



India's best

listed banks 2006

Rank 2006	Rank 2005	Bank	Profitability			Efficiency			Safety			Size		Valuation		Growth				
			Rank	Net interest margin (%)	Net profit/total income (%)	Rank	Return on average assets (%)	Profit/employee (Rs lakh)	Rank	Net NPA to net advances (%)	Capital adequacy ratio (%)	Rank	Assets (Rs crore)	Income (Rs crore)	Rank	Price/earnings ratio	Price to book value	Rank	Net interest income (%)	Net profit (%)
1	1	HDFC Bank	1	4.07	15.31	3	1.39	7.39	11	0.44	11.41	8	73,587	5,689	2	37.13	5.93	8	43.19	30.83
2	4	ICICI Bank	22	1.99	13.50	3	1.21	10.00	5	0.72	13.35	2	2,52,059	18,821	6	28.40	3.11	9	47.48	26.67
3	-	Yes Bank	6	3.14	19.08	1	2.13	8.82	1	0.00	16.43	32	4,164	290	3	45.01	5.37	1	371.37	1,571.00
4	5	Indian Overseas Bank	2	3.75	15.26	8	1.42	3.22	5	0.65	13.04	10	59,358	5,134	10	8.22	2.11	19	11.41	20.26
5	3	Kotak Mahindra Bank	5	4.25	11.97	3	1.42	4.15	11	0.24	11.27	27	10,175	988	1	92.94	12.57	4	57.41	39.27
6	6	Punjab National Bank	10	3.44	12.98	16	1.06	2.48	7	0.29	11.95	3	1,45,350	11,093	9	11.57	1.80	18	16.47	2.07
7	2	Andhra Bank	6	3.18	15.50	8	1.32	3.69	2	0.24	14.00	14	40,673	3,132	18	9.80	1.56	29	9.35	-6.65
8	7	Corporation Bank	8	3.30	13.90	12	1.19	4.13	3	0.64	13.92	14	40,507	3,198	13	13.05	1.66	26	8.63	10.52
9	9	Allahabad Bank	8	3.14	16.11	6	1.41	3.69	7	0.84	13.37	12	55,298	4,383	27	6.10	1.36	12	15.64	30.33
10	10	UTI Bank	22	2.46	13.40	8	1.11	8.69	24	0.98	11.08	13	49,785	3,621	5	24.91	4.21	6	47.46	44.98
11	17	Karur Vysya Bank	2	3.35	17.05	2	1.60	4.65	4	0.81	14.79	29	9,008	794	28	7.86	2.30	19	10.20	28.48
12	11	State Bank of India	15	3.28	10.19	20	0.92	2.17	21	1.87	11.88	1	4,94,001	43,244	7	13.40	2.09	22	12.13	2.37
13	16	Canara Bank	17	2.94	13.20	14	1.10	3.02	21	1.12	11.22	4	1,32,938	10,174	14	9.24	1.72	15	13.68	21.07
14	24	Federal Bank	12	3.20	13.49	13	1.20	3.54	10	0.95	13.75	22	20,643	1,670	20	8.43	1.50	4	19.42	149.98
15	14	Syndicate Bank	13	3.32	11.56	21	0.95	2.05	16	0.86	11.73	11	61,091	4,643	19	8.18	1.61	14	11.04	33.16
16	12	State Bank of Mysore	11	3.41	11.99	15	1.21	2.22	15	0.74	11.37	22	19,337	1,808	12	8.57	1.94	25	11.04	5.07
17	18	Bank of Baroda	19	3.10	9.86	22	0.79	2.13	9	0.87	13.65	5	1,13,393	8,390	24	12.34	1.30	22	8.25	22.18
18	13	Union Bank of India	21	2.94	10.41	17	0.84	2.66	21	1.56	11.41	7	89,174	6,489	17	10.05	1.60	21	15.00	-6.10
19	27	Bank of India	27	2.54	8.54	23	0.68	1.66	27	1.49	10.75	6	1,12,286	8,213	11	12.08	1.76	7	17.66	106.28
20	23	City Union Bank	4	3.67	15.20	6	1.48	3.51	20	1.95	12.33	31	4,127	371	34	5.29	1.02	11	26.12	21.70
21	19	Karnataka Bank	16	2.66	14.86	8	1.28	4.05	19	1.18	11.78	26	14,961	1,185	29	8.49	1.31	15	15.49	19.63
22	8	Vijaya Bank	20	3.20	4.73	26	0.42	1.16	13	0.85	11.94	16	31,537	2,684	15	19.52	1.53	32	-1.43	-66.66
23	21	State Bank of Bikaner & Jaipur	14	3.90	6.23	24	0.57	1.20	17	1.18	12.08	19	27,516	2,329	21	13.07	1.31	24	14.27	-29.48
24	22	Jammu & Kashmir Bank	26	2.61	9.61	18	0.70	3.00	13	0.92	12.14	21	26,449	1,841	26	13.27	1.26	13	11.32	53.68
25	20	State Bank of Travancore	18	3.15	9.76	18	0.85	2.34	25	1.47	11.15	17	31,862	2,650	24	7.35	1.39	29	6.58	4.67
26	30	South Indian Bank	24	3.06	5.98	24	0.50	1.37	18	1.86	13.02	27	10,827	852	32	10.69	0.82	2	20.73	485.06
27	31	ING Vysya Bank	30	2.99	0.64	33	0.06	0.17	29	1.76	10.67	25	16,767	1,417	8	41.08	1.65	3	34.88	123.74
28	25	UCO Bank	27	2.69	4.08	28	0.34	0.82	30	2.10	11.12	9	61,839	4,822	31	9.43	0.93	28	11.18	-43.11
29	-	Development Credit Bank	34	1.79	-23.75	34	-2.03	-7.00	34	4.50	9.66	33	3,742	359	4	123.82	2.30	17	7.88	47.66
30	26	Bank of Maharashtra	31	2.64	1.90	32	0.16	0.36	27	2.03	11.27	18	31,228	2,679	23	32.95	1.03	33	-3.98	-71.32
31	15	IndusInd Bank	33	1.90	2.59	27	0.22	1.56	31	2.09	10.54	24	17,623	1,419	16	34.84	1.48	34	-24.17	-82.48
32	29	Dena Bank	29	2.86	3.29	30	0.29	0.72	32	3.04	10.62	20	26,557	2,221	30	13.05	0.89	27	5.25	19.66
33	28	Bank of Rajasthan	32	2.34	2.37	31	0.16	0.38	26	0.99	10.60	29	9,861	645	22	29.75	1.30	31	4.16	-56.41
34	32	Dhanalakshmi Bank	25	3.02	4.00	28	0.35	0.72	33	2.44	9.75	34	2,851	238	33	11.13	0.76	10	13.54	144.07

Data source: CapitaLine Plus & RBI; Ranking: *Businessworld*; Valuation parameters based on closing market price as on 31 October 2006; All figures are for FY06 and unconsolidated

Centurion Bank of Punjab, IDBI Bank and Oriental Bank of Commerce have been excluded due to distortion from M&As. To see their details, log on to www.businessworld.in



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1	HDFC Bank	1	3.79	17.40	1	1.42	8.80	8	0.24	12.16		11	51,506	3,825	1	29.08	4.16	1	32.89	30.63
2	Andhra Bank	2	3.58	17.14	2	1.74	3.97	9	0.28	12.11		14	32,739	3,035	7	6.88	1.89	12	17.40	12.21
3	Kotak Mahindra Bank	2	3.65	15.05	5	1.38	5.37	3	0.37	12.80		30	6,520	564	2	25.69	2.83	5	31.96	7.82
4	ICICI Bank	18	1.93	15.48	3	1.36	11.00	19	1.65	11.78		2	1,68,435	12,950	2	19.15	2.93	2	42.87	22.48
5	Indian Overseas Bank	6	3.78	13.71	13	1.33	2.66	5	1.27	14.20		10	50,815	4,751	6	7.60	2.04	10	16.01	27.03
6	Punjab National Bank	11	3.50	13.25	16	1.23	2.42	1	0.20	14.78		3	1,26,269	10,646	10	9.21	1.62	14	10.56	27.19
7	Corporation Bank	5	3.58	14.29	9	1.28	3.95	2	1.12	16.23		13	33,924	2,814	11	12.01	1.53	22	17.17	-20.23
8	Vijaya Bank	4	3.70	14.84	5	1.43	3.48	3	0.59	12.92		17	29,340	2,565	19	6.09	1.51	16	17.80	-7.47
9	Allahabad Bank	8	3.42	14.10	11	1.36	2.86	11	1.28	12.53		12	45,152	3,842	17	5.20	1.58	6	25.63	16.92
10	UTI Bank	22	2.36	14.19	10	1.08	7.03	9	1.39	12.66		16	37,800	2,357	4	19.50	2.72	4	26.70	20.22
11	State Bank of India	17	3.21	10.88	18	0.99	2.07	20	2.65	12.45		1	4,60,072	39,550	5	10.48	1.83	6	24.66	16.94
12	State Bank of Mysore	8	3.63	12.86	14	1.36	2.16	13	0.92	12.08		22	16,553	1,603.87	13	6.44	1.72	9	21.23	16.94
13	Union Bank of India	16	3.16	12.53	15	1.10	2.81	22	2.64	12.09		7	72,443	5,737	11	7.46	1.67	12	18.91	0.98
14	Syndicate Bank	14	3.41	9.27	22	0.81	1.53	21	1.59	10.70		8	52,128	4,348	8	9.00	1.76	14	18.51	-7.19
15	IndusInd Bank	13	2.71	15.10	3	1.37	10.12	26	2.71	11.62		24	15,622	1,391	9	7.39	1.81	11	31.11	-19.81
16	Canara Bank	19	3.00	11.88	17	1.06	2.48	13	1.88	12.78		4	1,10,413	9,336	20	7.68	1.38	23	15.03	-17.08
17	Karur Vysya Bank	6	3.42	14.96	7	1.40	3.75	7	1.66	16.07		28	7,885	704	29	4.06	1.10	29	-13.62	-34.59
18	Bank of Baroda	21	3.31	8.70	21	0.75	1.71	12	1.45	12.61		5	94,664	7,776	21	9.82	1.15	25	15.85	-30.01
19	Karnataka Bank	19	2.74	13.86	12	1.27	3.35	15	2.29	14.16		26	12,542	1,061	22	7.90	1.16	3	48.30	10.50
20	State Bank of Travancore	14	3.39	9.98	18	0.93	2.21	23	1.81	11.05		18	28,875	2,477	23	5.58	1.20	6	31.15	1.03
21	State Bank of Bikaner & Jaipur	10	3.99	8.72	20	0.94	1.69	15	1.61	12.60		19	23,436	2,358	28	6.78	1.04	18	21.28	-31.80
22	Jammu & Kashmir Bank	26	2.61	6.99	23	0.50	2.00	6	1.41	15.15		20	24,423	1,645	16	19.36	1.28	31	-3.82	-71.68
23	City Union Bank	12	3.31	14.01	8	1.39	3.23	24	3.37	12.18		31	3,495	331	30	4.85	0.91	23	15.16	-18.79
24	Federal Bank	23	3.14	6.38	25	0.56	1.39	25	2.21	11.27		22	16,821	1,413	14	12.04	1.48	19	19.09	-33.91
25	UCO Bank	24	2.86	8.48	24	0.70	1.43	30	2.93	11.26		8	54,590	4,076	24	6.18	1.16	19	17.88	-20.62
26	Bank of Maharashtra	26	2.71	6.31	26	0.54	1.25	17	2.15	12.68		15	32,898	2,808	26	8.18	0.91	26	14.93	-41.84
27	Bank of India	30	2.49	4.73	28	0.38	0.80	28	2.77	11.52		5	95,004	7,187	17	15.32	1.21	30	1.61	-66.28
28	Bank of Rajasthan	30	2.42	5.38	27	0.40	0.86	18	2.50	12.75		28	9,168	650	15	14.32	1.46	28	12.44	-49.29
29	Dena Bank	25	2.99	3.00	29	0.27	0.60	29	5.23	11.91		20	24,033	2,037	25	14.84	0.91	26	15.93	-73.54
30	South Indian Bank	28	2.74	1.06	30	0.09	0.24	31	3.81	9.89		27	9,478	817	26	32.03	0.61	21	27.97	-89.68
31	ING Vysya Bank	32	2.49	-3.27	31	-0.27	-0.73	27	2.13	9.09		25	15,391	1,168	32	0.00	0.65	16	46.16	-164.69
32	Dhanalakshmi Bank	28	2.87	-10.10	32	-0.85	-1.65	31	3.92	10.16		32	2,646	214	31	0.00	0.84	32	5.36	-223.57

Data source: CapitalLine Plus; RBI

Ranking: Businessworld

Note: Valuation parameters based on closing market price as on 31 October 2005

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