



RANK 1999	RANK 2000	BANK	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 lakh)	PROFITS PER EMPLOYEE (Rs lakh)	SEGMENT SCORE & RANK	CAPITAL ADEQUACY RATIO (%)	TIER I CAPITAL (%)	SEGMENT SCORE & RANK	NET NON-RECURRING ASSETS: NET ADVANCES (%)	CONTINGENT LIABILITIES: TOTAL ASSETS (%)	SEGMENT SCORE & RANK					
57	55	State Bank of Travancore	10,182.60 23	11,674.38 22	66.44 29	845 23	9.93 49	1.67 45	61.77 50	8.74 54	94.94 36	684 59	2.41 57	1.56 55	0.53 57	15.32 37	63.53 51	592 56	0.27 49	22.96 46	1.41 58	11.09 50	7.54 49	450 55	8.58 53	23.14 46	455 54	3,476					
42	56	Bank of India	47,743.89 4	54,993.95 3	172.82 11	1,125 5	8.61 78	1.43 55	67.15 58	6.64 7	66.05 67	560 73	2.35 59	1.24 61	0.31 65	6.88 62	74.70 64	376 70	0.27 51	28.82 39	1.30 61	4.60 48	10.57 56	6.91 63	340 61	7.55 44	46.65 33	610 40	3,471				
62	57	Vijaya Bank	11,592.88 20	11,943.89 21	52.84 36	830 26	10.03 42	0.98 74	75.16 66	7.31 21	108.56 25	708 55	3.25 26	1.05 66	0.38 60	11.82 47	57.88 36	680 52	0.15 65	19.45 57	0.88 65	280 66	10.61 54	6.01 70	325 64	6.65 39	15.98 62	515 49	3,338				
58	58	Punjab & Sind Bank	10,555.98 21	11,257.18 26	61.44 31	825 27	10.04 41	1.37 59	77.37 69	8.11 43	100.93 30	652 62	2.48 56	0.87 69	0.52 40	14.58 37	37.44 6	704 50	0.13 67	20.82 53	0.81 69	270 67	11.57 37	7.51 56	565 41	9.39 59	12.62 66	295 68	3,311				
55	59	Allahabad Bank	17,642.10 13	18,567.12 13	69.33 28	945 14	9.94 47	1.39 58	65.23 56	7.61 25	99.76 31	752 48	3.04 36	1.54 64	0.35 79	75.73 65	500 63	0.15 64	13.67 74	1.29 62	215 71	11.51 39	7.10 60	525 65	12.24 44	30.88 39	370 63	3,307					
50	60	Union Bank of India	31,105.36 7	33,108.23 7	101.24 9	1,025 4	10.01 45	0.90 75	68.82 60	7.76 30	78.55 49	584 69	2.89 40	1.18 63	0.29 67	5.80 65	74.15 62	432 67	0.18 60	21.40 50	1.29 58	350 63	11.42 43	6.66 65	460 51	7.97 49	17.40 55	450 55	3,301				
53	61	Central Bank of India	35,871.71 6	3,8401.45 6	150.69 13	1,090 6	9.76 56	1.14 70	74.66 64	7.38 26	108.09 61	664 61	3.19 29	1.10 68	0.38 64	5.86 52	64.25 62	540 66	0.14 66	16.66 65	0.87 66	230 69	11.18 48	6.65 66	405 54	9.84 61	21.14 48	365 64	3,294				
33	62	Barclays Bank	207.01 75	372.25 75	-6.75 76	85 76	9.68 76	0.66 77	117.61 78	9.59 71	420.09 484	484 76	2.04 68	-0.48 79	-2.23 76	-15.75 77	-281.36 104	-0.89 79	127.32 26	4.02 65	295 79	17.75 8	17.63 5	1,110 7	0 1	2,496.4 1	1,200 1	3,278					
N.A.	63	The Sangli Bank	1,378.90 60	1,372.22 62	4.99 65	270 65	9.08 73	1.48 52	71.05 62	6.77 8	116.95 19	764 46	2.79 45	1.24 62	0.36 58	8.77 58	70.60 65	476 65	0.09 71	10.09 78	0.79 70	120 78	12.13 30	8.54 42	705 32	0 1	7.86 71	850 20	3,185				
66	64	The South Indian Bank	3,885.36 42	4,012.85 47	25.89 54	500 49	11.69 5	1.86 31	58.36 42	9.47 68	86.53 43	864 35	2.95 39	2.00 51	0.58 53	13.85 62	67.75 55	700 51	0.22 54	16.01 68	2.15 42	395 54	10.41 59	8.07 50	375 57	8.67 55	10.34 67	330 67	3,164				
40	65	Dena Bank	13,286.62 18	15,847.19 16	62.87 30	895 19	10.02 44	1.34 63	65.31 57	8.32 47	97.15 35	636 65	2.64 49	1.38 59	0.38 60	7.61 60	71.23 60	468 66	0.19 59	17.44 62	1.52 54	340 59	11.63 36	7.07 61	550 42	13.47 69	17.72 53	260 72	3,149				
67	66	The Ratnakar Bank	438.02 70	446.59 75	3.49 69	145 72	11.06 14	1.83 33	67.24 59	8.48 50	101.41 29	880 33	3.15 33	1.63 51	0.83 41	15.09 39	52.19 24	868 39	0.10 69	8.93 79	1.34 60	175 72	11.56 38	10.60 27	700 33	2.78 56	265 78	3,033					
45	67	Bharat Overseas Bank	1,408.47 58	1,568.49 58	1.03 70	285 62	8.90 77	1.27 65	62.77 51	7.48 24	66.36 65	492 75	2.22 64	1.50 60	0.07 72	1.22 71	94.94 70	272 74	0.27 52	27.58 41	2.05 44	530 45	12.68 24	12.29 20	875 23	6.39 37	16.26 60	545 46	2,999				
71	68	Lord Krishna Bank	882.00 64	914.52 67	6.37 64	240 66	10.63 24	2.07 26	56.49 39	9.77 75	75.07 53	752 48	1.59 76	1.59 53	0.7 49	12.67 46	56.31 35	584 59	0.194 57	18.23 60	2.01 45	405 52	11.25 47	9.70 33	580 37	13.94 71	10.00 68	165 78	2,726				
72	69	The Dhanalakshmi Bank	1,400.67 59	1,487.42 60	11.28 62	310 61	10.97 17	1.66 46	53.27 33	8.98 58	72.61 56	780 43	2.67 48	2.02 40	0.71 48	15.27 38	62.54 46	740 47	0.20 56	14.51 72	2.20 41	370 56	10.02 64	7.66 54	305 64	11.08 64	6.69 74	205 76	2,710				
60	70	Indian Overseas Bank	24,317.75 8	26,041.47 8	40.34 46	905 16	9.62 59	1.02 72	80.07 72	7.66 27	88.57 41	536 74	2.60 52	0.72 71	0.15 66	5.38 66	78.57 66	316 72	0.13 68	25.19 44	0.67 71	300 63	9.15 72	5.16 75	120 74	7.65 45	16.06 61	460 53	2,637				
68	71	The Nedungadi Bank	1,588.21 56	1,523.44 59	14.63 58	345 58	11.35 8	1.64 48	63.96 51	8.54 62	69.21 62	732 53	3.14 34	1.72 48	0.84 23	23.84 9	44.22 9	1,076 22	0.16 63	14.26 73	1.51 55	260 68	9.04 75	5.73 73	100 75	15.65 73	7.45 73	120 79	2,633				
70	72	UCO Bank	18,359.35 12	22,155.43 11	36.64 47	865 20	8.93 76	1.12 71	77.94 32	7.80 13	130.19 13	572 72	2.49 55	0.80 69	0.18 70	1.38 68	79.28 73	292 70	0.10 71	14.72 72	0.57 74	150 72	9.15 67	6.59 72	160 57	8.75 57	17.14 57	360 65	2,399				
74	73	United Bank of India	16,787.68 14	18,361.43 14	31.36 27	825 67	9.24 76	0.76 73	84.67 42	8.11 2	222.59 70	580 70	2.24 62	0.46 70	0.17 69	1.59 48	62.80 71	328 73	0.06 73	16.04 67	0.40 75	140 69	9.60 77	8.20 47	290 67	12.7 67	3.47 75	170 77	2,333				
73	74	Mashreq Bank	254.23 74	357.37 78	-12.86 76	75 78	9.89 53	1.58 50	89.11 75	9.01 59	138.71 8	640 64	2.23 63	0.41 75	-3.6 79	-44.51 78	968.92 76	136 77	0.74 28	188.07 19	2.85 37	795 28	9.04 75	9.04 38	275 68	20.96 76	77.36 24	335 66	2,256				
77	75	The Catholic Syrian Bank	2,457.78 53	2,506.56 55	6.63 63	360 56	11.31 10	1.68 43	75.74 68	9.19 64	93.78 37	732 53	2.52 54	1.02 67	0.25 68	11.40 49	74.05 61	424 68	0.09 72	12.39 75	0.81 67	145 75	5.94 77	3.89 78	55 77	12.41 66	9.70 69	210 75	1,926				
N.A.	76	The Bank of Rajasthan	3,242.10 47	3,899.88 49	12.07 60	435 53	10.25 34	1.37 60	87.50 74	9.74 74	72.04 57	720 79	2.40 58	0.47 73	0.3 66	4.71 67	34.26 4	548 60	0.06 74	16.24 66	0.42 74	145 75	5.73 78	5.10 76	9.65 77	14.01 64	295 68	1,902					
78	77	Oman International Bank	416.00 71	535.13 71	-53.88 79	110 75	9.40 64	1.69 41	119.62 79	12.79 80	61.36 71	280 80	-0.52 80	-0.23 74	0 80	-55.08 80	-4,316.4 80	52 80	-0.61 78	320.05 11	1.54 78	380 55	11.08 50	9.65 34	545 43	33.79 78	477.18 5	410 60	1,777				
79	78	Indian Bank	19,113.50 11	22.49 10	-426.97 80	710 33	8.44 80	1.22 67	96.36 76	8.04 39	104.18 27	464 77	1.69 74	0.11 76	0 74	-14.75 75	1,889.4 78	112 76	0.02 59	18.26 76	0.09 73	160 73	0.00 79	0.00 79	30 79	16.8 75	30.07 40	265 70	1,741				
76	79	Ganesh Bank of Kurundwad	138.62 76	137.39 80	0.21 71	80 77	11.97 3	0.66 78	73.11 63	9.87 77	43.62 78	428 78	2.62 51	0.88 68	11.55 1	3.17 68	82.64 69	592 56	0.04 75	7.48 80	0.53 73	9.14 79	4.66 74	90 77	9.93 76	3.20 76	215 74	1,480					
N.A.	80	The Benares State Bank	901.54 63	938.50 66	-5.39 74	200 82	9.89 52	1.78 36	98.06 77	9.47 69	210.98 60	672 60	1.35 77	0.06 77	0.57 55	-8.20 74	1,062.5 77	180 75	0.01 77	10.79 76	0.04 77	65 80	0.00 79	0.00 79	30 79	24.7 77	3.17 77	60 80	1,207				

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