

# A DIFFERENT CORPORATE GOVERNANCE PARAMETER FOR BANKS IN INDIA

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## ABSTRACT

*Banks have evolved as one of the pillars of today's economic growth model all over the world. Their smooth, efficient and transparent functioning is a pre requisite for a speedy overall development of any country. But, unfortunately, recent years have seen an unbridled growth more in nominal terms rather than in real terms leading to related problems of high inflation, unemployment and sectoral imbalances in the growth story. Are banks responsible for this lopsided expansion of finance due to which certain sectors are flushed with cash and liquidity while others are crying for much needed finance. Derivatives trading is commanding a whopping 1,33,3,042 Cr of trading volume (2011 fig.) while the IPO market is drying up as times are passing. How much a Bank can lend vis-à-vis its capital base can be understood by CRAR i.e Capital to Risk Weighted Assets Ratio. A Basel norm of 10% is the benchmark for banks all over the world. Looking at this the other way round, implies that, a Bank can lend up to ten times its capital base. This works to a lot of ready money for the economy. Cash being fungible there does not seem to be much of a problem with this arrangement as long as the masses have a trust in the Banking system. But as NPA's start piling up, the situation becomes a bit risky and the prospects of a Bank run looms large over those banks which have gone over the board in their exposure to riskier investments in the form of loans and junk advances. This paper aims at analyzing banks from a different perspective. Even if a bank fulfills the statutory CRAR ratio, it can still have the worrying condition of NPA's wiping out its equity base. Measuring NPA's in absolute terms and comparing with its Tier I and Tier II capital (and not as percentage of its deposits) is a dimension which needs to be remembered. This approach will give us the crucial viability of a banking entity in the long run.*

## KEYWORDS :

Borrowings, CRAR, Deposits, Loans and Advances, NPA's, Tier I and Tier II Capital.

## INTRODUCTION

It is a misplaced notion that a tighter monetary policy scuttles growth and an expansionary monetary policy boosts growth. Companies thinking of starting new ventures do not consider cost of capital as the most significant parameter for calculating viability of a project. If market potential is present, adequate human resource capability is possible and government bottlenecks are minimum, the project becomes viable even if money availability is costly. On the other hand if potential demand is bleak, required human resource is scarce and government bottlenecks are severe no entrepreneur will proceed even if money is cheap. Thus cost of capital is not the only factor for boosting or scuttling growth in any economy. The monetarist people make us believe that finance is the whole and sole factor responsible for development when in reality, it is only one of the factors in the overall scheme of things. It is not a magic wand that one utters "Abracadabra" and lo and behold a miraculous development takes place. Commercial banks have been a major constituent in the exercise of the Central Banks monetary policy. All these years what brunt these banks have had to face in the process of development can be understood by analyzing the following particulars for a bank for an extended period of time say twelve to fifteen years.

Banks are in the spread business. They earn interest on the loans extended and pay interest to their depositors. Paying to the depositors is certain and starts from the day a deposit is received. But earning from giving loans depends on the availability of customers ready to avail of these loans which depends on the need of people to borrow and use money. Banks try not to keep their deposits idle. In the process, they are a bit more eager to lend on the drop of a hat as the deposit has a cost attached from its very first day. In their eagerness banks at times end up with riskier advances which lead to blocked capital and God forbid, lost capital.

Another side effect is there is a lot of cash flushing around in the economy looking for investment avenues leading to a glut of resources which further leads to low margins on commercial activity. There was a time when heavy vehicle owners were calling the shots in the transport industry and drivers and cleaners were subjugated. Now because of easy finance there is a plethora of heavy vehicles and a dearth of drivers and cleaners. Because of the glut in terms of vehicles, transport service customers are on the buying side and drivers and other manpower are calling the shots.

## LITERATURE REVIEW

The following terms need to be understood for a proper understanding of the concept in question. All these terms are to be conceptualized from a bank's perspective.

### 1. Tier-I Capital

Capital which is first readily available to protect the unexpected losses is called as Tier-I Capital. It is also termed as Core Capital.

Tier-I Capital consists of :-

1. Paid-Up Capital.
2. Statutory Reserves.
3. **Other Disclosed Free Reserves** : Reserves which are not kept side for meeting any specific liability.
4. **Capital Reserves** : Surplus generated from sale of Capital Assets.

### 2. Tier-II Capital

Capital which is second readily available to protect the unexpected losses is called as Tier-II Capital.

Tier-II Capital consists of :-

1. Undisclosed Reserves and Paid-Up Capital Perpetual Preference Shares.
2. Revaluation Reserves (at discount of 55%).
3. Hybrid (Debt / Equity) Capital.
4. Subordinated Debt.
5. General Provisions and Loss Reserves.

There is an important condition that Tier II Capital cannot exceed 50% of Tier-I Capital for arriving at the prescribed Capital Adequacy Ratio.

### 3. Risk Weighted Assets

Capital Adequacy Ratio is calculated based on the assets of the bank. The values of bank's assets are not taken according to the book value but according to the risk factor involved. The value of each asset is assigned with a risk factor in percentage terms.

Assets	Value	Risk Weight (%)	Value to be taken for CRAR
1) Cash and Cash with RBI	50 Crs	0	0
2) Loans and Advances	50 Crs	100	50 Crores
3) Investment in Government Securities	50 Crs	20	10 Crores
4) Other Assets	50 Crs	100	50 Crores
<b>Total</b>	<b>200 Crs</b>		<b>110 Crores</b>

Suppose CRAR at 10% on Rs. 150 crores is to be maintained. This means the bank is expected to have a minimum capital of Rs. 15 crores which consists of Tier I and Tier II Capital items subject to a condition that Tier II value does not exceed 50% of Tier I Capital. Suppose the total value of items under Tier I Capital is Rs. 5 crores and total value of items under Tier II capital is Rs. 10 crores, the bank will not have requisite CRAR of Rs. 15 Crores. This is because a maximum of only Rs. 2.5 Crores under Tier II will be eligible for computation.

### 4. Subordinated Debt

These are bonds issued by banks for raising Tier II Capital.

They are as follows :-

1. They should be fully paid up instruments.
2. They should be unsecured debt.
3. They should be subordinated to the claims of other creditors. This means that the bank's holder's claims for their money will be paid at last in order of preference as compared with the claims of other creditors of the bank.
4. The bonds should not be redeemable at the option of the holders. This means the repayment of bond value will be decided only by the issuing bank.

Deposits, Loans and Advances and Borrowings

Deposits are an asset as well as a liability for a Bank. When these deposits are used to provide loans they become an asset and when they remain with a bank they are a liability on which interest has to be paid (on the savings account). Borrowings are again a liability till they remain unused. At the end of the tunnel banks try to capitalize on other peoples money. In the process they tend to over lend at times to those sectors which are quite risky. If this continues for an extended period of time these exposures lead to bad debts and NPA's.

Non Performing Assets (NPA's)

NPA is a classification used by financial institutions that refer to loans that are in jeopardy of default. Once the borrower has failed to make interest or principal payments for 90 days the loan is considered to be a non-performing asset. Non-performing assets are problematic for financial institutions since they depend on interest payments for income. Troublesome pressure from the economy can lead to a sharp increase in non-performing loans and often results in massive write-downs.

With a view to moving towards international best practices and to ensure greater transparency, it has been decided to adopt the '90 days' overdue' norm for identification of NPA, from the year ending March 31, 2004. Accordingly, with effect from March 31, 2004, a non-performing asset (NPA) shall be a loan or an advance where;

- Interest and/or installment of principal remain overdue for a period of more than 90 days in respect of a term loan,
- The account remains 'out of order' for a period of more than 90 days, in respect of an [Overdraft](#)/Cash Credit (OD/CC),
- The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
- Interest and/or installment of principal remains overdue for two harvest seasons but for a period not exceeding two half years in the case of an advance granted for agricultural purposes, and
- Any amount to be received remains overdue for a period of more than 90 days in respect of other accounts.

Capital Adequacy Ratio (CAR) – It is defined as the ratio of bank's capital to its risk assets. Capital Adequacy Ratio (CAR) is also known as Capital to Risk (Weighted) Assets Ratio (CRAR).

Nip it in the Bud – A Bank on its road to default will not realize its precarious position if it measures NPA's with respect to its deposits alone. It has to compare absolute value of Bad debts/ Npa's vis-à-vis its capital base especially its Tier I capital. This ratio will keep a bank on its toes and will act as a control lever in the very beginning on its road to bankruptcy.

#### DATA ANALYSES

We have used the following parameters for a bank and arrived at a self styled ratio comparing a bank's bad debts / NPA with its Tier I and Tier II capital. This analysis is for a period of twelve years. We have grouped the banks into three categories.

After accessing proress database for 208 banks from 2000 onwards data are available for the following parameters only

- Total Capital of the bank
- Reserves and Funds
- Deposits
- Borrowings
- Loans and Advances
- Closing balance for gross npa

Based on the above parameters the following ratios have been calculated by the researcher.

- Loans and advances as a percentage of Deposits
- Closing balance for gross npa as a percentage of total capital of the bank plus reserves and

It is argued that if Banks are stopped from lending out the moment their NPA's become equal to 25% of their Total capital + Reserves i.e their NPA's have wiped out 25% of their capital base, then maybe it will serve as a control parameter for Banks to think about their lending policies. This lever will act as a "Nip it in the Bud" button for defaulting Banks. The following list of year wise tables will give us the number of Banks whose NPA's have become 100% and above their total capital + reserves.

#### 2000 – 47 Banks

S.No	Company Name	Total capital	Reserves and funds	Deposits (accepted by commercial banks)	Borrowings	Loans and advances by finance companies	Closing balance gross npa	Loans and adv as % of Dep	Is. Gr. Npa as % of tot cap and res.
1	Oman International Bank Bank Of Rajasthan Ltd. [Merged]	918.1	-632.4	4160	212.9	1883.2	2335.7	45.26923	817.5359
2		627.6	461.8	32421	256.3	17284.4	3634.5	53.31236	333.624
3	Catholic Syrian Bank Ltd. Nedungadi Bank Ltd. [Merged]	105.2	476.3	24577.7	1033.7	9821.7	1897.8	39.96184	326.3629
4		102	511.7	15882	334.6	7937.5	1453.7	49.97796	236.8747
5	Indian Overseas Bank	3336	4162.4	243177.5	5798	115732	16228	47.59157	216.4195
6	State Bank Of Travancore	500	3836.6	101826.1	3007.4	51312.1	8110.8	50.39189	187.0313
7	Punjab & Sind Bank	2430.6	1782.7	105559.8	5108.7	43691.2	7768	41.39	184.3685
8	Mashreqbank P S C	400.9	-29.3	2542.3	610	956.7	666.9	37.63128	179.4672
9	Bank Of India	6383.9	18726.6	477438.8	27241.5	266852.8	34640	55.89257	137.9503
10	<b>Punjab National Bank</b>	<b>2122.4</b>	<b>20603.5</b>	<b>474832.3</b>	<b>15122.1</b>	<b>206687.3</b>	<b>31267.7</b>	<b>43.52848</b>	<b>137.5862</b>
11	State Bank Of Indore	175	2162.4	50963.6	5668.1	24698.9	3180.1	48.46381	136.0529
12	Federal Bank Ltd.	217.1	3402.8	64634	5296.2	40357.1	4904.4	62.43943	135.4844
13	Bank Of Maharashtra	3305.2	2139.4	134065.5	5659.2	52522.1	7167.9	39.17645	131.6515
14	Vijaya Bank	2592.4	1878.4	115928.8	2601.8	49586.7	5671.9	42.77341	126.8654
15	State Bank Of India	5263	116209.8	1968211	111934.1	981019.7	152462.9	49.84323	125.512
16	Bank Of Baroda	2943.3	29402.7	512757.2	14675.2	243929.1	38972.2	47.57205	120.4854
17	Ratnakar Bank Ltd.	69.1	162.1	4380.2	117	1789.8	254.4	40.86115	110.0346
18	Union Bank Of India	3380	14088.2	311053.6	10504.6	150065.2	18812	48.24416	107.6928
19	City Union Bank Ltd. Bharat Overseas Bank Ltd. [Merged]	240	797.4	13404.8	370.3	7693.9	1009.2	57.3966	97.28167
20		157.5	690	14084.8	527	5279.8	819	37.4858	96.63717
21	I N G Bank N V State Bank Of Saurashtra [Merged]	779.2	-379.1	591.5	1606.2	994.4	375.2	168.115	93.77656
22		3140	1869.1	57728.9	8071.5	28773.2	4693.9	49.84193	93.70745

23	Bank Of Bahrain & Kuwait Bsc	344.1	148.8	4068.7	787.3	1732.6	441.4	42.58363	89.55163
24	Lakshmi Vilas Bank Ltd.	115.1	1102.4	19634.1	1343.2	9438.5	967.4	48.07198	79.45791
25	Sakura Bank Ltd. [Merged]	886.2	393.9	1357.9	3067.2	2457.7	1015.5	180.9927	79.32974
26	Andhra Bank	3479.5	2348.1	144179.5	2964.1	55736	4567.8	38.65737	78.38218
27	S B I Commercial & International Bank Ltd.	1000	277.4	5137	429	3530.1	760.7	68.7191	59.55065
28	K B C Bank N V.	594.1	13.7	2164.7	501.3	579	343.1	26.74736	56.44949
29	Bank Of Ceylon Bank International	380.9	118.1	531.1	315.6	706.7	273.6	133.0635	54.82966
30	Indonesia	608.2	-84.7	186.1	316.3	178	284.4	95.6475	54.32665
31	Hongkong & Shanghai Banking Corpn. Ltd.	2	8371.9	87547	19343.2	43023.6	4412.5	49.14343	52.69349
32	Abu Dhabi Commercial Bank	71.6	328.4	5904.8	140	1472.4	201.6	24.93565	50.4
33	Indusind Bank Ltd.	1590.1	3742.9	65459.7	6014.1	36770.6	2653	56.17288	49.74686
34	Development Credit Bank Ltd.	166.1	2335.2	27666.2	2044.6	16381.4	1231.5	59.21088	49.2344
35	Jammu & Kashmir Bank Ltd.	480.1	4801.5	94220.9	205.3	35180.7	2380	37.33853	45.0621
36	State Bank Of Patiala	247.5	7563.9	101816.9	6889.8	54624.5	3517.9	53.64974	45.03546
37	Mizuho Corporate Bank Ltd.	708.6	-90.4	1057.5	1275.6	1771.9	278.3	167.5556	45.01779
38	Saraswat Co-Operative Bank Ltd.	203.5	2792.1	23795.2	1874.7	17031.1	1238.6	71.57368	41.34731
39	Societe Generale	753.8	216.9	3725.6	1961.9	2206.7	379.8	59.23073	39.1264
40	Corporation Bank	1200	10247.6	142796.2	2962.8	77774.7	4330.3	54.46552	37.82714
41	Oriental Bank Of Commerce	1925.4	12358.6	220952.1	5138.7	93255.3	5275.1	42.20612	36.93013
42	Bank Of Punjab Ltd. [Merged]	1050	619.6	26077.4	2264.9	11749.2	604.7	45.05511	36.21826
43	Credit Lyonnais	752.9	337.9	8505	211.2	3908.2	375.3	45.95179	34.40594
44	Centurion Bank Of Punjab Ltd. [Merged]	1524.7	577.7	38670.8	9377.5	18398.1	712.9	47.57621	33.90887
45	Bank Of Tokyo-Mitsubishi U F J Ltd.	997.8	282.3	6279.4	634.3	3904.8	418.8	62.18429	32.71619
46	Barclays Bank Plc.	273.5	222.7	2070.1	648.1	472.3	145.5	22.81532	29.32285
47	American Express Bank Ltd.	156.8	2422.5	14183.4	8841.2	8215.3	656	57.92194	25.43326

2001 – 43 Banks

S.No	Company Name	Total capital	Reserves and funds	Deposits (accepted by commercial banks)	Borrowings	Loans and advances by finance companies	Closing balance gross npa	Loans and adv as % of Dep	Is. Gr. Npa as % of tot cap and res.
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28	Hongkong & Shanghai Banking Corpn. Ltd.	2	8371.9	87547	19343.2	43023.6	4412.5	49.14343	52.69349
29	Standard Chartered Bank		7170.1	50111.7	31545.1	40908.4	3657.6	81.63443	51.01184
30	Abu Dhabi Commercial Bank	71.6	328.4	5904.8	140	1472.4	201.6	24.93565	50.4
31	Indusind Bank Ltd.	1590.1	3742.9	65459.7	6014.1	36770.6	2653	56.17288	49.74686
32	Development Credit Bank Ltd.	166.1	2335.2	27666.2	2044.6	16381.4	1231.5	59.21088	49.2344
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43	American Express Bank Ltd.	156.8	2422.5	14183.4	8841.2	8215.3	656	57.92194	25.43326

2002 – 71 Banks

		Total capital	Reserves and funds	Deposits (accepted by commercial banks)	Borrowings	Loans and advances by finance companies	Closing balance gross npa	Loans and adv as % of Dep	Is. Gr. Npa as % of tot cap and res.
1	Oman International Bank	1469.4	-1193.1	4334.8	212.9	357.7	1659.5	8.251822	600.6153
	Centurion Bank Of Punjab Ltd. [Merged]	1524.7	-970.5	35349.9	2114.3	16340.9	2318.1	46.22616	418.2786
2	Dena Bank	2068.2	3624.8	153546.9	7133.6	75229.6	19960.2	48.99454	350.6095
3	Punjab & Sind Bank	2430.6	2015.5	124826.2	3558.4	52791.5	10918.4	42.292	245.5725

5	Allahabad Bank	2467	7338.7	226659.4	3821.8	104820.8	20018.5	46.24595	204.1517
6	Catholic Syrian Bank Ltd.	105.5	942.6	31913.7	663.6	11356	1904.5	35.58346	181.7098
7	State Bank Of Mysore	360	3126.1	85248.5	3445.1	49145	6246.1	57.64911	179.1716
8	Dhanlaxmi Bank Ltd.	137.4	711.5	16572.3	465.6	9177.1	1458.6	55.37614	171.8224
9	Central Bank Of India	11241.4	8726	471373.8	11670.7	212875.1	33760	45.16057	169.0756
10	United Bank Of India	18108.7	-10868.9	196106.6	2282.4	61359.6	12155	31.2889	167.8914
11	Indian Overseas Bank	4448	6878.4	318084.9	7086.5	151623.5	18185.4	47.66762	160.5576
12	United Western Bank Ltd. [Merged]	298.9	2239.3	44910.3	2877.8	26576.8	3890.8	59.17752	153.2897
13	Bank Of Rajasthan Ltd. [Merged]	1003.7	1333.3	39599.8	486.9	19559.7	3328.4	49.39343	142.4219
14	Federal Bank Ltd.	217.2	4270.7	88653.1	5241.1	51891.1	6383.6	58.53275	142.2402
15	Lakshmi Vilas Bank Ltd.	115.1	1529.1	24769.3	892.7	13663.2	2197.4	55.16183	133.6455
16	Uco Bank	22645.2	-12542.1	268487.7	6964.7	128053.7	13326.5	47.69444	131.9051
17	Bank Of India	4880.8	23569.8	595887	46778.4	385640	37220	64.71697	130.8233
18	South Indian Co-Op. Bank Ltd.	20	76.6	1678.7		920	126	54.80431	130.4348
19	Bank Of Maharashtra	3305.2	3672	191306.4	7227.5	82551.2	9064.2	43.1513	129.9117
20	<b>Punjab National Bank</b>	<b>2122.4</b>	<b>30039.6</b>	<b>641234.8</b>	<b>15884.3</b>	<b>343694.1</b>	<b>41398.6</b>	<b>53.59879</b>	<b>128.719</b>
21	South Indian Bank Ltd.	357.4	2388.7	59197	1410.5	32310.5	3359.4	54.58131	122.3335
22	Ratnakar Bank Ltd.	96.5	239.1	6041.1	39.2	2616.8	410.1	43.31661	122.199
23	State Bank Of Travancore	500	5601.3	134596.8	4189.6	74355.1	7276.1	55.24284	119.2549
24	Bank Of Baroda	2943.4	35334.2	618044.7	18926.5	336629.9	44893	54.46692	117.2827
25	Credit Agricole Bank	1144.7	128.6	7613.8	5140.3	4110.1	1468.7	53.98224	115.346
26	Union Bank Of India	3380	17690.1	397938.7	9233	213833.1	24204.8	53.73519	114.8775
27	Global Trust Bank Ltd. [Merged]	1213.6	2729.7	64430.8	3530.1	29547.2	4303.4	45.85881	109.1319
28	S B I Commercial & International Bank Ltd.	1000	-110.3	5624.7	376.3	2149.7	912.2	38.21893	102.5289
29	State Bank Of India	5263	146980.8	2705601	127816.1	1208065	154858.5	44.6505	101.7174
30	Sangli Bank Ltd. [Merged]	174.6	532.9	16127.1	26.1	5631.1	705.5	34.917	99.71731
31	City Union Bank Ltd.	240	1182.2	19737.2	104.7	10110.5	1406.3	51.2256	98.88201
32	Tamilnad Mercantile Bank Ltd.	2.8	3316.7	37299.9	303.2	16309.2	3247.4	43.72451	97.82799
33	Bank International Indonesia	733.8	-380.7	53.4	25	85.2	343	159.5506	97.13962
34	Syndicate Bank	4719.5	9384.4	285483.3	2954.5	148846.6	12991.3	52.13846	92.1114
35	Vijaya Bank	3335.2	3295	146805.1	2784.7	61966.6	6026.9	42.21011	90.90073
36	State Bank Of Hyderabad	172.5	9811.6	174027.5	3529.1	77547.9	8985.2	44.56072	89.99509
37	Abu Dhabi Commercial Bank	109.1	590.5	16625.2	244.1	2050.3	603.2	12.33248	86.2207
38	I C I C I Bank Ltd.	2203.6	56324.1	320851.1	589699.7	462242.2	50130.3	144.0675	85.65226
39	Karnataka Bank Ltd.	135	4284.9	70014.9	968.1	34175.5	3735.2	48.81175	84.5087
40	State Bank Of Saurashtra [Merged]	3140	2536	76026.7	1384.1	37129.6	4432.5	48.83758	78.09197
41	State Bank Of Bikaner & Jaipur	500	7021	116610.1	627.8	58833.3	5851.2	50.45301	77.79817
42	State Bank Of Indore	175	3951	79184.5	6243.3	36605.4	3201	46.22799	77.58119
43	Indusind Bank Ltd.	1590.3	4029	84001.2	9716.5	55742	4170	66.35858	74.20853
44	Apna Sahakari Bank Ltd.	41.2	511.8	3281		1845.4	391.2	56.24505	70.74141
45	Janakalyan Sahakari Bank Ltd.	163.9	985.8	9746.8	8.1	6323.1	791.6	64.8736	68.85274
46	Bharat Overseas Bank Ltd. [Merged]	157.5	1072.9	18232.6	983	7349.3	824.4	40.30857	67.0026
47	Malad Sahakari Bank Ltd.	22.4	141	1102.3	63.5	711.1	109.1	64.51057	66.76867

48	Development Credit Bank Ltd.	229.7	3014.1	36917.6	292.5	22592.5	2154.5	61.1971	66.41901
49	Canara Bank	5778.7	28936.3	640300.1	15174	331267	21124.4	51.73621	60.85093
50	Andhra Bank	4500	4338.6	184907.6	5090.4	96777.2	5241.4	52.33814	59.30125
51	Oriental Bank Of Commerce	1925.4	14271.9	284883.9	8173.7	141578.7	9517.9	49.69698	58.76226
52	Citizencredit Co-Op. Bank Ltd.	81.9	464.4	5381.1	147.2	1645.5	308.3	30.57925	56.43419
53	State Bank Of Patiala	247.5	11172.5	139432.5	1591.7	76976.6	6280.2	55.20707	54.99299
54	Veerashaiva Co-Op. Bank Ltd.	12.8	109.2	1022.2		664	66.9	64.95793	54.83607
55	Mashreqbank P S C	483.8	-111.9	3950.3	728.5	326.9	195.8	8.275321	52.64856
56	Karur Vysya Bank Ltd.	60	4241.1	41800.5	3060.9	24600.3	2259.8	58.85169	52.54005
57	Kurla Nagarik Sahakari Bank Ltd.	45.7	300.2	2129.1	65.1	1008.2	177.3	47.35334	51.25759
58	Bank Of Punjab Ltd. [Merged]	1050	863.4	33535.7	1449.8	15402.6	915	45.92897	47.82063
59	I N G Bank N V	679.2	-119.8	2260.7	2112.5	597.4	261	26.42544	46.65713
60	Axis Bank Ltd.	1918.1	4230.2	122872.1	12458.1	53523	2821.6	43.55993	45.89236
61	Bank Of Bahrain & Kuwait Bsc	584	292.9	4476.5	1376	2090.3	400.2	46.69496	45.63804
62	I D B I Bank Ltd. [Merged]	1400	1608.9	52344.9	9331.7	30992.7	1226.4	59.20863	40.75908
63	Credit Lyonnais	1111.5	274.8	10141.9	1437.6	7164.8	560.6	70.64554	40.43858
64	Mahanagar Co-Op. Bank Ltd.	74.3	422	3733.3	258.7	2099.2	192.9	56.22907	38.86762
65	Hongkong & Shanghai Banking Corpn. Ltd.	2	12310.7	123411.6	38586.4	66568	4464.6	53.93982	36.26012
66	State Bank Of Mauritius Ltd.	833.9	283.5	1802.3	873.8	1459.9	354.5	81.00205	31.72543
67	Bank Of Nova Scotia	1351.3	862.3	18450.4	7584.9	18992.5	681.5	102.9381	30.78695
68	Mandvi Co-Operative Bank Ltd. [Merged]	44	394.4	4328.5	31.5	1460.7	131.9	33.7461	30.08668
69	I N G Vysya Bank Ltd.	226.2	6637.2	80616.5	13524.8	44183.3	2052.3	54.80677	29.90209
70	Corporation Bank	1434.4	19028.1	189242.7	14235.4	109874.2	5870.5	58.05994	28.68907
71	Jammu & Kashmir Bank Ltd.	481.6	8889.2	129111.1	2715.2	64238.9	2370	49.75475	25.29133

2003 – 86 Banks

	Total capital	Reserves and funds	Deposits (accepted by commercial banks)	Borrowings	Loans and advances by finance companies	Closing balance gross npa	Loans and adv as % of Dep	ls. Gr. Npa as % of tot cap and res.	
1	Global Trust Bank Ltd. [Merged]	1213.6	-1189.1	69209.2	3355.1	28481	9158.3	41.15204	37380.82
2	Centurion Bank Of Punjab Ltd. [Merged]	1524.7	-1323.1	28347.1	1604.8	13137.2	2284.3	46.34407	1133.085
3	Oman International Bank	1469.4	-1297.6	3566.6	212.9	227.9	1737.8	6.389839	1011.525
4	Janata Sahakari Bank Ltd.	149.8	1339.6	15681.2	62.1	10880.5	4941.3	69.38563	331.7645
5	Dena Bank	2068.2	4392.7	164912.6	7753.2	84356.1	16165.8	51.152	250.2097
6	Bombay Mercantile Co-Op. Bank Ltd.	195.4	1534	16117.8	6281.3	9098.3	2988.3	56.44877	172.794
7	United Western Bank Ltd. [Merged]	298.9	2490.7	53910.9	1729.4	31454.5	4477.1	58.34534	160.4925
8	Allahabad Bank	3467	8236	254633.7	4653	125436	18415	49.26135	157.3528
9	Central Bank Of India	11241.4	10752.8	511651.2	12869.9	212086.5	32440	41.45138	147.4934
10	Catholic Syrian Bank Ltd.	105.8	1294.4	35062	661	13585.1	2023	38.74594	144.4794
11	Sumitomo Mitsui Banking Corpn.	1403.7	315.2	1668.4	2855.8	1402.7	2427.9	84.07456	141.2473
12	State Bank Of Mysore	360	3920.1	90131.1	5254	52606.7	5620.1	58.36687	131.3077

13	Indian Overseas Bank	4448	10147.9	366985.9	10887.1	174470	18964.8	47.54134	129.9324
14	Pinakini Grameena Bank	10	123.1	3234.4	610.6	2542.7	168.8	78.61427	126.8219
15	<b>Punjab National Bank</b>	<b>2653</b>	<b>37677</b>	<b>758135.1</b>	<b>22550.2</b>	<b>402281.2</b>	<b>49800.6</b>	<b>53.06194</b>	<b>123.4828</b>
16	Dhanlaxmi Bank Ltd.	320.6	883.2	18378.9	663.8	10804.8	1481.5	58.78915	123.0686
17	Uco Bank	5993.6	6062.9	313433.9	8573.6	159231.1	13664.9	50.80213	113.3405
18	Lakshmi Vilas Bank Ltd.	115.1	1805.9	27705	1049.1	15889.2	2111.3	57.35138	109.9063
19	S B I Commercial & International Bank Ltd.	1000	-195.8	4943.4		1394.8	869.1	28.2154	108.0701
20	Credit Agricole Bank	981.8	163.8	6820.8	1689	2269.2	1237.3	33.26882	108.0045
21	South Indian Bank Ltd.	357.7	2852.1	68612.6	1995.8	36129.4	3458.4	52.65709	107.745
22	Bank Of India	4881.4	30526.4	640984.5	56851.5	430141.8	38039.3	67.10643	107.432
23	Ratnakar Bank Ltd.	116.6	292.2	6423.1	50.4	2872.4	431.9	44.71984	105.6507
24	Development Credit Bank Ltd.	281.5	2182	36571	3659.2	24883.7	2597.1	68.04216	105.4232
25	City Union Bank Ltd.	240	1407.7	23173.8	111.6	12120.6	1724.1	52.30303	104.6368
26	I N G Bank N V	679.2	-416	120	1126.1	342.6	270.5	285.5	102.7736
27	Federal Bank Ltd.	217.2	5077.6	109474.2	3846.8	52544.2	5279.9	47.99688	99.71859
28	Bank Of Maharashtra South Gujarat Local Area	3305.2	6497.6	221757.5	7348.2	95081.4	9575.4	42.8763	97.68025
29	Bank Ltd. [Merged]	50	-15.7	113.8		84.7	32.9	74.42882	95.91837
30	Bank Of Baroda Janakalyan Sahakari Bank Ltd.	2943.4	40926.3	664414.1	18253.3	353480.7	41679	53.20187	95.00635
31	South Indian Co-Op. Bank Ltd.	244.9	1205.6	11270.7	127.4	7495.1	1376.2	66.50075	94.87763
32	Bank Of Rajasthan Ltd. [Merged]	36.6	87.2	1913.2		1179.6	115.6	61.65586	93.37641
33	Sangli Bank Ltd. [Merged]	1059.7	1792.5	52992.4	359.3	22212.5	2660.8	41.91639	93.28939
34	Union Bank Of India	204.1	600	16777.8	68.8	5681.4	750.1	33.8626	93.28442
35	Karnataka Bank Ltd.	4601.2	21067.2	447486.2	17120.8	255148.5	23876.1	57.01818	93.01748
36	Syndicate Bank	404.3	5429.8	82917.3	1653.4	38997	5380.1	47.0312	92.21817
37	United Bank Of India	4719.5	11076.4	306605.4	3375.6	163053.5	14201.7	53.18024	89.90751
38	State Bank Of Travancore Tamilnad Mercantile Bank Ltd.	18108.7	-7428.3	210312.9	1916.8	68493.1	9590.8	32.56724	89.79813
39	Bank Of Punjab Ltd. [Merged]	500	6728	159262.8	4034.2	91706.6	6352.6	57.58193	87.88877
40	Bank Of Punjab Ltd. [Merged]	2.8	3966	40845.7	727.7	17918.4	3405.7	43.86851	85.81183
41	State Bank Of India	1050	1095.8	35896	2792.9	16897.4	1696.1	47.07321	79.04278
42	Bank International Indonesia Kokan Mercantile Co-Op. Bank Ltd.	5263	166770.9	2961233	127659.5	1377585	135060.7	46.52065	78.50819
43	Apna Sahakari Bank Ltd.	733.8	-362.7	89.4		61.8	283.6	69.12752	76.42145
44	Abu Dhabi Commercial Bank	46.4	235.4	1658.5	92.7	927.9	202	55.94815	71.68204
45	Veerashaiva Co-Op. Bank Ltd.	52.8	636.5	3642.3		2243.3	489.8	61.5902	71.05759
46	I C I C I Bank Ltd.	126.6	622.5	17686.5	632.6	1925.8	525.4	10.88853	70.1375
47	Bank Of Ceylon	15.6	124	1157.1		773.4	97.2	66.83951	69.62751
48	Malad Sahakari Bank Ltd. Deccan Merchants Co-Op. Bank Ltd.	9626.6	63206.5	481693.2	440519.5	524927.1	50273.8	108.9754	69.02603
49	Bank Of Nova Scotia State Bank Of Bikaner & Jaipur	380.9	135.5	853.3	291.9	612.1	353.4	71.73327	68.43532
50	Bharat Co-Op. Bank (Mumbai) Ltd.	26.1	150.2	1260.7	81	806.9	119.9	64.00412	68.00908
51		19.6	157.7	1245.8		522.1	118.2	41.90881	66.66667
52		1351.3	1181.6	14494.8	5247.4	12990.6	1652.4	89.62249	65.23747
53		500	8534.4	132797.2	3105.4	67733.2	5802.9	51.00499	64.23116
54		170.2	982.4	8474.9		5561.7	726.1	65.62555	62.9967



55	Vijaya Bank	3335.2	4777.5	170198.1	6609.1	78842.6	5055.4	46.32402	62.31464
56	City Co-Op. Bank Ltd.	19.7	103.1	1160.9	59.2	854.3	75.5	73.58946	61.48208
57	Canara Bank	4100	37388.3	720948.2	18438.2	404716	24747.8	56.13663	59.65007
58	State Bank Of Hyderabad	172.5	12336.9	205989.4	6914.2	88960.5	7398.4	43.18693	59.14272
59	Bharat Overseas Bank Ltd. [Merged]	157.5	1245.6	21490.9	656.5	9868.3	805.3	45.91851	57.39434
60	State Bank Of Saurashtra [Merged]	3140	3114.4	90540.9	4438.9	42297.2	3543.4	46.71612	56.65452
61	Cosmos Co-Operative Bank Ltd.	343.7	2835.8	22628.3	476.7	11933.6	1779.2	52.7375	55.95848
62	Bank Of Bahrain & Kuwait Bsc	584	329.1	4762	1028.7	2652.7	503.2	55.70559	55.10897
63	Shamrao Vithal Co-Op. Bank Ltd.	194.7	1719.5	14493	8.9	9327.4	1042.1	64.35797	54.4405
64	Oriental Bank Of Commerce	1925.4	19168	298091	11660.2	156772.4	11462.5	52.59213	54.34164
65	Indusind Bank Ltd.	1192.7	3830	85978.7	3742.9	53478.5	2662.8	62.19971	53.01531
66	Andhra Bank	4000	7154.3	210618.4	14206.3	115129.4	5807	54.66256	52.06064
67	State Bank Of Indore	175	5661.7	92212.9	9050.2	44406.5	2952.5	48.15649	50.58509
68	Abhyudaya Co-Op. Bank Ltd.	182.7	3411.3	15185.7	551.6	7322.5	1791.1	48.21971	49.83584
69	Karur Vysya Bank Ltd.	164.1	5422.7	51219.1	2677.6	33444	2554.6	65.29595	45.72564
70	Mandvi Co-Operative Bank Ltd. [Merged]	53.5	447.1	5005.4		1659.6	224.8	33.15619	44.90611
71	Kalupur Commercial Co-Op. Bank Ltd.	114.1	4352.1	7311.9	1472.7	4576.4	1859.4	62.58838	41.63271
72	Mahanagar Co-Op. Bank Ltd.	84.7	474.9	4004.1	359	2237.7	230	55.88522	41.10079
73	N K G S B Co-Op. Bank Ltd.	129.4	753.2	7470.5	83	4062.7	359.6	54.38324	40.74326
74	State Bank Of Mauritius Ltd.	833.9	317.3	1564	1219.9	2116.7	458.1	135.3389	39.79326
75	B N P Paribas	628.3	1713.6	15795.5	7744.6	11092.4	899.9	70.22506	38.42606
76	State Bank Of Patiala	247.5	13874.3	178696.8	4339.8	94790.7	5338.5	53.04555	37.80325
77	Kurla Nagarik Sahakari Bank Ltd.	53	324.3	2188.9	85	1238.8	140.3	56.59464	37.18526
78	Citizencredit Co-Op. Bank Ltd.	98.7	557.1	5861.2	186.1	1936.7	238.7	33.04272	36.39829
79	Bank Muscat S A O G	440	23.6	2027.5		1354.3	159.6	66.79655	34.42623
80	Mashreqbank P S C	483.8	6.5	2969.7	124.4	155.5	167.8	5.236219	34.22394
81	A P Mahesh Co-Operative Urban Bank Ltd.	82.8	839.4	3085	437.3	2353.3	315.1	76.28201	34.16829
82	I D B I Bank Ltd. [Merged]	1400.8	2142.1	60323	12114.9	34600.4	1151.7	57.35855	32.50727
83	Punjab & Maharashtra Co-Op Bank Ltd.	126.9	675	8566		5276.9	248.4	61.60285	30.97643
84	D B S Bank Ltd.	495.4	337.7	1240.3	1209.4	1655.8	251.3	133.5	30.16445
85	I N G Vysya Bank Ltd.	226.2	6843.7	91866.2	10838.4	56116	2028.8	61.08449	28.6963
86	Corporation Bank	1434.4	22267.6	217245.7	8033.5	120291.7	6573.4	55.37127	27.73352

2004 - 80 Banks

	Total capital	Reserves and funds	Deposits (accepted by commercial banks)	Borrowings	Loans and advances by finance companies	Closing balance gross npa	Loans and adv as % of Dep	Is. Gr. Npa as % of tot cap and res.	
1	Oman International Bank	1469.4	-1321.9	2863.7	437.2	131.2	1861.1	4.581485	1261.763
2	South Gujarat Local Area Bank Ltd. [Merged]	50	-44.4	92.4		59.3	47	64.17749	839.2857
3	Centurion Bank Of Punjab Ltd. [Merged]	567.5	48.1	30287.9	1439.7	15564.1	2214.1	51.38719	359.6654
4	Janata Sahakari Bank Ltd.	164.6	1443.8	16311.4		9814.8	4819.3	60.17141	299.6332

5	Punjab & Sind Bank	2430.6	2235.3	136420.4	2850.7	57830.7	12035.1	42.39153	257.9374
6	Dena Bank	2068.2	6311.1	183491.8	8506.5	94117.9	14840.1	51.2927	177.1043
7	United Western Bank Ltd. [Merged]	298.9	2740.8	64301.9	2362.3	37444.7	5163.4	58.23265	169.8654
8	Jain Sahakari Bank Ltd.	24.5	40.6	524.4	18.4	355.6	77.1	67.81083	118.4332
9	Sumitomo Mitsui Banking Corpn.	1403.7	373.5	1319.5	1311.7	1611.3	2100.2	122.1144	118.1747
10	Dhanlaxmi Bank Ltd.	320.6	1020.1	21557.7	568.3	11386	1365.5	52.8164	101.8498
11	Central Bank Of India	11241.4	18504	559086	15179.6	219602.9	29430	39.27891	98.93967
12	Lakshmi Vilas Bank Ltd.	115.1	2151.4	32958.2	1367.5	18320.1	2168.3	55.58586	95.66733
13	Maratha Sahakari Bank Ltd.	26.1	139.5	1259.4	115.1	918.6	157.6	72.93949	95.16908
14	Janakalyan Sahakari Bank Ltd.	374.4	1319.1	13087.7	21.6	9501.5	1589.7	72.5987	93.87068
15	Sangli Bank Ltd. [Merged]	222.5	639.7	18593.6	3.5	4278.6	806.6	23.01114	93.55138
16	<b>Punjab National Bank</b>	<b>2653</b>	<b>47465</b>	<b>879164</b>	<b>36469.2</b>	<b>472247.2</b>	<b>46701.3</b>	<b>53.71548</b>	<b>93.18269</b>
17	Bank Of India	4881.4	35215.3	714824.2	62496.9	457700.7	37340.2	64.02983	93.12537
18	Federal Bank Ltd.	217.6	6270.8	134766.9	5017.3	65678.7	6007.5	48.73504	92.58831
19	Catholic Syrian Bank Ltd.	106.4	1803.6	38804.5	749.7	17992.1	1752.4	46.36601	91.74869
20	Allahabad Bank	3467	12052.4	314766.1	7906	153415.4	14184.6	48.73949	91.39915
21	Abu Dhabi Commercial Bank	129.6	718.9	18159.8	580.3	1122.1	770.7	6.179033	90.83088
22	Malad Sahakari Bank Ltd.	28	172.8	1372.7	114.4	761.9	181.9	55.50375	90.58765
23	State Bank Of Mysore	360	5430.3	110836.9	3973.4	63067.2	5145.3	56.90091	88.86068
24	Bank Of Nova Scotia	1354.7	1336.8	16940.9	10165.1	18719.8	2381.6	110.5006	88.48597
25	Bank International Indonesia	733.8	-365	129.1	131.2	32	317.8	24.78699	86.17137
26	Karnataka Bank Ltd.	404.3	6577.2	94069.5	1832.8	46679.1	5984.7	49.62193	85.72227
27	Ratnakar Bank Ltd.	184	352.6	7152.1	39.1	3269.8	452.2	45.71804	84.27134
28	Syndicate Bank	4719.5	14333.2	425848.2	7062.4	206469.2	15899.2	48.48423	83.44854
29	South Indian Bank Ltd.	357.8	3591.1	82800.3	2353.8	41968.2	3282.5	50.68605	83.12441
30	City Union Bank Ltd.	240	1788.6	28466.5	296.3	15469.7	1674.2	54.34353	82.52982
31	Uco Bank	7993.6	10017.4	392442.6	11365.2	206264.4	14791.2	52.55913	82.12315
32	Bank Of Baroda	2945.3	48363.9	729673.2	23751.1	356008.8	39798.6	48.79017	77.56621
33	Bank Of Bahrain & Kuwait Bsc	584	337.4	4332.5	1407.2	1940.1	700.7	44.78015	76.04732
34	Union Bank Of India	4601.2	26270.3	505589.3	24542.4	294259.1	23468.4	58.20121	76.01963
35	Indian Overseas Bank	5448	15362.8	414825.9	15122.2	202948.6	15758.5	48.9238	75.7227
36	Apna Sahakari Bank Ltd.	66.4	753.6	4283.6		2745.3	616.9	64.08862	75.23171
37	Development Credit Bank Ltd.	393.6	2460.2	44741.8	4045.7	24395.2	2116.2	54.5244	74.15376
38	Bank Of Rajasthan Ltd. [Merged]	1075.7	2219	76389.3	1950.4	23325.8	2373.2	30.53543	72.03084
39	Veerashaiva Co-Op. Bank Ltd.	22.8	157.8	1314.2	6.9	845.3	129.3	64.3205	71.59468
40	State Bank Of Travancore	500	8752.5	197213.7	5906	111324.3	6617.6	56.44856	71.52229
41	S B I Commercial & International Bank Ltd.	1000	-16	3733.3	80	1205.6	692.5	32.29315	70.37602
42	Kokan Mercantile Co-Op. Bank Ltd.	49.3	261.5	1841.5	72.9	1023.8	218.1	55.59598	70.17375
43	Pinakini Grameena Bank	10	266.3	4100.6	720.5	3183.1	188.5	77.62523	68.22295
44	Tamilnad Mercantile Bank Ltd.	2.8	4765.3	44042.8	284.7	19293.3	3193.8	43.8058	66.98266
45	Bank Of Maharashtra	4305.2	10050	264459.3	8899.2	117315.1	9544.5	44.36036	66.4881
46	Karad Urban Co-Op. Bank Ltd.	91.7	318.1	3630.9	226.3	2324.3	269	64.01443	65.64178
47	Greater Bombay Co-Op. Bank Ltd.	102.3	1163.8	6832.9	1120.8	4385	794	64.1748	62.71227
48	Deccan Merchants Co-Op. Bank Ltd.	24	179.1	1348		615.6	127.3	45.66766	62.67848

49	State Bank Of India	5263	197049.7	3186187	168945.3	1579335	126672.1	49.5682	62.61204
50	Bank Of Punjab Ltd. [Merged]	1050	1387.3	41368.9	1989.6	22279	1483	53.85447	60.84602
51	Canara Bank	4100	48416.5	863445.6	27548.9	484386.2	31268.4	56.09921	59.54014
52	City Co-Op. Bank Ltd.	22.3	181.9	1300.8		961.3	118.2	73.90068	57.88443
53	Bank Of Ceylon	380.9	142.6	1009.6	305.9	467.7	299.8	46.32528	57.26839
54	Mahanagar Co-Op. Bank Ltd.	99	576	4215.5	55.7	2532.6	377.2	60.07828	55.88148
55	United Bank Of India	18108.7	-4300.8	227582.1	1694.9	74872	7641.8	32.8989	55.34368
56	Shamrao Vithal Co-Op. Bank Ltd. Bharat Co-Op. Bank (Mumbai)	245.5	2186.9	17269.2	606.1	11637.3	1328.9	67.3876	54.63328
57	Ltd.	224	1208.9	9812.7		6269.4	685.4	63.89067	47.83307
58	Cosmos Co-Operative Bank Ltd.	370.5	3855.2	24827.6	30.8	14021.9	2007	56.47707	47.49509
59	Oriental Bank Of Commerce	1925.4	24842.6	356735	11005	196807.6	12109.1	55.16913	45.23722
60	State Bank Of Hyderabad	172.5	15565.1	253107.2	11004.2	108516.4	6913.5	42.87369	43.92982
61	Abhyudaya Co-Op. Bank Ltd.	202.1	4528.8	16231.9		7701.7	2045.1	47.44793	43.22856
62	Andhra Bank	4000	10526	229405.2	12730	128854.7	6153.7	56.16904	42.36335
63	Kapol Co-Op. Bank Ltd.	63.7	583.3	3894.7	392	1636.4	273.6	42.01607	42.28748
64	State Bank Of Bikaner & Jaipur	500	10985.6	164531.7	6158.9	85965.5	4836.6	52.24859	42.11012
65	N K G S B Co-Op. Bank Ltd. Bharat Overseas Bank Ltd.	155.3	931.6	8481.9	74.4	4535.4	457.1	53.47151	42.05539
66	[Merged]	157.5	1564.4	24715.3	659.8	13915.2	713.5	56.30197	41.43678
67	I C I C I Bank Ltd.	9664	73941.6	681085.9	398461.1	613094.7	30475.9	90.01724	36.45198
68	Indusind Bank Ltd.	2199.4	5100	112002.7	25143.5	73011.6	2593.6	65.18736	35.53169
69	State Bank Of Indore	175	7726.8	105114.9	5098.3	59109.3	2663.6	56.23304	33.70878
70	Karur Vysya Bank Ltd.	179.8	6940.5	59114.8	1031.9	40232.5	2392.3	68.05825	33.5983
71	Citizencredit Co-Op. Bank Ltd. Punjab & Maharashtra Co-Op	98.5	617.6	6743.4	312.8	2186.8	238.7	32.42875	33.33333
72	Bank Ltd.	216.8	879.3	10326.4	94.9	6634.7	360.1	64.24988	32.85284
73	Kalupur Commercial Co-Op. Bank Ltd.	124.1	4983.1	8704	1740.1	4792.2	1577.3	55.05744	30.88385
74	Credit Agricole Bank A P Mahesh Co-Operative Urban	981.8	198.8	4993.5	448.6	461.6	359.7	9.244017	30.46756
75	Bank Ltd.	103.6	911.4	3382.6	384.5	1637.1	306.3	48.39768	30.17734
76	Vijaya Bank	4335.2	9020.2	210150.5	6766.8	110453.1	3897.1	52.55905	29.17996
77	State Bank Of Patiala State Bank Of Saurashtra	247.5	17061.1	224732.8	4980.7	117013	5036.1	52.06761	29.09594
78	[Merged]	3140	4534.1	106747.5	5819.9	46137.3	2004.3	43.22097	26.11772
79	Corporation Bank	1434.4	26252.1	231909.3	9341.3	138897.2	7220.1	59.8929	26.07805
80	B N P Paribas	1997.5	1571.2	17371.1	7592.4	11485	898.3	66.11556	25.17163

2005 – 78 Banks

	Total capital	Reserves and funds	Deposits (accepted by commercial banks)	Borrowings	Loans and advances by finance companies	Closing balance gross npa	Loans and adv as % of Dep	ls. Gr. Npa as % of tot cap and res.	
1	Chembur Nagarik Sahakari Bank Ltd.	45.8	214.3	1686.3		768.6	4443.1	45.57908	1708.228
2	Oman International Bank	1545.6	-1460.6	2252.2	253.7	83.1	1318.9	3.689726	1551.647
3	Santhal Parganas Gramin Bank	235.4	-175.4	4232.6	101.8	1311.3	278.3	30.98096	463.8333
4	Punjab & Sind Bank	2430.6	1506.9	141706.5	3183.2	63222.2	11974.1	44.61489	304.1041
5	Janata Sahakari Bank Ltd.	185.4	1524.6	16053.8		9505.9	4078.8	59.21277	238.5263

6	United Western Bank Ltd. [Merged]	298.9	1780	64528.7	1726	39762.8	4502	61.62033	216.5568
7	Bombay Mercantile Co-Op. Bank Ltd.	199.9	1768.7	16212.4		7695.9	3844.1	47.46922	195.2708
8	Janakalyan Sahakari Bank Ltd.	395.5	755.5	11682.5	16.6	8439.9	2047.4	72.24395	177.8801
9	Development Credit Bank Ltd.	645.8	1339.3	38947.6	3257.7	21560.6	3107.5	55.35797	156.5412
10	Mogaveera Co-Op. Bank Ltd.	47	371.5	2176.1	151.2	1274.9	579.8	58.58646	138.5424
11	Bank Of Punjab Ltd. [Merged]	1050	792.6	43066.1	1454.1	23055.3	2398.7	53.53468	130.1802
12	Dhanlaxmi Bank Ltd.	320.6	820.6	23388.4	782.5	14101.5	1255.8	60.29271	110.0421
13	Dena Bank	2868.2	8169.3	208965.5	10422.6	113085.9	11475.4	54.11702	103.9674
14	Ratnakar Bank Ltd.	193.8	258.2	7837.5	28.3	4237.6	460	54.06826	101.7699
15	Bank International Indonesia	733.8	-373.3	110.8	362.5	126.5	352.3	114.1697	97.72538
16	Bank Of Bahrain & Kuwait Bsc	584	88.1	3937.1	1212.9	1585.4	652.7	40.26822	97.11352
17	Federal Bank Ltd.	656	6577.5	151928.8	4559.1	76118.9	6777.9	50.10169	93.70153
18	Maratha Sahakari Bank Ltd.	28.9	168.6	1330.3	18.8	1015.1	177.6	76.3061	89.92405
19	Jain Sahakari Bank Ltd.	26.3	50.5	551.2	3.4	366	67.3	66.40058	87.63021
20	Lakshmi Vilas Bank Ltd.	115.1	2184.8	34959.3	1787.4	21081.2	1874.5	60.30212	81.50354
21	Catholic Syrian Bank Ltd.	106.7	1991.8	40211.2	794.6	22119.7	1697.5	55.0088	80.89111
22	South Indian Bank Ltd.	476.8	4075.8	84923.1	1596.6	53652.6	3661.3	63.17786	80.42218
23	Central Bank Of India S B I Commercial & International Bank Ltd.	11241.4	21410.8	607516.8	14496.9	272773.2	26210	44.8997	80.27024
24	Apna Sahakari Bank Ltd.	95.9	865.8	4797.9		3626.8	729.9	75.5914	75.89685
26	Oriental Bank Of Commerce	1925.4	31344.7	478503.3	13752.8	252992	25128.2	52.87153	75.52788
27	Bank Of India	4881.4	39767.3	788214.5	83086.8	555288.9	31559.1	70.44896	70.68313
28	Uco Bank	7993.6	12696.1	494702.4	12997.4	276557.1	13993.5	55.90373	67.6351
29	Veerashaiva Co-Op. Bank Ltd.	24.8	184.2	1396.1		983.5	139.9	70.44624	66.9378
30	Syndicate Bank Deccan Merchants Co-Op. Bank Ltd.	4719.7	17265.3	462945.7	10458	267292	14327.8	57.73722	65.1708
31	Bank Of Maharashtra	31.2	200.5	1361.1		743.5	145	54.62494	62.58092
32	Karad Urban Co-Op. Bank Ltd.	4305.2	11119	288441.7	13086.4	130616.5	9619.4	45.2835	62.36563
33	Mahanagar Co-Op. Bank Ltd. Mandvi Co-Operative Bank Ltd. [Merged]	106.3	319.1	4078.2	211.7	2520.3	260.1	61.79932	61.14245
34	Bank Of Baroda	107.5	632.9	4140.9	42.4	2555.6	447.1	61.71605	60.38628
35	City Co-Op. Bank Ltd.	89.4	530.1	5289.6	100	2652.9	369	50.15313	59.56416
36	Abu Dhabi Commercial Bank	2945.3	53332.3	813334.6	31408.3	434003.8	33218.1	53.36104	59.02544
37	State Bank Of Travancore	25.1	191.1	1415	1.3	920.6	125.6	65.06007	58.09436
38	Tamilnad Mercantile Bank Ltd.	2	710.1	16625.4	1184.3	561.7	411.7	3.378565	57.81491
39	Union Bank Of India	500	10799.9	241330.1	6421.4	148483.4	6521.3	61.5271	57.71113
40	Kokan Mercantile Co-Op. Bank Ltd.	2.8	5585.6	48268.8	113.4	23411.7	3211.3	48.50276	57.46367
41	Lord Krishna Bank Ltd. [Merged]	4601.2	31543.2	618305.8	39909.6	401050.8	20581.5	64.86286	56.94243
42	Allahabad Bank	54.4	270.1	1933.2	73	1244.9	184.2	64.39582	56.76425
43	State Bank Of Mysore	944.4	656.8	21761.2	757.6	13868.2	906.4	63.72902	56.60754
44	Indian Overseas Bank	3467	19809.5	407620.8	7511	211508.3	12842.7	51.8885	55.17453
45	State Bank Of India	360	7175	135851.7	6845.8	87812.6	4153.7	64.63857	55.12541
46	Greater Bombay Co-Op. Bank Ltd.	5448	20303.9	442412.4	17234.1	252051.9	13881.5	56.97216	53.90476
47	Shamrao Vithal Co-Op. Bank Ltd.	5263	235458.2	3670475	226491.5	2023745	124557.3	55.13576	51.74339
48	Karnataka Bank Ltd.	128	1423.5	7286.4	1929.1	4617.3	799.1	63.36874	51.505
49		292.7	2476.1	20068.3	88.1	12439.9	1422.4	61.98781	51.37244
50		1212.5	8567.9	108370.5	2436.6	62874.4	5017.8	58.018	51.30465

51	City Union Bank Ltd.	240	2167.2	30952.3	221.9	20129.6	1216.4	65.03426	50.53174
52	Bank Of Ceylon	380.9	163.7	1044	6	451.8	256.5	43.27586	47.09879
53	<b>Punjab National Bank</b>	<b>3153</b>	<b>78460</b>	<b>1031669</b>	<b>50611.5</b>	<b>604127.5</b>	<b>37413.4</b>	<b>58.55827</b>	<b>45.84245</b>
54	Bank Of Rajasthan Ltd. [Merged]	1075.7	2431.7	81203.1	2978.7	28961.7	1591.8	35.66576	45.38405
55	Cosmos Co-Operative Bank Ltd.	397.5	4431	28512.7	30.3	15812.7	2098.2	55.45844	43.45449
56	United Bank Of India Punjab & Maharashtra Co-Op Bank	18108.7	-1321.1	253483.9	4669.9	107917.2	7263.7	42.57359	43.26825
57	Ltd.	257.5	1037	10825.3	380	7186.2	541.5	66.38338	41.83082
58	Canara Bank	4100	56989.6	967959.2	26937.6	604214	23705.5	62.42143	38.80448
59	Indusind Bank Ltd.	2905.1	5387.4	131142.8	10826.2	89997.5	3205.3	68.62557	38.653
60	Bank Of Nova Scotia	1354.7	1218.8	16019.7	13575.6	18994	973.2	118.5665	37.8162
61	Indian Bank	45739.6	-24677.3	348084.3	12055.3	183801	7483.5	52.80359	35.53031
62	Abhyudaya Co-Op. Bank Ltd.	224.2	4961.2	16468		7841.1	1832.4	47.61416	35.33768
63	Kapol Co-Op. Bank Ltd.	69	589.1	4184.9	705.9	1835.4	230	43.85768	34.9491
64	Saraswat Co-Operative Bank Ltd.	415.6	7016.3	47861.4	3310.8	32472.3	2533.3	67.84653	34.08684
65	State Bank Of Indore Centurion Bank Of Punjab Ltd.	175	8860.7	138070.7	11392.8	90406.6	3034.8	65.47848	33.58677
66	[Merged]	1013.2	3673.3	35303.8	2217.5	21939.5	1564.1	62.14487	33.37459
67	State Bank Of Patiala	247.5	20196.3	264956.7	5596.5	144314.1	6531	54.46705	31.94612
68	Karur Vysya Bank Ltd.	179.8	7428.9	66721.9	923.2	46198.1	2419.1	69.23978	31.79387
69	State Bank Of Hyderabad	172.5	17484	289295.1	10911.7	155997.4	5533.2	53.92328	31.33803
70	State Bank Of Bikaner & Jaipur	500	12476.8	190384.1	8158.2	120361.9	3995.1	63.22056	30.78648
71	Model Co-Op. Bank Ltd. Bharat Overseas Bank Ltd.	46.9	64.5	1433.4	3.4	482.3	32.6	33.64727	29.26391
72	[Merged]	157.5	1826.4	27492.4	1239.5	16514	577.9	60.06751	29.12949
73	N K G S B Co-Op. Bank Ltd.	173.4	1060	9673.9	65.9	5038.7	353.1	52.08551	28.62818
74	Bharat Co-Op. Bank (Mumbai) Ltd.	275.9	1784.8	10907.4		7092	585.7	65.02008	28.42238
75	Thane Janata Sahakari Bank Ltd.	107.2	1572.2	9388.1	185.1	5824.8	475.7	62.0445	28.32559
76	I N G Vysya Bank Ltd.	227.1	6866.9	125693	11807.8	90805.9	1942.7	72.2442	27.38511
77	Vijaya Bank	4335.2	11556.6	256179.8	11108.2	143357.8	4316.4	55.95984	27.16118
78	Citizencredit Co-Op. Bank Ltd.	118.8	745.1	6865.3	336.9	2550.1	221.4	37.14477	25.62797

2006 – 66 Banks

		Total capital	Reserves and funds	Deposits (accepted by commercial banks)	Borrowings	Loans and advances by finance companies	Closing balance gross npa	Loans and adv as % of Dep	ls. Gr. Npa as % of tot cap and res.
1	Oman International Bank Chembur Nagarik Sahakari Bank Ltd.	1559.6	-1498.7	2025.7	312.3	77.1	1413.8	3.806092	2321.511
2		51.1	226.5	1849.2		909.4	4141.4	49.17802	1491.859
3	Santhal Parganas Gramin Bank Bombay Mercantile Co-Op. Bank Ltd.	235.4	-157.7	4894.3	129.8	1613.5	345.1	32.96692	444.1441
4		213.8	1529.9	16889.3		7366.1	3359.4	43.614	192.6593
5	Janakalyan Sahakari Bank Ltd.	368.9	600.7	8614.2	1.3	5539.4	1864.9	64.30545	192.337
6	Development Credit Bank Ltd.	761.3	880.5	31240	2975.3	18673.1	3149.2	59.77305	191.8139
7	Mogaveera Co-Op. Bank Ltd.	48.3	448.5	2369.5	341.1	1574.3	514.6	66.44018	103.5829
8	Veerashaiva Co-Op. Bank Ltd.	33.3	221.1	1580.8		1067.1	251	67.5038	98.66352
9	City Co-Op. Bank Ltd.	28.4	120.2	1501.1	8.9	1043.6	140.9	69.52235	94.8183
10	Maratha Sahakari Bank Ltd.	31.1	194.9	1548.6	0.3	1119.5	203.8	72.2911	90.17699
11	Abu Dhabi Commercial Bank	2	756	4586.6	1340	1186.1	631.8	25.86011	83.35092

12	Dhanlaxmi Bank Ltd.	320.6	1023.5	25326.7	707.7	15943.5	1113.8	62.95135	82.86586
13	Central Bank Of India	11241.4	23178.3	664826.5	19990.2	374834.8	26840	56.38085	77.9786
14	Punjab & Sind Bank	7430.6	4791.3	169245.8	3151.9	91074.7	9415	53.81209	77.03385
15	Bank Of Bahrain & Kuwait Bsc	584	21.1	3268.3	185	1689.8	450	51.70272	74.36787
16	Catholic Syrian Bank Ltd.	107.1	2048.6	42888.5	1193.1	26948.7	1599.2	62.83433	74.18472
17	Ratnakar Bank Ltd.	284.8	257.1	8741.8	44.6	4908.4	392.9	56.14862	72.50415
18	Dena Bank	2868.2	10524.1	236230.7	6082.7	142312.4	9494	60.24297	70.89148
19	Apna Sahakari Bank Ltd. Deccan Merchants Co-Op. Bank Ltd.	131.3	1009.1	5507		4165.9	717.9	75.64736	62.9516
20		37.8	208.9	1532.5		889.6	150.6	58.04894	61.0458
21	Bank Of Maharashtra	4305.2	11416.2	269061.9	14758.8	164697.3	9440.8	61.21168	60.05063
22	Bank Of Ceylon Mandvi Co-Operative Bank Ltd. [Merged]	380.9	167.8	871.5	144.8	487	327.9	55.88067	59.75943
23		105.5	570.2	5751.9		3069.5	389.3	53.36498	57.61433
24	Mumbai District Central Co- Op. Bank Ltd.	442.4	3659.1	21420.9	509.7	7801.5	2284.9	36.42004	55.70889
25	Syndicate Bank	5219.7	23116.4	536244	20668.4	364662.4	15063.6	68.00307	53.16046
26	South Indian Bank Ltd.	704.1	5704.5	95786.5	2010.5	63702.3	3278.2	66.50447	51.15314
27	Mahanagar Co-Op. Bank Ltd.	121.8	709.2	4746.8		2803.5	420.2	59.06084	50.56558
28	Uco Bank	7993.6	16631.8	545437.3	32029.4	373775.8	12347.4	68.52773	50.14091
29	Bank Of India S B I Commercial & International Bank Ltd.	4881.4	44957.4	939320.4	91906.3	651737.4	24791.8	69.38393	49.74397
30		1000	-58.8	3781.7	380	2537.5	437.4	67.09945	46.47259
31	Union Bank Of India	5051.2	40530.4	740943	67444	533799.5	20980.5	72.04326	46.02844
32	State Bank Of Travancore Greater Bombay Co-Op. Bank Ltd.	500	12816.6	259965.2	19564	188664	6099.5	72.57279	45.80373
33		170.1	1460.8	7732.5	1158.1	4617.4	738.4	59.71419	45.27561
34	Federal Bank Ltd. Lord Krishna Bank Ltd. [Merged]	856	11643.8	178787.4	8805	117364.7	5630.5	65.64484	45.04472
35		944.4	686.9	22788.7	755.4	14208.6	707.1	62.34932	43.3458
36	Lakshmi Vilas Bank Ltd. Cosmos Co-Operative Bank Ltd.	195.3	2715	43363.8	1061	29528.1	1247.7	68.09389	42.87187
37		720.9	5004	33670.2	223	19659.7	2453.9	58.38902	42.86363
38	State Bank Of Mysore	360	8962.6	163687.5	11272.2	117541.6	3981.3	71.80854	42.7059
39	Oriental Bank Of Commerce	2505.4	49202.4	501974.6	14429.3	335772.5	21163.1	66.89034	40.92825
40	United Bank Of India Shamrao Vithal Co-Op. Bank Ltd.	15324.3	2963.7	292497.7	8366.2	155223.1	7443	53.06814	40.69882
41		355.3	3289.9	24348	81.4	16472.3	1452.5	67.65361	39.84692
42	City Union Bank Ltd. Kokan Mercantile Co-Op. Bank Ltd.	240	2621.4	35177.4	751.9	25495.3	1128.3	72.47636	39.43175
43		55.9	399.2	2324.9		1264.9	179.1	54.40664	39.35399
44	Punjab & Maharashtra Co-Op Bank Ltd.	257	1160.6	11726.1	172.9	7331.6	551.2	62.52377	38.88262
45	Indian Overseas Bank Bank Of Rajasthan Ltd. [Merged]	5448	26326.4	505293.2	28193.7	347562	12275.5	68.78422	38.6333
46		1075.7	2550.8	88912.7	1717.6	40649.7	1355.1	45.71867	37.36661
47	Karnataka Bank Ltd.	1212.7	9898.6	132431.7	1826.9	77915.7	4151.3	58.83463	37.36106
48	State Bank Of Indore	175	10002.3	166607.1	12430.2	118759.7	3629.3	71.2813	35.66074
49	Tamilnad Mercantile Bank Ltd. Saraswat Co-Operative Bank Ltd.	2.8	6565	52028.7	231.4	31263.8	2305.8	60.08953	35.10765
50		489.7	8567.9	62042.9	3228.1	46089.9	3156.9	74.28715	34.8536
51	State Bank Of India Centurion Bank Of Punjab Ltd. [Merged]	5263	271177.8	3800461	356270.5	2618009	96281.4	68.88663	34.82894
52		1408.3	7903.7	93996.4	2665.7	65334.4	3206.1	69.50734	34.42977
53	<b>Punjab National Bank</b>	<b>3153</b>	<b>90610.7</b>	<b>1196849</b>	<b>85998.7</b>	<b>746273.6</b>	<b>31382.9</b>	<b>62.35319</b>	<b>33.4702</b>

54	Bharat Overseas Bank Ltd. [Merged]	157.5	1888.1	32440.5	1292.9	20535.2	666.6	63.30112	32.58702
55	Allahabad Bank	4467	31918.4	484996.9	11683.8	291477.7	11838.3	60.09888	32.53585
56	Vijaya Bank	4335.2	12356.4	277092.9	9858.1	166640.1	5401.5	60.13871	32.36059
57	Abhyudaya Co-Op. Bank Ltd.	262.8	5608.6	18358.6		9148.7	1864.9	49.83332	31.76244
58	Indusind Bank Ltd.	2905.1	5755.5	150063	11740.5	93104.6	2688.3	62.04367	31.04057
59	Model Co-Op. Bank Ltd.	52	65.8	1595.7		582.8	36.5	36.52316	30.98472
60	Bank Of Baroda	3655.3	74789	936619.9	70722	599117.8	23901.4	63.96595	30.46926
61	Kapol Co-Op. Bank Ltd.	72.5	554.8	4408.1	1134.5	2194.6	189.6	49.78562	30.22477
62	State Bank Of Bikaner & Jaipur	500	13556.6	216936.2	17123.1	158958	3887.3	73.27408	27.65462
63	Indian Bank	7438.2	17475.8	408055.2	23682.3	224846.4	6689.9	55.10196	26.85197
64	Bharat Co-Op. Bank (Mumbai) Ltd.	334	1584.3	12509.1		8175.1	492.2	65.35322	25.65813
65	Karur Vysya Bank Ltd.	179.8	8536.5	75768.4	1956.3	55554.4	2231.5	73.32133	25.60146
66	Canara Bank	4100	67222.4	1168032	35304.2	794257	17926.1	67.99958	25.1339

2007 – 45 Banks

	Total capital	Reserves and funds	Deposits (accepted by commercial banks)	Borrowings	Loans and advances by finance companies	Closing balance gross npa	Loans and adv as % of Dep	Is. Gr. Npa as % of tot cap and res.	
1	Oman International Bank	1585.1	-1523.3	1940.6	280.4	17.7	1547.6	0.912089	2504.207
2	Janakalyan Sahakari Bank Ltd. Bombay Mercantile Co-Op. Bank Ltd.	368.9	600	9273.9		6184.7	1569	66.68931	161.9362
3	Mogaveera Co-Op. Bank Ltd.	230.2	2354.2	17315.7	39.7	8006.2	3128.6	46.23665	121.0571
4	City Co-Op. Bank Ltd.	53	442.2	2541.8	652.4	1627.3	494.6	64.02156	99.87884
5	Bank Of Bahrain & Kuwait Bsc	33.6	128.8	1558.4		1119.3	124.9	71.82367	76.90887
6	Central Bank Of India	584	-60.1	3643	23.5	1709	372.9	46.91189	71.17771
7	Dhanlaxmi Bank Ltd.	11241.4	26656.9	827762.8	29702.2	517954.7	25720	62.57284	67.86584
8	Apna Sahakari Bank Ltd. Mumbai District Central Co- Op. Bank Ltd.	320.6	1153.2	30879.6	869.9	18370.6	962.9	59.49106	65.33451
9	Uco Bank	181.3	1158.2	6518.5	29.9	4584.9	770.1	70.33673	57.4916
10	Catholic Syrian Bank Ltd.	466.6	3479.5	22094.8	939.8	11404.3	2254.9	51.61531	57.1425
11	Abu Dhabi Commercial Bank	7993.6	18627.3	648600.1	51458.6	469889.2	15062.3	72.44667	56.58073
12	Bank Of Ceylon Shamrao Vithal Co-Op. Bank Ltd.	107.7	2186.3	47485.9	1232.1	30126.4	1290.6	63.44283	56.25981
13	Dena Bank	2	775.2	4737.9	2100	2034.4	397.7	42.93885	51.17087
14	Mahanagar Co-Op. Bank Ltd.	380.9	188.1	864.9		409.3	289.5	47.32339	50.87873
15	Bank Of Maharashtra	492.2	3725.1	29932.2	74.6	20583.7	2133.3	68.76775	50.5845
16	South Indian Bank Ltd.	2868.2	12095.8	276899.1	9859.5	183033.9	7444.8	66.1013	49.7514
17	Development Credit Bank Ltd.	141.6	773.9	5509.3		3171.2	444.5	57.56085	48.5527
18	Syndicate Bank Cosmos Co-Operative Bank Ltd.	4305.2	13113.7	339193.5	18434	229193.8	8202.7	67.57022	47.0908
19	Greater Bombay Co-Op. Bank Ltd.	704.1	6535.5	122392.1	2060.1	79189.2	3212.1	64.70123	44.36847
20	Union Bank Of India	1476.3	1881.5	44152	3204	26583.1	1461.6	60.20814	43.5285
21	Syndicate Bank Cosmos Co-Operative Bank Ltd.	5219.7	31047.1	786335.7	37782.3	516704.4	15598.1	65.71041	43.00931
22	Greater Bombay Co-Op. Bank Ltd.	766.4	4924.9	42655.6	2211.9	24483.8	2300.7	57.39879	40.42486
23	Union Bank Of India	187.4	1139.5	8188.7	1460.4	5129.5	495.1	62.6412	37.31253
24		5051.2	46847.6	851802.2	79211.6	623864.3	18726.2	73.24051	36.08214

25	Bank Of India	4881.4	54072.4	1198817	113797.8	855159	21004.9	71.33356	35.62943
26	United Bank Of India	15324.3	8828.6	371666.6	10997.2	221563.2	8170	59.61343	33.82617
27	State Bank Of Travancore	500	15494.4	309840.1	29930.8	246298.9	5401.1	79.49226	33.76869
28	State Bank Of Mysore	360	11023.7	220223.5	17749.2	164655.3	3837.6	74.76736	33.71136
29	Lakshmi Vilas Bank Ltd.	478.1	3482.8	50198.7	2105.5	36127	1311.8	71.968	33.11874
30	Kapol Co-Op. Bank Ltd.	75.2	520.9	5100.5	717.8	2660.7	196.5	52.16547	32.96427
31	<b>Punjab National Bank</b>	<b>3153</b>	<b>101201.6</b>	<b>1398597</b>	<b>56436.6</b>	<b>965965.2</b>	<b>33907.2</b>	<b>69.06674</b>	<b>32.49229</b>
32	Indusind Bank Ltd.	3200	7367.8	176448.1	14385.1	110842	3427.3	62.81847	32.43154
33	State Bank Of India	5263	307722.5	4355211	558728.3	3373365	99982.2	77.45583	31.94467
34	Karnataka Bank Ltd. Kokan Mercantile Co-Op. Bank Ltd.	1213.5	11172.7	140374.4	4207.4	95526.7	3873.4	68.05137	31.2719
35		61.8	457.4	2596.7		1624.6	160.5	62.56402	30.91294
36	Federal Bank Ltd.	856	14166.1	215844.4	12402.1	148991	4508	69.02704	30.00912
37	Vijaya Bank	4335.2	14631.6	376045	11486.7	242235.5	5643.1	64.41663	29.75251
38	Abhyudaya Co-Op. Bank Ltd.	323.2	6544	21549.7	713.2	12839.5	2034.8	59.58088	29.63071
39	Indian Overseas Bank	5448	34455.7	687404.2	41762.3	470602.8	11202.1	68.46086	28.07284
40	State Bank Of Bikaner & Jaipur Punjab & Maharashtra Co-Op Bank Ltd.	500	16037.1	284804.9	23165.8	205262.2	4630.3	72.07116	27.99947
41		287.5	1273.6	12895.2	308.5	9287.7	423.1	72.02447	27.10268
42	Bank Of Rajasthan Ltd. [Merged]	1075.7	3402.1	108159.3	3197.1	57040.2	1210.4	52.73721	27.03113
43	Oriental Bank Of Commerce Saraswat Co-Operative Bank Ltd.	2505.4	53497.8	639959.7	20981.2	441384.7	14540.5	68.9707	25.96369
44		570	11234.8	89249.4	3663.1	63704.6	3046.9	71.37818	25.81069
45	Tamilnad Mercantile Bank Ltd.	2.8	7588.7	60198.8	570.5	40467.3	1906	67.22277	25.10703

2008 – 32 Bank

	Total capital	Reserves and funds	Deposits (accepted by commercial banks)	Borrowings	Loans and advances by finance companies	Closing balance gross npa	Loans and adv as % of Dep	ls. Gr. Npa as % of tot cap and res.	
1	Bombay Mercantile Co-Op. Bank Ltd.	252	2135.8	18226		8378.5	2759	45.97004	115.5457
2	Janakalyan Sahakari Bank Ltd.	403.2	1217.6	10623.2		7176.2	1364.6	67.55215	84.19299
3	Mogaveera Co-Op. Bank Ltd.	68.3	522.4	2934.7	544.8	1765.9	449.8	60.1731	76.14694
4	Uco Bank	7993.6	21269.6	799089.5	46659.6	550819	16519.5	68.93083	56.45145
5	Apna Sahakari Bank Ltd.	222.5	1264.7	7360.6		5072.4	769.1	68.91286	51.71463
6	Catholic Syrian Bank Ltd.	125.4	2926.2	53176.2	991.1	33135.5	1313.9	62.31265	43.0561
7	Bank Of Maharashtra	4305.2	13509.9	417583.3	23667.5	292858.1	7662.7	70.13166	43.01239
8	Syndicate Bank	5219.7	37694.8	951708	38908.7	640510.1	17686.5	67.30112	41.21334
9	Central Bank Of India Janaseva Sahakari Bank (Borivli) Ltd.	12041.4	47386.2	1103197	28814	729974.2	23500	66.169	39.54392
10		50	274	2207.9		1337.6	119.8	60.58245	36.97531
11	Dhanlaxmi Bank Ltd. Shamrao Vithal Co-Op. Bank Ltd.	320.6	1401.9	36084.2	860	21020.4	632.1	58.25375	36.69666
12		732.4	3797.7	35013.9	977.5	23825.6	1615.8	68.04612	35.66809
13	Bank Of Bahrain & Kuwait Bsc Cosmos Co-Operative Bank Ltd.	584	135.5	3954	200.6	2803.2	253.6	70.8953	35.2467
14		819.7	5767.7	53426.6	2513.8	32007.1	2227.1	59.90855	33.80848
15	State Bank Of Travancore	500	16681.1	353538.9	45892.9	281366.2	5708.3	79.58564	33.2243
16	Lakshmi Vilas Bank Ltd.	487.7	3689	56185	1627.9	38587.9	1379.8	68.68007	33.03565



17	Mumbai District Central Co-Op. Bank Ltd.	525.3	5644.6	23408.5	902.7	12574.5	1992.4	53.71767	32.29226
18	Dena Bank	2868.2	15138.5	339431.8	13127.9	230239.8	5726	67.83095	31.79927
19	Saraswat Co-Operative Bank Ltd.	712.1	12206.5	114308.1	7933.1	74483	3965.7	65.15986	30.6976
20	Thane Janata Sahakari Bank Ltd.	182.7	2749	20391.7	676.4	12854.6	857.6	63.03839	29.25265
21	Indusind Bank Ltd.	3200	10297.1	190374.2	19914.4	127953.2	3923.1	67.21142	29.06624
22	Abhyudaya Co-Op. Bank Ltd.	404.6	6692.7	26255		16161	2041.8	61.55399	28.76869
23	R S Co-Operative Bank Ltd.	22.9	26.7	446.2	0.6	308.7	14.2	69.18422	28.62903
24	United Bank Of India	15324.3	11288.4	469707.2	24370.6	278581	7610	59.3095	28.59537
25	Karnataka Bank Ltd.	1213.5	12582.5	170161.9	2922	108419.8	3795.7	63.71567	27.51305
26	Bank Of Ceylon	380.9	226.1	741.6	80.2	414.3	166.8	55.8657	27.47941
27	Kokan Mercantile Co-Op. Bank Ltd.	69.4	464.1	2917.1		1862.7	146.1	63.85451	27.38519
28	<b>Punjab National Bank</b>	<b>3153</b>	<b>120030.5</b>	<b>1664572</b>	<b>116113.6</b>	<b>1195016</b>	<b>33193</b>	<b>71.79116</b>	<b>26.94598</b>
29	State Bank Of India	6314.7	484011.9	5374040	730167.5	4167682	128373.4	77.55213	26.1812
30	State Bank Of Mysore	360	13388.6	274623.9	27965.3	210271.4	3590	76.56704	26.11175
31	State Bank Of Bikaner & Jaipur	500	16632	341084.3	27193.5	250759.4	4373.1	73.51831	25.52592
32	Kapol Co-Op. Bank Ltd.	98.9	597.8	6280.4		3801.5	176.1	60.52958	25.2763

2009 – 13 Banks

	Total capital	Reserves and funds	Deposits (accepted by commercial banks)	Borrowings	Loans and advances by finance companies	Closing balance gross npa	Loans and adv as % of Dep	Is. Gr. Npa as % of tot cap and res.	
1	Development Credit Bank Ltd.	1743	4240.4	46468.9	4455.2	32740.3	2900	70.45637	48.46743
2	Catholic Syrian Bank Ltd.	188.8	3694.2	63328.3	929.3	36838.5	1717.8	58.17068	44.23899
3	Uco Bank	12493.6	27076.9	1002216	51374.2	688038.6	15395.1	68.65176	38.9055
4	Central Bank Of India	13211.4	50909.2	1312719	46585.5	854831.9	23160	65.1192	36.11944
5	Royal Bank Of Scotland N V	1690.2	22167.7	159602.5	101397.3	166597.5	8189.1	104.3828	34.32448
6	United Bank Of India	17824.3	12953.3	545359	19817.6	353935.4	10200	64.89952	33.14099
7	Syndicate Bank	5219.7	44880.5	1158851	54141.8	815322.7	15945.4	70.3561	31.82702
8	Lakshmi Vilas Bank Ltd.	487.8	4049.3	73609.1	1426.1	52362.1	1440.5	71.13536	31.74936
9	Bank Of Maharashtra	4305.2	20866.7	522549.2	22575.1	342907.7	7984.1	65.62209	31.7183
10	Dena Bank	2868.2	18836.9	430506.1	14431.3	288779.5	6207.7	67.07907	28.60019
11	Karnataka Bank Ltd.	1215.8	14454.4	203332.8	3539.7	118100.4	4432	58.08232	28.28298
12	State Bank Of India	6348.8	573128.2	7420731	840579.4	5425032	157140	73.10644	27.11756
13	Indian Overseas Bank	5448	66061.7	1001159	104945.8	748852.8	19234.1	74.7986	26.89719

	Total capital	Reserves and funds	Deposits (accepted by commercial banks)	Borrowings	Loans and advances by finance companies	Closing balance gross npa	Loans and adv as % of Dep	Is. Gr. Npa as % of tot cap and res.	
1	Janakalyan Sahakari Bank Ltd.	523.9	772.9	13145.7	400	8115	765.7	61.73121	59.04534
2	Development Credit Bank Ltd.	1999.9	4011.2	47873.3	5035.1	34597.1	3191.8	72.26805	53.09843
3	Indian Overseas Bank	5448	69797.8	1107947	89822	790039.3	36110.8	71.30659	47.99045

4	Antwerp Diamond Bank N V	1603.9	562.8	570.9	4135.4	4461.4	995.9	781.4679	45.96391
5	Lakshmi Vilas Bank Ltd.	975.1	6414.9	90753.8	3339.3	62775	3251.7	69.17066	44.00135
6	Bank Of Maharashtra	4305.2	24278.9	633040.7	27969.5	403147	12097.9	63.68421	42.32388
7	Catholic Syrian Bank Ltd.	189.3	3709	69783.6	928.7	44669.3	1492.9	64.01117	38.29618
8	Syndicate Bank	5219.7	51050.8	1170258	121726.8	904063.6	20068.2	77.25336	35.6638
9	United Bank Of India	8664.3	30365	681803.1	24403.4	423300.4	13723	62.08543	35.16076
10	Bank Of India	5259.2	137040.8	2297619	223999	1684907	48826.5	73.33273	34.31237
11	Uco Bank	16993.6	35111.8	1224155	62638.4	825045.4	16664.3	67.39711	31.98191
12	Central Bank Of India	17711.4	59211.1	1621075	73266.4	1053835	24580	65.00841	31.95424
13	Royal Bank Of Scotland N V	1690.2	21119.2	166014.8	32306.4	134060.5	6853.7	80.75214	30.0477
14	Karnataka Bank Ltd.	1339.9	16987.6	237306.6	6916.4	144356.9	5496.4	60.83139	29.98991
15	State Bank Of India	6348.8	653143.2	8041162	1030116	6319142	195348.9	78.58493	29.62112
16	Vijaya Bank	9335.2	25416.5	619317.5	19385.7	414221.5	9944.5	66.88355	28.61587
17	Barclays Bank Plc.	52495.2	-2622.4	70754.1	80458.3	75651.9	14217.3	106.9223	28.50712
18	State Bank Of Patiala	2947.5	34523.6	645519.4	34216.4	463472.2	10066.1	71.79834	26.86364
19	Union Bank Of India State Bank Of Bikaner &	5051.2	99186.7	1700397	92153.1	1193153	26708.9	70.16907	25.62302
20	Jaipur	500	23673.9	460588.5	29750.6	351763.9	6118.5	76.37271	25.31036