66	8.52 51	17.67 54	435 59	3,931
54	50	State Bank of Mysore	6,632.35 32	7,580.53 34	48.24 39	690 36	10.55 26	2.17 23	63.47 52	8.00 37	86.58 42	900 28	3.71 16	2.15 35	0.58 53	17.13 30	70.34 57	856 41	0.27 48	17.08 64	1.42 57	370 56	11.50 40	7.38 58	525 44	8.12 50	24.67 45	490 51	3,831
52	51	Dresdner Bank AG	126.98 79	350.98 79	-39.95 78	35 80	10.83 19	1.33 64	74.95 65	8.07 40	71.49 58	636 65	5.45 2	1.70 49	-11.37 80	-53.58 79	754.62 75	480 64	2.98 19	150.48 23	13.84 18	915 20	18.69 6	18.69 4	1,135 5	13.5 70	184.29 15	440 57	3,641
51	52	Societe Generale	372.55 72	688.95 68	0.14 72	155 71	9.67 58	2.41 15	79.43 71	9.05 11	135.49 11	756 47	1.06 79	0.71 72	0.02 73	0.17 72	97.15 71	152 76	1.23 26	151.40 22	5.53 26	845 25	13.95 16	13.71 15	980 15	8.66 54	1,232.9 2	665 33	3,553
64	53	The Vysya Bank	7,424.00 31	8,267.44 31	44.31 43	690 36	9.60 60	2.26 19	59.44 44	9.34 65	69.47 61	624 68	1.34 78	1.46 58	0.55 61	7.51 90	63.27 50	408 69	0.32 45	30.14 37	1.99 47	570 39	12.24 27	8.20 47	710 29	9.11 58	74.90 25	510 50	3,512
65	54	The Federal Bank	6,463.38 34	7,838.49 33	46.39 40	680 39	11.25 12	1.69 42	56.66 41	9.49 70	66.06 66	696 56	2.30 60	1.73 47	0.62 51	12.82 45	65.76 54	592 56	0.33 43	25.86 43	2.11 43	570 39	11.33 46	7.72 53	490 50	8.56 52	20.88 49	450 55	3,478

■ Figures in the second row against each bank represent its rank on each of the 20 parameters and the 6 segments ■ Scores have been rounded off

N.A.: Not Available