

## APPENDIX A

### tal Assets during the period 1990-91 to 2006-07

(Rs. in Crore)

| Name of Banks | 1990-91 | 1991-92 | 1992-93 | 1993-94 | 1994-95 | 1995-96 | 1996-97 | 1997-98 | 1998-99 |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| ALLAHD        | 7854    | 7756    | 8924    | 9681    | 10779   | 12420   | 13169   | 15153   | 17423   |
| ANDHRA        | 4223    | 4354    | 4740    | 5679    | 6330    | 7087    | 8260    | 9231    | 11557   |
| BOB           | 18514   | 21370   | 24063   | 26821   | 31124   | 34424   | 37640   | 45842   | 52232   |
| BOI           | 22693   | 23214   | 23178   | 25485   | 30159   | 33146   | 37946   | 46338   | 53923   |
| BOM           | 4390    | 4151    | 4689    | 5605    | 6892    | 7799    | 8767    | 10656   | 12185   |
| CANARA        | 17656   | 16458   | 20482   | 22984   | 26399   | 31121   | 35657   | 43112   | 48120   |
| CBI           | 15330   | 14409   | 15472   | 18141   | 20669   | 23203   | 26393   | 30519   | 35329   |
| CORP          | 2322    | 2668    | 3174    | 4637    | 7101    | 6905    | 8154    | 11214   | 14983   |
| DENA          | 3932    | 4107    | 4965    | 6125    | 7254    | 8246    | 9714    | 12264   | 14844   |
| INDIAN        | 11282   | 11042   | 14760   | 13646   | 15496   | 17793   | 17033   | 19454   | 21448   |
| IOB           | 9331    | 9395    | 10784   | 13132   | 15996   | 18079   | 17928   | 21432   | 24462   |
| OBC           | 3556    | 3995    | 4743    | 5995    | 8237    | 10524   | 11559   | 14782   | 18784   |
| P&SB          | 3263    | 3343    | 3869    | 4827    | 6330    | 7237    | 7593    | 9031    | 10615   |
| PNB           | 18813   | 19268   | 21106   | 25233   | 28707   | 31485   | 35043   | 39768   | 46323   |
| SBBJ          | 3151    | 3183    | 3646    | 4291    | 5054    | 6642    | 8143    | 8523    | 10228   |
| SBH           | 3649    | 4023    | 4876    | 6463    | 7032    | 8145    | 9429    | 10618   | 13187   |
| SBI           | 91511   | 95079   | 100515  | 111531  | 121996  | 144470  | 156473  | 179673  | 222509  |
| SBINDO        | 1827    | 1721    | 1865    | 2192    | 2643    | 3119    | 3480    | 4093    | 4960    |
| SBM           | 2012    | 2393    | 2699    | 3386    | 3912    | 4742    | 5448    | 5863    | 6876    |
| SBP           | 3622    | 3774    | 4888    | 5636    | 6531    | 8339    | 8672    | 9641    | 10853   |
| SBS           | 1782    | 1770    | 2160    | 2531    | 3175    | 4666    | 4920    | 5204    | 6376    |
| SBT           | 2975    | 3451    | 3918    | 4942    | 5980    | 6646    | 7790    | 9133    | 10914   |
| SYNDICT       | 8528    | 8438    | 9952    | 12100   | 14297   | 15553   | 17514   | 19475   | 21895   |
| UCO           | 6498    | 6454    | 7444    | 8327    | 9711    | 10812   | 12742   | 14389   | 17215   |
| UNION         | 11626   | 11861   | 12488   | 11559   | 13312   | 15503   | 16344   | 18586   | 20752   |
| UNITED        | 8499    | 8784    | 10330   | 12999   | 17057   | 20516   | 22395   | 25753   | 31231   |
| VIJAYA        | 4066    | 3118    | 3764    | 4808    | 6687    | 7224    | 8054    | 9440    | 11096   |

Source: Time Series Data of Reserve Bank of India.

(Rs. in Crore)

| Name of Banks | 1999-00 | 2000-01 | 2001-02 | 2002-03 | 2003-04 | 2004-05 | 2005-06 | 2006-07 |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|
| ALLAHD        | 19711   | 22057   | 24764   | 28051   | 34704   | 45145   | 55292   | 67664   |
| ANDHRA        | 15803   | 20389   | 20937   | 24678   | 27009   | 32729   | 40669   | 47541   |
| BOB           | 58605   | 63322   | 70910   | 76418   | 85109   | 94664   | 113393  | 143146  |
| BOI           | 56065   | 59567   | 69806   | 76627   | 84860   | 94978   | 112274  | 141817  |
| BOM           | 15227   | 19040   | 21470   | 24923   | 32213   | 32885   | 31215   | 39009   |
| CANARA        | 54402   | 66439   | 72211   | 82055   | 99539   | 110305  | 132822  | 165961  |
| CBI           | 41474   | 47260   | 52614   | 57105   | 63345   | 68596   | 74681   | 93008   |
| CORP          | 16762   | 19703   | 23604   | 26272   | 29154   | 33924   | 40507   | 52721   |
| DENA          | 16851   | 17909   | 18842   | 20162   | 22160   | 24029   | 26545   | 31451   |
| INDIAN        | 23528   | 26641   | 30263   | 35375   | 39154   | 43861   | 47635   | 56149   |
| IOB           | 27621   | 30294   | 35441   | 41155   | 47322   | 50815   | 59358   | 82257   |
| OBC           | 24541   | 27072   | 32263   | 33988   | 41007   | 54069   | 58937   | 73936   |
| P&SB          | 11899   | 13402   | 13754   | 14491   | 15011   | 15718   | 19043   | 21963   |
| PNB           | 54129   | 63505   | 72915   | 86222   | 102332  | 126241  | 145267  | 162422  |
| SBBJ          | 12469   | 13865   | 15552   | 18038   | 20256   | 23430   | 27514   | 34507   |
| SBH           | 15508   | 18341   | 22121   | 26132   | 30646   | 34922   | 40630   | 49052   |
| SBI           | 261505  | 315644  | 348228  | 375876  | 407815  | 459883  | 494029  | 566565  |
| SBINDO        | 6279    | 8223    | 10054   | 11376   | 13044   | 16898   | 20711   | 24527   |
| SBM           | 8285    | 9413    | 10354   | 11336   | 13758   | 16553   | 19337   | 26843   |
| SBP           | 12311   | 14325   | 17337   | 21289   | 26897   | 31503   | 41233   | 47461   |
| SBS           | 7534    | 8583    | 9370    | 10874   | 12837   | 15053   | 16530   | 18847   |
| SBT           | 12435   | 14483   | 16493   | 19033   | 24003   | 28875   | 31862   | 37993   |
| SYNDICT       | 27163   | 28243   | 31756   | 34435   | 47223   | 52109   | 61077   | 89277   |
| UCO           | 19508   | 21483   | 22776   | 24271   | 25843   | 29098   | 33248   | 42310   |
| UNION         | 23558   | 27331   | 31381   | 34914   | 43798   | 54589   | 61839   | 74864   |
| UNITED        | 34986   | 38978   | 44375   | 51060   | 58317   | 72413   | 89126   | 102678  |
| VIJAYA        | 12792   | 14257   | 16144   | 19079   | 24071   | 29335   | 31534   | 42357   |

Source: Time Series Data of Reserve Bank of India.

## APPENDIX B

### Bank-wise Total Deposits during the period 1990-91 to 2006-07

(Rs. in Crore)

| Name of Banks | 1990-91 | 1991-92 | 1992-93 | 1993-94 | 1994-95 | 1995-96 | 1996-97 | 1997-98 | 1998-99 |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| ALLAHD        | 6423    | 6648    | 7692    | 8458    | 9231    | 10149   | 11541   | 13541   | 15510   |
| ANDHRA        | 3534    | 3861    | 4189    | 4941    | 5312    | 5967    | 7091    | 7921    | 10439   |
| BOB           | 14676   | 19050   | 20981   | 23116   | 26287   | 28370   | 32157   | 39126   | 44614   |
| BOI           | 17511   | 19210   | 19517   | 21420   | 24480   | 27523   | 31973   | 39339   | 44430   |
| BOM           | 3432    | 3374    | 3874    | 4484    | 5342    | 5971    | 7365    | 9134    | 10929   |
| CANARA        | 12578   | 14238   | 16466   | 19839   | 22475   | 26243   | 31445   | 38045   | 41959   |
| CBI           | 12787   | 13028   | 13824   | 15967   | 17655   | 19752   | 23051   | 26373   | 30649   |
| CORP          | 1889    | 2347    | 2854    | 4118    | 6136    | 5734    | 6673    | 9352    | 12601   |
| DENA          | 3272    | 3424    | 4144    | 4924    | 5779    | 6476    | 7861    | 10115   | 11795   |
| INDIAN        | 7948    | 8953    | 11476   | 11818   | 12740   | 13315   | 14329   | 15423   | 17156   |
| IOB           | 7268    | 7851    | 9507    | 10805   | 12687   | 14589   | 15973   | 19329   | 21914   |
| OBC           | 3028    | 3599    | 4307    | 5239    | 6673    | 8711    | 10054   | 13058   | 16805   |
| P&SB          | 2712    | 2857    | 3422    | 4025    | 5278    | 5877    | 6380    | 7610    | 9497    |
| PNB           | 14852   | 16231   | 18241   | 21931   | 24713   | 27123   | 30806   | 35174   | 40777   |
| SBBJ          | 2680    | 2530    | 2926    | 3430    | 4010    | 4660    | 5398    | 6525    | 7741    |
| SBH           | 2835    | 3179    | 3863    | 4818    | 5564    | 6092    | 7238    | 8649    | 10615   |
| SBI           | 49936   | 60192   | 66317   | 76406   | 85122   | 96395   | 110701  | 131091  | 169042  |
| SBINDO        | 1334    | 1266    | 1489    | 1769    | 2056    | 2465    | 2797    | 3369    | 4028    |
| SBM           | 1736    | 1793    | 2251    | 2671    | 3281    | 3798    | 4366    | 4769    | 5575    |
| SBP           | 3073    | 2777    | 3421    | 4492    | 5289    | 6211    | 7229    | 7737    | 8847    |
| SBS           | 1446    | 1391    | 1709    | 2127    | 2619    | 3143    | 3700    | 3995    | 4779    |
| SBT           | 2454    | 2736    | 3208    | 3992    | 4790    | 5424    | 6464    | 7468    | 8650    |
| SYNDICT       | 7377    | 7580    | 8865    | 10112   | 11777   | 12718   | 14946   | 16816   | 19914   |
| UCO           | 5067    | 5370    | 6154    | 6992    | 8042    | 8790    | 10346   | 12038   | 14516   |
| UNION         | 9177    | 9607    | 10001   | 9298    | 10328   | 11443   | 12614   | 14462   | 16251   |
| UNITED        | 7191    | 7929    | 9309    | 11801   | 15403   | 17892   | 20005   | 23056   | 28136   |
| VIJAYA        | 2541    | 2735    | 3307    | 4295    | 5870    | 5989    | 6827    | 8216    | 9690    |

Source: Time Series Data of Reserve Bank of India.

(Rs. in Crore)

|              |        |        | 2001-02 | 2002-03 | 2003-04 | 2004-05 | 2005-06 | 2006-07 |
|--------------|--------|--------|---------|---------|---------|---------|---------|---------|
| <b>Banks</b> |        |        |         |         |         |         |         |         |
| ALLAHD       | 17642  | 20106  | 22666   | 25463   | 31477   | 40762   | 48500   | 59544   |
| ANDHRA       | 14418  | 18292  | 18491   | 21062   | 22941   | 27551   | 33922   | 41454   |
| BOB          | 51308  | 53986  | 61804   | 66366   | 72967   | 81333   | 93662   | 124916  |
| BOI          | 47744  | 51679  | 59711   | 64454   | 71003   | 78821   | 93932   | 119882  |
| BOM          | 13407  | 17025  | 19131   | 22176   | 26446   | 28844   | 26906   | 33919   |
| CANARA       | 48001  | 59070  | 64030   | 72095   | 86345   | 96796   | 116803  | 142381  |
| CBI          | 35872  | 41518  | 47137   | 51165   | 55909   | 60752   | 66483   | 82776   |
| CORP         | 14280  | 16560  | 18924   | 21725   | 23191   | 27233   | 32877   | 42357   |
| DENA         | 13287  | 14573  | 15355   | 16491   | 18349   | 20897   | 23623   | 27690   |
| INDIAN       | 19114  | 21693  | 24039   | 27016   | 30444   | 34808   | 40806   | 47091   |
| IOB          | 24318  | 27414  | 31808   | 36699   | 41483   | 44241   | 50529   | 68740   |
| OBC          | 22095  | 24680  | 28488   | 29809   | 35674   | 47850   | 50197   | 63996   |
| P&SB         | 10556  | 11905  | 12483   | 13224   | 13642   | 14171   | 16925   | 19319   |
| PNB          | 47483  | 56131  | 64123   | 75813   | 87916   | 103167  | 119685  | 139860  |
| SBBJ         | 9074   | 10326  | 11661   | 13234   | 15642   | 19038   | 21694   | 28480   |
| SBH          | 12527  | 14842  | 17403   | 20599   | 24258   | 28930   | 34025   | 41503   |
| SBI          | 196821 | 242828 | 270560  | 296123  | 318619  | 367048  | 380046  | 435521  |
| SBINDO       | 5096   | 6698   | 7918    | 9217    | 10419   | 13807   | 16661   | 19976   |
| SBM          | 6632   | 7608   | 8525    | 9013    | 11084   | 13585   | 16369   | 22022   |
| SBP          | 10182  | 11574  | 13947   | 17870   | 22473   | 26496   | 33778   | 39184   |
| SBS          | 5773   | 6668   | 7603    | 9051    | 10675   | 12613   | 13841   | 15805   |
| SBT          | 10183  | 11573  | 13460   | 15926   | 19721   | 24133   | 25997   | 30984   |
| SYNDICT      | 23655  | 25095  | 28548   | 30661   | 42585   | 46295   | 53624   | 78634   |
| UCO          | 16788  | 18477  | 19611   | 21031   | 22758   | 25348   | 29250   | 37167   |
| UNION        | 18360  | 21536  | 26849   | 31343   | 39244   | 49470   | 54544   | 64860   |
| UNITED       | 31105  | 34888  | 39794   | 44749   | 50559   | 61831   | 74094   | 85180   |
| VIJAYA       | 11593  | 12632  | 14681   | 17020   | 21015   | 25618   | 27709   | 37604   |

Source: Time Series Data of Reserve Bank of India.

### **APPENDIX C**

#### **al Income during the period 1991-92 to 2006-07**

(Rs. in Crore)

| <b>Name of Banks</b> | <b>1991-92</b> | <b>1992-93</b> | <b>1993-94</b> | <b>1994-95</b> | <b>1995-96</b> | <b>1996-97</b> | <b>1997-98</b> | <b>1998-99</b> |
|----------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| ALLAHD               | 868            | 958            | 963            | 1057           | 1242           | 1459           | 1625           | 1804           |
| ANDHRA               | 458            | 469            | 529            | 652            | 747            | 886            | 1032           | 1200           |
| BOB                  | 2407           | 2616           | 3052           | 3381           | 3996           | 4220           | 4714           | 5400           |
| BOI                  | 2658           | 2318           | 2260           | 2650           | 3311           | 4004           | 4516           | 5164           |
| BOM                  | 461            | 451            | 502            | 626            | 819            | 938            | 1084           | 1242           |
| CANARA               | 2083           | 2407           | 2388           | 2759           | 3415           | 3869           | 4431           | 5319           |
| CBI                  | 1583           | 1652           | 1594           | 1848           | 2423           | 2836           | 3184           | 3631           |
| CORP                 | 286            | 340            | 463            | 616            | 775            | 940            | 1172           | 1555           |
| DENA                 | 452            | 502            | 602            | 713            | 918            | 1125           | 1401           | 1646           |
| INDIAN               | 1377           | 1640           | 1460           | 1508           | 1694           | 1780           | 1662           | 1824           |
| IOB                  | 1026           | 1045           | 1227           | 1369           | 1734           | 2051           | 2191           | 2550           |
| OBC                  | 448            | 537            | 640            | 872            | 1127           | 1355           | 1596           | 2046           |
| P&SB                 | 356            | 357            | 442            | 581            | 728            | 824            | 960            | 1099           |
| PNB                  | 2032           | 2310           | 2553           | 2792           | 3483           | 4123           | 4629           | 4993           |
| SBBJ                 | 420            | 444            | 479            | 553            | 712            | 865            | 1013           | 1127           |
| SBH                  | 484            | 556            | 615            | 757            | 954            | 1102           | 1205           | 1416           |
| SBI                  | 10931          | 11157          | 10746          | 12675          | 15716          | 17594          | 18699          | 22392          |
| SBINDO               | 216            | 225            | 260            | 300            | 368            | 431            | 480            | 584            |
| SBM                  | 268            | 329            | 381            | 423            | 576            | 687            | 709            | 817            |
| SBP                  | 468            | 503            | 569            | 635            | 878            | 1000           | 1038           | 1150           |
| SBS                  | 262            | 277            | 295            | 357            | 482            | 566            | 596            | 691            |
| SBT                  | 379            | 472            | 564            | 686            | 881            | 1033           | 1131           | 1172           |
| SYNDICT              | 964            | 948            | 1125           | 1285           | 1510           | 1755           | 1913           | 2341           |
| UCO                  | 675            | 662            | 667            | 781            | 921            | 1104           | 1475           | 1568           |
| UNION                | 1179           | 1120           | 1026           | 1172           | 1348           | 1430           | 1638           | 1880           |
| UNITED               | 993            | 1130           | 1358           | 1719           | 2172           | 2501           | 2712           | 3132           |
| VIJAYA               | 426            | 418            | 481            | 617            | 733            | 796            | 892            | 1109           |

Source: Time Series Data of Reserve Bank of India.

(Rs.in Crore)

| Name of Banks | 1999-00 | 2000-01 | 2001-02 | 2002-03 | 2003-04 | 2004-05 | 2005-06 | 2006-07 |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|
| ALLAHD        | 2103    | 2310    | 2658    | 3095    | 3418    | 3825    | 4374    | 5260    |
| ANDHRA        | 1673    | 2080    | 2334    | 2799    | 2905    | 3027    | 3132    | 3762    |
| BOB           | 5862    | 6464    | 6949    | 7359    | 7866    | 7736    | 8292    | 10386   |
| BOI           | 5523    | 6179    | 6712    | 7571    | 7588    | 7187    | 8213    | 10743   |
| BOM           | 1652    | 1928    | 2306    | 2442    | 2669    | 2753    | 2527    | 2987    |
| CANARA        | 5687    | 6536    | 7799    | 8170    | 9080    | 9116    | 10089   | 12816   |
| CBI           | 4185    | 4735    | 5258    | 5627    | 6028    | 6125    | 5916    | 6710    |
| CORP          | 1875    | 2097    | 2328    | 2634    | 2718    | 2814    | 3198    | 3996    |
| DENA          | 1799    | 1915    | 2061    | 2209    | 2353    | 2036    | 2219    | 2510    |
| INDIAN        | 2174    | 2416    | 2796    | 3057    | 3414    | 3439    | 3896    | 5018    |
| IOB           | 2771    | 3096    | 3701    | 4006    | 4495    | 4591    | 5134    | 6219    |
| OBC           | 2679    | 3026    | 3514    | 3836    | 4022    | 4077    | 4672    | 5768    |
| P&SB          | 1285    | 1404    | 1494    | 1591    | 1534    | 1505    | 1451    | 1955    |
| PNB           | 5882    | 6642    | 7626    | 8735    | 9647    | 10136   | 10815   | 12580   |
| SBBJ          | 1336    | 1506    | 1658    | 1778    | 2065    | 2224    | 2325    | 2867    |
| SBH           | 1749    | 1982    | 2284    | 2529    | 2920    | 2747    | 3339    | 3947    |
| SBI           | 25770   | 30021   | 33985   | 36827   | 38073   | 39548   | 43184   | 45260   |
| SBINDO        | 694     | 872     | 1163    | 1288    | 1407    | 1288    | 1598    | 1923    |
| SBM           | 964     | 1086    | 1204    | 1331    | 1397    | 1554    | 1693    | 2127    |
| SBP           | 1335    | 1515    | 1769    | 2109    | 2519    | 2489    | 2809    | 3507    |
| SBS           | 811     | 880     | 1016    | 1119    | 1299    | 1246    | 1312    | 1452    |
| SBT           | 1354    | 1510    | 1684    | 1885    | 2210    | 2417    | 2650    | 3054    |
| SYNDICT       | 2744    | 3074    | 3158    | 3370    | 3861    | 4322    | 4642    | 6659    |
| UCO           | 1836    | 2096    | 2429    | 2548    | 2578    | 2612    | 2817    | 3173    |
| UNION         | 2226    | 2572    | 3125    | 3402    | 3722    | 4062    | 4818    | 5760    |
| UNITED        | 3614    | 4045    | 4515    | 5131    | 5348    | 5736    | 6489    | 8069    |
| VIJAYA        | 1314    | 1512    | 1727    | 2017    | 2466    | 2448    | 2681    | 3098    |

Source: Time Series Data of Reserve Bank of India.

#### APPENDIX D

#### Net Advances during the period 1990-91 to 2006-07

(Rs. in Crore)

| Name of Banks | 1990-91 | 1991-92 | 1992-93 | 1993-94 | 1994-95 | 1995-96 | 1996-97 | 1997-98 | 1998-99 |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| ALLAHD        | 3017    | 3434    | 3956    | 3722    | 4192    | 4816    | 4938    | 5724    | 6985    |
| ANDHRA        | 1888    | 1904    | 1908    | 1932    | 2410    | 2580    | 2907    | 3296    | 4524    |
| BOB           | 8977    | 10467   | 11784   | 12651   | 14784   | 16013   | 16532   | 19803   | 21092   |
| BOI           | 11252   | 12572   | 11551   | 10922   | 12208   | 15596   | 18337   | 22021   | 24327   |
| BOM           | 1836    | 1818    | 1855    | 1808    | 2344    | 2692    | 3111    | 3593    | 4062    |
| CANARA        | 7073    | 8000    | 8042    | 8285    | 10878   | 13096   | 14413   | 16825   | 19530   |
| CBI           | 6460    | 6703    | 6810    | 6017    | 7810    | 8903    | 8790    | 10678   | 12800   |
| CORP          | 934     | 1011    | 1234    | 1423    | 2066    | 2442    | 3015    | 4303    | 6286    |
| DENA          | 1665    | 1676    | 1988    | 2158    | 2871    | 3402    | 4044    | 5147    | 6396    |
| INDIAN        | 5544    | 6470    | 7741    | 6781    | 7875    | 7873    | 6865    | 7260    | 7497    |
| IOB           | 4575    | 5159    | 5374    | 5340    | 6628    | 7504    | 7254    | 8667    | 10117   |
| OBC           | 1455    | 1763    | 2219    | 2567    | 3529    | 4672    | 4886    | 6318    | 7708    |
| P&SB          | 1405    | 1450    | 1552    | 1696    | 2438    | 2790    | 2791    | 3186    | 4100    |
| PNB           | 7660    | 8350    | 9915    | 9868    | 11731   | 12680   | 14067   | 16043   | 19047   |
| SBBJ          | 1510    | 1508    | 1712    | 1776    | 2100    | 2447    | 3012    | 3660    | 3841    |
| SBH           | 1627    | 1956    | 2240    | 2408    | 3303    | 3876    | 4041    | 4630    | 5332    |
| SBI           | 40438   | 44344   | 47695   | 41498   | 48530   | 59826   | 62233   | 74237   | 82360   |
| SBINDO        | 793     | 826     | 921     | 1026    | 1250    | 1470    | 1607    | 1902    | 2120    |
| SBM           | 976     | 1086    | 1326    | 1371    | 1795    | 2039    | 2407    | 2632    | 2986    |
| SBP           | 1619    | 1759    | 2082    | 2206    | 2768    | 3305    | 3787    | 4105    | 4814    |
| SBS           | 843     | 936     | 1069    | 1137    | 1533    | 1813    | 2155    | 2399    | 2721    |
| SBT           | 1333    | 1496    | 1896    | 2247    | 3126    | 3349    | 3659    | 4001    | 4252    |
| SYNDICT       | 3946    | 3852    | 4227    | 3981    | 4421    | 5398    | 5832    | 6960    | 9313    |
| UCO           | 2593    | 2811    | 2924    | 2529    | 2815    | 2851    | 3027    | 3371    | 3844    |
| UNION         | 5914    | 6473    | 5813    | 4578    | 4876    | 4982    | 4896    | 5611    | 6222    |
| UNITED        | 3572    | 3673    | 4485    | 5161    | 7129    | 8681    | 9168    | 10276   | 11309   |
| VIJAYA        | 1657    | 1540    | 1605    | 1826    | 2356    | 2444    | 2475    | 3225    | 3767    |

Source: Time Series Data of Reserve Bank of India.



|              |       |        |  | (Rs. in Crore) |         |         |         |         |         |
|--------------|-------|--------|--|----------------|---------|---------|---------|---------|---------|
|              |       |        |  | 2001-02        | 2002-03 | 2003-04 | 2004-05 | 2005-06 | 2006-07 |
| <b>Banks</b> |       |        |  |                |         |         |         |         |         |
| ALLAHD       | 8240  | 9583   |  | 10993          | 12544   | 15342   | 21151   | 29148   | 41290   |
| ANDHRA       | 5574  | 7423   |  | 9678           | 11513   | 12885   | 17517   | 22100   | 27889   |
| BOB          | 24393 | 27421  |  | 33663          | 35348   | 35601   | 43400   | 59912   | 83621   |
| BOI          | 25231 | 31823  |  | 38311          | 42633   | 45856   | 55529   | 65174   | 85116   |
| BOM          | 5252  | 6673   |  | 8255           | 9508    | 11732   | 13062   | 16470   | 22919   |
| CANARA       | 23547 | 27832  |  | 33127          | 40472   | 47639   | 60421   | 79426   | 98506   |
| CBI          | 15805 | 18833  |  | 21288          | 23159   | 22804   | 27277   | 37483   | 51795   |
| CORP         | 7777  | 8666   |  | 10987          | 12029   | 13890   | 18546   | 23962   | 29950   |
| DENA         | 7118  | 7002   |  | 7523           | 8436    | 9412    | 11309   | 14231   | 18303   |
| INDIAN       | 8203  | 9434   |  | 10908          | 12275   | 14126   | 18380   | 22485   | 29058   |
| IOB          | 11573 | 13096  |  | 15162          | 17447   | 20295   | 25205   | 34756   | 47060   |
| OBC          | 9326  | 11076  |  | 14158          | 15677   | 19681   | 25299   | 33577   | 44138   |
| P&SB         | 4765  | 5181   |  | 5577           | 5892    | 6030    | 6322    | 9107    | 11738   |
| PNB          | 22572 | 28029  |  | 34369          | 40228   | 47225   | 60413   | 74627   | 96597   |
| SBBJ         | 4401  | 5168   |  | 5931           | 6773    | 8597    | 12036   | 15896   | 20526   |
| SBH          | 6088  | 7091   |  | 8423           | 9663    | 11814   | 15600   | 20863   | 28109   |
| SBI          | 98102 | 113590 |  | 120806         | 137758  | 157934  | 202374  | 261801  | 337336  |
| SBINDO       | 2842  | 3427   |  | 4289           | 5183    | 6406    | 9041    | 11876   | 15351   |
| SBM          | 3495  | 4287   |  | 4915           | 5261    | 6307    | 8781    | 11754   | 16466   |
| SBP          | 5775  | 6833   |  | 8679           | 10746   | 13086   | 15359   | 22180   | 28770   |
| SBS          | 3200  | 3596   |  | 4111           | 4649    | 5240    | 6714    | 8443    | 11081   |
| SBT          | 5131  | 6397   |  | 7436           | 9171    | 11132   | 14848   | 18866   | 24630   |
| SYNDICT      | 12206 | 13116  |  | 14885          | 16305   | 20647   | 26729   | 36466   | 51670   |
| UCO          | 4563  | 5739   |  | 6823           | 7352    | 7963    | 11390   | 15522   | 22156   |
| UNION        | 7630  | 10085  |  | 12805          | 15923   | 20626   | 27656   | 37378   | 46989   |
| UNITED       | 14613 | 17505  |  | 21383          | 25515   | 29426   | 40105   | 53380   | 62386   |
| VIJAYA       | 4688  | 5720   |  | 6197           | 7891    | 11045   | 14336   | 16664   | 24224   |

Source: Time Series Data of Reserve Bank of India.



**APPENDIX E**  
**Worth during the period from 1991-92 to 2006-07**

*(Rs. in Crore)*

| Name of Banks | 1990-91 | 1991-92 | 1992-93 | 1993-94 | 1994-95 | 1995-96 | 1996-97 | 1997-98 | 1998-99 |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| ALLAHD        | 126     | 321     | 269     | 463     | 819     | 978     | 623     | 751     | 849     |
| ANDHRA        | 70      | 117     | 147     | 297     | 482     | 482     | 647     | 665     | 492     |
| BOB           | 247     | 492     | 591     | 1341    | 1583    | 1731    | 1988    | 2663    | 2898    |
| BOI           | 513     | 667     | 667     | 1593    | 2426    | 1261    | 1939    | 2315    | 2407    |
| BOM           | 121     | 163     | 198     | 399     | 731     | 808     | 806     | 858     | 478     |
| CANARA        | 600     | 779     | 1077    | 1566    | 1734    | 1931    | 2048    | 2303    | 2413    |
| CBI           | 183     | 259     | 233     | 1095    | 1716    | 1706    | 2275    | 2640    | 2595    |
| CORP          | 37      | 60      | 93      | 165     | 234     | 326     | 400     | 849     | 975     |
| DENA          | 112     | 119     | 149     | 363     | 368     | 277     | 502     | 546     | 697     |
| INDIAN        | 219     | 300     | 479     | 682     | 1066    | 1062    | 1058    | 2803    | 2899    |
| IOB           | 356     | 411     | 412     | 1306    | 1560    | 1558    | 570     | 671     | 719     |
| OBC           | 70      | 114     | 164     | 245     | 709     | 824     | 941     | 1082    | 1231    |
| P&SB          | 109     | 124     | 214     | 436     | 550     | 614     | 773     | 789     | 374     |
| PNB           | 327     | 437     | 549     | 789     | 1266    | 1161    | 1342    | 1654    | 1930    |
| SBBJ          | 41      | 57      | 65      | 68      | 73      | 158     | 193     | 344     | 419     |
| SBH           | 48      | 63      | 98      | 134     | 201     | 248     | 297     | 389     | 496     |
| SBI           | 1290    | 1462    | 1659    | 4112    | 4730    | 5463    | 7977    | 9608    | 10402   |
| SBINDO        | 20      | 32      | 36      | 38      | 50      | 125     | 142     | 168     | 194     |
| SBM           | 26      | 32      | 35      | 35      | 36      | 144     | 176     | 218     | 242     |
| SBP           | 131     | 200     | 217     | 261     | 297     | 354     | 433     | 567     | 658     |
| SBS           | 31      | 41      | 48      | 56      | 73      | 386     | 386     | 390     | 412     |
| SBT           | 37      | 40      | 74      | 80      | 96      | 200     | 209     | 352     | 381     |
| SYNDICT       | 37      | 189     | 189     | 1015    | 1292    | 1463    | 1491    | 1511    | 698     |
| UCO           | 376     | 383     | 481     | 693     | 1229    | 1483    | 1818    | 1876    | 1973    |
| UNION         | 516     | 189     | 516     | 1051    | 1706    | 2038    | 2117    | 2458    | 2634    |
| UNITED        | 125     | 200     | 242     | 490     | 592     | 1237    | 1395    | 1577    | 1683    |
| VIJAYA        | 67      | 94      | 144     | 209     | 427     | 384     | 711     | 721     | 704     |

Source: Time Series Data of Reserve Bank of India.



|              |       |       |  | (Rs. in Crore) |         |         |         |         |         |
|--------------|-------|-------|--|----------------|---------|---------|---------|---------|---------|
|              |       |       |  | 2001-02        | 2002-03 | 2003-04 | 2004-05 | 2005-06 | 2006-07 |
| <b>Banks</b> |       |       |  |                |         |         |         |         |         |
| ALLAHD       | 890   | 918   |  | 981            | 1170    | 1552    | 2328    | 3639    | 4477    |
| ANDHRA       | 583   | 756   |  | 884            | 1115    | 1453    | 1837    | 2894    | 3156    |
| BOB          | 3235  | 3356  |  | 3828           | 4387    | 5131    | 5628    | 7844    | 8650    |
| BOI          | 2511  | 2686  |  | 2845           | 3541    | 4010    | 4465    | 4984    | 5895    |
| BOM          | 544   | 578   |  | 698            | 980     | 1436    | 1542    | 1572    | 1742    |
| CANARA       | 2596  | 2814  |  | 3471           | 4149    | 5252    | 6109    | 7132    | 10354   |
| CBI          | 2572  | 2541  |  | 1997           | 2424    | 2975    | 3265    | 3442    | 3790    |
| CORP         | 1145  | 1348  |  | 2046           | 2370    | 2769    | 3055    | 3375    | 3765    |
| DENA         | 826   | 781   |  | 977            | 998     | 1055    | 1104    | 1339    | 1496    |
| INDIAN       | 2894  | 2890  |  | 4185           | 5130    | 5538    | 5936    | 2491    | 3841    |
| IOB          | 750   | 933   |  | 1133           | 1460    | 2081    | 2575    | 3177    | 3990    |
| OBC          | 1428  | 1549  |  | 1620           | 2109    | 2677    | 3327    | 5171    | 5600    |
| P&SB         | 421   | 429   |  | 445            | 457     | 467     | 440     | 1222    | 1406    |
| PNB          | 2273  | 2669  |  | 3381           | 4033    | 5012    | 8161    | 9376    | 10435   |
| SBBJ         | 523   | 609   |  | 752            | 903     | 1149    | 1298    | 1406    | 1654    |
| SBH          | 618   | 762   |  | 998            | 1251    | 1574    | 1766    | 2114    | 2541    |
| SBI          | 12147 | 13462 |  | 15224          | 17203   | 20231   | 24072   | 27644   | 31299   |
| SBINDO       | 234   | 311   |  | 413            | 584     | 790     | 904     | 1018    | 1177    |
| SBM          | 282   | 292   |  | 352            | 431     | 582     | 756     | 935     | 1141    |
| SBP          | 781   | 931   |  | 1142           | 1412    | 1731    | 2044    | 2235    | 2488    |
| SBS          | 501   | 515   |  | 568            | 625     | 767     | 794     | 977     | 1043    |
| SBT          | 434   | 515   |  | 610            | 723     | 925     | 1130    | 1332    | 1599    |
| SYNDICT      | 1048  | 1219  |  | 1410           | 1580    | 1905    | 2199    | 2834    | 3627    |
| UCO          | 1970  | 1967  |  | 1964           | 1962    | 1959    | 1957    | 1829    | 2415    |
| UNION        | 2653  | 2628  |  | 2761           | 1206    | 1783    | 2069    | 2463    | 2662    |
| UNITED       | 1747  | 1849  |  | 2107           | 2567    | 3087    | 3614    | 4558    | 5190    |
| VIJAYA       | 447   | 599   |  | 663            | 811     | 1336    | 1589    | 1669    | 1897    |

Source: Time Series Data of Reserve Bank of India.

## **APPENDIX F**

### **Profit during the period from 1991-92 to 2006-07**

(Rs. in Crore)

| <b>Name of Banks</b> | <b>1991-92</b> | <b>1992-93</b> | <b>1993-94</b> | <b>1994-95</b> | <b>1995-96</b> | <b>1996-97</b> | <b>1997-98</b> | <b>1998-99</b> |
|----------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| ALLAHD               | 2811           | -10589         | -36772         | -7636          | 562            | 6430           | 12921          | 13500          |
| ANDHRA               | 842            | -14109         | -16225         | -4358          | 1107           | 3570           | 7525           | 9004           |
| BOB                  | 9510           | 823            | 6615           | 17555          | 20427          | 27653          | 45873          | 42144          |
| BOI                  | 5663           | -33112         | -108915        | 5035           | 27648          | 36002          | 36451          | 20114          |
| BOM                  | 404            | -19651         | -29693         | -4080          | 1260           | 4726           | 5629           | 5189           |
| CANARA               | 15659          | 2607           | 12035          | 20410          | 25252          | 14740          | 20302          | 22506          |
| CBI                  | 3049           | -38331         | -71193         | -8424          | -7353          | 15083          | 17489          | 14625          |
| CORP                 | 520            | 412            | 2704           | 7254           | 10475          | 12513          | 16687          | 19203          |
| DENA                 | 910            | -9046          | -6984          | 3002           | 5169           | 7291           | 10504          | 11009          |
| INDIAN               | 3650           | 651            | -39065         | 1426           | -133640        | -38909         | -30150         | -77850         |
| IOB                  | 905            | -75274         | -35118         | 1038           | 320            | 10451          | 11306          | 5534           |
| OBC                  | 2678           | 2050           | 3211           | 11336          | 17275          | 18025          | 21000          | 23012          |
| P&SB                 | 68             | -19519         | -17599         | -742           | -13218         | 2000           | 6509           | 6045           |
| PNB                  | 11244          | 3801           | 7452           | 8579           | -9592          | 23771          | 47735          | 37212          |
| SBBJ                 | 950            | 1050           | 650            | 804            | 2579           | 4048           | 9048           | 9188           |
| SBH                  | 1275           | 1702           | 2448           | 4360           | 5000           | 5245           | 9712           | 11153          |
| SBI                  | 17505          | 21204          | 27504          | 71550          | 83160          | 134925         | 186120         | 102780         |
| SBINDO               | 323            | 323            | 365            | 909            | 1208           | 1706           | 2771           | 3104           |
| SBM                  | 385            | 402            | 239            | 292            | 2563           | 4024           | 5054           | 3358           |
| SBP                  | 2978           | 2012           | 2915           | 3264           | 5214           | 5903           | 14301          | 10120          |
| SBS                  | 600            | 500            | 550            | 1400           | -23031         | 7113           | 7813           | 2536           |
| SBT                  | 509            | 810            | 934            | 2070           | 2620           | 4025           | 6330           | 4327           |
| SYNDICT              | 446            | -67008         | -29940         | -9179          | 2017           | 6696           | 8266           | 14258          |
| UCO                  | -2099          | -44419         | -54645         | -8381          | -23666         | -17623         | -9622          | -6777          |
| UNION                | 2945           | 1126           | 5027           | 10648          | 8049           | 21568          | 25010          | 16022          |
| UNITED               | 668            | -27936         | -61806         | -19723         | -23446         | -11364         | 962            | 1470           |
| VIJAYA               | 184            | -9788          | 410            | 3170           | -25095         | 1896           | 2331           | 3023           |

Source: Time Series Data of Reserve Bank of India.

(Rs. in Crore)

| Name of Banks | 1999-00 | 2000-01 | 2001-02 | 2002-03 | 2003-04 | 2004-05 | 2005-06 | 2006-07 |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|
| ALLAHD        | 6933    | 3991    | 8021    | 16599   | 46338   | 54179   | 70613   | 75014   |
| ANDHRA        | 12059   | 12119   | 20227   | 40299   | 46350   | 52010   | 48550   | 53790   |
| BOB           | 50277   | 27466   | 54593   | 77278   | 96700   | 67684   | 82696   | 102646  |
| BOI           | 17282   | 25188   | 50883   | 85100   | 100832  | 34005   | 70144   | 112317  |
| BOM           | 9014    | 4519    | 14541   | 22202   | 30455   | 17712   | 5079    | 27184   |
| CANARA        | 23605   | 28510   | 74140   | 101889  | 133801  | 110950  | 134322  | 142081  |
| CBI           | 15069   | 4646    | 16330   | 30552   | 61811   | 35741   | 25742   | 49801   |
| CORP          | 23244   | 26184   | 30810   | 41599   | 50414   | 40217   | 44446   | 53614   |
| DENA          | 6287    | -26612  | 1136    | 11419   | 20419   | 6100    | 7299    | 20156   |
| INDIAN        | -42697  | -27400  | 3322    | 18883   | 40575   | 40849   | 50448   | 75977   |
| IOB           | 4034    | 11593   | 23021   | 41610   | 51276   | 65136   | 78334   | 100843  |
| OBC           | 27862   | 20289   | 32055   | 45695   | 68607   | 76081   | 55716   | 58081   |
| P&SB          | 6144    | 1326    | 2304    | 443     | 889     | -7106   | 10833   | 21853   |
| PNB           | 40814   | 46364   | 56239   | 84220   | 110869  | 141012  | 143931  | 154008  |
| SBBJ          | 12042   | 10537   | 16450   | 20328   | 30152   | 20565   | 14503   | 30580   |
| SBH           | 12780   | 15022   | 22649   | 30140   | 38120   | 25090   | 42704   | 50550   |
| SBI           | 205155  | 160425  | 243162  | 310500  | 368100  | 430452  | 440667  | 454131  |
| SBINDO        | 4525    | 6399    | 12510   | 20032   | 22626   | 13318   | 13911   | 18996   |
| SBM           | 4824    | 2572    | 6590    | 11592   | 17638   | 20626   | 21672   | 24923   |
| SBP           | 13069   | 16110   | 23294   | 32202   | 43036   | 28707   | 30311   | 36653   |
| SBS           | 8648    | 1371    | 8201    | 9255    | 17739   | 4116    | 6012    | 8744    |
| SBT           | 6644    | 9749    | 12093   | 17104   | 24460   | 24713   | 25868   | 32628   |
| SYNDICT       | 21565   | 23494   | 25055   | 34413   | 43413   | 40290   | 53649   | 71606   |
| UCO           | 3664    | 3300    | 16452   | 20749   | 43542   | 34565   | 19665   | 31610   |
| UNION         | 10124   | 15547   | 31413   | 55269   | 71205   | 71906   | 67518   | 84539   |
| UNITED        | 3136    | 1914    | 11904   | 30519   | 31508   | 30018   | 20457   | 26728   |
| VIJAYA        | 5284    | 7073    | 13090   | 19656   | 41131   | 38057   | 12688   | 33134   |

Source: Time Series Data of Reserve Bank of India.

## APPENDIX G

### Bank-wise Total Expenditure during the period from 1991-92 to 2006-07

(Rs. in Crore)

| Name of Banks | 1991-92 | 1992-93 | 1993-94 | 1994-95 | 1995-96 | 1996-97 | 1997-98 | 1998-99 |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|
| ALLAHD        | 79569   | 95748   | 94026   | 102655  | 113909  | 127492  | 139740  | 157007  |
| ANDHRA        | 43535   | 50314   | 54735   | 63909   | 68523   | 79807   | 87724   | 104348  |
| BOB           | 199536  | 227271  | 232506  | 260567  | 311910  | 344396  | 390816  | 445443  |
| BOI           | 233097  | 221022  | 205557  | 233262  | 283734  | 342406  | 381856  | 445929  |
| BOM           | 43791   | 50516   | 53578   | 59917   | 75271   | 83446   | 95999   | 110655  |
| CANARA        | 157268  | 194539  | 206855  | 220709  | 273067  | 321461  | 375822  | 436202  |
| CBI           | 145998  | 170212  | 171572  | 179883  | 221181  | 253619  | 282367  | 333213  |
| CORP          | 22962   | 29204   | 35491   | 44247   | 55921   | 69377   | 86879   | 124883  |
| DENA          | 42081   | 49896   | 56275   | 64449   | 77247   | 93055   | 112695  | 142953  |
| INDIAN        | 127539  | 152834  | 141020  | 143273  | 191799  | 191862  | 187136  | 198720  |
| IOB           | 98623   | 109182  | 118111  | 129304  | 171191  | 192163  | 203713  | 240689  |
| OBC           | 35069   | 48088   | 53068   | 67727   | 85062   | 105423  | 125911  | 166036  |
| P&SB          | 34559   | 42739   | 44835   | 53997   | 71924   | 76706   | 85951   | 100710  |
| PNB           | 175741  | 205142  | 226589  | 257896  | 309865  | 350313  | 382771  | 417139  |
| SBBJ          | 32471   | 39695   | 43098   | 48072   | 60014   | 70784   | 81757   | 96533   |
| SBH           | 34911   | 45038   | 49419   | 58449   | 75396   | 87237   | 91859   | 114320  |
| SBI           | 834262  | 930315  | 921360  | 1029859 | 1268546 | 1419610 | 1519410 | 1894107 |
| SBINDO        | 17341   | 20463   | 22073   | 24279   | 30487   | 35334   | 38894   | 46892   |
| SBM           | 22874   | 29696   | 32798   | 36178   | 47477   | 55709   | 58243   | 69669   |
| SBP           | 29866   | 39764   | 45560   | 52333   | 69234   | 80342   | 82988   | 89601   |
| SBS           | 21357   | 23763   | 25087   | 29029   | 38840   | 44654   | 47667   | 56860   |
| SBT           | 32455   | 41153   | 47922   | 58254   | 74362   | 88234   | 93059   | 102154  |
| SYNDICT       | 92335   | 105163  | 112047  | 127117  | 141101  | 165585  | 177806  | 217154  |
| UCO           | 114420  | 123315  | 118741  | 113540  | 137421  | 150299  | 162251  | 184165  |
| UNION         | 83877   | 105944  | 119449  | 143383  | 186142  | 215971  | 236217  | 282165  |
| UNITED        | 65685   | 78335   | 78618   | 86421   | 97161   | 115911  | 131093  | 152121  |
| VIJAYA        | 41054   | 41451   | 44070   | 53979   | 72838   | 76135   | 82787   | 99291   |

Source: Time Series Data of Reserve Bank of India.



(Rs. in Crore)

| Name of Banks | 1999-00 | 2000-01 | 2001-02 | 2002-03 | 2003-04 | 2004-05 | 2005-06 | 2006-07 |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|
| ALLAHD        | 181689  | 204435  | 224977  | 257886  | 254222  | 275286  | 334978  | 416035  |
| ANDHRA        | 138390  | 183096  | 190847  | 204383  | 197513  | 203388  | 236333  | 283097  |
| BOB           | 480994  | 542715  | 563945  | 564263  | 538079  | 543433  | 625984  | 797087  |
| BOI           | 483954  | 540676  | 529989  | 554059  | 534602  | 572696  | 651186  | 834829  |
| BOM           | 142023  | 168829  | 189054  | 192157  | 199213  | 220647  | 216162  | 237389  |
| CANARA        | 476426  | 540483  | 614286  | 617248  | 622111  | 653047  | 747714  | 990304  |
| CBI           | 376384  | 426422  | 455376  | 470269  | 449908  | 451584  | 472174  | 544414  |
| CORP          | 145007  | 156457  | 170470  | 178176  | 181090  | 175739  | 214641  | 285596  |
| DENA          | 158058  | 184735  | 172596  | 171547  | 164230  | 158887  | 159880  | 187467  |
| INDIAN        | 214990  | 235491  | 248871  | 246666  | 261179  | 248141  | 300234  | 365927  |
| IOB           | 258253  | 278923  | 308513  | 321168  | 316957  | 325405  | 360067  | 465908  |
| OBC           | 217352  | 249234  | 259729  | 267260  | 248922  | 284395  | 347971  | 447147  |
| P&SB          | 118694  | 130101  | 133044  | 131046  | 138477  | 124686  | 115198  | 148293  |
| PNB           | 506205  | 569669  | 615179  | 641802  | 652572  | 742832  | 794054  | 934914  |
| SBBJ          | 109817  | 123768  | 126765  | 133725  | 138372  | 149437  | 173266  | 218818  |
| SBH           | 133748  | 153347  | 168356  | 177090  | 190616  | 203351  | 247067  | 294304  |
| SBI           | 2156775 | 2605441 | 2793974 | 2905188 | 2851949 | 2855755 | 3188439 | 3526034 |
| SBINDO        | 56507   | 69994   | 82032   | 86743   | 87466   | 93601   | 117836  | 153409  |
| SBM           | 80161   | 94848   | 96960   | 97824   | 97255   | 110212  | 125546  | 165514  |
| SBP           | 98450   | 111538  | 120444  | 136961  | 151495  | 163596  | 207642  | 271822  |
| SBS           | 64889   | 76406   | 79498   | 83261   | 84576   | 87809   | 100597  | 120326  |
| SBT           | 117198  | 127938  | 136280  | 142961  | 150897  | 161480  | 197586  | 234368  |
| SYNDICT       | 246354  | 277580  | 280321  | 275146  | 280700  | 332800  | 360436  | 527599  |
| UCO           | 204957  | 235864  | 264880  | 277795  | 277315  | 324376  | 396621  | 481574  |
| UNION         | 322259  | 353329  | 364559  | 382682  | 386469  | 416272  | 489185  | 606789  |
| UNITED        | 175218  | 195885  | 219150  | 199159  | 196513  | 192193  | 217314  | 245367  |
| VIJAYA        | 118890  | 133397  | 147482  | 158446  | 160014  | 165895  | 196257  | 240188  |

Source: Time Series Data of Reserve Bank of India.

## APPENDIX H

### f Branches/Offices during the period from 1991-92 to 2006-07

*(Figs. in numbers)*

| Year    | SBI & its Associates | Other PSBs group | All Banks |
|---------|----------------------|------------------|-----------|
| 1991-92 | 12392                | 31423            | 43815     |
| 1992-93 | 12514                | 31644            | 44158     |
| 1993-94 | 12704                | 32013            | 44717     |
| 1994-95 | 12896                | 31672            | 44568     |
| 1995-96 | 13003                | 31973            | 44976     |
| 1996-97 | 13119                | 32416            | 45535     |
| 1997-98 | 13238                | 32736            | 45974     |
| 1998-99 | 13334                | 33263            | 46597     |
| 1999-00 | 13469                | 33686            | 47155     |
| 2000-01 | 13587                | 33949            | 47536     |
| 2001-02 | 13650                | 33993            | 47643     |
| 2002-03 | 13681                | 33995            | 47676     |
| 2003-04 | 13782                | 34460            | 48242     |
| 2004-05 | 13661                | 33627            | 47288     |
| 2005-06 | 13831                | 34012            | 47843     |
| 2006-07 | 14030                | 35203            | 49233     |

Source: Statistical Tables relating to Banks of India, Reserve Bank of India, various Issues.

**APPENDIX I**  
**Ratio of Operating Cost to Total Assets**

*(in Per cent)*

| Name of Banks | 1991-92 | 1992-93 | 1993-94 | 1994-95 | 1995-96 | 1996-97 | 1997-98 | 1998-99 |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|
| ALLAHD        | 2.42    | 2.42    | 2.54    | 2.77    | 3.04    | 3.02    | 2.70    | 2.67    |
| ANDHRA        | 2.98    | 3.03    | 3.01    | 3.90    | 3.23    | 3.11    | 2.95    | 2.83    |
| BOB           | 2.17    | 2.26    | 2.19    | 2.50    | 2.53    | 2.37    | 2.34    | 2.31    |
| BOI           | 2.11    | 2.35    | 2.33    | 2.57    | 2.72    | 2.77    | 2.52    | 2.37    |
| BOM           | 3.34    | 3.36    | 3.14    | 3.12    | 3.73    | 3.41    | 3.21    | 3.06    |
| CANARA        | 2.85    | 2.53    | 2.54    | 2.78    | 2.74    | 2.63    | 2.34    | 2.56    |
| CBI           | 2.95    | 3.04    | 2.96    | 3.09    | 3.40    | 3.19    | 3.05    | 3.11    |
| CORP          | 2.80    | 2.65    | 2.19    | 1.96    | 2.20    | 2.23    | 2.05    | 1.81    |
| DENA          | 3.43    | 3.07    | 2.87    | 3.20    | 3.07    | 2.99    | 2.75    | 2.54    |
| INDIAN        | 2.34    | 1.98    | 2.57    | 2.45    | 2.86    | 2.80    | 2.67    | 2.61    |
| IOB           | 2.70    | 2.70    | 2.58    | 2.30    | 2.76    | 2.73    | 2.55    | 2.75    |
| OBC           | 2.53    | 2.52    | 2.38    | 2.49    | 2.14    | 2.19    | 2.03    | 1.97    |
| P&SB          | 2.48    | 3.32    | 2.89    | 2.62    | 3.06    | 3.06    | 2.80    | 2.57    |
| PNB           | 2.48    | 2.44    | 2.70    | 2.93    | 3.21    | 3.04    | 2.84    | 2.97    |
| SBBJ          | 3.55    | 3.51    | 3.27    | 3.26    | 3.46    | 2.97    | 3.29    | 3.24    |
| SBH           | 2.78    | 2.68    | 2.39    | 2.72    | 3.05    | 2.81    | 2.52    | 2.90    |
| SBI           | 2.37    | 2.56    | 2.64    | 2.96    | 3.09    | 2.94    | 2.63    | 2.65    |
| SBINDO        | 3.43    | 3.40    | 3.31    | 3.52    | 3.67    | 3.56    | 3.41    | 3.40    |
| SBM           | 3.46    | 3.43    | 3.19    | 3.14    | 3.82    | 3.44    | 3.43    | 3.57    |
| SBP           | 2.32    | 2.22    | 2.27    | 2.57    | 2.52    | 2.50    | 2.51    | 2.41    |
| SBS           | 3.62    | 3.40    | 3.33    | 3.29    | 3.08    | 2.82    | 3.13    | 3.00    |
| SBT           | 2.65    | 2.74    | 2.41    | 2.55    | 2.97    | 2.84    | 2.38    | 2.20    |
| SYNDICT       | 3.83    | 3.61    | 3.18    | 3.52    | 3.47    | 3.50    | 3.29    | 3.41    |
| UCO           | 2.54    | 2.58    | 3.07    | 2.93    | 3.27    | 3.16    | 2.89    | 2.87    |
| UNION         | 3.10    | 2.94    | 2.66    | 2.57    | 2.80    | 2.77    | 2.62    | 2.51    |
| UNITED        | 2.90    | 2.75    | 2.63    | 2.73    | 2.99    | 2.81    | 2.58    | 2.40    |
| VIJAYA        | 3.85    | 3.63    | 3.12    | 2.82    | 3.36    | 3.26    | 2.95    | 2.80    |

Source: Statistical Tables relating to Banks of India, Reserve Bank of India, Various issues.





(in Per cent)

| Name of Banks | 1999-00 | 2000-01 | 2001-02 | 2002-03 | 2003-04 | 2004-05 | 2005-06 | 2006-07 |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|
| ALLAHD        | 2.89    | 2.98    | 2.86    | 3.27    | 2.76    | 2.37    | 1.87    | 1.52    |
| ANDHRA        | 2.27    | 2.24    | 2.17    | 2.44    | 2.44    | 2.53    | 2.11    | 1.96    |
| BOB           | 2.22    | 2.54    | 2.20    | 2.16    | 2.12    | 2.09    | 2.10    | 1.78    |
| BOI           | 2.51    | 2.93    | 2.19    | 2.16    | 2.06    | 2.03    | 1.88    | 1.84    |
| BOM           | 2.76    | 2.84    | 2.23    | 2.07    | 1.74    | 2.19    | 2.11    | 1.91    |
| CANARA        | 2.48    | 2.51    | 2.21    | 2.13    | 1.91    | 1.91    | 1.77    | 1.55    |
| CBI           | 3.00    | 3.06    | 2.72    | 2.67    | 2.46    | 2.46    | 2.30    | 1.81    |
| CORP          | 1.81    | 1.73    | 1.63    | 1.79    | 1.97    | 1.97    | 1.84    | 1.52    |
| DENA          | 2.44    | 3.19    | 2.44    | 2.54    | 2.25    | 2.56    | 2.11    | 1.94    |
| INDIAN        | 2.68    | 2.79    | 2.40    | 2.13    | 2.71    | 2.08    | 2.27    | 2.22    |
| IOB           | 2.74    | 2.89    | 2.50    | 2.30    | 2.14    | 2.28    | 2.13    | 1.69    |
| OBC           | 1.74    | 1.94    | 1.64    | 1.71    | 1.57    | 1.47    | 1.64    | 1.35    |
| P&SB          | 2.82    | 2.98    | 2.77    | 2.85    | 3.99    | 3.63    | 2.54    | 2.38    |
| PNB           | 2.82    | 2.95    | 2.47    | 2.39    | 2.32    | 2.60    | 2.08    | 2.05    |
| SBBJ          | 2.85    | 3.07    | 2.58    | 2.50    | 2.62    | 2.66    | 2.76    | 2.18    |
| SBH           | 2.42    | 2.45    | 1.88    | 1.73    | 1.74    | 1.92    | 2.01    | 1.65    |
| SBI           | 2.41    | 2.63    | 2.07    | 2.11    | 2.27    | 2.19    | 2.37    | 2.09    |
| SBINDO        | 3.07    | 2.72    | 2.28    | 2.18    | 2.16    | 1.94    | 1.92    | 1.67    |
| SBM           | 3.41    | 3.68    | 3.03    | 2.89    | 2.69    | 2.89    | 2.63    | 2.09    |
| SBP           | 2.34    | 2.62    | 2.05    | 1.86    | 1.67    | 1.52    | 1.48    | 1.39    |
| SBS           | 2.56    | 2.88    | 2.48    | 2.15    | 2.00    | 1.69    | 1.87    | 1.73    |
| SBT           | 2.37    | 2.48    | 2.02    | 1.93    | 1.88    | 1.74    | 1.98    | 1.70    |
| SYNDICT       | 3.13    | 3.81    | 3.24    | 3.15    | 2.51    | 2.43    | 2.35    | 1.55    |
| UCO           | 2.65    | 2.73    | 2.67    | 2.48    | 2.33    | 1.99    | 1.90    | 1.59    |
| UNION         | 2.47    | 2.62    | 2.18    | 1.99    | 1.86    | 1.74    | 1.57    | 1.44    |
| UNITED        | 2.39    | 2.52    | 3.33    | 2.44    | 2.60    | 2.42    | 2.45    | 1.84    |
| VIJAYA        | 2.97    | 3.07    | 2.61    | 2.92    | 2.07    | 1.84    | 1.98    | 1.54    |

Source: Statistical Tables relating to Banks of India, Reserve Bank of India, Various issues.

## APPENDIX J

### Net Interest Income as per cent to Total Assets

(in Per cent)

| Name of Banks | 1991-92 | 1992-93 | 1993-94 | 1994-95 | 1995-96 | 1996-97 | 1997-98 | 1998-99 |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|
| ALLAHD        | 2.09    | 1.26    | 1.95    | 1.99    | 2.67    | 3.05    | 2.88    | 2.82    |
| ANDHRA        | 2.50    | 1.38    | 1.63    | 2.53    | 3.03    | 2.98    | 3.37    | 2.91    |
| BOB           | 2.92    | 2.76    | 2.99    | 3.59    | 3.68    | 3.21    | 2.91    | 3.01    |
| BOI           | 2.25    | 1.82    | 2.07    | 2.59    | 2.88    | 3.00    | 2.77    | 2.61    |
| BOM           | 3.04    | 1.37    | 1.79    | 2.65    | 3.59    | 3.67    | 3.50    | 3.29    |
| CANARA        | 4.42    | 3.45    | 2.57    | 3.60    | 3.33    | 3.19    | 2.49    | 3.24    |
| CBI           | 2.80    | 1.82    | 1.46    | 2.46    | 3.15    | 3.17    | 3.11    | 2.97    |
| CORP          | 3.47    | 2.84    | 2.79    | 2.96    | 3.74    | 3.87    | 3.46    | 2.52    |
| DENA          | 3.24    | 2.24    | 2.54    | 3.23    | 3.64    | 3.85    | 3.48    | 2.97    |
| INDIAN        | 1.99    | 1.77    | 1.78    | 1.73    | 0.52    | 0.71    | 0.57    | 0.92    |
| IOB           | 1.73    | 0.62    | 1.05    | 1.79    | 2.12    | 2.38    | 2.31    | 2.31    |
| OBC           | 4.29    | 2.83    | 3.29    | 3.81    | 3.80    | 3.89    | 3.38    | 3.10    |
| P&SB          | 2.67    | 0.64    | 1.65    | 2.54    | 2.15    | 2.60    | 2.63    | 2.38    |
| PNB           | 3.42    | 2.86    | 2.70    | 2.85    | 3.27    | 3.47    | 3.25    | 3.57    |
| SBBJ          | 4.95    | 3.14    | 2.66    | 2.85    | 3.53    | 3.32    | 3.68    | 3.23    |
| SBH           | 4.62    | 3.30    | 2.85    | 3.40    | 3.72    | 3.69    | 3.61    | 3.53    |
| SBI           | 3.63    | 2.95    | 2.61    | 3.25    | 3.28    | 3.43    | 3.01    | 2.72    |
| SBINDO        | 4.48    | 2.93    | 3.45    | 3.90    | 4.10    | 4.28    | 3.86    | 3.92    |
| SBM           | 3.88    | 3.13    | 2.92    | 3.30    | 3.88    | 4.22    | 3.94    | 3.58    |
| SBP           | 5.93    | 3.62    | 3.43    | 3.64    | 3.48    | 3.70    | 3.64    | 3.53    |
| SBS           | 4.88    | 3.33    | 3.31    | 4.08    | 3.30    | 3.62    | 3.63    | 3.49    |
| SBT           | 3.29    | 2.91    | 2.41    | 2.63    | 3.29    | 3.18    | 2.94    | 2.20    |
| SYNDICT       | 3.02    | 1.60    | 2.42    | 2.74    | 3.20    | 3.17    | 2.85    | 2.94    |
| UCO           | 1.93    | 0.51    | 1.07    | 2.19    | 2.17    | 1.93    | 1.89    | 2.15    |
| UNION         | 3.81    | 2.54    | 2.92    | 3.32    | 3.40    | 3.41    | 3.17    | 2.66    |
| UNITED        | 2.33    | 0.55    | 0.57    | 0.94    | 1.71    | 1.54    | 2.74    | 2.00    |
| VIJAYA        | 3.19    | 2.09    | 2.67    | 2.62    | 2.53    | 2.91    | 2.76    | 2.86    |

Source: Statistical Tables relating to Banks of India, Reserve Bank of India, Various issues.



(in Per cent)

| Name of Banks | 1999-00 | 2000-01 | 2001-02 | 2002-03 | 2003-04 | 2004-05 | 2005-06 | 2006-07 |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|
| ALLAHD        | 2.86    | 3.10    | 2.95    | 3.24    | 3.13    | 3.02    | 2.85    | 2.59    |
| ANDHRA        | 2.68    | 2.45    | 2.75    | 3.05    | 3.37    | 3.27    | 2.87    | 2.98    |
| BOB           | 2.85    | 3.06    | 2.65    | 2.75    | 3.02    | 3.15    | 2.80    | 2.50    |
| BOI           | 2.33    | 2.78    | 2.62    | 2.67    | 2.59    | 2.36    | 2.34    | 2.43    |
| BOM           | 3.07    | 2.93    | 2.73    | 2.72    | 2.38    | 2.68    | 3.11    | 2.80    |
| CANARA        | 2.64    | 2.83    | 2.52    | 2.76    | 2.76    | 2.86    | 2.70    | 2.43    |
| CBI           | 2.96    | 3.07    | 2.92    | 3.32    | 3.35    | 3.46    | 3.19    | 2.66    |
| CORP          | 2.73    | 2.95    | 2.65    | 3.02    | 3.31    | 3.33    | 3.03    | 2.48    |
| DENA          | 2.46    | 2.51    | 2.35    | 2.82    | 2.67    | 2.86    | 2.72    | 2.72    |
| INDIAN        | 1.61    | 1.84    | 1.75    | 2.32    | 2.85    | 2.97    | 3.17    | 3.17    |
| IOB           | 2.46    | 2.91    | 2.74    | 2.97    | 3.38    | 3.65    | 3.48    | 3.11    |
| OBC           | 2.90    | 2.92    | 3.02    | 3.57    | 3.55    | 2.82    | 2.72    | 2.29    |
| P&SB          | 2.35    | 2.51    | 2.30    | 2.67    | 3.29    | 3.64    | 3.31    | 3.49    |
| PNB           | 2.99    | 3.21    | 3.15    | 3.62    | 3.54    | 3.17    | 3.21    | 3.21    |
| SBBJ          | 3.00    | 3.29    | 3.16    | 3.07    | 3.56    | 3.71    | 3.61    | 2.72    |
| SBH           | 3.35    | 3.32    | 2.94    | 2.86    | 2.75    | 2.76    | 2.69    | 2.50    |
| SBI           | 2.65    | 2.66    | 2.61    | 2.65    | 2.74    | 3.03    | 3.16    | 2.66    |
| SBINDO        | 2.99    | 2.84    | 2.97    | 3.23    | 3.48    | 2.97    | 2.61    | 2.18    |
| SBM           | 3.39    | 3.33    | 3.04    | 3.41    | 3.30    | 3.33    | 3.16    | 2.55    |
| SBP           | 3.78    | 4.22    | 3.78    | 3.69    | 3.06    | 3.10    | 2.42    | 2.12    |
| SBS           | 3.20    | 2.93    | 2.99    | 2.79    | 3.15    | 3.37    | 2.90    | 2.22    |
| SBT           | 2.27    | 2.73    | 2.57    | 2.75    | 2.85    | 3.10    | 3.00    | 2.61    |
| SYNDICT       | 3.04    | 3.87    | 3.49    | 3.51    | 3.03    | 3.25    | 3.08    | 2.41    |
| UCO           | 2.35    | 2.42    | 2.33    | 2.53    | 2.73    | 2.58    | 2.53    | 2.12    |
| UNION         | 2.73    | 3.13    | 3.01    | 2.93    | 2.98    | 2.85    | 2.66    | 2.72    |
| UNITED        | 2.10    | 2.39    | 2.64    | 2.97    | 3.02    | 3.15    | 3.07    | 2.72    |
| VIJAYA        | 3.03    | 3.23    | 3.01    | 3.37    | 3.48    | 3.36    | 3.08    | 2.53    |

Source: Statistical Tables relating to Banks of India, Reserve Bank of India, Various issues.

## APPENDIX - K

### 1-Performing Assets (NPAs) to Net Advances

(in Per cent)

| Name of Banks | 1995-96 | 1996-97 | 1997-98 | 1998-99 | 1999-00 | 2000-01 |
|---------------|---------|---------|---------|---------|---------|---------|
| ALLAHD        | 16.00   | 14.84   | 15.09   | 12.54   | 12.23   | 11.23   |
| ANDHRA        | 3.29    | 4.10    | 2.92    | 4.28    | 3.47    | 2.95    |
| BOB           | 8.15    | 7.53    | 6.60    | 7.70    | 5.94    | 6.77    |
| BOI           | 7.00    | 6.93    | 7.34    | 7.28    | 7.55    | 6.72    |
| BOM           | 9.39    | 9.66    | 8.59    | 8.72    | 6.97    | 7.41    |
| CANARA        | 7.45    | 9.32    | 7.52    | 7.09    | 5.20    | 4.84    |
| CBI           | 13.49   | 14.40   | 12.21   | 9.79    | 9.84    | 9.72    |
| CORP          | 2.26    | 3.63    | 2.93    | 1.98    | 1.92    | 1.98    |
| DENA          | 7.30    | 9.38    | 8.28    | 7.67    | 13.47   | 18.37   |
| INDIAN        | 23.87   | 25.24   | 26.01   | 21.67   | 16.80   | 10.06   |
| IOB           | 8.57    | 7.64    | 6.26    | 7.30    | 7.65    | 7.01    |
| OBC           | 3.60    | 5.64    | 4.50    | 4.50    | 3.80    | 3.60    |
| P&SB          | 10.34   | 12.04   | 10.84   | 10.48   | 9.39    | 12.27   |
| PNB           | 12.70   | 10.38   | 9.57    | 8.96    | 8.52    | 6.69    |
| SBBJ          | 8.39    | 7.53    | 5.78    | 3.93    | 3.17    | 4.05    |
| SBH           | 5.94    | 6.98    | 7.66    | 8.70    | 7.97    | 6.87    |
| SBI           | 23.28   | 19.20   | 14.10   | 14.70   | 12.70   | 10.50   |
| SBINDO        | 11.43   | 13.73   | 11.14   | 10.83   | 8.75    | 6.35    |
| SBM           | 11.90   | 9.56    | 7.60    | 6.72    | 6.65    | 6.23    |
| SBP           | 6.11    | 7.96    | 7.13    | 10.45   | 10.14   | 7.83    |
| SBS           | 9.94    | 11.42   | 10.88   | 8.78    | 7.30    | 7.82    |
| SBT           | 6.61    | 7.30    | 6.07    | 7.18    | 6.41    | 6.03    |
| SYNDICT       | 9.62    | 11.29   | 10.96   | 10.10   | 6.95    | 5.91    |
| UCO           | 8.59    | 10.96   | 10.75   | 10.55   | 8.12    | 7.65    |
| UNION         | 6.60    | 5.88    | 7.04    | 8.23    | 6.09    | 4.92    |
| UNITED        | 5.70    | 6.05    | 6.57    | 7.70    | 7.87    | 7.30    |
| VIJAYA        | 16.00   | 14.84   | 15.09   | 10.80   | 8.58    | 7.75    |

Source: Statistical Tables Relating to Banks of India, Reserve Bank of India, Various issues.



(in Per cent)

| <b>Banks</b> | <b>2001-02</b> | <b>2002-03</b> | <b>2003-04</b> | <b>2004-05</b> | <b>2005-06</b> | <b>2006-07</b> |
|--------------|----------------|----------------|----------------|----------------|----------------|----------------|
| ALLAHD       | 10.57          | 7.08           | 2.37           | 1.28           | 0.84           | 1.07           |
| ANDHRA       | 2.45           | 1.79           | 0.93           | 0.28           | 0.24           | 0.17           |
| BOB          | 5.06           | 3.72           | 2.99           | 1.45           | 0.87           | 0.60           |
| BOI          | 6.02           | 5.37           | 4.50           | 2.77           | 1.49           | 0.74           |
| BOM          | 5.81           | 4.82           | 2.46           | 2.15           | 2.03           | 1.21           |
| CANARA       | 3.89           | 3.59           | 2.89           | 1.88           | 1.12           | 0.94           |
| CBI          | 7.98           | 6.74           | 5.57           | 2.98           | 2.59           | 1.70           |
| CORP         | 2.31           | 1.65           | 1.80           | 1.12           | 0.64           | 0.47           |
| DENA         | 16.31          | 11.83          | 9.40           | 5.23           | 3.04           | 1.99           |
| INDIAN       | 8.28           | 6.15           | 2.71           | 1.35           | 0.79           | 0.35           |
| IOB          | 6.32           | 5.23           | 2.85           | 1.27           | 0.65           | 0.55           |
| OBC          | 3.20           | 1.40           | 0.00           | 1.29           | 0.49           | 0.49           |
| P&SB         | 11.70          | 10.89          | 9.62           | 8.11           | 2.43           | 0.66           |
| PNB          | 5.32           | 3.86           | 0.98           | 0.20           | 0.29           | 0.76           |
| SBBJ         | 4.63           | 4.29           | 2.58           | 1.59           | 0.86           | 0.76           |
| SBH          | 6.26           | 4.91           | 2.87           | 2.64           | 1.56           | 0.96           |
| SBI          | 7.90           | 5.52           | 3.75           | 2.43           | 1.95           | 1.50           |
| SBINDO       | 5.45           | 4.36           | 3.65           | 2.93           | 2.10           | 2.14           |
| SBM          | 6.02           | 2.61           | 0.91           | 0.59           | 0.85           | 0.59           |
| SBP          | 5.72           | 4.13           | 1.24           | 1.61           | 1.18           | 1.09           |
| SBS          | 4.97           | 3.25           | 0.65           | 0.61           | 0.36           | 0.22           |
| SBT          | 5.63           | 4.50           | 3.48           | 2.65           | 1.87           | 1.56           |
| SYNDICT      | 3.58           | 2.66           | 0.00           | 1.00           | 1.83           | 1.04           |
| UCO          | 7.36           | 5.19           | 2.96           | 0.92           | 0.74           | 0.45           |
| UNION        | 2.94           | 1.49           | 0.00           | 1.23           | 0.99           | 0.83           |
| UNITED       | 4.95           | 3.53           | 0.00           | 1.40           | 1.16           | 0.70           |
| VIJAYA       | 5.72           | 3.06           | 1.39           | 1.81           | 1.47           | 1.08           |

Source: Statistical Tables Relating to Banks of India, Reserve Bank of India, Various issues.

## APPENDIX L

market shares in terms of Total Assets

| Name of Banks | 1990-91     | 1991-92     | 1992-93     | 1993-94     | 1994-95     | 1995-96     | 1996-97     | 1997-98     | 1998-99     |
|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| ALLAHD        | 0.027       | 0.026       | 0.027       | 0.026       | 0.025       | 0.025       | 0.024       | 0.023       | 0.023       |
| ANDHRA        | 0.014       | 0.015       | 0.014       | 0.015       | 0.014       | 0.014       | 0.015       | 0.014       | 0.015       |
| BOB           | 0.063       | 0.071       | 0.072       | 0.071       | 0.071       | 0.068       | 0.068       | 0.071       | 0.068       |
| BOI           | 0.077       | 0.077       | 0.070       | 0.067       | 0.069       | 0.066       | 0.068       | 0.071       | 0.070       |
| BOM           | 0.015       | 0.014       | 0.014       | 0.015       | 0.016       | 0.015       | 0.016       | 0.016       | 0.016       |
| CANARA        | 0.060       | 0.055       | 0.061       | 0.061       | 0.060       | 0.062       | 0.064       | 0.066       | 0.062       |
| CBI           | 0.052       | 0.048       | 0.046       | 0.048       | 0.047       | 0.046       | 0.047       | 0.047       | 0.046       |
| CORP          | 0.008       | 0.009       | 0.010       | 0.012       | 0.016       | 0.014       | 0.015       | 0.017       | 0.019       |
| DENA          | 0.013       | 0.014       | 0.015       | 0.016       | 0.017       | 0.016       | 0.017       | 0.019       | 0.019       |
| INDIAN        | 0.039       | 0.037       | 0.044       | 0.036       | 0.035       | 0.035       | 0.031       | 0.030       | 0.028       |
| IOB           | 0.032       | 0.031       | 0.032       | 0.035       | 0.036       | 0.036       | 0.032       | 0.033       | 0.032       |
| OBC           | 0.012       | 0.013       | 0.014       | 0.016       | 0.019       | 0.021       | 0.021       | 0.023       | 0.024       |
| P&SB          | 0.011       | 0.011       | 0.012       | 0.013       | 0.014       | 0.014       | 0.014       | 0.014       | 0.014       |
| PNB           | 0.064       | 0.064       | 0.063       | 0.067       | 0.065       | 0.062       | 0.063       | 0.061       | 0.060       |
| SBBJ          | 0.011       | 0.011       | 0.011       | 0.011       | 0.012       | 0.013       | 0.015       | 0.013       | 0.013       |
| SBH           | 0.012       | 0.013       | 0.015       | 0.017       | 0.016       | 0.016       | 0.017       | 0.016       | 0.017       |
| SBI           | 0.312       | 0.317       | 0.301       | 0.294       | 0.278       | 0.286       | 0.281       | 0.277       | 0.289       |
| SBINDO        | 0.006       | 0.006       | 0.006       | 0.006       | 0.006       | 0.006       | 0.006       | 0.006       | 0.006       |
| SBM           | 0.007       | 0.008       | 0.008       | 0.009       | 0.009       | 0.009       | 0.010       | 0.009       | 0.009       |
| SBP           | 0.012       | 0.013       | 0.015       | 0.015       | 0.015       | 0.016       | 0.016       | 0.015       | 0.014       |
| SBS           | 0.006       | 0.006       | 0.006       | 0.007       | 0.007       | 0.009       | 0.009       | 0.008       | 0.008       |
| SBT           | 0.010       | 0.012       | 0.012       | 0.013       | 0.014       | 0.013       | 0.014       | 0.014       | 0.014       |
| SYNDICT       | 0.029       | 0.028       | 0.030       | 0.032       | 0.033       | 0.031       | 0.031       | 0.030       | 0.028       |
| UCO           | 0.022       | 0.022       | 0.022       | 0.022       | 0.022       | 0.021       | 0.023       | 0.022       | 0.022       |
| UNION         | 0.040       | 0.040       | 0.037       | 0.031       | 0.030       | 0.031       | 0.029       | 0.029       | 0.027       |
| UNITED        | 0.029       | 0.029       | 0.031       | 0.034       | 0.039       | 0.041       | 0.040       | 0.040       | 0.041       |
| VIJAYA        | 0.014       | 0.010       | 0.011       | 0.013       | 0.015       | 0.014       | 0.014       | 0.015       | 0.014       |
| <b>Total</b>  | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> |

| Name of Banks | 1999-00     | 2000-01     | 2001-02     | 2002-03     | 2003-04     | 2004-05     | 2005-06     | 2006-07     |
|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| ALLAHD        | 0.022       | 0.021       | 0.021       | 0.022       | 0.024       | 0.027       | 0.029       | 0.029       |
| ANDHRA        | 0.018       | 0.020       | 0.018       | 0.019       | 0.018       | 0.019       | 0.021       | 0.020       |
| BOB           | 0.066       | 0.061       | 0.061       | 0.059       | 0.058       | 0.056       | 0.059       | 0.061       |
| BOI           | 0.063       | 0.058       | 0.060       | 0.060       | 0.058       | 0.056       | 0.058       | 0.061       |
| BOM           | 0.017       | 0.018       | 0.019       | 0.019       | 0.022       | 0.019       | 0.016       | 0.017       |
| CANARA        | 0.061       | 0.065       | 0.062       | 0.064       | 0.068       | 0.065       | 0.069       | 0.071       |
| CBI           | 0.047       | 0.046       | 0.046       | 0.044       | 0.043       | 0.041       | 0.039       | 0.040       |
| CORP          | 0.019       | 0.019       | 0.020       | 0.020       | 0.020       | 0.020       | 0.021       | 0.023       |
| DENA          | 0.019       | 0.017       | 0.016       | 0.016       | 0.015       | 0.014       | 0.014       | 0.013       |
| INDIAN        | 0.026       | 0.026       | 0.026       | 0.028       | 0.027       | 0.026       | 0.025       | 0.024       |
| IOB           | 0.031       | 0.029       | 0.031       | 0.032       | 0.032       | 0.030       | 0.031       | 0.035       |
| OBC           | 0.028       | 0.026       | 0.028       | 0.026       | 0.028       | 0.032       | 0.031       | 0.032       |
| P&SB          | 0.013       | 0.013       | 0.012       | 0.011       | 0.010       | 0.009       | 0.010       | 0.009       |
| PNB           | 0.061       | 0.062       | 0.063       | 0.067       | 0.070       | 0.075       | 0.075       | 0.070       |
| SBBJ          | 0.014       | 0.013       | 0.013       | 0.014       | 0.014       | 0.014       | 0.014       | 0.015       |
| SBH           | 0.017       | 0.018       | 0.019       | 0.020       | 0.021       | 0.021       | 0.021       | 0.021       |
| SBI           | 0.294       | 0.307       | 0.301       | 0.292       | 0.277       | 0.272       | 0.256       | 0.243       |
| SBINDO        | 0.007       | 0.008       | 0.009       | 0.009       | 0.009       | 0.010       | 0.011       | 0.010       |
| SBM           | 0.009       | 0.009       | 0.009       | 0.009       | 0.009       | 0.010       | 0.010       | 0.011       |
| SBP           | 0.014       | 0.014       | 0.015       | 0.017       | 0.018       | 0.019       | 0.021       | 0.020       |
| SBS           | 0.008       | 0.008       | 0.008       | 0.008       | 0.009       | 0.009       | 0.009       | 0.008       |
| SBT           | 0.014       | 0.014       | 0.014       | 0.015       | 0.016       | 0.017       | 0.017       | 0.016       |
| SYNDICT       | 0.030       | 0.027       | 0.027       | 0.027       | 0.032       | 0.031       | 0.032       | 0.038       |
| UCO           | 0.022       | 0.021       | 0.020       | 0.019       | 0.018       | 0.017       | 0.017       | 0.018       |
| UNION         | 0.026       | 0.027       | 0.027       | 0.027       | 0.030       | 0.032       | 0.032       | 0.032       |
| UNITED        | 0.039       | 0.038       | 0.038       | 0.040       | 0.040       | 0.043       | 0.046       | 0.044       |
| VIJAYA        | 0.014       | 0.014       | 0.014       | 0.015       | 0.016       | 0.017       | 0.016       | 0.018       |
| <b>Total</b>  | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> |

## APPENDIX M

### market shares in terms of Total Deposits

| Name of Banks | 1990-91      | 1991-92      | 1992-93      | 1993-94      | 1994-95      | 1995-96      | 1996-97      | 1997-98      | 1998-99      |
|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| ALLAHD        | 0.031        | 0.028        | 0.029        | 0.028        | 0.026        | 0.026        | 0.026        | 0.025        | 0.024        |
| ANDHRA        | 0.017        | 0.017        | 0.016        | 0.016        | 0.015        | 0.015        | 0.016        | 0.015        | 0.016        |
| BOB           | 0.070        | 0.081        | 0.080        | 0.076        | 0.075        | 0.073        | 0.072        | 0.074        | 0.070        |
| BOI           | 0.084        | 0.082        | 0.074        | 0.071        | 0.070        | 0.070        | 0.071        | 0.074        | 0.070        |
| BOM           | 0.016        | 0.014        | 0.015        | 0.015        | 0.015        | 0.015        | 0.016        | 0.017        | 0.017        |
| CANARA        | 0.060        | 0.061        | 0.063        | 0.065        | 0.064        | 0.067        | 0.070        | 0.072        | 0.066        |
| CBI           | 0.061        | 0.056        | 0.053        | 0.053        | 0.051        | 0.051        | 0.051        | 0.050        | 0.048        |
| CORP          | 0.009        | 0.010        | 0.011        | 0.014        | 0.018        | 0.015        | 0.015        | 0.018        | 0.020        |
| DENA          | 0.016        | 0.015        | 0.016        | 0.016        | 0.017        | 0.017        | 0.017        | 0.019        | 0.019        |
| INDIAN        | 0.038        | 0.038        | 0.044        | 0.039        | 0.037        | 0.034        | 0.032        | 0.029        | 0.027        |
| IOB           | 0.035        | 0.034        | 0.036        | 0.036        | 0.036        | 0.037        | 0.036        | 0.036        | 0.034        |
| OBC           | 0.015        | 0.015        | 0.016        | 0.017        | 0.019        | 0.022        | 0.022        | 0.025        | 0.026        |
| P&SB          | 0.013        | 0.012        | 0.013        | 0.013        | 0.015        | 0.015        | 0.014        | 0.014        | 0.015        |
| PNB           | 0.071        | 0.069        | 0.069        | 0.072        | 0.071        | 0.069        | 0.069        | 0.066        | 0.064        |
| SBBJ          | 0.013        | 0.011        | 0.011        | 0.011        | 0.011        | 0.012        | 0.012        | 0.012        | 0.012        |
| SBH           | 0.014        | 0.014        | 0.015        | 0.016        | 0.016        | 0.016        | 0.016        | 0.016        | 0.017        |
| SBI           | 0.239        | 0.258        | 0.252        | 0.252        | 0.244        | 0.247        | 0.246        | 0.247        | 0.265        |
| SBINDO        | 0.006        | 0.005        | 0.006        | 0.006        | 0.006        | 0.006        | 0.006        | 0.006        | 0.006        |
| SBM           | 0.008        | 0.008        | 0.009        | 0.009        | 0.009        | 0.010        | 0.010        | 0.009        | 0.009        |
| SBP           | 0.015        | 0.012        | 0.013        | 0.015        | 0.015        | 0.016        | 0.016        | 0.015        | 0.014        |
| SBS           | 0.007        | 0.006        | 0.006        | 0.007        | 0.008        | 0.008        | 0.008        | 0.008        | 0.008        |
| SBT           | 0.012        | 0.012        | 0.012        | 0.013        | 0.014        | 0.014        | 0.014        | 0.014        | 0.014        |
| SYNDICT       | 0.035        | 0.032        | 0.034        | 0.033        | 0.034        | 0.033        | 0.033        | 0.032        | 0.031        |
| UCO           | 0.044        | 0.041        | 0.038        | 0.031        | 0.030        | 0.029        | 0.028        | 0.027        | 0.026        |
| UNION         | 0.034        | 0.034        | 0.035        | 0.039        | 0.044        | 0.046        | 0.045        | 0.043        | 0.044        |
| UNITED        | 0.024        | 0.023        | 0.023        | 0.023        | 0.023        | 0.022        | 0.023        | 0.023        | 0.023        |
| VIJAYA        | 0.012        | 0.012        | 0.013        | 0.014        | 0.017        | 0.015        | 0.015        | 0.015        | 0.015        |
| <b>Total</b>  | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> |



| Name of Banks | 1999-00      | 2000-01      | 2001-02      | 2002-03      | 2003-04      | 2004-05      | 2005-06      | 2006-07      |
|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| ALLAHD        | 0.024        | 0.023        | 0.023        | 0.024        | 0.026        | 0.005        | 0.030        | 0.031        |
| ANDHRA        | 0.020        | 0.021        | 0.019        | 0.020        | 0.019        | 0.036        | 0.021        | 0.021        |
| BOB           | 0.070        | 0.063        | 0.064        | 0.061        | 0.059        | 0.011        | 0.059        | 0.064        |
| BOI           | 0.065        | 0.060        | 0.062        | 0.060        | 0.058        | 0.010        | 0.059        | 0.061        |
| BOM           | 0.018        | 0.020        | 0.020        | 0.021        | 0.022        | 0.038        | 0.017        | 0.017        |
| CANARA        | 0.065        | 0.069        | 0.066        | 0.067        | 0.070        | 0.013        | 0.073        | 0.073        |
| CBI           | 0.049        | 0.048        | 0.049        | 0.047        | 0.046        | 0.008        | 0.042        | 0.042        |
| CORP          | 0.019        | 0.019        | 0.020        | 0.020        | 0.019        | 0.035        | 0.021        | 0.022        |
| DENA          | 0.018        | 0.017        | 0.016        | 0.015        | 0.015        | 0.003        | 0.015        | 0.014        |
| INDIAN        | 0.026        | 0.025        | 0.025        | 0.025        | 0.025        | 0.005        | 0.026        | 0.024        |
| IOB           | 0.033        | 0.032        | 0.033        | 0.034        | 0.034        | 0.058        | 0.032        | 0.035        |
| OBC           | 0.030        | 0.029        | 0.029        | 0.028        | 0.029        | 0.006        | 0.031        | 0.033        |
| P&SB          | 0.014        | 0.014        | 0.013        | 0.012        | 0.011        | 0.002        | 0.011        | 0.010        |
| PNB           | 0.064        | 0.065        | 0.066        | 0.070        | 0.072        | 0.134        | 0.075        | 0.072        |
| SBBJ          | 0.012        | 0.012        | 0.012        | 0.012        | 0.013        | 0.002        | 0.014        | 0.015        |
| SBH           | 0.017        | 0.017        | 0.018        | 0.019        | 0.020        | 0.004        | 0.021        | 0.021        |
| SBI           | 0.267        | 0.283        | 0.279        | 0.274        | 0.260        | 0.477        | 0.238        | 0.223        |
| SBINDO        | 0.007        | 0.008        | 0.008        | 0.009        | 0.008        | 0.002        | 0.010        | 0.010        |
| SBM           | 0.009        | 0.009        | 0.009        | 0.008        | 0.009        | 0.002        | 0.010        | 0.011        |
| SBP           | 0.014        | 0.013        | 0.014        | 0.017        | 0.018        | 0.034        | 0.021        | 0.020        |
| SBS           | 0.008        | 0.008        | 0.008        | 0.008        | 0.009        | 0.002        | 0.009        | 0.008        |
| SBT           | 0.014        | 0.013        | 0.014        | 0.015        | 0.016        | 0.003        | 0.016        | 0.016        |
| SYNDICT       | 0.032        | 0.029        | 0.029        | 0.028        | 0.035        | 0.060        | 0.034        | 0.040        |
| UCO           | 0.025        | 0.025        | 0.028        | 0.029        | 0.032        | 0.006        | 0.034        | 0.033        |
| UNION         | 0.042        | 0.041        | 0.041        | 0.041        | 0.041        | 0.008        | 0.046        | 0.044        |
| UNITED        | 0.023        | 0.022        | 0.020        | 0.019        | 0.019        | 0.033        | 0.018        | 0.019        |
| VIJAYA        | 0.016        | 0.015        | 0.015        | 0.016        | 0.017        | 0.003        | 0.017        | 0.019        |
| <b>Total</b>  | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> |

## APPENDIX N

### market shares in terms of Total Advances

| Name of Banks | 1990-91     | 1991-92     | 1992-93     | 1993-94     | 1994-95     | 1995-96     | 1996-97     | 1997-98     | 1998-99     |
|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| ALLAHD        | 0.023       | 0.024       | 0.026       | 0.025       | 0.024       | 0.023       | 0.022       | 0.022       | 0.023       |
| ANDHRA        | 0.014       | 0.013       | 0.012       | 0.013       | 0.014       | 0.012       | 0.013       | 0.013       | 0.015       |
| BOB           | 0.069       | 0.073       | 0.077       | 0.086       | 0.083       | 0.077       | 0.075       | 0.076       | 0.071       |
| BOI           | 0.086       | 0.088       | 0.075       | 0.074       | 0.069       | 0.075       | 0.083       | 0.085       | 0.082       |
| BOM           | 0.014       | 0.013       | 0.012       | 0.012       | 0.013       | 0.013       | 0.014       | 0.014       | 0.014       |
| CANARA        | 0.054       | 0.056       | 0.052       | 0.056       | 0.061       | 0.063       | 0.065       | 0.065       | 0.066       |
| CBI           | 0.049       | 0.047       | 0.044       | 0.041       | 0.044       | 0.043       | 0.040       | 0.041       | 0.043       |
| CORP          | 0.007       | 0.007       | 0.008       | 0.010       | 0.012       | 0.012       | 0.014       | 0.017       | 0.021       |
| DENA          | 0.013       | 0.012       | 0.013       | 0.015       | 0.016       | 0.016       | 0.018       | 0.020       | 0.022       |
| INDIAN        | 0.042       | 0.045       | 0.050       | 0.046       | 0.044       | 0.038       | 0.031       | 0.028       | 0.025       |
| IOB           | 0.035       | 0.036       | 0.035       | 0.036       | 0.037       | 0.036       | 0.033       | 0.033       | 0.034       |
| OBC           | 0.011       | 0.012       | 0.014       | 0.017       | 0.020       | 0.023       | 0.022       | 0.024       | 0.026       |
| P&SB          | 0.011       | 0.010       | 0.010       | 0.012       | 0.014       | 0.013       | 0.013       | 0.012       | 0.014       |
| PNB           | 0.059       | 0.058       | 0.064       | 0.067       | 0.066       | 0.061       | 0.064       | 0.062       | 0.064       |
| SBBJ          | 0.012       | 0.011       | 0.011       | 0.012       | 0.012       | 0.012       | 0.014       | 0.014       | 0.013       |
| SBH           | 0.012       | 0.014       | 0.015       | 0.016       | 0.019       | 0.019       | 0.018       | 0.018       | 0.018       |
| SBI           | 0.310       | 0.310       | 0.310       | 0.282       | 0.273       | 0.288       | 0.283       | 0.286       | 0.277       |
| SBINDO        | 0.006       | 0.006       | 0.006       | 0.007       | 0.007       | 0.007       | 0.007       | 0.007       | 0.007       |
| SBM           | 0.007       | 0.008       | 0.009       | 0.009       | 0.010       | 0.010       | 0.011       | 0.010       | 0.010       |
| SBP           | 0.012       | 0.012       | 0.014       | 0.015       | 0.016       | 0.016       | 0.017       | 0.016       | 0.016       |
| SBS           | 0.006       | 0.007       | 0.007       | 0.008       | 0.009       | 0.009       | 0.010       | 0.009       | 0.009       |
| SBT           | 0.010       | 0.010       | 0.012       | 0.015       | 0.018       | 0.016       | 0.017       | 0.015       | 0.014       |
| SYNDICT       | 0.030       | 0.027       | 0.027       | 0.027       | 0.025       | 0.026       | 0.026       | 0.027       | 0.031       |
| UCO           | 0.020       | 0.020       | 0.019       | 0.017       | 0.016       | 0.014       | 0.014       | 0.013       | 0.013       |
| UNION         | 0.045       | 0.045       | 0.038       | 0.031       | 0.027       | 0.024       | 0.022       | 0.022       | 0.021       |
| UNITED        | 0.027       | 0.026       | 0.029       | 0.035       | 0.040       | 0.042       | 0.042       | 0.040       | 0.038       |
| VIJAYA        | 0.013       | 0.011       | 0.010       | 0.012       | 0.013       | 0.012       | 0.011       | 0.012       | 0.013       |
| <b>Total</b>  | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> |



|              |             |             | 2001-02     | 2002-03     | 2003-04     | 2004-05     | 2005-06     | 2006-07     |
|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>Banks</b> |             |             |             |             |             |             |             |             |
| ALLAHD       | 0.023       | 0.023       | 0.023       | 0.023       | 0.024       | 0.026       | 0.028       | 0.030       |
| ANDHRA       | 0.016       | 0.018       | 0.020       | 0.021       | 0.020       | 0.022       | 0.021       | 0.020       |
| BOB          | 0.069       | 0.066       | 0.070       | 0.064       | 0.056       | 0.054       | 0.057       | 0.061       |
| BOI          | 0.072       | 0.077       | 0.080       | 0.078       | 0.072       | 0.069       | 0.062       | 0.062       |
| BOM          | 0.015       | 0.016       | 0.017       | 0.017       | 0.019       | 0.016       | 0.016       | 0.017       |
| CANARA       | 0.067       | 0.067       | 0.069       | 0.074       | 0.075       | 0.075       | 0.075       | 0.072       |
| CBI          | 0.045       | 0.045       | 0.044       | 0.042       | 0.036       | 0.034       | 0.036       | 0.038       |
| CORP         | 0.022       | 0.021       | 0.023       | 0.022       | 0.022       | 0.023       | 0.023       | 0.022       |
| DENA         | 0.020       | 0.017       | 0.016       | 0.015       | 0.015       | 0.014       | 0.014       | 0.013       |
| INDIAN       | 0.023       | 0.023       | 0.023       | 0.022       | 0.022       | 0.023       | 0.021       | 0.021       |
| IOB          | 0.033       | 0.032       | 0.032       | 0.032       | 0.032       | 0.031       | 0.033       | 0.034       |
| OBC          | 0.026       | 0.027       | 0.029       | 0.029       | 0.031       | 0.031       | 0.032       | 0.032       |
| P&SB         | 0.014       | 0.012       | 0.012       | 0.011       | 0.010       | 0.008       | 0.009       | 0.009       |
| PNB          | 0.064       | 0.068       | 0.072       | 0.073       | 0.075       | 0.075       | 0.071       | 0.070       |
| SBBJ         | 0.012       | 0.012       | 0.012       | 0.012       | 0.014       | 0.015       | 0.015       | 0.015       |
| SBH          | 0.017       | 0.017       | 0.018       | 0.018       | 0.019       | 0.019       | 0.020       | 0.020       |
| SBI          | 0.279       | 0.274       | 0.251       | 0.251       | 0.250       | 0.250       | 0.248       | 0.245       |
| SBINDO       | 0.008       | 0.008       | 0.009       | 0.009       | 0.010       | 0.011       | 0.011       | 0.011       |
| SBM          | 0.010       | 0.010       | 0.010       | 0.010       | 0.010       | 0.011       | 0.011       | 0.012       |
| SBP          | 0.016       | 0.016       | 0.018       | 0.020       | 0.021       | 0.019       | 0.021       | 0.021       |
| SBS          | 0.009       | 0.009       | 0.009       | 0.008       | 0.008       | 0.008       | 0.008       | 0.008       |
| SBT          | 0.015       | 0.015       | 0.015       | 0.017       | 0.018       | 0.018       | 0.018       | 0.018       |
| SYNDICT      | 0.035       | 0.032       | 0.031       | 0.030       | 0.033       | 0.033       | 0.035       | 0.038       |
| UCO          | 0.013       | 0.014       | 0.014       | 0.013       | 0.013       | 0.014       | 0.015       | 0.016       |
| UNION        | 0.022       | 0.024       | 0.027       | 0.029       | 0.033       | 0.034       | 0.035       | 0.034       |
| UNITED       | 0.042       | 0.042       | 0.044       | 0.046       | 0.047       | 0.050       | 0.051       | 0.045       |
| VIJAYA       | 0.013       | 0.014       | 0.013       | 0.014       | 0.017       | 0.018       | 0.016       | 0.018       |
| <b>Total</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> |

## APPENDIX O

### e market shares in terms of Net Worth

| Name of Banks | 1990-91      | 1991-92      | 1992-93      | 1993-94      | 1994-95      | 1995-96      | 1996-97      | 1997-98      | 1998-99      |
|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| ALLAHD        | 0.022        | 0.044        | 0.030        | 0.024        | 0.031        | 0.034        | 0.019        | 0.018        | 0.020        |
| ANDHRA        | 0.012        | 0.016        | 0.016        | 0.016        | 0.018        | 0.017        | 0.019        | 0.016        | 0.012        |
| BOB           | 0.042        | 0.067        | 0.065        | 0.071        | 0.061        | 0.061        | 0.060        | 0.065        | 0.069        |
| BOI           | 0.088        | 0.091        | 0.074        | 0.084        | 0.093        | 0.044        | 0.058        | 0.057        | 0.058        |
| BOM           | 0.021        | 0.022        | 0.022        | 0.021        | 0.028        | 0.028        | 0.024        | 0.021        | 0.011        |
| CANARA        | 0.103        | 0.106        | 0.119        | 0.082        | 0.067        | 0.068        | 0.062        | 0.056        | 0.058        |
| CBI           | 0.031        | 0.035        | 0.026        | 0.058        | 0.066        | 0.060        | 0.068        | 0.065        | 0.062        |
| CORP          | 0.006        | 0.008        | 0.010        | 0.009        | 0.009        | 0.011        | 0.012        | 0.021        | 0.023        |
| DENA          | 0.019        | 0.016        | 0.017        | 0.019        | 0.014        | 0.010        | 0.015        | 0.013        | 0.017        |
| INDIAN        | 0.037        | 0.041        | 0.053        | 0.036        | 0.041        | 0.037        | 0.032        | 0.069        | 0.069        |
| IOB           | 0.061        | 0.056        | 0.046        | 0.069        | 0.060        | 0.055        | 0.017        | 0.016        | 0.017        |
| OBC           | 0.012        | 0.016        | 0.018        | 0.013        | 0.027        | 0.029        | 0.028        | 0.027        | 0.029        |
| P&SB          | 0.019        | 0.017        | 0.024        | 0.023        | 0.021        | 0.022        | 0.023        | 0.019        | 0.009        |
| PNB           | 0.056        | 0.059        | 0.061        | 0.042        | 0.049        | 0.041        | 0.040        | 0.041        | 0.046        |
| SBBJ          | 0.007        | 0.008        | 0.007        | 0.004        | 0.003        | 0.006        | 0.006        | 0.008        | 0.010        |
| SBH           | 0.008        | 0.009        | 0.011        | 0.007        | 0.008        | 0.009        | 0.009        | 0.010        | 0.012        |
| SBI           | 0.221        | 0.199        | 0.183        | 0.217        | 0.182        | 0.192        | 0.240        | 0.236        | 0.249        |
| SBINDO        | 0.003        | 0.004        | 0.004        | 0.002        | 0.002        | 0.004        | 0.004        | 0.004        | 0.005        |
| SBM           | 0.004        | 0.004        | 0.004        | 0.002        | 0.001        | 0.005        | 0.005        | 0.005        | 0.006        |
| SBP           | 0.022        | 0.027        | 0.024        | 0.014        | 0.011        | 0.012        | 0.013        | 0.014        | 0.016        |
| SBS           | 0.005        | 0.006        | 0.005        | 0.003        | 0.003        | 0.014        | 0.012        | 0.010        | 0.010        |
| SBT           | 0.006        | 0.005        | 0.008        | 0.004        | 0.004        | 0.007        | 0.006        | 0.009        | 0.009        |
| SYNDICT       | 0.006        | 0.026        | 0.021        | 0.053        | 0.050        | 0.051        | 0.045        | 0.037        | 0.017        |
| UCO           | 0.064        | 0.052        | 0.053        | 0.037        | 0.047        | 0.052        | 0.055        | 0.046        | 0.047        |
| UNION         | 0.088        | 0.026        | 0.057        | 0.055        | 0.065        | 0.072        | 0.064        | 0.060        | 0.063        |
| UNITED        | 0.021        | 0.027        | 0.027        | 0.026        | 0.023        | 0.044        | 0.042        | 0.039        | 0.040        |
| VIJAYA        | 0.011        | 0.013        | 0.016        | 0.011        | 0.016        | 0.014        | 0.021        | 0.018        | 0.017        |
| <b>Total</b>  | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> |



|              |              |              | 2001-02      | 2002-03      | 2003-04      | 2004-05      | 2005-06      | 2006-07      |
|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <b>Banks</b> |              |              |              |              |              |              |              |              |
| ALLAHD       | 0.019        | 0.018        | 0.017        | 0.018        | 0.020        | 0.025        | 0.033        | 0.035        |
| ANDHRA       | 0.013        | 0.015        | 0.015        | 0.017        | 0.018        | 0.020        | 0.027        | 0.025        |
| BOB          | 0.070        | 0.067        | 0.067        | 0.067        | 0.065        | 0.060        | 0.072        | 0.068        |
| BOI          | 0.055        | 0.054        | 0.050        | 0.054        | 0.051        | 0.048        | 0.046        | 0.046        |
| BOM          | 0.012        | 0.012        | 0.012        | 0.015        | 0.018        | 0.016        | 0.014        | 0.014        |
| CANARA       | 0.056        | 0.056        | 0.060        | 0.063        | 0.066        | 0.065        | 0.066        | 0.081        |
| CBI          | 0.056        | 0.051        | 0.035        | 0.037        | 0.038        | 0.035        | 0.032        | 0.030        |
| CORP         | 0.025        | 0.027        | 0.036        | 0.036        | 0.035        | 0.033        | 0.031        | 0.030        |
| DENA         | 0.018        | 0.016        | 0.017        | 0.015        | 0.013        | 0.012        | 0.012        | 0.012        |
| INDIAN       | 0.063        | 0.058        | 0.073        | 0.078        | 0.070        | 0.063        | 0.023        | 0.030        |
| IOB          | 0.016        | 0.019        | 0.020        | 0.022        | 0.026        | 0.027        | 0.029        | 0.031        |
| OBC          | 0.031        | 0.031        | 0.028        | 0.032        | 0.034        | 0.035        | 0.048        | 0.044        |
| P&SB         | 0.009        | 0.009        | 0.008        | 0.007        | 0.006        | 0.005        | 0.011        | 0.011        |
| PNB          | 0.049        | 0.053        | 0.059        | 0.061        | 0.063        | 0.087        | 0.086        | 0.082        |
| SBBJ         | 0.011        | 0.012        | 0.013        | 0.014        | 0.014        | 0.014        | 0.013        | 0.013        |
| SBH          | 0.013        | 0.015        | 0.017        | 0.019        | 0.020        | 0.019        | 0.019        | 0.020        |
| SBI          | 0.264        | 0.270        | 0.265        | 0.262        | 0.255        | 0.256        | 0.254        | 0.246        |
| SBINDO       | 0.005        | 0.006        | 0.007        | 0.009        | 0.010        | 0.010        | 0.009        | 0.009        |
| SBM          | 0.006        | 0.006        | 0.006        | 0.007        | 0.007        | 0.008        | 0.009        | 0.009        |
| SBP          | 0.017        | 0.019        | 0.020        | 0.022        | 0.022        | 0.022        | 0.021        | 0.020        |
| SBS          | 0.011        | 0.010        | 0.010        | 0.010        | 0.010        | 0.008        | 0.009        | 0.008        |
| SBT          | 0.009        | 0.010        | 0.011        | 0.011        | 0.012        | 0.012        | 0.012        | 0.013        |
| SYNDICT      | 0.023        | 0.024        | 0.025        | 0.024        | 0.024        | 0.023        | 0.026        | 0.028        |
| UCO          | 0.043        | 0.039        | 0.034        | 0.030        | 0.025        | 0.021        | 0.017        | 0.019        |
| UNION        | 0.058        | 0.053        | 0.048        | 0.018        | 0.023        | 0.022        | 0.023        | 0.021        |
| UNITED       | 0.038        | 0.037        | 0.037        | 0.039        | 0.039        | 0.038        | 0.042        | 0.041        |
| VIJAYA       | 0.010        | 0.012        | 0.012        | 0.012        | 0.017        | 0.017        | 0.015        | 0.015        |
| <b>Total</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> | <b>1.000</b> |

## APPENDIX P

### market shares in terms of Total Income

| Name of Banks | 1991-92     | 1992-93     | 1993-94     | 1994-95     | 1995-96     | 1996-97     | 1997-98     | 1998-99     |
|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| ALLAHD        | 0.025       | 0.027       | 0.026       | 0.024       | 0.023       | 0.024       | 0.024       | 0.023       |
| ANDHRA        | 0.013       | 0.013       | 0.014       | 0.015       | 0.014       | 0.014       | 0.015       | 0.015       |
| BOB           | 0.070       | 0.073       | 0.082       | 0.078       | 0.074       | 0.069       | 0.070       | 0.068       |
| BOI           | 0.078       | 0.065       | 0.061       | 0.061       | 0.062       | 0.065       | 0.067       | 0.065       |
| BOM           | 0.014       | 0.013       | 0.013       | 0.014       | 0.015       | 0.015       | 0.016       | 0.016       |
| CANARA        | 0.061       | 0.067       | 0.064       | 0.064       | 0.064       | 0.063       | 0.065       | 0.067       |
| CBI           | 0.046       | 0.046       | 0.043       | 0.043       | 0.045       | 0.046       | 0.047       | 0.046       |
| CORP          | 0.008       | 0.009       | 0.012       | 0.014       | 0.014       | 0.015       | 0.017       | 0.020       |
| DENA          | 0.013       | 0.014       | 0.016       | 0.016       | 0.017       | 0.018       | 0.021       | 0.021       |
| INDIAN        | 0.040       | 0.046       | 0.039       | 0.035       | 0.032       | 0.029       | 0.025       | 0.023       |
| IOB           | 0.030       | 0.029       | 0.033       | 0.032       | 0.032       | 0.033       | 0.032       | 0.032       |
| OBC           | 0.013       | 0.015       | 0.017       | 0.020       | 0.021       | 0.022       | 0.024       | 0.026       |
| P&SB          | 0.010       | 0.010       | 0.012       | 0.013       | 0.014       | 0.013       | 0.014       | 0.014       |
| PNB           | 0.059       | 0.064       | 0.069       | 0.064       | 0.065       | 0.067       | 0.068       | 0.063       |
| SBBJ          | 0.012       | 0.012       | 0.013       | 0.013       | 0.013       | 0.014       | 0.015       | 0.014       |
| SBH           | 0.014       | 0.016       | 0.017       | 0.017       | 0.018       | 0.018       | 0.018       | 0.018       |
| SBI           | 0.320       | 0.311       | 0.289       | 0.292       | 0.293       | 0.287       | 0.276       | 0.284       |
| SBINDO        | 0.006       | 0.006       | 0.007       | 0.007       | 0.007       | 0.007       | 0.007       | 0.007       |
| SBM           | 0.008       | 0.009       | 0.010       | 0.010       | 0.011       | 0.011       | 0.010       | 0.010       |
| SBP           | 0.014       | 0.014       | 0.015       | 0.015       | 0.016       | 0.016       | 0.015       | 0.015       |
| SBS           | 0.008       | 0.008       | 0.008       | 0.008       | 0.009       | 0.009       | 0.009       | 0.009       |
| SBT           | 0.011       | 0.013       | 0.015       | 0.016       | 0.016       | 0.017       | 0.017       | 0.015       |
| SYNDICT       | 0.028       | 0.026       | 0.030       | 0.030       | 0.028       | 0.029       | 0.028       | 0.030       |
| UCO           | 0.035       | 0.031       | 0.028       | 0.027       | 0.025       | 0.023       | 0.024       | 0.024       |
| UNION         | 0.029       | 0.032       | 0.036       | 0.040       | 0.040       | 0.041       | 0.040       | 0.040       |
| UNITED        | 0.020       | 0.018       | 0.018       | 0.018       | 0.017       | 0.018       | 0.022       | 0.020       |
| VIJAYA        | 0.012       | 0.012       | 0.013       | 0.014       | 0.014       | 0.013       | 0.013       | 0.014       |
| <b>Total</b>  | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> |



|              |             |             | 2001-02     | 2002-03     | 2003-04     | 2004-05     | 2005-06     | 2006-07     |
|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>Banks</b> |             |             |             |             |             |             |             |             |
| ALLAHD       | 0.023       | 0.022       | 0.023       | 0.024       | 0.025       | 0.027       | 0.028       | 0.029       |
| ANDHRA       | 0.018       | 0.020       | 0.020       | 0.022       | 0.021       | 0.021       | 0.020       | 0.021       |
| BOB          | 0.064       | 0.062       | 0.059       | 0.057       | 0.057       | 0.055       | 0.054       | 0.057       |
| BOI          | 0.061       | 0.060       | 0.057       | 0.059       | 0.055       | 0.051       | 0.053       | 0.059       |
| BOM          | 0.018       | 0.019       | 0.020       | 0.019       | 0.019       | 0.020       | 0.016       | 0.016       |
| CANARA       | 0.063       | 0.063       | 0.067       | 0.064       | 0.066       | 0.065       | 0.065       | 0.071       |
| CBI          | 0.046       | 0.046       | 0.045       | 0.044       | 0.044       | 0.043       | 0.038       | 0.037       |
| CORP         | 0.021       | 0.020       | 0.020       | 0.021       | 0.020       | 0.020       | 0.021       | 0.022       |
| DENA         | 0.020       | 0.019       | 0.018       | 0.017       | 0.017       | 0.014       | 0.014       | 0.014       |
| INDIAN       | 0.024       | 0.023       | 0.024       | 0.024       | 0.025       | 0.024       | 0.025       | 0.028       |
| IOB          | 0.030       | 0.030       | 0.032       | 0.031       | 0.033       | 0.033       | 0.033       | 0.034       |
| OBC          | 0.029       | 0.029       | 0.030       | 0.030       | 0.029       | 0.029       | 0.030       | 0.032       |
| P&SB         | 0.014       | 0.014       | 0.013       | 0.012       | 0.011       | 0.011       | 0.009       | 0.011       |
| PNB          | 0.065       | 0.064       | 0.065       | 0.068       | 0.070       | 0.072       | 0.070       | 0.069       |
| SBBJ         | 0.015       | 0.015       | 0.014       | 0.014       | 0.015       | 0.016       | 0.015       | 0.016       |
| SBH          | 0.019       | 0.019       | 0.019       | 0.020       | 0.021       | 0.019       | 0.022       | 0.022       |
| SBI          | 0.283       | 0.290       | 0.290       | 0.287       | 0.277       | 0.280       | 0.280       | 0.249       |
| SBINDO       | 0.008       | 0.008       | 0.010       | 0.010       | 0.010       | 0.009       | 0.010       | 0.011       |
| SBM          | 0.011       | 0.010       | 0.010       | 0.010       | 0.010       | 0.011       | 0.011       | 0.012       |
| SBP          | 0.015       | 0.015       | 0.015       | 0.016       | 0.018       | 0.018       | 0.018       | 0.019       |
| SBS          | 0.009       | 0.009       | 0.009       | 0.009       | 0.009       | 0.009       | 0.009       | 0.008       |
| SBT          | 0.015       | 0.015       | 0.014       | 0.015       | 0.016       | 0.017       | 0.017       | 0.017       |
| SYNDICT      | 0.030       | 0.030       | 0.027       | 0.026       | 0.028       | 0.031       | 0.030       | 0.037       |
| UCO          | 0.024       | 0.025       | 0.027       | 0.026       | 0.027       | 0.029       | 0.031       | 0.032       |
| UNION        | 0.040       | 0.039       | 0.039       | 0.040       | 0.039       | 0.041       | 0.042       | 0.044       |
| UNITED       | 0.020       | 0.020       | 0.021       | 0.020       | 0.019       | 0.019       | 0.018       | 0.017       |
| VIJAYA       | 0.014       | 0.015       | 0.015       | 0.016       | 0.018       | 0.017       | 0.017       | 0.017       |
| <b>Total</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> | <b>1.00</b> |