

Banking Annual

D A T A B A S E

SIZE: TOTAL ASSETS

PUBLIC SECTOR BANKS

(In ₹ crore)	FY 2014	FY 2015	% chg
Allahabad Bank	2,20,515.2	2,27,588.9	3.2
Andhra Bank	1,67,391.9	1,85,170.3	10.6
Bank of Baroda	6,59,504.5	7,14,988.6	8.4
Bank of India	5,73,190.2	6,18,697.8	7.9
Bank of Maharashtra	1,36,545.0	1,46,296.4	7.1
Canara Bank	4,92,266.0	5,48,761.6	11.5
Central Bank of India	2,90,225.9	3,12,472.2	7.7
Corporation Bank	2,22,346.8	2,26,479.6	1.9
Dena Bank	1,24,863.5	1,29,920.5	4.1
Indian Overseas Bank	2,74,898.7	2,85,637.0	3.9
IDBI Bank	3,29,407.7	3,56,526.6	8.2
Indian Bank	1,87,226.2	1,92,836.0	3.0
Oriental Bank of Commerce	2,20,302.5	2,30,513.6	4.6
Punjab & Sind Bank	94,624.2	97,848.3	3.4
Punjab National Bank	5,50,748.3	6,03,333.6	9.5
SB of Travancore	1,05,438.3	1,05,764.9	0.3
SB of Bikaner and Jaipur	91,054.9	1,02,495.9	12.6
SB of Hyderabad	1,41,489.1	1,54,502.8	9.2
SB of India	17,94,570.1	20,48,079.8	14.1
SB of Mysore	74,101.3	79,607.2	7.4
SB of Patiala	1,14,302.3	1,16,975.9	2.3
Syndicate Bank	2,51,861.5	3,03,135.3	20.4
UCO Bank	2,39,614.3	2,46,274.8	2.8
Union Bank of India	3,54,634.4	3,82,729.9	7.9
United Bank of India	1,25,104.9	1,23,027.6	-1.7
Vijaya Bank	1,37,481.6	1,42,781.4	3.9

PRIVATE BANKS

Axis Bank	3,83,287.5	4,61,977.8	20.5
City Union Bank	24,993.8	27,871.1	11.5
DCB Bank	12,936.3	16,150.4	24.8
Dhanlaxmi Bank	14,690.5	14,354.8	-2.3
Federal Bank	74,970.5	83,139.8	10.9
HDFC Bank	4,91,658.1	5,90,576.0	20.1
ICICI Bank	5,96,882.3	6,48,784.2	8.7
IndusInd Bank	87,189.7	1,09,393.4	25.5
Jammu and Kashmir Bank	78,619.7	76,085.5	-3.2
Karnataka Bank	47,168.8	52,025.7	10.3
Karur Vysya Bank	51,631.5	53,208.6	3.1
Kotak Mahindra Bank	87,585.3	1,06,012.1	21.0
Lakshmi Vilas Bank	20,653.1	24,705.4	19.6
RBL Bank	18,198.1	27,104.7	48.9
South Indian Bank	55,006.5	59,161.2	7.6
Tamilnad Mercantile Bank	26,398.2	29,749.5	12.7
Yes Bank	1,09,015.8	1,36,170.4	24.9

FOREIGN BANKS

Bank of Nova Scotia	10,500.2	10,960.1	4.4
Bank of Tokyo-Mitsubishi	15,460.8	16,644.2	7.7
Barclays Bank	33,379.3	32,187.6	-3.6

(In ₹ crore)	FY 2014	FY 2015	% chg
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FOREIGN BANKS

BNP Paribas	28,758.5	28,885.1	0.4
Citibank	1,45,152.3	1,38,895.7	-4.3
Credit Agricole	15,034.7	13,033.0	-13.3
DBS Bank	45,462.7	35,936.1	-21.0
HSBC	1,31,929.4	1,37,684.8	4.4
Mizuho Corporate Bank	10,263.0	11,126.6	8.4
Royal Bank of Scotland	20,366.3	19,019.3	-6.6
Standard Chartered Bank	1,31,062.2	1,31,802.7	0.6

GROWTH: ADVANCES

PUBLIC SECTOR BANKS

Allahabad Bank	1,38,006.6	1,49,876.8	8.6
Andhra Bank	1,07,644.2	1,25,954.7	17.0
Bank of Baroda	3,97,005.8	4,28,065.1	7.8
Bank of India	3,70,733.5	4,02,025.6	8.4
Bank of Maharashtra	88,920.4	98,599.1	10.9
Canara Bank	3,01,067.5	3,30,035.5	9.6
Central Bank of India	1,77,315.2	1,88,477.5	6.3
Corporation Bank	1,37,086.3	1,45,066.0	5.8
Dena Bank	77,553.8	78,934.3	1.8
Indian Overseas Bank	1,75,881.6	1,71,756.0	-2.3
IDBI Bank	1,97,686.0	2,08,376.9	5.4
Indian Bank	1,22,209.0	1,25,863.6	3.0
Oriental Bank of Commerce	1,39,079.8	1,45,261.3	4.4
Punjab & Sind Bank	57,239.1	63,870.2	11.6
Punjab National Bank	3,49,269.1	3,80,534.4	9.0
SB of Travancore	69,404.6	68,720.6	-1.0
SB of Bikaner and Jaipur	64,172.1	69,548.4	8.4
SB of Hyderabad	95,653.8	1,05,053.1	9.8
SB of India	12,09,828.7	13,00,026.4	7.5
SB of Mysore	49,482.0	52,025.9	5.1
SB of Patiala	75,936.6	78,642.1	3.6
Syndicate Bank	1,73,912.4	2,02,719.8	16.6
UCO Bank	1,49,584.2	1,47,350.9	-1.5
Union Bank of India	2,29,104.4	2,55,654.6	11.6
United Bank of India	65,767.5	66,763.0	1.5
Vijaya Bank	81,504.0	86,695.9	6.4

PRIVATE BANKS

Axis Bank	2,30,066.8	2,81,083.0	22.2
City Union Bank	16,096.8	17,965.5	11.6
DCB Bank	8,140.2	10,465.1	28.6
Dhanlaxmi Bank	7,936.0	7,669.8	-3.4
Federal Bank	43,436.1	51,285.0	18.1
HDFC Bank	3,03,000.3	3,65,495.0	20.6
ICICI Bank	3,38,702.7	3,87,522.1	14.4
IndusInd Bank	55,101.8	68,788.2	24.8
Jammu and Kashmir Bank	46,384.6	44,585.8	-3.9
Karnataka Bank	28,345.5	31,680.0	11.8
Karur Vysya Bank	33,992.1	36,108.9	6.2
Kotak Mahindra Bank	53,027.6	66,160.7	24.8

Banking Annual

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(In ₹ crore) FY 2014 FY 2015 % chg

PRIVATE BANKS

Lakshmi Vilas Bank	12,889.2	16,352.0	26.9
RBL Bank	9,835.1	14,449.8	46.9
South Indian Bank	36,229.9	37,391.6	3.2
Tamilnad Mercantile Bank	17,143.9	19,336.0	12.8
Yes Bank	55,633.0	75,549.8	35.8

FOREIGN BANKS

Bank of Nova Scotia	4,673.8	6,111.1	30.8
Bank of Tokyo-Mitsubishi	5,833.0	5,691.7	-2.4
Barclays Bank	8,100.0	13,337.6	64.7
BNP Paribas	12,431.3	14,199.3	14.2
Citibank	56,519.3	60,896.3	7.7
Credit Agricole	2,607.6	4,224.5	62.0
DBS Bank	15,154.8	15,844.9	4.6
HSBC	40,218.0	46,617.2	15.9
Mizuho Corporate Bank	7,151.5	6,716.0	-6.1
Royal Bank of Scotland	11,135.2	11,150.7	0.1
Standard Chartered Bank	68,422.7	68,402.0	0.0

GROWTH: DEPOSITS

PUBLIC SECTOR BANKS

Allahabad Bank	1,90,842.8	1,93,424.1	1.4
Andhra Bank	1,41,845.1	1,55,012.2	9.3
Bank of Baroda	5,68,894.4	6,17,559.5	8.6
Bank of India	4,76,974.1	5,31,906.6	11.5
Bank of Maharashtra	1,16,803.1	1,22,118.9	4.6
Canara Bank	4,20,722.8	4,73,840.1	12.6
Central Bank of India	2,40,069.0	2,55,572.4	6.5
Corporation Bank	1,93,393.0	1,99,345.8	3.1
Dena Bank	1,10,027.7	1,15,936.1	5.4
Indian Overseas Bank	2,27,976.1	2,46,048.7	7.9
IDBI Bank	2,35,773.6	2,59,836.0	10.2
Indian Bank	1,62,274.8	1,69,225.3	4.3
Oriental Bank of Commerce	1,93,489.0	2,04,009.7	5.4
Punjab & Sind Bank	84,730.2	86,714.7	2.3
Punjab National Bank	4,51,396.8	5,01,378.6	11.1
SB of Travancore	89,336.7	91,076.9	1.9
SB of Bikaner and Jaipur	73,874.7	84,239.3	14.0
SB of Hyderabad	1,19,509.7	1,30,166.2	8.9
SB of India	13,94,408.5	15,76,793.2	13.1
SB of Mysore	61,560.3	66,063.8	7.3
SB of Patiala	89,673.2	92,704.9	3.4
Syndicate Bank	2,12,343.3	2,55,388.1	20.3
UCO Bank	1,99,533.6	2,14,336.7	7.4
Union Bank of India	2,97,675.6	3,16,869.9	6.4
United Bank of India	1,11,509.7	1,08,817.6	-2.4
Vijaya Bank	1,24,296.2	1,26,343.4	1.6

PRIVATE BANKS

Axis Bank	2,80,944.6	3,22,441.9	14.8
City Union Bank	22,016.9	24,075.0	9.3

(In ₹ crore) FY 2014 FY 2015 % chg

PRIVATE BANKS

DCB Bank	10,325.2	12,609.1	22.1
Dhanlaxmi Bank	12,133.2	12,381.7	2.0
Federal Bank	59,731.3	70,825.0	18.6
HDFC Bank	3,67,337.5	4,50,795.6	22.7
ICICI Bank	3,31,913.7	3,61,562.7	8.9
IndusInd Bank	60,502.3	74,134.4	22.5
Jammu and Kashmir Bank	69,335.9	65,756.2	-5.2
Karnataka Bank	40,582.8	46,008.6	13.4
Karur Vysya Bank	43,757.7	44,690.3	2.1
Kotak Mahindra Bank	59,072.3	74,860.3	26.7
Lakshmi Vilas Bank	18,572.9	21,964.2	18.3
RBL Bank	11,598.6	17,099.3	47.4
South Indian Bank	47,491.1	51,912.5	9.3
Tamilnad Mercantile Bank	22,645.7	25,649.9	13.3
Yes Bank	74,192.0	91,175.9	22.9

FOREIGN BANKS

Bank of Nova Scotia	3,267.6	4,983.1	52.5
Bank of Tokyo-Mitsubishi	4,828.3	6,109.5	26.5
Barclays Bank	10,859.1	13,063.6	20.3
BNP Paribas	12,437.7	14,324.6	15.2
Citibank	78,313.0	88,912.0	13.5
Credit Agricole	1,040.9	1,051.7	1.0
DBS Bank	17,506.9	17,395.0	-0.6
HSBC	71,727.5	85,255.5	18.9
Mizuho Corporate Bank	1,939.4	2,879.2	48.5
Royal Bank of Scotland	11,625.7	10,512.7	-9.6
Standard Chartered Bank	72,111.5	72,848.3	1.0

GROWTH: TOTAL INCOME

PUBLIC SECTOR BANKS

Allahabad Bank	20,912.4	21,712.1	3.8
Andhra Bank	15,630.2	17,868.4	14.3
Bank of Baroda	43,402.5	47,365.6	9.1
Bank of India	42,201.9	47,662.6	12.9
Bank of Maharashtra	12,850.9	13,671.4	6.4
Canara Bank	43,480.4	48,300.3	11.1
Central Bank of India	26,350.1	28,303.0	7.4
Corporation Bank	19,606.3	21,038.9	7.3
Dena Bank	10,895.2	11,484.8	5.4
Indian Overseas Bank	24,853.1	26,076.9	4.9
IDBI Bank	29,576.3	32,161.6	8.7
Indian Bank	16,620.9	17,216.3	3.6
Oriental Bank of Commerce	20,962.8	22,082.8	5.3
Punjab & Sind Bank	8,400.0	9,017.3	7.3
Punjab National Bank	47,800.0	52,206.1	9.2
SB of Travancore	10,558.5	10,583.4	0.2
SB of Bikaner and Jaipur	9,044.9	9,931.8	9.8
SB of Hyderabad	14,449.3	15,148.8	4.8
SB of India	1,54,903.7	1,74,973.0	13.0
SB of Mysore	6,895.4	7,707.6	11.8
SB of Patiala	11,027.9	11,358.1	3.0

Banking Annual

D A T A B A S E

(In ₹ crore) FY 2014 FY 2015 % chg

PUBLIC SECTOR BANKS

Syndicate Bank	19,945.2	23,724.8	18.9
UCO Bank	19,550.4	21,362.5	9.3
Union Bank of India	32,170.9	35,607.0	10.7
United Bank of India	11,806.2	11,927.4	1.0
Vijaya Bank	11,416.4	13,152.5	15.2

PRIVATE BANKS

Axis Bank	38,046.4	43,843.7	15.2
City Union Bank	2,825.8	3,113.9	10.2
DCB Bank	1,266.9	1,588.1	25.4
Dhanlaxmi Bank	1,365.4	1,368.5	0.2
Federal Bank	7,639.9	8,297.8	8.6
HDFC Bank	49,055.2	57,466.3	17.1
ICICI Bank	54,606.0	61,267.3	12.2
IndusInd Bank	10,144.1	12,095.8	19.2
Jammu and Kashmir Bank	7,157.3	7,655.1	7.0
Karnataka Bank	4,694.4	5,205.4	10.9
Karur Vysya Bank	5,680.4	5,985.4	5.4
Kotak Mahindra Bank	10,166.8	11,748.3	15.6
Lakshmi Vilas Bank	2,187.5	2,498.6	14.2
RBL Bank	1,612.6	2,356.5	46.1
South Indian Bank	5,383.5	5,783.3	7.4
Tamilnad Mercantile Bank	2,922.8	3,127.4	7.0
Yes Bank	11,702.9	13,618.5	16.4

FOREIGN BANKS

Bank of Nova Scotia	1,132.2	981.6	-13.3
Bank of Tokyo-Mitsubishi	1,178.3	1,393.0	18.2
Barclays Bank	2,163.2	2,019.5	-6.6
BNP Paribas	1,481.5	2,030.7	37.1
Citibank	12,199.3	13,490.1	10.6
Credit Agricole	452.8	488.5	7.9
DBS Bank	2,815.9	2,559.4	-9.1
HSBC	8,986.9	10,463.9	16.4
Mizuho Corporate Bank	620.2	711.5	14.7
Royal Bank of Scotland	2,398.7	1,765.3	-26.4
Standard Chartered Bank	13,124.5	13,424.0	2.3

PROFIT: OPERATING PROFIT

PUBLIC SECTOR BANKS

Allahabad Bank	4,150.2	4,627.2	11.5
Andhra Bank	2,875.3	3,402.1	18.3
Bank of Baroda	9,418.6	10,080.5	7.0
Bank of India	8,819.7	7,858.9	-10.9
Bank of Maharashtra	2,100.6	2,468.0	17.5
Canara Bank	7,168.6	7,392.0	3.1
Central Bank of India	3,459.3	3,677.9	6.3
Corporation Bank	3,175.2	3,183.8	0.3

(In ₹ crore) FY 2014 FY 2015 % chg

PUBLIC SECTOR BANKS

Dena Bank	1,845.1	1,389.8	-24.7
Indian Overseas Bank	4,146.9	3,521.0	-15.1
IDBI Bank	5,448.8	5,751.0	5.5
Indian Bank	2,990.3	3,131.7	4.7
Oriental Bank of Commerce	4,270.1	4,335.9	1.5
Punjab & Sind Bank	798.0	781.8	-2.0
Punjab National Bank	11,572.4	12,222.7	5.6
SB of Travancore	1,459.2	1,433.9	-1.7
SB of Bikaner and Jaipur	1,783.9	2,188.5	22.7
SB of Hyderabad	2,715.9	3,168.8	16.7
SB of India	33,954.1	41,430.5	22.0
SB of Mysore	1,222.4	1,394.1	14.0
SB of Patiala	1,517.8	1,604.3	5.7
Syndicate Bank	3,599.6	4,138.9	15.0
UCO Bank	5,031.8	4,990.8	-0.8
Union Bank of India	5,578.4	6,113.6	9.6
United Bank of India	2,165.5	2,509.3	15.9
Vijaya Bank	1,198.8	1,370.6	14.3

PRIVATE BANKS

Axis Bank	12,433.6	14,562.4	17.1
City Union Bank	592.4	712.6	20.3
DCB Bank	211.8	308.2	45.5
Dhanlaxmi Bank	-34.4	25.7	-
Federal Bank	1,567.0	1,700.6	8.5
HDFC Bank	15,597.1	18,814.7	20.6
ICICI Bank	17,715.6	20,661.7	16.6
IndusInd Bank	2,813.0	3,389.9	20.5
Jammu and Kashmir Bank	1,971.1	1,934.3	-1.9
Karnataka Bank	747.3	838.2	12.2
Karur Vysya Bank	929.6	1,010.9	8.7
Kotak Mahindra Bank	2,654.5	3,109.5	17.1
Lakshmi Vilas Bank	335.8	389.1	15.9
RBL Bank	308.0	468.8	52.2
South Indian Bank	913.9	922.8	1.0
Tamilnad Mercantile Bank	639.4	635.8	-0.6
Yes Bank	2,984.4	3,668.2	22.9

FOREIGN BANKS

Bank of Nova Scotia	559.9	405.3	-27.6
Bank of Tokyo-Mitsubishi	587.4	599.2	2.0
Barclays Bank	941.1	855.3	-9.1
BNP Paribas	409.4	593.5	45.0
Citibank	5,591.4	6,154.8	10.1
Credit Agricole	175.7	217.8	23.9
DBS Bank	554.3	442.6	-20.1
HSBC	2,912.9	3,178.0	9.1
Mizuho Corporate Bank	386.1	412.2	6.8
Royal Bank of Scotland	754.4	226.7	-70.0
Standard Chartered Bank	5,596.8	5,900.1	5.4

Banking Annual

D A T A B A S E

PROFIT: NET PROFIT

PUBLIC SECTOR BANKS			
(In ₹ crore)	FY 2014	FY 2015	% chg
Allahabad Bank	1,172.0	620.9	-47.0
Andhra Bank	435.6	638.4	46.6
Bank of Baroda	4,541.1	3,398.4	-25.2
Bank of India	2,729.3	1,708.9	-37.4
Bank of Maharashtra	386.0	450.7	16.8
Canara Bank	2,438.2	2,702.6	10.8
Central Bank of India	-1,262.8	606.5	-
Corporation Bank	561.7	584.3	4.0
Dena Bank	551.7	265.5	-51.9
Indian Overseas Bank	601.7	-454.3	-
IDBI Bank	1,121.4	873.4	-22.1
Indian Bank	1,159.0	1,005.2	-13.3
Oriental Bank of Commerce	1,139.4	497.1	-56.4
Punjab & Sind Bank	300.6	121.4	-59.6
Punjab National Bank	3,342.6	3,061.6	-8.4
SB of Travancore	304.3	335.5	10.2
SB of Bikaner and Jaipur	731.7	776.9	6.2
SB of Hyderabad	1,019.5	1,317.1	29.2
SB of India	10,891.2	13,101.6	20.3
SB of Mysore	274.3	408.8	49.1
SB of Patiala	447.6	362.1	-19.1
Syndicate Bank	1,711.5	1,522.9	-11.0
UCO Bank	1,510.5	1,137.8	-24.7
Union Bank of India	1,696.2	1,781.6	5.0
United Bank of India	-1,213.4	256.0	-
Vijaya Bank	415.9	439.4	5.7

PRIVATE BANKS			
Axis Bank	6,217.7	7,357.8	18.3
City Union Bank	347.1	395.0	13.8
DCB Bank	151.4	191.2	26.3
Dhanlaxmi Bank	-251.9	-241.5	-
Federal Bank	838.9	1,005.8	19.9
HDFC Bank	8,478.4	10,215.9	20.5
ICICI Bank	9,810.5	11,175.4	13.9
IndusInd Bank	1,408.0	1,793.7	27.4
Jammu and Kashmir Bank	1,182.5	508.6	-57.0
Karnataka Bank	311.0	451.5	45.1
Karur Vysya Bank	429.6	464.3	8.1
Kotak Mahindra Bank	1,502.5	1,866.0	24.2
Lakshmi Vilas Bank	59.7	132.3	121.7
RBL Bank	92.7	207.2	123.6
South Indian Bank	507.5	307.2	-39.5
Tamilnad Mercantile Bank	300.8	379.4	26.1
Yes Bank	1,617.8	2,005.4	24.0

FOREIGN BANKS			
Bank of Nova Scotia	292.8	163.6	-44.1
Bank of Tokyo-Mitsubishi	181.8	211.9	16.6
Barclays Bank	382.1	412.1	7.8
BNP Paribas	195.1	298.2	52.8

(In ₹ crore)	FY 2014	FY 2015	% chg
FOREIGN BANKS			
Citibank	2,892.7	3,422.6	18.3
Credit Agricole	96.0	96.7	0.7
DBS Bank	2.3	-274.6	-
HSBC	1,490.3	1,629.4	9.3
Mizuho Corporate Bank	200.8	175.8	-12.5
Royal Bank of Scotland	355.2	117.2	-67.0
Standard Chartered Bank	1,584.1	3,051.5	92.6

SOUNDNESS: RoA (%)

PUBLIC SECTOR BANKS			
(In %)	FY 2013	FY 2014	FY 2015
Allahabad Bank	0.6	0.6	0.3
Andhra Bank	1.0	0.3	0.4
Bank of Baroda	0.9	0.8	0.5
Bank of India	0.7	0.5	0.3
Bank of Maharashtra	0.7	0.3	0.3
Canara Bank	0.8	0.5	0.6
Central Bank of India	0.4	-0.5	0.2
Corporation Bank	0.9	0.3	0.3
Dena Bank	0.9	0.5	0.2
Indian Overseas Bank	2.5	0.2	0.0
IDBI Bank	0.7	0.4	0.3
Indian Bank	1.0	0.7	0.5
Oriental Bank of Commerce	0.7	0.6	0.2
Punjab & Sind Bank	0.4	0.4	0.1
Punjab National Bank	1.0	0.6	0.5
SB of Travancore	0.7	0.3	0.3
SB of Bikaner and Jaipur	1.0	0.9	0.8
SB of Hyderabad	1.0	0.7	0.9
SB of India	1.0	0.7	0.7
SB of Mysore	0.7	0.4	0.5
SB of Patiala	0.7	0.4	0.3
Syndicate Bank	1.1	0.8	0.6
UCO Bank	0.3	0.7	0.5
Union Bank of India	0.8	0.5	0.5
United Bank of India	0.0	0.0	0.0
Vijaya Bank	0.6	0.4	0.3

PRIVATE BANKS			
Axis Bank	1.7	1.8	1.8
City Union Bank	1.6	1.4	1.5
DCB Bank	1.1	1.3	1.4
Dhanlaxmi Bank	0.0	-1.8	-1.8
Federal Bank	1.4	1.2	1.3
HDFC Bank	1.9	2.0	2.0
ICICI Bank	1.7	1.8	1.9
IndusInd Bank	1.6	1.8	1.9
Jammu and Kashmir Bank	1.7	1.7	0.7
Karnataka Bank	0.9	0.7	0.9
Karur Vysya Bank	1.4	0.9	0.9
Kotak Mahindra Bank	1.8	1.8	2.0

Banking Annual

D A T A B A S E

(In %)

FY 2013

FY 2014

FY 2015

PRIVATE BANKS

Lakshmi Vilas Bank	0.5	0.3	0.6
RBL Bank	1.1	0.7	1.0
South Indian Bank	1.2	1.0	0.6
Tamilnad Mercantile Bank	2.0	1.2	1.4
Yes Bank	1.6	1.6	1.7

SOUNDNESS: CRAR (%)

PUBLIC SECTOR BANKS

Allahabad Bank	11.0 II	10.0 III	10.5 III
Andhra Bank	11.8 II	10.8 III	10.6 III
Bank of Baroda	13.3 II	12.3 III	12.6 III
Bank of India	11.0 II	10.0 III	10.7 III
Bank of Maharashtra	12.6 II	10.8 III	11.9 III
Canara Bank	12.4 II	10.6 III	10.6 III
Central Bank of India	11.5 II	9.9 III	10.9 III
Corporation Bank	12.3 II	11.6 III	11.1 III
Dena Bank	11.0 II	11.1 III	10.9 III
Indian Overseas Bank	11.9 II	10.8 III	10.1 III
IDBI Bank	13.1 II	11.7 III	11.8 III
Indian Bank	13.1 II	12.6 III	12.9 III
Oriental Bank of Commerce	12.0 II	11.0 III	11.4 III
Punjab & Sind Bank	12.9 II	11.0 III	11.2 III
Punjab National Bank	12.7 II	11.5 III	12.2 III
SB of Travancore	11.7 II	10.8 III	10.9 III
SB of Bikaner and Jaipur	12.2 II	11.6 III	11.6 III
SB of Hyderabad	11.7 III	12.0 III	11.3 III
SB of India	12.5 III	12.4 III	12.0 III
SB of Mysore	11.8 II	11.1 III	11.4 III
SB of Patiala	10.4 III	10.4 III	12.1 III
Syndicate Bank	12.6 II	11.4 III	10.5 III
UCO Bank	14.2 II	12.7 III	12.2 III
Union Bank of India	11.5 II	10.8 III	10.2 III
United Bank of India	11.7 II	9.8 III	10.6 III
Vijaya Bank	11.3 II	10.6 III	11.4 III

PRIVATE BANKS

Axis Bank	17.0 II	16.1 III	15.1 III
City Union Bank	14.0 II	15.0 III	16.5 III
DCB Bank	13.6 II	13.7 III	15.0 III
Dhanlaxmi Bank	11.1 II	8.7 III	9.6 III
Federal Bank	14.7 II	15.1 III	15.5 III
HDFC Bank	16.8 II	16.1 III	16.8 III
ICICI Bank	18.7 II	17.7 III	17.0 III
IndusInd Bank	15.4 II	13.8 III	12.1 III
Jammu and Kashmir Bank	12.8 II	12.7 III	12.6 III
Karnataka Bank	13.2 II	13.2 III	12.4 III
Karur Vysya Bank	14.4 II	12.6 III	14.6 III
Kotak Mahindra Bank	16.1 II	18.8 III	17.2 III
Lakshmi Vilas Bank	12.3 II	10.9 III	11.3 III
RBL Bank	17.7 II	14.6 III	13.1 III
South Indian Bank	13.9 II	12.4 III	12.0 III
Tamilnad Mercantile Bank	15.0 II	15.6 III	13.9 III
Yes Bank	18.3 II	14.4 III	15.6 III

(In %)

FY 2013

FY 2014

FY 2015

SOUNDNESS: NET NPA (%)

PUBLIC SECTOR BANKS

Allahabad Bank	3.2	4.2	4.0
Andhra Bank	2.5	3.1	2.9
Bank of Baroda	1.3	1.5	1.9
Bank of India	2.1	2.0	3.4
Bank of Maharashtra	0.5	2.0	4.2
Canara Bank	2.2	2.0	2.7
Central Bank of India	2.9	3.8	3.6
Corporation Bank	1.2	2.3	3.1
Dena Bank	1.4	2.4	3.8
Indian Overseas Bank	2.5	3.2	5.7
IDBI Bank	1.6	2.5	2.9
Indian Bank	2.3	2.3	2.5
Oriental Bank of Commerce	2.3	2.8	3.3
Punjab & Sind Bank	2.2	3.4	3.6
Punjab National Bank	2.4	2.9	4.1
SB of Travancore	1.5	2.8	2.0
SB of Bikaner and Jaipur	2.3	2.8	2.5
SB of Hyderabad	0.0	3.1	2.2
SB of India	2.1	2.6	2.1
SB of Mysore	2.7	3.3	2.2
SB of Patiala	1.6	3.2	3.9
Syndicate Bank	0.8	1.6	1.9
UCO Bank	3.2	2.4	4.3
Union Bank of India	1.6	2.3	2.7
United Bank of India	2.9	7.2	6.2
Vijaya Bank	1.3	1.6	1.9

PRIVATE BANKS

Axis Bank	0.4	0.4	0.5
City Union Bank	0.6	1.2	1.3
DCB Bank	0.8	0.9	1.0
Dhanlaxmi Bank	3.4	3.8	3.3
Federal Bank	1.0	0.7	0.7
HDFC Bank	0.2	0.3	0.3
ICICI Bank	0.8	1.0	1.6
IndusInd Bank	0.3	0.3	0.3
Jammu and Kashmir Bank	0.1	0.2	2.8
Karnataka Bank	1.5	1.9	2.0
Karur Vysya Bank	0.4	0.4	0.8
Kotak Mahindra Bank	0.6	1.1	0.9
Lakshmi Vilas Bank	2.4	3.4	1.9
RBL Bank	0.1	0.3	0.3
South Indian Bank	0.8	0.8	1.0
Tamilnad Mercantile Bank	0.7	1.2	0.0
Yes Bank	0.0	0.1	0.1

Foreign banks with total assets less than ₹ 10,000 crore in FY15 are excluded from the list. RoA - Return on assets, CRAR - Capital to risk weighted asset ratio figures are followed by their respective Basel norm. Operating profit is profit prior to provisions. Net NPAs (%) are calculated by dividing the net non-performing assets by total loans. Net NPA is calculated by removing provisions from gross NPA. Gross NPA are loans where interest is overdue for more than 90 days.

Data Source Capitaline

Compiled by BS Research Bureau