



Rankings: India's Best Banks

RANK	BANK	SCORE	BALANCE SHEET SIZE (Rs CR)	PARAMETRIC SCORES						
				GROWTH	SIZE	SUSTAINABILITY	ASSET QUALITY	PRODUCTIVITY	EFFICIENCY	RISK
LARGE BANKS (Balance sheet size more than Rs 1,00,000 crore)										
1	State Bank of India	5.66	9,64,432.08	1.29	0.20	2.97	1.30	0.54	1.13	1.20
2	HDFC Bank	4.79	1,83,270.77	0.64	1.23	2.33	0.78	0.55	1.01	0.60
3	Axis Bank	5.82	1,47,722.05	0.30	2.07	1.75	0.65	0.37	0.73	1.70
4	Bank of India	6.24	2,25,501.77	1.25	1.10	1.34	0.55	0.27	0.52	2.55
5	Punjab National Bank	6.48	2,46,918.62	2.59	0.50	1.45	0.15	0.56	0.74	1.95
6	Bank of Baroda	6.73	2,27,406.73	1.75	0.92	2.01	0.45	0.43	1.13	2.05
7	ICICI Bank	7.04	3,79,300.96	2.89	0.82	2.83	1.30	0.28	1.25	0.50
8	Union Bank of India	8.41	1,60,975.51	2.33	1.82	1.82	0.35	0.46	1.01	2.45
9	Citibank	8.51	1,05,263.59	1.65	3.02	2.14	1.50	0.33	0.31	1.70
10	Canara Bank	8.98	2,19,645.80	2.91	1.16	3.06	1.18	0.44	1.44	1.85
11	IDBI Bank	10.21	1,72,402.32	1.56	2.31	3.18	1.03	0.17	1.99	3.15
12	Indian Overseas Bank	10.37	1,21,073.40	2.50	2.42	2.95	1.28	0.48	1.19	2.50
13	Syndicate Bank	11.26	1,30,255.67	3.04	2.24	3.03	0.70	0.50	1.83	2.95
14	Oriental Bank of Commerce	11.51	1,12,582.59	3.33	2.89	2.74	0.55	0.34	1.85	2.55
15	Central Bank of India	11.66	1,47,655.22	3.21	1.79	3.66	0.93	0.54	2.19	3.00
16	UCO Bank	12.35	1,11,664.17	2.78	2.71	3.57	0.93	0.55	2.09	3.30
MEDIUM-SIZE BANKS (Balance sheet size Rs 30,000-1,00,000 crore)										
1	Corporation Bank	5.89	86,905.81	1.73	0.77	1.79	0.33	0.19	1.28	1.60
2	Indian Bank	5.12	84,121.75	1.26	0.61	1.85	0.58	0.53	0.74	1.40
3	Hongkong and Shanghai Banking Corpn.	6.65	94,620.39	1.60	1.85	2.40	1.63	0.39	0.38	0.80
4	Federal Bank	7.10	38,850.86	1.43	3.48	1.75	0.63	0.28	0.84	0.45
5	Allahabad Bank	9.02	97,648.01	2.63	0.20	2.94	0.90	0.53	1.52	3.25
6	Andhra Bank	9.62	68,469.21	3.69	1.18	2.45	0.23	0.65	1.58	2.30
7	State Bank of Travancore	9.76	49,460.51	2.69	2.33	2.45	0.78	0.46	1.22	2.30
8	Standard Chartered Bank	10.21	97,492.16	2.46	1.67	2.68	1.78	0.48	0.43	3.40
9	Punjab & Sind Bank	11.13	41,363.79	2.65	2.99	3.14	0.58	0.82	1.74	2.35
10	Jammu & Kashmir Bank	11.25	37,693.26	3.59	3.39	3.32	1.60	0.27	1.45	0.95
11	State Bank of Hyderabad	11.43	76,721.89	2.64	1.33	3.42	1.18	0.34	1.91	4.05
12	State Bank of Bikaner & Jaipur	11.63	46,370.20	3.48	2.36	3.75	1.28	0.69	1.79	2.05
13	State Bank of Indore	12.24	33,075.89	2.58	3.65	3.76	1.43	0.37	1.97	2.25
14	State Bank of Mysore	12.41	40,485.79	2.60	3.11	3.50	0.60	0.78	2.12	3.20
15	State Bank of Patiala	12.99	69,665.44	3.59	1.87	3.93	1.03	0.38	2.53	3.60
16	Bank of Maharashtra	13.15	59,030.35	3.48	1.61	3.92	0.85	0.86	2.21	4.15
17	Vijaya Bank	13.38	62,382.60	3.38	1.99	4.47	1.18	0.64	2.66	3.55
18	United Bank of India	13.62	62,040.71	3.53	1.37	5.12	1.70	0.81	2.61	3.60
19	Dena Bank	13.89	48,460.51	3.39	2.26	3.84	1.20	0.76	1.88	4.40
20	ING Vysya Bank	14.42	31,856.99	1.28	4.07	5.02	1.80	0.86	2.36	4.05
21	ABN Amro Bank	16.03	32,082.55	4.13	4.09	3.76	1.83	0.50	1.44	4.05
SMALL BANKS (Balance sheet size less than Rs 30,000 crore)										
1	Deutsche Bank	5.74	24,954.87	1.26	1.09	2.34	0.98	0.50	0.87	1.05
2	Kotak Mahindra Bank	7.33	28,711.87	2.30	0.38	3.75	1.55	0.67	1.53	0.90
3	Yes Bank	7.61	22,900.79	0.90	1.45	2.86	1.00	0.46	1.40	2.40
4	Karur Vysya Bank	7.93	17,060.74	3.18	1.44	2.27	0.48	0.36	1.43	1.05
5	Barclays Bank*	7.29	20,688.63	0.29	2.16	3.65	1.68	0.50	1.47	1.20
6	Bank of America	8.47	9,845.35	2.50	2.46	0.96	0.25	0.24	0.47	2.55
7	South Indian Bank	8.79	20,383.52	3.01	0.81	3.37	1.18	0.56	1.64	1.60
8	Development Bank of Singapore	8.92	12,564.59	1.28	3.00	1.99	0.93	0.21	0.86	2.65
9	Bank of Nova Scotia	8.99	6,995.70	1.96	3.18	1.35	0.15	0.13	1.07	2.50
10	City Union Bank	9.85	9,251.01	2.46	2.09	3.19	1.30	0.45	1.45	2.10
11	BNP Paribas	10.03	9,827.99	1.38	2.65	2.41	1.15	0.43	0.83	3.60
12	Karnataka Bank	10.07	22,857.81	3.83	0.96	3.03	0.93	0.43	1.68	2.25
13	Calyon Bank	10.62	6,615.56	2.86	3.64	1.07	0.13	0.23	0.71	3.05
14	Dhanalakshmi Bank	10.73	5,642.82	2.29	3.18	3.41	0.80	0.75	1.87	1.85
15	IndusInd Bank	11.25	27,614.68	2.64	0.70	4.07	1.28	0.57	2.22	3.85
16	Bank of Rajasthan	13.26	17,224.40	4.01	1.29	3.61	0.80	0.67	2.14	4.35
17	Development Credit Bank	13.65	5,943.02	3.45	2.84	4.56	1.53	0.80	2.24	2.80
18	Lakshmi Vilas Bank	14.48	8,317.25	3.88	2.41	4.34	1.28	0.71	2.36	3.85
19	Catholic Syrian Bank	14.70	7,040.08	4.04	2.21	4.60	1.45	0.87	2.28	3.85

EACH BANK HAS ITS own share of challenges, but sustainability and risk have become more important in the wake of the slowdown

LEADERS NEED TO go that extra mile to maintain growth beyond market shares



Lower score indicates better performance. In the top 5 listings, the jury's final rankings may not reflect the scores since qualitative factors were considered of commercial banking operations. For methodology and notes see page 74

before arriving at the final decisions * The jury decided to shift Barclays Bank to the bottom of the Top 5 as the bank had not yet completed three full years