

A Profile of Banks

2004-05



Reserve Bank of India

Copies of this publication are available from the Director,
Division of Reports, Reviews and Publications (Sales Section),
Department of Economic Analysis and Policy, Reserve Bank of India,
Amar Building (Ground Floor), Fort,
Post Box. No.1036, Mumbai - 400 001.
Telephone : (022) 2266 2524 [Ext. 4002] **Fax** : (022) 2263 2110
Email : spsdrpp@rbi.org.in

PRICE

- Inland** : (i) **Rs.100**
(ii) **Rs.130 (Inclusive of postage)**
- Abroad** : (i) **US \$ 55 (Inclusive of courier charges)**
(ii) **US \$ 20 (Inclusive of registered airmail)**

Cheques/drafts should be drawn in favour of "**Reserve Bank of India**"
payable at Mumbai.

FOREWORD

Reserve Bank of India has been publishing the annual publication, “Statistical Tables Relating to Banks in India”, presenting comprehensive data relating to Scheduled Commercial Banks, and its 60th volume was brought out in October 2005. The publication has been evolving over the years, reflecting changes in the banking industry. The wealth of data contained in the publication has been well received by banking and academic community.

A need has been expressed by the user community for making available at a single place certain important parameters for each of the commercial banks across time period. The publication, “A Profile of Banks”, is an endeavour to meet this requirement. All parameters given in this publication are culled out from “Statistical Tables Relating to Banks in India”, but in a more bank-centric way. The publication contains bank-wise data for the years 2001-02 to 2004-05. This publication is the first of its kind.

The publication has been brought out by Division of Banking Studies, Department of Statistical Analysis and Computer Services and the efforts of officers and staff towards this publication are commendable.

I hope that the data presented in the publication would be quite useful to bankers, finance professionals and academicians. Any suggestion to improve the next issue of the publication will be welcome.

R.B. Barman
Executive Director

Published by :
Dr. A.S. Ramasastry
Director, Department of Statistical Analysis and Computer Services
Division of Banking Studies
Reserve Bank of India
C-8/9, Bandra-Kurla Complex, Bandra (East), Post Box No.8128, Mumbai 400 051
e-mail: asramasastry@rbi.org.in

Foreign Banks
ABN Amro Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	11	13	16	19	8	631
No. of employees	959	986	1207	1908	529	9747
Business per employee (in Rs. lakhs)	840.16	784.27	891.45	823.70	987.57	348.38
Profit per employee (in Rs. lakhs)	13.49	12.35	15.22	10.24	12.23	2.45
Net worth	767	936	1152	1347	612	1698
Deposits	4865	5022	5856	7077	2790	20875
Investments	2129	2985	2917	3331	1372	9865
Advances	4487	5447	6697	9836	2430	13081
Interest income	756	743	761	907	296	1770
Other income	196	253	379	435	125	389
Interest expended	409	376	312	334	130	1012
Operating expenses	270	326	470	567	142	564
Cost of funds (CoF)	5.42	4.71	3.28	2.94	3.29	4.36
Return on advances adjusted to CoF	5.40	5.21	4.67	4.57	4.86	3.72
Wages as % to total expenses	13.45	13.19	16.59	19.67	15.94	20.86
Return on Assets	1.72	1.56	1.84	1.27	1.52	0.99
CRAR	13.17	12.57	13.48	10.55	41.11	22.90
Net NPA ratio	1.34	1.54	0.88	0.35	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	2	2	2	2	8	631
No. of employees	82	78	76	37	529	9747
Business per employee (in Rs. lakhs)	2581.00	2618.40	1161.64	1061.10	987.57	348.38
Profit per employee (in Rs. lakhs)	11.00	4.06	12.20	-77.24	12.23	2.45
Net worth	59	62	72	71	612	1698
Deposits	1663	1769	1816	1663	2790	20875
Investments	1283	1327	1354	1257	1372	9865
Advances	299	274	168	90	2430	13081
Interest income	184	184	163	150	296	1770
Other income	9	12	8	40	125	389
Interest expended	167	168	147	138	130	1012
Operating expenses	9	15	11	47	142	564
Cost of funds (CoF)	9.68	9.67	8.08	7.67	3.29	4.36
Return on advances adjusted to CoF	2.32	3.48	2.43	-0.28	4.86	3.72
Wages as % to total expenses	2.14	2.40	2.67	4.46	15.94	20.86
Return on Assets	0.47	0.17	0.50	-2.57	1.52	0.99
CRAR	10.42	10.14	14.22	14.38	41.11	22.90
Net NPA ratio	13.43	9.68	27.39	12.73	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1992	2001	2012	2027	1754	631
No. of employees	19860	19515	19284	19309	23522	9747
Business per employee (in Rs. lakhs)	153.00	183.00	215.00	282.00	318.88	348.38
Profit per employee (in Rs. lakhs)	0.40	0.87	2.46	2.86	2.08	2.45
Net worth	981	1171	1552	2328	3356	1698
Deposits	22666	25463	31477	40762	46510	20875
Investments	10854	12372	15555	18988	21251	9865
Advances	10482	12544	15342	21151	28497	13081
Interest income	2273	2570	2669	3186	3815	1770
Other income	385	524	750	640	726	389
Interest expended	1542	1661	1583	1822	2196	1012
Operating expenses	707	918	959	931	1156	564
Cost of funds (CoF)	7.04	6.74	5.40	4.88	4.42	4.36
Return on advances adjusted to CoF	3.83	3.56	4.09	4.34	3.79	3.72
Wages as % to total expenses	21.89	19.91	21.99	19.68	23.26	20.86
Return on Assets	0.32	0.59	1.34	1.20	0.92	0.99
CRAR	10.62	11.15	12.52	12.53	12.85	22.90
Net NPA ratio	11.09	7.08	2.37	1.28	5.82	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	5	6	6	8	8	631
No. of employees	341	..	1479	1570	529	9747
Business per employee (in Rs. lakhs)	237.22	214.91	285.00	237.53	987.57	348.38
Profit per employee (in Rs. lakhs)	0.86	-2.08	-1.67	1.05	12.23	2.45
Net worth	254	253	244	301	612	1698
Deposits	2230	2388	2789	2264	2790	20875
Investments	1044	1087	812	749	1372	9865
Advances	1558	1190	1263	1483	2430	13081
Interest income	303	319	306	270	296	1770
Other income	228	199	220	251	125	389
Interest expended	203	210	179	151	130	1012
Operating expenses	193	201	247	292	142	564
Cost of funds (CoF)	6.39	7.18	6.26	5.57	3.29	4.36
Return on advances adjusted to CoF	4.15	6.37	9.62	8.49	4.86	3.72
Wages as % to total expenses	16.60	18.13	21.97	24.15	15.94	20.86
Return on Assets	0.27	-0.90	-0.69	0.55	1.52	0.99
CRAR	10.71	10.93	10.74	10.87	41.11	22.90
Net NPA ratio	7.56	8.69	5.68	0.99	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1072	1117	1133	1159	1754	631
No. of employees	12812	12991	13095	13108	23522	9747
Business per employee (in Rs. lakhs)	195.96	226.71	277.35	346.25	318.88	348.38
Profit per employee (in Rs. lakhs)	1.58	3.10	3.54	3.97	2.08	2.45
Net worth	884	1115	1453	1837	3356	1698
Deposits	18491	21062	22941	27551	46510	20875
Investments	8419	10518	10317	10646	21251	9865
Advances	9678	11513	12885	17517	28497	13081
Interest income	2030	2195	2227	2273	3815	1770
Other income	304	604	678	753	726	389
Interest expended	1454	1442	1317	1204	2196	1012
Operating expenses	454	602	658	829	1156	564
Cost of funds (CoF)	7.66	6.88	5.54	4.42	4.42	4.36
Return on advances adjusted to CoF	3.81	4.66	4.55	4.52	3.79	3.72
Wages as % to total expenses	16.34	19.41	20.73	26.53	23.26	20.86
Return on Assets	0.97	1.63	1.72	1.59	0.92	0.99
CRAR	12.59	13.62	13.71	12.11	12.85	22.90
Net NPA ratio	2.45	1.79	0.93	0.28	5.82	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices		1	1	1	8	631
No. of employees		17	17	21	529	9747
Business per employee (in Rs. lakhs)		1252.55	1723.61	2267.01	987.57	348.38
Profit per employee (in Rs. lakhs)		5.25	32.85	33.40	12.23	2.45
Net worth		116	122	128	612	1698
Deposits		37	44	50	2790	20875
Investments		47	96	165	1372	9865
Advances		176	298	434	2430	13081
Interest income		11	20	26	296	1770
Other income		1	3	4	125	389
Interest expended		3	5	10	130	1012
Operating expenses		6	7	8	142	564
Cost of funds (CoF)		0.26	1.14	1.7	3.29	4.36
Return on advances adjusted to CoF		3.40	4.68	2.52	4.86	3.72
Wages as % to total expenses		24.09	21.27	16.22	15.94	20.86
Return on Assets		0.36	1.18	1	1.52	0.99
CRAR		92.69	53.22	39.99	41.11	22.90
Net NPA ratio		0.00	0.00	0.00	3.78	3.84

Foreign Banks
Arab Bangladesh Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1	1	1	1	8	631
No. of employees	25	24	25	25	529	9747
Business per employee (in Rs. lakhs)	237.96	265.05	221.45	183.07	987.57	348.38
Profit per employee (in Rs. lakhs)	10.91	10.50	12.90	10.29	12.23	2.45
Net worth	42	43	44	45	612	1698
Deposits	41	46	31	23	2790	20875
Investments	6	9	10	8	1372	9865
Advances	22	17	12	22	2430	13081
Interest income	6	4	4	3	296	1770
Other income	2	3	4	4	125	389
Interest expended	1	1	1	1	130	1012
Operating expenses	2	2	2	2	142	564
Cost of funds (CoF)	1.50	1.52	1.46	1.92	3.29	4.36
Return on advances adjusted to CoF	6.85	7.61	6.88	4.62	4.86	3.72
Wages as % to total expenses	25.12	22.41	23.58	24.97	15.94	20.86
Return on Assets	3.03	2.78	3.67	3.43	1.52	0.99
CRAR	138.51	105.64	111.34	109.39	41.11	22.90
Net NPA ratio	1.39	1.55	0.37	0.18	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1	1	1	1	8	631
No. of employees	16	15	13	19	529	9747
Business per employee (in Rs. lakhs)	263.47	228.53	326.47	274.51	987.57	348.38
Profit per employee (in Rs. lakhs)	1.32	11.98	-1.56	-4.15	12.23	2.45
Net worth	74	74	74	74	612	1698
Deposits	5	9	13	11	2790	20875
Investments	10	17	12	41	1372	9865
Advances	9	18	3	20	2430	13081
Interest income	4	4	4	4	296	1770
Other income	1	1	0	0	125	389
Interest expended	1	1	1	1	130	1012
Operating expenses	3	6	3	3	142	564
Cost of funds (CoF)	12.64	8.94	4.07	1.81	3.29	4.36
Return on advances adjusted to CoF	-6.20	0.44	6.73	5.44	4.86	3.72
Wages as % to total expenses	12.95	7.48	14.95	19.46	15.94	20.86
Return on Assets	0.23	3.75	-0.33	-0.98	1.52	0.99
CRAR	123.07	103.99	133.94	92.26	41.11	22.90
Net NPA ratio	61.39	15.20	72.15	10.49	3.78	3.84

Foreign Banks**Bank of America***(Amount in rupees crore)*

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	5	5	5	5	8	631
No. of employees	295	262	270	275	529	9747
Business per employee (in Rs. lakhs)	1768.96	1862.74	1747.56	1707.72	987.57	348.38
Profit per employee (in Rs. lakhs)	31.67	32.76	24.12	29.47	12.23	2.45
Net worth	608	636	700	1437	612	1698
Deposits	1906	1545	1976	1993	2790	20875
Investments	1332	1300	1381	1599	1372	9865
Advances	2933	3298	3059	3219	2430	13081
Interest income	459	342	280	257	296	1770
Other income	120	79	81	119	125	389
Interest expended	312	219	163	128	130	1012
Operating expenses	89	70	79	91	142	564
Cost of funds (CoF)	7.06	5.51	3.97	3.24	3.29	4.36
Return on advances adjusted to CoF	2.62	1.89	1.17	1.65	4.86	3.72
Wages as % to total expenses	9.63	8.69	13.82	19.85	15.94	20.86
Return on Assets	1.68	1.73	1.26	1.46	1.52	0.99
CRAR	21.07	21.08	22.92	30.07	41.11	22.90
Net NPA ratio	0.80	0.05	0.00	0.00	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	2	2	2	2	8	631
No. of employees	91	..	90	80	529	9747
Business per employee (in Rs. lakhs)	806.00	787.00	784.00	820.00	987.57	348.38
Profit per employee (in Rs. lakhs)	9.00	8.00	1.00	-28	12.23	2.45
Net worth	87	91	92	67	612	1698
Deposits	448	476	433	394	2790	20875
Investments	236	255	317	189	1372	9865
Advances	290	353	304	264	2430	13081
Interest income	59	57	40	34	296	1770
Other income	20	15	14	2	125	389
Interest expended	51	45	32	22	130	1012
Operating expenses	10	12	13	13	142	564
Cost of funds (CoF)	8.51	7.22	5.52	3.9	3.29	4.36
Return on advances adjusted to CoF	3.13	3.28	0.80	1.86	4.86	3.72
Wages as % to total expenses	7.14	8.89	11.63	14.50	15.94	20.86
Return on Assets	1.32	1.06	0.12	-3.77	1.52	0.99
CRAR	17.03	17.19	19.99	11.66	41.11	22.90
Net NPA ratio	11.40	11.26	17.73	5.53	3.78	3.84

Nationalised Banks
Bank of Baroda
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	2718	2798	2770	2772	1754	631
No. of employees	38899	40313	39803	38851	23522	9747
Business per employee (in Rs. lakhs)	222.76	237.67	252.51	310.37	318.88	348.38
Profit per employee (in Rs. lakhs)	1.40	1.92	2.43	1.71	2.08	2.45
Net worth	3827	4387	5131	5628	3356	1698
Deposits	61804	66441	72967	81333	46510	20875
Investments	23833	30179	38019	37074	21251	9865
Advances	33663	35348	35601	43400	28497	13081
Interest income	5956	6098	6147	6431	3815	1770
Other income	993	1262	1719	1305	726	389
Interest expended	4076	3994	3575	3452	2196	1012
Operating expenses	1563	1648	1805	1982	1156	564
Cost of funds (CoF)	6.68	5.93	4.85	4.18	4.42	4.36
Return on advances adjusted to CoF	3.34	2.95	3.05	3.17	3.79	3.72
Wages as % to total expenses	18.73	20.00	23.28	25.41	23.26	20.86
Return on Assets	0.81	1.05	1.20	0.75	0.92	0.99
CRAR	11.32	12.65	13.91	12.61	12.85	22.90
Net NPA ratio	4.98	3.72	2.99	1.45	5.82	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1	1	1	1	8	631
No. of employees	24	..	31	33	529	9747
Business per employee (in Rs. lakhs)	815.48	644.67	637.00	628.76	987.57	348.38
Profit per employee (in Rs. lakhs)	0.14	1.80	2.66	7.95	12.23	2.45
Net worth	51	52	52	54	612	1698
Deposits	82	85	101	104	2790	20875
Investments	21	23	45	32	1372	9865
Advances	95	85	63	59	2430	13081
Interest income	14	12	10	8	296	1770
Other income	4	2	5	6	125	389
Interest expended	7	7	6	5	130	1012
Operating expenses	2	3	3	2	142	564
Cost of funds (CoF)	7.38	6.32	5.07	4.49	3.29	4.36
Return on advances adjusted to CoF	4.59	3.81	5.85	4.52	4.86	3.72
Wages as % to total expenses	8.02	7.36	7.14	10.30	15.94	20.86
Return on Assets	0.02	0.27	0.36	1.19	1.52	0.99
CRAR	30.94	32.29	45.26	49.4	41.11	22.90
Net NPA ratio	23.88	25.98	21.85	13.76	3.78	3.84

Nationalised Banks

Bank of India

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	2643	2654	2653	2668	1754	631
No. of employees	43420	43141	42574	42220	23522	9747
Business per employee (in Rs. lakhs)	218.74	242.97	266.72	320.00	318.88	348.38
Profit per employee (in Rs. lakhs)	1.16	1.97	2.35	0.80	2.08	2.45
Net worth	2845	3541	4010	4465	3356	1698
Deposits	59589	64098	71482	78821	46510	20875
Investments	22084	24435	27163	28203	21251	9865
Advances	38311	42633	45856	56013	28497	13081
Interest income	5594	5928	5796	6032	3815	1770
Other income	1103	1642	1792	1156	726	389
Interest expended	3769	3892	3594	3795	2196	1012
Operating expenses	1531	1649	1752	1932	1156	564
Cost of funds (CoF)	6.23	5.68	4.73	4.29	4.42	4.36
Return on advances adjusted to CoF	3.16	3.11	2.75	2.81	3.79	3.72
Wages as % to total expenses	20.51	20.32	21.93	22.06	23.26	20.86
Return on Assets	0.78	1.16	1.25	0.38	0.92	0.99
CRAR	10.68	12.02	13.01	11.52	12.85	22.90
Net NPA ratio	6.02	5.37	4.50	2.77	5.82	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1257	1265	1311	1330	1754	631
No. of employees	14145	14047	14172	14126	23522	9747
Business per employee (in Rs. lakhs)	191.44	221.96	268.65	294.65	318.88	348.38
Profit per employee (in Rs. lakhs)	1.02	1.58	2.16	1.25	2.08	2.45
Net worth	698	981	1436	1543	3356	1698
Deposits	19131	22176	26446	28844	46510	20875
Investments	9909	11802	14092	14480	21251	9865
Advances	8255	9508	11732	13062	28497	13081
Interest income	1998	2082	2199	2368	3815	1770
Other income	308	360	470	385	726	389
Interest expended	1411	1405	1432	1486	2196	1012
Operating expenses	479	516	560	720	1156	564
Cost of funds (CoF)	7.36	6.39	5.50	4.98	4.42	4.36
Return on advances adjusted to CoF	3.83	3.59	2.56	2.86	3.79	3.72
Wages as % to total expenses	17.76	18.44	18.64	23.28	23.26	20.86
Return on Assets	0.68	0.89	0.95	0.54	0.92	0.99
CRAR	11.16	12.05	11.88	12.68	12.85	22.90
Net NPA ratio	5.81	4.82	2.46	2.15	5.82	3.84

Foreign Banks
Bank of Nova Scotia
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	5	5	5	5	8	631
No. of employees	181	188	..	..	529	9747
Business per employee (in Rs. lakhs)	1521.23	1691.41	1678.52	2085.17	987.57	348.38
Profit per employee (in Rs. lakhs)	15.14	9.75	9.96	-6.30	12.23	2.45
Net worth	221	253	269	257	612	1698
Deposits	1845	1449	1694	1602	2790	20875
Investments	725	653	772	895	1372	9865
Advances	1887	1460	2019	2053	2430	13081
Interest income	255	226	141	159	296	1770
Other income	36	40	49	52	125	389
Interest expended	184	159	97	108	130	1012
Operating expenses	28	32	32	35	142	564
Cost of funds (CoF)	8.00	6.90	4.09	3.71	3.29	4.36
Return on advances adjusted to CoF	3.00	2.61	0.79	1.32	4.86	3.72
Wages as % to total expenses	3.95	5.25	9.16	9.17	15.94	20.86
Return on Assets	1.10	0.66	0.64	-0.35	1.52	0.99
CRAR	10.12	13.38	13.78	15.27	41.11	22.90
Net NPA ratio	2.72	8.64	9.07	3.08	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	80	95	110	120	218	631
No. of employees	955	1158	1460	1889	3194	9747
Business per employee (in Rs. lakhs)	519.90	465.18	444.54	355.93	578.48	348.38
Profit per employee (in Rs. lakhs)	3.74	2.75	2.53	-3.24	3.82	2.45
Net worth	191	215	244	241	1055	1698
Deposits	3354	3590	4137	4307	10849	20875
Investments	1371	1485	1572	1403	4824	9865
Advances	1611	1797	2353	2417	7626	13081
Interest income	363	353	340	329	906	1770
Other income	117	135	132	69	219	389
Interest expended	273	255	212	194	561	1012
Operating expenses	133	125	158	185	299	564
Cost of funds (CoF)	7.90	6.86	5.00	4.23	3.81	4.36
Return on advances adjusted to CoF	4.22	3.48	3.66	4.15	4.68	3.72
Wages as % to total expenses	3.28	4.37	5.63	7.63	11.81	20.86
Return on Assets	0.92	0.79	0.85	-1.29	1.05	0.99
CRAR	12.82	13.59	12.64	9.23	13.34	22.90
Net NPA ratio	2.93	7.17	4.69	4.64	3.20	3.84

Other Scheduled Commercial Banks
Bank of Rajasthan
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	324	346	366	388	218	631
No. of employees	4285	4207	4144	4068	3194	9747
Business per employee (in Rs. lakhs)	135.84	164.64	199.93	231.18	578.48	348.38
Profit per employee (in Rs. lakhs)	0.94	1.63	1.67	0.86	3.82	2.45
Net worth	233	285	330	351	1055	1698
Deposits	3960	5299	7639	8120	10849	20875
Investments	1884	2643	4457	3515	4824	9865
Advances	1956	2221	2333	2896	7626	13081
Interest income	453	473	503	522	906	1770
Other income	97	126	177	64	219	389
Interest expended	323	292	313	309	561	1012
Operating expenses	145	159	182	195	299	564
Cost of funds (CoF)	8.49	6.21	4.80	3.79	3.81	4.36
Return on advances adjusted to CoF	3.00	3.93	3.68	4.81	4.68	3.72
Wages as % to total expenses	20.08	23.05	23.50	23.96	11.81	20.86
Return on Assets	0.84	1.12	0.82	0.38	1.05	0.99
CRAR	12.07	11.29	11.18	12.75	13.34	22.90
Net NPA ratio	8.86	6.80	2.99	2.50	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	4	3	3	3	8	631
No. of employees	303	224	167	156	529	9747
Business per employee (in Rs. lakhs)	404.23	560.87	582.27	663.58	987.57	348.38
Profit per employee (in Rs. lakhs)	17.29	15.91	48.58	6.45	12.23	2.45
Net worth	213	348	407	369	612	1698
Deposits	883	577	579	532	2790	20875
Investments	305	205	323	342	1372	9865
Advances	699	439	428	559	2430	13081
Interest income	111	106	78	57	296	1770
Other income	42	29	79	57	125	389
Interest expended	50	49	21	16	130	1012
Operating expenses	63	51	41	34	142	564
Cost of funds (CoF)	6.02	5.78	2.63	1.74	3.29	4.36
Return on advances adjusted to CoF	4.89	3.56	5.56	4.18	4.86	3.72
Wages as % to total expenses	16.91	32.79	39.88	29.89	15.94	20.86
Return on Assets	4.08	3.27	6.96	0.93	1.52	0.99
CRAR	15.36	30.40	32.78	32.10	41.11	22.90
Net NPA ratio	0.00	0.07	0.10	0.01	3.78	3.84

Foreign Banks
Barclays Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	2	1	1	1	8	631
No. of employees	40	34	34	39	529	9747
Business per employee (in Rs. lakhs)	328.91	323.68	270.79	188.49	987.57	348.38
Profit per employee (in Rs. lakhs)	34.42	85.82	211.40	160.21	12.23	2.45
Net worth	305	334	406	698	612	1698
Deposits	167	108	90	75	2790	20875
Investments	319	484	447	418	1372	9865
Advances	7	2	3	2	2430	13081
Interest income	37	29	30	31	296	1770
Other income	43	97	118	126	125	389
Interest expended	29	20	7	9	130	1012
Operating expenses	15	20	25	31	142	564
Cost of funds (CoF)	6.51	4.81	2.57	3.64	3.29	4.36
Return on advances adjusted to CoF	9.72	-1.12	2.47	19.97	4.86	3.72
Wages as % to total expenses	18.56	26.11	58.65	45.64	15.94	20.86
Return on Assets	1.78	3.95	5.20	4.53	1.52	0.99
CRAR	63.56	45.68	37.16	20.85	41.11	22.90
Net NPA ratio	36.04	0.00	0.00	0.00	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	78	79	84	91	218	631
No. of employees	994	1029	984	1007	3194	9747
Business per employee (in Rs. lakhs)	259.00	317.00	370.00	422.00	578.48	348.38
Profit per employee (in Rs. lakhs)	2.17	2.77	3.41	1.86	3.82	2.45
Net worth	123	141	172	199	1055	1698
Deposits	1823	2149	2472	2749	10849	20875
Investments	668	812	936	986	4824	9865
Advances	901	1153	1392	1651	7626	13081
Interest income	167	176	198	219	906	1770
Other income	49	36	32	19	219	389
Interest expended	118	115	113	114	561	1012
Operating expenses	45	47	60	70	299	564
Cost of funds (CoF)	6.55	5.56	4.76	4.13	3.81	4.36
Return on advances adjusted to CoF	3.31	3.37	3.50	3.66	4.68	3.72
Wages as % to total expenses	12.45	13.22	15.96	17.07	11.81	20.86
Return on Assets	1.08	1.17	1.25	0.62	1.05	0.99
CRAR	15.09	13.87	16.25	14.95	13.34	22.90
Net NPA ratio	4.38	3.31	2.26	1.56	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	10	9	10	9	8	631
No. of employees	506	356	328	314	529	9747
Business per employee (in Rs. lakhs)	617.86	978.62	921.94	980.52	987.57	348.38
Profit per employee (in Rs. lakhs)	-6.90	-4.03	-3.99	4.70	12.23	2.45
Net worth	203	234	357	333	612	1698
Deposits	1634	1580	1737	1674	2790	20875
Investments	1485	918	1001	861	1372	9865
Advances	1521	1423	1315	1719	2430	13081
Interest income	279	248	178	176	296	1770
Other income	41	33	44	68	125	389
Interest expended	209	170	99	91	130	1012
Operating expenses	133	109	87	97	142	564
Cost of funds (CoF)	7.32	5.96	3.94	3.68	3.29	4.36
Return on advances adjusted to CoF	3.88	3.67	2.80	1.66	4.86	3.72
Wages as % to total expenses	16.43	15.49	22.23	24.74	15.94	20.86
Return on Assets	-0.94	-0.53	-0.44	0.50	1.52	0.99
CRAR	9.66	10.74	21.70	9.41	41.11	22.90
Net NPA ratio	1.62	3.77	0.00	0.00	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices		6	6	4	8	631
No. of employees		..	41	105	529	9747
Business per employee (in Rs. lakhs)		1336.56	1006.21	1885.82	987.57	348.38
Profit per employee (in Rs. lakhs)		7.00	8.63	-15.04	12.23	2.45
Net worth		114	118	328	612	1698
Deposits		682	499	1306	2790	20875
Investments		362	331	890	1372	9865
Advances		232	47	674	2430	13081
Interest income		82	58	117	296	1770
Other income		9	-7	22	125	389
Interest expended		59	38	98	130	1012
Operating expenses		19	15	53	142	564
Cost of funds (CoF)		5.65	5.62	10.27	3.29	4.36
Return on advances adjusted to CoF		2.88	2.46	3.59	4.86	3.72
Wages as % to total expenses		10.55	10.85	13.50	15.94	20.86
Return on Assets		0.36	0.51	-0.80	1.52	0.99
CRAR		20.04	24.51	14.40	41.11	22.90
Net NPA ratio		0.51	1.01	0.30	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	2525	2542	2587	2627	1754	631
No. of employees	47796	47566	47613	47388	23522	9747
Business per employee (in Rs. lakhs)	214.88	250.11	297.58	351.12	318.88	348.38
Profit per employee (in Rs. lakhs)	1.64	2.26	2.97	2.48	2.08	2.45
Net worth	3472	4149	5252	6109	3356	1698
Deposits	64030	72095	86345	96908	46510	20875
Investments	23220	30458	35793	38054	21251	9865
Advances	33127	40472	48439	60421	28497	13081
Interest income	6371	6692	7063	7572	3815	1770
Other income	1429	1478	2016	1544	726	389
Interest expended	4550	4425	4325	4422	2196	1012
Operating expenses	1593	1748	1897	2109	1156	564
Cost of funds (CoF)	6.93	6.14	5.19	4.60	4.42	4.36
Return on advances adjusted to CoF	3.34	3.61	3.47	3.31	3.79	3.72
Wages as % to total expenses	18.27	18.83	20.47	21.13	23.26	20.86
Return on Assets	1.03	1.24	1.34	1.01	0.92	0.99
CRAR	11.88	12.50	12.66	12.78	12.85	22.90
Net NPA ratio	3.89	3.59	2.89	1.88	5.82	3.84

Other Scheduled Commercial Banks
Catholic Syrian Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	296	299	311	314	218	631
No. of employees	3014	..	2890	2863	3194	9747
Business per employee (in Rs. lakhs)	140.98	164.94	182.16	215.97	578.48	348.38
Profit per employee (in Rs. lakhs)	1.23	1.57	1.96	0.37	3.82	2.45
Net worth	105	140	194	210	1055	1698
Deposits	3191	3506	3880	4021	10849	20875
Investments	1357	1809	1819	1323	4824	9865
Advances	1211	1471	1898	2289	7626	13081
Interest income	337	347	357	368	906	1770
Other income	99	125	119	46	219	389
Interest expended	256	258	235	222	561	1012
Operating expenses	89	103	118	114	299	564
Cost of funds (CoF)	8.40	7.51	6.19	5.46	3.81	4.36
Return on advances adjusted to CoF	4.20	4.05	4.05	4.51	4.68	3.72
Wages as % to total expenses	19.43	21.58	24.08	22.80	11.81	20.86
Return on Assets	1.07	1.17	1.31	0.24	1.05	0.99
CRAR	9.57	10.58	11.23	11.35	13.34	22.90
Net NPA ratio	9.92	7.90	4.65	3.80	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	3200	3201	3225	3239	1754	631
No. of employees	39631	39330	38933	38303	23522	9747
Business per employee (in Rs. lakhs)	148.77	167.85	181.51	206.89	318.88	348.38
Profit per employee (in Rs. lakhs)	0.40	0.77	1.58	0.93	2.08	2.45
Net worth	1997	2424	2974	3265	3356	1698
Deposits	47137	51165	55909	60752	46510	20875
Investments	21100	26045	31405	30835	21251	9865
Advances	21288	22252	22804	27277	28497	13081
Interest income	4657	5073	5064	5205	3815	1770
Other income	601	554	964	920	726	389
Interest expended	3123	3176	2942	2830	2196	1012
Operating expenses	1431	1527	1558	1686	1156	564
Cost of funds (CoF)	6.71	6.14	5.20	4.63	4.42	4.36
Return on advances adjusted to CoF	4.10	4.22	4.32	4.32	3.79	3.72
Wages as % to total expenses	24.57	25.23	26.30	28.29	23.26	20.86
Return on Assets	0.31	0.54	0.98	0.53	0.92	0.99
CRAR	9.58	10.51	12.43	12.15	12.85	22.90
Net NPA ratio	7.98	7.02	5.57	2.98	5.82	3.84

Other Scheduled Commercial Banks

Centurion Bank

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	59	62	63	77	218	631
No. of employees	965	945	1112	1374	3194	9747
Business per employee (in Rs. lakhs)	467.72	403.28	392.84	383.49	578.48	348.38
Profit per employee (in Rs. lakhs)	1.49	2.29	1.09	1.69	3.82	2.45
Net worth	175	175	193	590	1055	1698
Deposits	3535	2835	3029	3530	10849	20875
Investments	1227	999	1182	1480	4824	9865
Advances	1626	1314	1556	2194	7626	13081
Interest income	482	371	334	346	906	1770
Other income	71	80	63	64	219	389
Interest expended	379	269	204	168	561	1012
Operating expenses	160	160	181	219	299	564
Cost of funds (CoF)	7.04	7.04	6.14	4.52	3.81	4.36
Return on advances adjusted to CoF	6.84	7.39	7.97	9.78	4.68	3.72
Wages as % to total expenses	3.68	5.78	8.13	11.02	11.81	20.86
Return on Assets	-3.27	-0.70	-3.16	0.64	1.05	0.99
CRAR	4.16	3.02	7.49	39.22	13.34	22.90
Net NPA ratio	5.82	7.92	4.43	2.51	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1	1	1	1	8	631
No. of employees	21	21	19	18	529	9747
Business per employee (in Rs. lakhs)	635.34	658.05	800.45	628.66	987.57	348.38
Profit per employee (in Rs. lakhs)	5.91	12.90	7.69	-52.51	12.23	2.45
Net worth	37	41	43	45	612	1698
Deposits	75	65	63	48	2790	20875
Investments	51	42	25	27	1372	9865
Advances	58	73	89	59	2430	13081
Interest income	17	14	13	9	296	1770
Other income	2	1	1	1	125	389
Interest expended	9	5	4	3	130	1012
Operating expenses	4	5	4	5	142	564
Cost of funds (CoF)	8.60	5.65	4.79	4.63	3.29	4.36
Return on advances adjusted to CoF	4.92	7.43	5.59	3.41	4.86	3.72
Wages as % to total expenses	10.27	14.22	15.79	16.61	15.94	20.86
Return on Assets	1.00	2.12	1.15	-7.68	1.52	0.99
CRAR	40.11	36.96	39.98	59.94	41.11	22.90
Net NPA ratio	0.00	0.00	5.76	6.02	3.78	3.84

Foreign Banks**Cho Hung Bank***(Amount in rupees crore)*

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1	1	1	1	8	631
No. of employees	15	..	..	15	529	9747
Business per employee (in Rs. lakhs)	1161.94	936.10	744.38	1109.39	987.57	348.38
Profit per employee (in Rs. lakhs)	40.77	78.56	29.62	40.94	12.23	2.45
Net worth	48	62	66	72	612	1698
Deposits	76	56	60	97	2790	20875
Investments	38	30	40	82	1372	9865
Advances	98	75	45	69	2430	13081
Interest income	13	16	10	13	296	1770
Other income	4	4	4	5	125	389
Interest expended	2	5	2	3	130	1012
Operating expenses	3	4	4	4	142	564
Cost of funds (CoF)	2.25	6.39	1.04	0.99	3.29	4.36
Return on advances adjusted to CoF	9.91	7.13	5.61	6.74	4.86	3.72
Wages as % to total expenses	22.02	13.30	17.94	16.41	15.94	20.86
Return on Assets	3.42	7.19	1.93	2.49	1.52	0.99
CRAR	27.65	37.17	54.43	55.31	41.11	22.90
Net NPA ratio	0.47	0.48	0.80	0.00	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	18	20	26	35	8	631
No. of employees	1470	1614	2018	2759	529	9747
Business per employee (in Rs. lakhs)	1566.82	1660.19	1666.92	1359.51	987.57	348.38
Profit per employee (in Rs. lakhs)	22.14	24.26	28.33	21.75	12.23	2.45
Net worth	1734	2127	2695	3310	612	1698
Deposits	15242	17743	20465	21484	2790	20875
Investments	6007	7036	6690	8120	1372	9865
Advances	11385	12629	15259	18111	2430	13081
Interest income	1910	1979	2280	2203	296	1770
Other income	803	756	887	944	125	389
Interest expended	1103	1030	924	752	130	1012
Operating expenses	757	837	1010	1223	142	564
Cost of funds (CoF)	6.07	5.02	3.91	2.77	3.29	4.36
Return on advances adjusted to CoF	6.64	6.32	6.02	6.29	4.86	3.72
Wages as % to total expenses	8.74	10.11	13.04	12.35	15.94	20.86
Return on Assets	3.60	2.88	3.55	2.84	1.52	0.99
CRAR	11.04	11.30	11.11	10.78	41.11	22.90
Net NPA ratio	0.40	1.17	1.40	1.00	3.78	3.84

Other Scheduled Commercial Banks
City Union Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	120	126	131	137	218	631
No. of employees	1361	1408	1396	1434	3194	9747
Business per employee (in Rs. lakhs)	203.50	230.05	286.80	325.80	578.48	348.38
Profit per employee (in Rs. lakhs)	2.10	2.37	4.09	3.23	3.82	2.45
Net worth	142	165	203	241	1055	1698
Deposits	1974	2317	2847	3095	10848	20875
Investments	911	1099	1279	1102	4824	9865
Advances	1011	1214	1547	2013	7626	13081
Interest income	212	234	276	291	906	1770
Other income	48	54	66	33	219	389
Interest expended	158	167	180	180	561	1012
Operating expenses	38	40	45	63	299	564
Cost of funds (CoF)	8.67	7.73	6.90	6.00	3.81	4.36
Return on advances adjusted to CoF	3.93	3.89	4.56	4.42	4.68	3.72
Wages as % to total expenses	11.86	11.36	11.10	12.76	11.81	20.86
Return on Assets	1.33	1.33	1.86	1.33	1.05	0.99
CRAR	13.97	13.95	13.36	12.18	13.34	22.90
Net NPA ratio	8.22	8.21	6.37	3.37	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	681	691	745	799	1754	631
No. of employees	10238	10729	10734	10199	23522	9747
Business per employee (in Rs. lakhs)	290.44	328.59	365.56	438.00	318.88	348.38
Profit per employee (in Rs. lakhs)	3.00	4.06	4.98	3.95	2.08	2.45
Net worth	2046	2370	2768	3054	3356	1698
Deposits	18924	21725	23191	27233	46510	20875
Investments	8056	10670	10685	10261	21251	9865
Advances	10987	12029	13890	18546	28497	13081
Interest income	1946	2103	2201	2250	3815	1770
Other income	382	532	517	565	726	389
Interest expended	1320	1310	1237	1120	2196	1012
Operating expenses	384	471	574	637	1156	564
Cost of funds (CoF)	6.95	6.00	5.18	4.20	4.42	4.36
Return on advances adjusted to CoF	3.19	2.86	2.46	3.54	3.79	3.72
Wages as % to total expenses	12.55	14.36	15.71	16.10	23.26	20.86
Return on Assets	1.60	1.88	1.96	1.40	0.92	0.99
CRAR	17.90	18.50	20.12	16.23	12.85	22.90
Net NPA ratio	2.31	1.65	1.80	1.12	5.82	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1	1	1	1	8	631
No. of employees	30	..	29	62	529	9747
Business per employee (in Rs. lakhs)	1237.57	1315.75	1669.70	1111.00	987.57	348.38
Profit per employee (in Rs. lakhs)	35.98	28.10	-27.60	14.52	12.23	2.45
Net worth	77	84	210	556	612	1698
Deposits	133	124	375	611	2790	20875
Investments	124	76	245	250	1372	9865
Advances	238	192	109	560	2430	13081
Interest income	42	36	30	35	296	1770
Other income	10	4	3	4	125	389
Interest expended	26	17	14	9	130	1012
Operating expenses	8	8	7	18	142	564
Cost of funds (CoF)	6.23	4.99	4.35	1.56	3.29	4.36
Return on advances adjusted to CoF	7.10	6.73	5.19	1.72	4.86	3.72
Wages as % to total expenses	9.59	14.68	17.17	38.56	15.94	20.86
Return on Assets	2.01	2.01	-1.69	0.89	1.52	0.99
CRAR	13.31	15.98	55.49	35.06	41.11	22.90
Net NPA ratio	0.00	10.37	0.00	0.00	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1136	1092	1091	1072	1754	631
No. of employees	10700	10553	10347	10201	23522	9747
Business per employee (in Rs. lakhs)	221.00	242.00	274.00	313.00	318.88	348.38
Profit per employee (in Rs. lakhs)	0.11	1.08	2.23	0.60	2.08	2.45
Net worth	977	999	1055	1104	3356	1698
Deposits	15355	16491	18349	20096	46510	20875
Investments	7648	8500	9736	9697	21251	9865
Advances	7523	8436	9412	11309	28497	13081
Interest income	1708	1772	1735	1725	3815	1770
Other income	353	437	617	311	726	389
Interest expended	1266	1204	1143	1039	2196	1012
Operating expenses	460	511	499	550	1156	564
Cost of funds (CoF)	7.76	6.98	6.07	5.06	4.42	4.36
Return on advances adjusted to CoF	3.38	3.96	3.08	3.21	3.79	3.72
Wages as % to total expenses	18.69	21.34	20.63	22.35	23.26	20.86
Return on Assets	0.06	0.57	1.11	0.26	0.92	0.99
CRAR	7.64	6.02	9.48	11.91	12.85	22.90
Net NPA ratio	16.31	11.83	9.40	5.23	5.82	3.84

Foreign Banks
Deutsche Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	5	5	5	5	8	631
No. of employees	445	405	418	380	529	9747
Business per employee (in Rs. lakhs)	986.22	894.19	1099.23	1608.93	987.57	348.38
Profit per employee (in Rs. lakhs)	27.95	43.31	65.23	20.31	12.23	2.45
Net worth	703	839	918	1232	612	1698
Deposits	2477	1945	2533	3625	2790	20875
Investments	1861	2459	2277	2254	1372	9865
Advances	1888	1608	2098	2541	2430	13081
Interest income	449	332	301	390	296	1770
Other income	223	356	605	408	125	389
Interest expended	243	177	228	305	130	1012
Operating expenses	189	164	172	275	142	564
Cost of funds (CoF)	5.34	3.87	3.83	3.79	3.29	4.36
Return on advances adjusted to CoF	4.43	4.65	1.17	1.58	4.86	3.72
Wages as % to total expenses	14.66	18.04	15.89	13.17	15.94	20.86
Return on Assets	2.24	2.92	3.17	0.72	1.52	0.99
CRAR	14.55	17.35	14.42	16.22	41.11	22.90
Net NPA ratio	0.00	0.00	0.00	0.00	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	60	64	76	88	218	631
No. of employees	1342	1327	1439	1503	3194	9747
Business per employee (in Rs. lakhs)	443.00	463.00	480.45	392.29	578.48	348.38
Profit per employee (in Rs. lakhs)	2.53	2.60	1.21	-10.84	3.82	2.45
Net worth	324	246	311	200	1055	1698
Deposits	3692	3657	4474	3895	10849	20875
Investments	1208	1224	2084	1923	4824	9865
Advances	2259	2488	2440	2001	7626	13081
Interest income	377	359	352	303	906	1770
Other income	96	87	88	91	219	389
Interest expended	286	288	257	234	561	1012
Operating expenses	83	98	130	165	299	564
Cost of funds (CoF)	7.83	7.40	5.56	5.11	3.81	4.36
Return on advances adjusted to CoF	2.99	1.48	2.97	2.84	4.68	3.72
Wages as % to total expenses	9.25	10.96	14.31	13.63	11.81	20.86
Return on Assets	0.95	0.85	0.37	-3.38	1.05	0.99
CRAR	11.49	10.08	14.26	9.88	13.34	22.90
Net NPA ratio	6.47	7.76	4.87	6.83	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	159	166	170	180	218	631
No. of employees	1269	1305	1325	1310	3194	9747
Business per employee (in Rs. lakhs)	199.24	222.06	248.63	292.70	578.48	348.38
Profit per employee (in Rs. lakhs)	0.78	1.15	1.32	-1.65	3.82	2.45
Net worth	112	120	134	114	1055	1698
Deposits	1657	1838	2156	2339	10849	20875
Investments	651	675	895	708	4824	9865
Advances	918	1080	1139	1410	7626	13081
Interest income	181	189	191	192	906	1770
Other income	59	70	58	15	219	389
Interest expended	139	136	122	119	561	1012
Operating expenses	51	60	61	69	299	564
Cost of funds (CoF)	8.40	7.32	5.80	5.07	3.81	4.36
Return on advances adjusted to CoF	3.08	3.49	4.52	4.62	4.68	3.72
Wages as % to total expenses	17.97	20.09	21.05	22.16	11.81	20.86
Return on Assets	0.53	0.71	0.71	-0.83	1.05	0.99
CRAR	11.23	10.45	13.56	10.16	13.34	22.90
Net NPA ratio	11.66	9.25	6.68	3.92	3.20	3.84

Other Scheduled Commercial Banks

Federal Bank

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	428	435	455	471	218	631
No. of employees	6240	6217	6363	6474	3194	9747
Business per employee (in Rs. lakhs)	219.00	270.00	327.00	366.00	578.48	348.38
Profit per employee (in Rs. lakhs)	1.31	1.69	2.14	1.39	3.82	2.45
Net worth	449	530	649	724	1055	1698
Deposits	8865	10947	13477	15193	10849	20875
Investments	3756	4552	5521	5799	4824	9865
Advances	5189	6218	7701	8823	7626	13081
Interest income	1042	1111	1192	1191	906	1770
Other income	220	234	298	212	219	389
Interest expended	766	772	770	689	561	1012
Operating expenses	191	222	283	314	299	564
Cost of funds (CoF)	8.30	7.24	5.88	4.54	3.81	4.36
Return on advances adjusted to CoF	4.37	4.34	4.38	4.81	4.68	3.72
Wages as % to total expenses	12.63	14.02	16.92	18.53	11.81	20.86
Return on Assets	0.81	0.86	0.90	0.54	1.05	0.99
CRAR	10.63	11.23	11.48	11.27	13.34	22.90
Net NPA ratio	8.60	4.95	2.89	2.21	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	28	28	31	31	218	631
No. of employees	235	239	250	252	3194	9747
Business per employee (in Rs. lakhs)	110.17	126.52	126.21	124.28	578.48	348.38
Profit per employee (in Rs. lakhs)	1.04	1.39	0.81	0.00	3.82	2.45
Net worth	9	11	11	11	1055	1698
Deposits	178	188	208	217	10849	20875
Investments	41	49	78	82	4824	9865
Advances	89	98	97	95	7626	13081
Interest income	19	19	18	18	906	1770
Other income	3	5	4	-1	219	389
Interest expended	16	16	16	15	561	1012
Operating expenses	4	5	5	5	299	564
Cost of funds (CoF)	9.25	8.72	8.02	7.02	3.81	4.36
Return on advances adjusted to CoF	4.77	3.97	3.99	5.18	4.68	3.72
Wages as % to total expenses	11.77	12.38	14.58	15.43	11.81	20.86
Return on Assets	1.14	1.65	0.86	-2.58	1.05	0.99
CRAR	10.08	10.44	11.94	3.99	13.34	22.90
Net NPA ratio	14.08	12.89	10.59	8.32	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	166	215	295	446	218	631
No. of employees	3742	4791	5673	9030	3194	9747
Business per employee (in Rs. lakhs)	778.00	865.00	866.00	806.00	578.48	348.38
Profit per employee (in Rs. lakhs)	9.75	10.09	9.39	8.80	3.82	2.45
Net worth	1942	2252	2694	4520	1055	1698
Deposits	17654	22376	30409	36354	10849	20875
Investments	12004	13388	19363	19350	4824	9865
Advances	6814	11755	17745	25566	7626	13081
Interest income	1703	2014	2549	3093	906	1770
Other income	333	466	480	651	219	389
Interest expended	1074	1192	1211	1316	561	1012
Operating expenses	418	577	810	1085	299	564
Cost of funds (CoF)	6.48	5.29	4.12	3.45	3.81	4.36
Return on advances adjusted to CoF	4.42	3.19	3.40	4.23	4.68	3.72
Wages as % to total expenses	7.32	8.52	10.10	11.52	11.81	20.86
Return on Assets	1.48	1.52	1.45	1.47	1.05	0.99
CRAR	13.93	11.12	11.66	12.16	13.34	22.90
Net NPA ratio	0.50	0.37	0.16	0.24	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	30	33	37	39	8	631
No. of employees	3355	3339	3130	3784	529	9747
Business per employee (in Rs. lakhs)	595.80	622.78	820.91	779.45	987.57	348.38
Profit per employee (in Rs. lakhs)	4.97	4.50	6.32	8.90	12.23	2.45
Net worth	1231	2298	2453	3578	612	1698
Deposits	12341	12801	16270	17013	2790	20875
Investments	6274	8870	10395	9121	1372	9865
Advances	7836	8202	9628	12621	2430	13081
Interest income	1499	1480	1558	1627	296	1770
Other income	478	482	561	661	125	389
Interest expended	997	878	723	644	130	1012
Operating expenses	502	614	624	678	142	564
Cost of funds (CoF)	6.65	5.32	3.98	3.03	3.29	4.36
Return on advances adjusted to CoF	3.45	4.28	4.42	4.83	4.86	3.72
Wages as % to total expenses	10.31	15.69	17.18	17.79	15.94	20.86
Return on Assets	0.87	0.80	0.78	1.21	1.52	0.99
CRAR	10.92	18.10	14.54	14.03	41.11	22.90
Net NPA ratio	2.27	1.03	0.70	0.50	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	359	392	419	519	218	631
No. of employees	7726	11544	13609	18161	3194	9747
Business per employee (in Rs. lakhs)	486.49	1120.00	1010.00	880.00	578.48	348.38
Profit per employee (in Rs. lakhs)	5.33	11.00	12.00	11.00	3.82	2.45
Net worth	6599	7284	8360	12900	1055	1698
Deposits	32085	48169	68109	99819	10849	20875
Investments	35891	35462	43436	50487	4824	9865
Advances	47035	53279	62648	91405	7626	13081
Interest income	2152	9368	9002	9410	906	1770
Other income	575	3159	3065	3416	219	389
Interest expended	1559	7944	7015	6571	561	1012
Operating expenses	623	2012	2571	3299	299	564
Cost of funds (CoF)	2.91	3.25	3.59	3.02	3.81	4.36
Return on advances adjusted to CoF	-0.06	8.74	6.94	5.78	4.68	3.72
Wages as % to total expenses	6.75	4.05	5.70	7.47	11.81	20.86
Return on Assets	0.67	1.13	1.31	1.59	1.05	0.99
CRAR	11.44	11.10	10.36	11.78	13.34	22.90
Net NPA ratio	5.48	5.21	2.21	1.65	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices				157	1754	631
No. of employees				2459	23522	9747
Business per employee (in Rs. lakhs)				1349.60	318.88	348.38
Profit per employee (in Rs. lakhs)				6.85	2.08	2.45
Net worth				5929	3356	1698
Deposits				15103	46510	20875
Investments				25055	21251	9865
Advances				45414	28497	13081
Interest income				2656	3815	1770
Other income				627	726	389
Interest expended				2468	2196	1012
Operating expenses				454	1156	564
Cost of funds (CoF)				0.62	4.42	4.36
Return on advances adjusted to CoF				4.19	3.79	3.72
Wages as % to total expenses				5.39	23.26	20.86
Return on Assets				0.78	0.92	0.99
CRAR				15.51	12.85	22.90
Net NPA ratio				1.74	5.82	3.84

Nationalised Banks

Indian Bank

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1443	1422	1415	1417	1754	631
No. of employees	22288	22045	21806	21567	23522	9747
Business per employee (in Rs. lakhs)	156.00	174.00	189.00	246.00	318.88	348.38
Profit per employee (in Rs. lakhs)	0.15	0.85	1.85	1.87	2.08	2.45
Net worth	4185	5130	5538	5936	3356	1698
Deposits	24039	27016	30444	34809	46510	20875
Investments	12408	14839	16696	17921	21251	9865
Advances	10908	12275	14126	18380	28497	13081
Interest income	2294	2532	2667	2871	3815	1770
Other income	502	525	747	569	726	389
Interest expended	1763	1712	1550	1567	2196	1012
Operating expenses	726	755	1062	914	1156	564
Cost of funds (CoF)	7.49	6.52	5.27	4.65	4.42	4.36
Return on advances adjusted to CoF	3.17	3.29	3.60	3.85	3.79	3.72
Wages as % to total expenses	22.62	23.35	33.03	25.69	23.26	20.86
Return on Assets	0.13	0.65	1.21	1.08	0.92	0.99
CRAR	1.70	10.85	12.82	14.14	12.85	22.90
Net NPA ratio	8.28	6.15	2.71	1.35	5.82	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1528	1512	1544	1583	1754	631
No. of employees	24674	24458	24382	24366	23522	9747
Business per employee (in Rs. lakhs)	175.41	204.36	232.51	269.48	318.88	348.38
Profit per employee (in Rs. lakhs)	0.93	1.70	2.10	2.66	2.08	2.45
Net worth	1133	1460	2081	2575	3356	1698
Deposits	31808	36699	41483	44241	46510	20875
Investments	15069	18603	20172	19015	21251	9865
Advances	15162	17447	20295	25205	28497	13081
Interest income	3171	3486	3754	3951	3815	1770
Other income	531	520	741	640	726	389
Interest expended	2201	2264	2155	2096	2196	1012
Operating expenses	885	947	1015	1159	1156	564
Cost of funds (CoF)	7.17	6.36	5.26	4.64	4.42	4.36
Return on advances adjusted to CoF	3.69	4.19	4.54	4.56	3.79	3.72
Wages as % to total expenses	21.38	22.41	23.77	25.92	23.26	20.86
Return on Assets	0.65	1.01	1.08	1.28	0.92	0.99
CRAR	10.82	11.30	12.49	14.20	12.85	22.90
Net NPA ratio	6.32	5.23	2.85	1.27	5.82	3.84

Other Scheduled Commercial Banks

IndusInd Bank

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	41	54	62	127	218	631
No. of employees	738	863	1693	2106	3194	9747
Business per employee (in Rs. lakhs)	1587.91	1284.06	1079.95	925.78	578.48	348.38
Profit per employee (in Rs. lakhs)	6.88	9.50	14.98	10.12	3.82	2.45
Net worth	562	602	800	830	1055	1698
Deposits	8400	8598	11200	13114	10849	20875
Investments	2485	2535	4483	4069	4824	9865
Advances	5574	5348	7301	9000	7626	13081
Interest income	710	743	986	1134	906	1770
Other income	184	258	345	251	219	389
Interest expended	547	558	669	719	561	1012
Operating expenses	95	118	217	265	299	564
Cost of funds (CoF)	5.92	5.77	5.31	5.00	3.81	4.36
Return on advances adjusted to CoF	2.81	2.78	5.28	4.65	4.68	3.72
Wages as % to total expenses	3.16	4.18	5.68	6.11	11.81	20.86
Return on Assets	0.50	0.91	1.74	1.35	1.05	0.99
CRAR	12.51	12.13	12.75	11.62	13.34	22.90
Net NPA ratio	6.59	4.25	2.72	2.71	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	2	2	2	2	8	631
No. of employees	72	..	..	..	529	9747
Business per employee (in Rs. lakhs)	415.47	299.09	0.00	0.00	987.57	348.38
Profit per employee (in Rs. lakhs)	-3.32	-50.62	-5.21	0.00	12.23	2.45
Net worth	73	73	73	73	612	1698
Deposits	226	12	-	0	2790	20875
Investments	334	67	9	0	1372	9865
Advances	73	34	1	0	2430	13081
Interest income	25	23	2	3	296	1770
Other income	14	8	3	1	125	389
Interest expended	20	18	1	0	130	1012
Operating expenses	18	24	3	1	142	564
Cost of funds (CoF)	6.05	6.43	2.16	0.00	3.29	4.36
Return on advances adjusted to CoF	7.72	6.93	4.05	0.00	4.86	3.72
Wages as % to total expenses	24.20	33.32	9.96	0.00	15.94	20.86
Return on Assets	-0.44	-8.41	-0.05	-4.38	1.52	0.99
CRAR	12.47	20.72	56.91	74.97	41.11	22.90
Net NPA ratio	26.82	0.00	0.09	0.00	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	396	392	384	381	218	631
No. of employees	5385	4775	4768	4695	3194	9747
Business per employee (in Rs. lakhs)	197.95	242.00	324.34	394.92	578.48	348.38
Profit per employee (in Rs. lakhs)	1.22	1.69	1.15	-0.73	3.82	2.45
Net worth	687	707	748	710	1055	1698
Deposits	8068	9187	10478	12569	10849	20875
Investments	3597	3641	4085	4085	4824	9865
Advances	4418	5612	6937	9081	7626	13081
Interest income	923	905	924	991	906	1770
Other income	281	358	363	121	219	389
Interest expended	740	688	680	634	561	1012
Operating expenses	259	333	346	378	299	564
Cost of funds (CoF)	8.09	6.76	5.47	4.32	3.81	4.36
Return on advances adjusted to CoF	2.21	3.01	3.36	3.70	4.68	3.72
Wages as % to total expenses	13.97	16.96	16.34	17.41	11.81	20.86
Return on Assets	0.64	0.74	0.45	-0.25	1.05	0.99
CRAR	11.57	9.81	11.05	9.09	13.34	22.90
Net NPA ratio	4.59	3.55	2.60	2.13	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	401	409	428	439	218	631
No. of employees	6495	7112	7085	6873	3194	9747
Business per employee (in Rs. lakhs)	264.00	287.00	345.00	435.00	578.48	348.38
Profit per employee (in Rs. lakhs)	4.00	5.00	6.00	2.00	3.82	2.45
Net worth	937	1242	1594	1665	1055	1698
Deposits	12911	14675	18661	21645	10849	20875
Investments	5753	6738	8451	9089	4824	9865
Advances	6424	8011	9285	11517	7626	13081
Interest income	1354	1427	1521	1549	906	1770
Other income	257	287	302	82	219	389
Interest expended	915	901	901	953	561	1012
Operating expenses	234	260	293	323	299	564
Cost of funds (CoF)	7.41	6.37	5.27	4.61	3.81	4.36
Return on advances adjusted to CoF	4.03	4.16	4.23	3.81	4.68	3.72
Wages as % to total expenses	12.54	13.65	14.10	14.02	11.81	20.86
Return on Assets	1.77	2.01	1.92	0.47	1.05	0.99
CRAR	15.46	16.48	16.88	15.15	13.34	22.90
Net NPA ratio	1.88	1.58	1.48	1.41	3.20	3.84

Foreign Banks
JP Morgan Chase Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1	1	1	1	8	631
No. of employees	..	..	56	67	529	9747
Business per employee (in Rs. lakhs)	223.86	243.21	259.33	593.74	987.57	348.38
Profit per employee (in Rs. lakhs)	38.61	37.37	28.74	69.96	12.23	2.45
Net worth	183	203	219	266	612	1698
Deposits	66	186	392	930	2790	20875
Investments	145	529	295	380	1372	9865
Advances	3	0	0	150	2430	13081
Interest income	24	29	37	40	296	1770
Other income	46	27	21	93	125	389
Interest expended	11	8	9	16	130	1012
Operating expenses	27	17	23	27	142	564
Cost of funds (CoF)	6.34	1.79	1.98	2.19	3.29	4.36
Return on advances adjusted to CoF	44.58	0.00	0.00	-2.09	4.86	3.72
Wages as % to total expenses	30.29	39.26	38.39	30.27	15.94	20.86
Return on Assets	3.18	3.10	2.34	3.58	1.52	0.99
CRAR	85.88	72.95	34.83	10.19	41.11	22.90
Net NPA ratio	0.00	0.00	0.00	0.00	3.78	3.84

Other Scheduled Commercial Banks

Karnataka Bank

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	371	374	384	398	218	631
No. of employees	4144	4320	4300	4393	3194	9747
Business per employee (in Rs. lakhs)	247.24	275.32	320.23	380.90	578.48	348.38
Profit per employee (in Rs. lakhs)	2.20	2.55	3.10	3.35	3.82	2.45
Net worth	442	583	698	978	1055	1698
Deposits	7001	8292	9407	10837	10849	20875
Investments	3467	4433	4879	4556	4824	9865
Advances	3418	3900	4668	6287	7626	13081
Interest income	743	811	848	840	906	1770
Other income	241	239	270	221	219	389
Interest expended	603	657	635	523	561	1012
Operating expenses	131	141	154	197	299	564
Cost of funds (CoF)	9.00	8.39	6.98	5.00	3.81	4.36
Return on advances adjusted to CoF	3.45	2.54	2.75	3.38	4.68	3.72
Wages as % to total expenses	12.13	11.19	11.92	17.37	11.81	20.86
Return on Assets	1.26	1.29	1.34	1.27	1.05	0.99
CRAR	12.96	13.44	13.03	14.16	13.34	22.90
Net NPA ratio	5.90	7.36	4.98	2.29	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	226	231	238	254	218	631
No. of employees	2865	2833	2849	2811	3194	9747
Business per employee (in Rs. lakhs)	219.00	288.00	330.00	387.00	578.48	348.38
Profit per employee (in Rs. lakhs)	3.79	4.41	5.65	3.75	3.82	2.45
Net worth	430	558	712	761	1055	1698
Deposits	4180	5122	5911	6672	10849	20875
Investments	1539	1850	2173	2219	4824	9865
Advances	2460	3344	4023	4620	7626	13081
Interest income	482	516	648	591	906	1770
Other income	105	132	74	113	219	389
Interest expended	318	347	350	334	561	1012
Operating expenses	108	104	157	171	299	564
Cost of funds (CoF)	7.44	6.85	6.05	5.18	3.81	4.36
Return on advances adjusted to CoF	3.31	3.58	3.75	3.75	4.68	3.72
Wages as % to total expenses	12.49	13.34	15.55	15.13	11.81	20.86
Return on Assets	2.42	2.25	2.43	1.45	1.05	0.99
CRAR	16.90	17.01	17.11	16.07	13.34	22.90
Net NPA ratio	6.33	4.20	2.32	1.66	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices			41	54	218	631
No. of employees			1115	2099	3194	9747
Business per employee (in Rs. lakhs)			354.28	387.27	578.48	348.38
Profit per employee (in Rs. lakhs)			10.25	5.37	3.82	2.45
Net worth			606	757	1055	1698
Deposits			4459	4300	10849	20875
Investments			2883	1827	4824	9865
Advances			2097	4017	7626	13081
Interest income			288	420	906	1770
Other income			95	132	219	389
Interest expended			118	195	561	1012
Operating expenses			140	224	299	564
Cost of funds (CoF)			1.48	3.52	3.81	4.36
Return on advances adjusted to CoF			8.56	6.94	4.68	3.72
Wages as % to total expenses			17.15	20.30	11.81	20.86
Return on Assets			2.40	1.56	1.05	0.99
CRAR			15.25	12.80	13.34	22.90
Net NPA ratio			0.17	0.37	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1	1	1	1	8	631
No. of employees	11	11	11	11	529	9747
Business per employee (in Rs. lakhs)	126.73	251.72	291.03	460.75	987.57	348.38
Profit per employee (in Rs. lakhs)	0.12	-3.66	7.12	0.19	12.23	2.45
Net worth	39	39	40	40	612	1698
Deposits	4	16	17	34	2790	20875
Investments	4	8	8	33	1372	9865
Advances	10	12	16	16	2430	13081
Interest income	4	4	3	4	296	1770
Other income	0	0	0	0	125	389
Interest expended	0	0	0	1	130	1012
Operating expenses	2	2	2	2	142	564
Cost of funds (CoF)	3.83	1.83	1.71	2.21	3.29	4.36
Return on advances adjusted to CoF	4.58	5.88	8.09	6.25	4.86	3.72
Wages as % to total expenses	20.18	19.71	21.38	19.91	15.94	20.86
Return on Assets	0.03	-0.73	1.37	0.03	1.52	0.99
CRAR	167.65	119.88	115.98	101.01	41.11	22.90
Net NPA ratio	35.36	0.00	0.00	0.00	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	230	234	240	239	218	631
No. of employees	1933	1984	1946	1928	3194	9747
Business per employee (in Rs. lakhs)	212.00	228.00	276.00	296.00	578.48	348.38
Profit per employee (in Rs. lakhs)	1.56	1.72	2.11	0.17	3.82	2.45
Net worth	165	193	227	230	1055	1698
Deposits	2477	2771	3296	3496	10849	20875
Investments	904	1037	1338	1181	4824	9865
Advances	1565	1764	2039	2318	7626	13081
Interest income	272	271	286	298	906	1770
Other income	86	84	87	38	219	389
Interest expended	210	203	203	192	561	1012
Operating expenses	70	72	79	90	299	564
Cost of funds (CoF)	8.48	7.41	6.35	5.29	3.81	4.36
Return on advances adjusted to CoF	2.79	3.18	3.15	3.29	4.68	3.72
Wages as % to total expenses	14.28	15.63	16.42	16.74	11.81	20.86
Return on Assets	1.06	1.13	1.19	0.08	1.05	0.99
CRAR	11.54	11.35	13.79	11.32	13.34	22.90
Net NPA ratio	9.13	7.15	5.40	4.98	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	99	102	111	118	218	631
No. of employees	945	976	1109	1163	3194	9747
Business per employee (in Rs. lakhs)	246.41	261.17	308.94	306.35	578.48	348.38
Profit per employee (in Rs. lakhs)	2.09	2.36	2.37	0.00	3.82	2.45
Net worth	109	120	138	181	1055	1698
Deposits	1502	1663	2311	2176	10849	20875
Investments	629	663	1047	847	4824	9865
Advances	826	915	1118	1387	7626	13081
Interest income	144	156	166	195	906	1770
Other income	75	67	68	1	219	389
Interest expended	131	129	133	138	561	1012
Operating expenses	38	42	54	59	299	564
Cost of funds (CoF)	9.00	7.91	6.50	5.87	3.81	4.36
Return on advances adjusted to CoF	1.73	1.99	2.11	3.53	4.68	3.72
Wages as % to total expenses	9.70	10.55	11.16	12.51	11.81	20.86
Return on Assets	1.26	1.28	1.33	0.00	1.05	0.99
CRAR	16.50	12.82	16.54	11.74	13.34	22.90
Net NPA ratio	9.85	6.33	6.05	4.22	3.20	3.84

Foreign Banks
Mashreq Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	2	2	2	2	8	631
No. of employees	35	..	11	10	529	9747
Business per employee (in Rs. lakhs)	457.17	820.53	647.46	521.26	987.57	348.38
Profit per employee (in Rs. lakhs)	20.97	65.82	50.53	36.99	12.23	2.45
Net worth	37	49	55	58	612	1698
Deposits	395	297	279	269	2790	20875
Investments	345	234	206	234	1372	9865
Advances	90	41	17	19	2430	13081
Interest income	57	44	34	29	296	1770
Other income	15	9	2	4	125	389
Interest expended	46	32	26	25	130	1012
Operating expenses	10	7	4	4	142	564
Cost of funds (CoF)	9.83	8.37	8.98	8.98	3.29	4.36
Return on advances adjusted to CoF	5.73	9.70	12.81	-1.63	4.86	3.72
Wages as % to total expenses	6.12	4.55	4.22	3.41	15.94	20.86
Return on Assets	1.59	3.24	1.76	1.10	1.52	0.99
CRAR	20.54	39.38	54.71	60.14	41.11	22.90
Net NPA ratio	0.00	0.00	0.00	0.00	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1	1	1	1	8	631
No. of employees	..	39	42	52	529	9747
Business per employee (in Rs. lakhs)	570.51	486.66	527.80	608.21	987.57	348.38
Profit per employee (in Rs. lakhs)	-11.80	2.21	16.06	18.67	12.23	2.45
Net worth	72	77	157	164	612	1698
Deposits	159	143	51	110	2790	20875
Investments	60	65	33	151	1372	9865
Advances	232	188	182	267	2430	13081
Interest income	30	26	20	17	296	1770
Other income	4	4	3	6	125	389
Interest expended	22	18	7	6	130	1012
Operating expenses	8	8	8	8	142	564
Cost of funds (CoF)	8.41	6.08	3.33	2.41	3.29	4.36
Return on advances adjusted to CoF	1.83	3.05	4.14	2.73	4.86	3.72
Wages as % to total expenses	10.59	13.19	23.42	26.87	15.94	20.86
Return on Assets	-1.57	0.31	2.41	2.13	1.52	0.99
CRAR	11.14	18.50	36.09	28.76	41.11	22.90
Net NPA ratio	4.75	0.76	0.76	0.00	3.78	3.84

Other Scheduled Commercial Banks
Nainital Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	57	60	63	69	218	631
No. of employees	644	613	604	614	3194	9747
Business per employee (in Rs. lakhs)	104.49	115.38	124.56	162.32	578.48	348.38
Profit per employee (in Rs. lakhs)	0.89	1.17	1.91	1.74	3.82	2.45
Net worth	31	58	67	76	1055	1698
Deposits	608	669	759	933	10849	20875
Investments	332	349	410	421	4824	9865
Advances	131	172	236	363	7626	13081
Interest income	63	67	70	74	906	1770
Other income	3	5	13	9	219	389
Interest expended	38	39	37	36	561	1012
Operating expenses	17	22	26	25	299	564
Cost of funds (CoF)	6.58	6.10	5.18	4.31	3.81	4.36
Return on advances adjusted to CoF	5.43	5.39	6.25	6.47	4.68	3.72
Wages as % to total expenses	22.97	26.70	31.25	28.56	11.81	20.86
Return on Assets	0.92	1.14	1.58	1.25	1.05	0.99
CRAR	14.88	20.93	18.54	14.85	13.34	22.90
Net NPA ratio	0.00	0.00	0.00	0.00	3.20	3.84

Foreign Banks
Oman International Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	2	2	2	2	8	631
No. of employees	65	39	35	35	529	9747
Business per employee (in Rs. lakhs)	961.83	1355.31	1233.79	1132.28	987.57	348.38
Profit per employee (in Rs. lakhs)	-45.39	-26.81	-5.61	-40.79	12.23	2.45
Net worth	153	153	153	161	612	1698
Deposits	433	357	286	225	2790	20875
Investments	134	110	142	128	1372	9865
Advances	48	28	17	13	2430	13081
Interest income	29	24	21	18	296	1770
Other income	7	10	7	2	125	389
Interest expended	42	33	23	15	130	1012
Operating expenses	8	8	6	5	142	564
Cost of funds (CoF)	9.45	8.02	6.51	5.11	3.29	4.36
Return on advances adjusted to CoF	-3.34	-0.88	-0.42	-1.89	4.86	3.72
Wages as % to total expenses	5.36	7.97	5.37	6.87	15.94	20.86
Return on Assets	-5.80	2.19	-0.38	-2.86	1.52	0.99
CRAR	18.86	14.62	16.48	13.52	41.11	22.90
Net NPA ratio	41.52	42.15	61.37	55.05	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1005	1028	1051	1166	1754	631
No. of employees	13589	13507	13588	14563	23522	9747
Business per employee (in Rs. lakhs)	318.00	343.00	416.00	515.00	318.88	348.38
Profit per employee (in Rs. lakhs)	2.40	3.40	5.10	5.20	2.08	2.45
Net worth	1620	2110	2677	3327	3356	1698
Deposits	28488	29809	35674	47850	46510	20875
Investments	13724	14781	16794	18342	21251	9865
Advances	14158	15677	19681	25299	28497	13081
Interest income	3040	3304	3301	3572	3815	1770
Other income	474	531	722	505	726	389
Interest expended	2068	2090	1845	2048	2196	1012
Operating expenses	529	583	644	796	1156	564
Cost of funds (CoF)	7.55	6.82	5.35	4.67	4.42	4.36
Return on advances adjusted to CoF	3.67	3.47	3.65	3.39	3.79	3.72
Wages as % to total expenses	11.11	13.01	14.72	13.96	23.26	20.86
Return on Assets	1.00	1.30	1.70	1.40	0.92	0.99
CRAR	10.99	14.04	14.47	9.21	12.85	22.90
Net NPA ratio	3.20	1.40	0.00	1.29	5.82	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	778	780	785	787	1754	631
No. of employees	9916	9813	9778	9632	23522	9747
Business per employee (in Rs. lakhs)	181.67	196.45	205.08	217.57	318.88	348.38
Profit per employee (in Rs. lakhs)	0.23	0.05	0.09	-0.74	2.08	2.45
Net worth	445	457	467	440	3356	1698
Deposits	12483	13224	13642	14171	46510	20875
Investments	5745	6237	6777	7082	21251	9865
Advances	5577	5892	6030	6322	28497	13081
Interest income	1266	1284	1279	1249	3815	1770
Other income	228	307	256	256	726	389
Interest expended	949	898	785	676	2196	1012
Operating expenses	381	413	600	571	1156	564
Cost of funds (CoF)	7.45	6.65	5.63	4.66	4.42	4.36
Return on advances adjusted to CoF	3.44	3.92	4.38	5.16	3.79	3.72
Wages as % to total expenses	21.11	23.96	34.68	36.66	23.26	20.86
Return on Assets	0.17	0.03	0.06	-0.45	0.92	0.99
CRAR	10.70	10.43	11.06	9.46	12.85	22.90
Net NPA ratio	11.70	10.89	9.62	8.11	5.82	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	3932	4115	4100	4117	1754	631
No. of employees	57859	58981	58839	58329	23522	9747
Business per employee (in Rs. lakhs)	167.76	195.64	228.22	276.87	318.88	348.38
Profit per employee (in Rs. lakhs)	0.97	1.43	1.88	2.42	2.08	2.45
Net worth	3381	4033	5012	8161	3356	1698
Deposits	64123	75814	87916	103167	46510	20875
Investments	28207	34030	42125	50673	21251	9865
Advances	34369	40228	47225	60413	28497	13081
Interest income	6648	7485	7780	8460	3815	1770
Other income	978	1250	1867	1676	726	389
Interest expended	4353	4361	4155	4453	2196	1012
Operating expenses	1799	2057	2371	2975	1156	564
Cost of funds (CoF)	6.87	5.91	4.76	4.31	4.42	4.36
Return on advances adjusted to CoF	3.76	4.04	4.11	3.58	3.79	3.72
Wages as % to total expenses	21.40	23.00	25.35	28.56	23.26	20.86
Return on Assets	0.77	0.98	1.08	1.12	0.92	0.99
CRAR	10.70	12.02	13.10	14.78	12.85	22.90
Net NPA ratio	5.32	3.86	0.98	0.20	5.82	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	71	71	75	75	218	631
No. of employees	538	530	533	545	3194	9747
Business per employee (in Rs. lakhs)	162.54	179.73	198.36	220.75	578.48	348.38
Profit per employee (in Rs. lakhs)	1.27	1.81	1.58	-1.73	3.82	2.45
Net worth	34	41	53	45	1055	1698
Deposits	604	642	715	784	10849	20875
Investments	253	271	288	265	4824	9865
Advances	270	312	346	424	7626	13081
Interest income	64	65	65	66	906	1770
Other income	27	19	12	5	219	389
Interest expended	44	45	43	39	561	1012
Operating expenses	21	19	20	22	299	564
Cost of funds (CoF)	7.76	7.20	6.29	5.16	3.81	4.36
Return on advances adjusted to CoF	6.09	5.86	5.45	5.09	4.68	3.72
Wages as % to total expenses	21.06	17.39	19.46	21.69	11.81	20.86
Return on Assets	1.16	1.42	1.12	-1.17	1.05	0.99
CRAR	13.60	14.05	16.65	12.41	13.34	22.90
Net NPA ratio	8.60	7.42	5.58	5.54	3.20	3.84

Other Scheduled Commercial Banks

Sangli Bank

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	189	189	191	192	218	631
No. of employees	2066	2026	1984	1923	3194	9747
Business per employee (in Rs. lakhs)	83.34	91.31	95.70	105.35	578.48	348.38
Profit per employee (in Rs. lakhs)	0.50	0.59	0.62	-1.66	3.82	2.45
Net worth	70	80	86	85	1055	1698
Deposits	1613	1678	1859	1985	10849	20875
Investments	686	953	1080	920	4824	9865
Advances	563	568	648	812	7626	13081
Interest income	139	139	135	137	906	1770
Other income	34	32	30	9	219	389
Interest expended	97	99	82	86	561	1012
Operating expenses	50	51	55	54	299	564
Cost of funds (CoF)	6.17	6.01	4.65	4.49	3.81	4.36
Return on advances adjusted to CoF	4.08	4.68	3.54	1.71	4.68	3.72
Wages as % to total expenses	26.34	25.95	29.73	29.36	11.81	20.86
Return on Assets	0.60	0.66	0.64	-1.52	1.05	0.99
CRAR	11.64	14.94	13.68	9.30	13.34	22.90
Net NPA ratio	5.97	6.89	6.56	4.30	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	3	3	3	3	218	631
No. of employees	106	104	105	103	3194	9747
Business per employee (in Rs. lakhs)	739.09	621.78	570.69	527.06	578.48	348.38
Profit per employee (in Rs. lakhs)	2.87	-7.71	17.12	-9.73	3.82	2.45
Net worth	89	80	98	88	1055	1698
Deposits	562	494	373	331	10849	20875
Investments	190	149	143	101	4824	9865
Advances	245	176	121	231	7626	13081
Interest income	57	49	40	26	906	1770
Other income	16	13	20	9	219	389
Interest expended	51	36	26	17	561	1012
Operating expenses	8	9	8	8	299	564
Cost of funds (CoF)	8.92	6.58	5.94	4.33	3.81	4.36
Return on advances adjusted to CoF	1.61	1.14	5.79	0.68	4.68	3.72
Wages as % to total expenses	4.83	7.01	8.92	12.77	11.81	20.86
Return on Assets	0.46	-1.45	3.67	-2.10	1.05	0.99
CRAR	22.10	21.19	30.43	23.56	13.34	22.90
Net NPA ratio	23.43	20.88	18.31	7.65	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	4	2	2	2	8	631
No. of employees	77	55	59	58	529	9747
Business per employee (in Rs. lakhs)	340.60	351.50	1017.00	1057.90	987.57	348.38
Profit per employee (in Rs. lakhs)	-15.40	-13.60	25.40	25.40	12.23	2.45
Net worth	70	138	152	321	612	1698
Deposits	134	128	475	527	2790	20875
Investments	146	276	459	593	1372	9865
Advances	149	87	171	159	2430	13081
Interest income	42	31	30	37	296	1770
Other income	8	9	20	10	125	389
Interest expended	36	20	16	20	130	1012
Operating expenses	16	17	15	17	142	564
Cost of funds (CoF)	7.01	4.73	3.31	3.65	3.29	4.36
Return on advances adjusted to CoF	3.37	4.11	1.77	1.21	4.86	3.72
Wages as % to total expenses	13.76	21.27	21.13	20.69	15.94	20.86
Return on Assets	-2.18	-1.44	2.14	1.61	1.52	0.99
CRAR	12.85	32.63	32.71	64.81	41.11	22.90
Net NPA ratio	0.52	0.00	1.37	0.00	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1	1	1	1	8	631
No. of employees	38	39	37	37	529	9747
Business per employee (in Rs. lakhs)	59.93	76.62	74.54	92.29	987.57	348.38
Profit per employee (in Rs. lakhs)	2.96	1.05	2.57	3.35	12.23	2.45
Net worth	4	4	5	6	612	1698
Deposits	17	29	29	22	2790	20875
Investments	5	5	6	7	1372	9865
Advances	9	6	6	6	2430	13081
Interest income	1	1	1	1	296	1770
Other income	3	3	4	5	125	389
Interest expended	1	1	1	1	130	1012
Operating expenses	2	2	3	3	142	564
Cost of funds (CoF)	3.33	2.74	2.02	2.63	3.29	4.36
Return on advances adjusted to CoF	5.85	4.83	6.83	8.50	4.86	3.72
Wages as % to total expenses	37.91	36.72	39.67	41.96	15.94	20.86
Return on Assets	1.40	1.23	3.34	4	1.52	0.99
CRAR	113.64	46.86	60.55	105.81	41.11	22.90
Net NPA ratio	1.58	6.77	1.47	1.90	3.78	3.84

Other Scheduled Commercial Banks

South Indian Bank

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	386	397	417	438	218	631
No. of employees	3697	3550	3534	3588	3194	9747
Business per employee (in Rs. lakhs)	218.00	265.00	306.00	352.00	578.48	348.38
Profit per employee (in Rs. lakhs)	1.68	2.04	2.39	0.24	3.82	2.45
Net worth	275	321	395	456	1055	1698
Deposits	5920	6861	8280	8492	10849	20875
Investments	2181	2999	3962	3133	4824	9865
Advances	3231	3613	4197	5365	7626	13081
Interest income	615	655	680	709	906	1770
Other income	139	182	235	102	219	389
Interest expended	460	479	480	452	561	1012
Operating expenses	121	142	193	187	299	564
Cost of funds (CoF)	8.43	7.25	6.08	5.18	3.81	4.36
Return on advances adjusted to CoF	4.20	3.64	3.09	3.97	4.68	3.72
Wages as % to total expenses	14.52	15.19	19.41	18.54	11.81	20.86
Return on Assets	1.07	1.25	1.00	0.09	1.05	0.99
CRAR	11.20	10.75	11.32	9.89	13.34	22.90
Net NPA ratio	6.64	5.98	4.55	3.81	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	61	70	71	85	8	631
No. of employees	1654	3673	4461	5316	529	9747
Business per employee (in Rs. lakhs)	794.41	840.54	780.11	786.36	987.57	348.38
Profit per employee (in Rs. lakhs)	20.38	25.15	13.40	11.50	12.23	2.45
Net worth	1521	2800	2733	3234	612	1698
Deposits	9425	18003	19949	22522	2790	20875
Investments	7017	10223	10079	10160	1372	9865
Advances	9033	13042	16152	19970	2430	13081
Interest income	1645	2287	2523	2493	296	1770
Other income	517	561	699	525	125	389
Interest expended	933	1153	1071	1107	130	1012
Operating expenses	450	579	775	842	142	564
Cost of funds (CoF)	6.67	5.75	3.78	3.20	3.29	4.36
Return on advances adjusted to CoF	7.36	7.49	6.69	6.07	4.86	3.72
Wages as % to total expenses	10.31	9.53	11.94	14.66	15.94	20.86
Return on Assets	2.03	2.92	1.74	1.61	1.52	0.99
CRAR	9.28	10.56	10.87	10.46	41.11	22.90
Net NPA ratio	0.40	0.31	0.52	1.12	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	816	818	824	833	1737	631
No. of employees	13293	13209	13054	12883	34784	9747
Business per employee (in Rs. lakhs)	129.42	145.64	169.82	220.29	284.03	348.38
Profit per employee (in Rs. lakhs)	1.31	1.63	5.52	5.98	2.04	2.45
Net worth	752	903	1149	1298	4096	1698
Deposits	11661	13280	16453	19038	63206	20875
Investments	6305	7682	8443	8362	32588	9865
Advances	5883	6773	8597	12009	35591	13081
Interest income	1357	1438	1574	1741	5506	1770
Other income	301	340	491	483	1184	389
Interest expended	867	887	857	872	3105	1012
Operating expenses	400	450	527	622	1677	564
Cost of funds (CoF)	7.61	6.88	5.68	4.80	4.86	4.36
Return on advances adjusted to CoF	3.30	3.41	3.32	3.93	2.63	3.72
Wages as % to total expenses	22.80	23.91	26.06	27.79	23.64	20.86
Return on Assets	1.06	1.13	1.49	0.88	0.95	0.99
CRAR	12.26	13.08	12.93	12.60	12.15	22.90
Net NPA ratio	4.96	4.13	1.24	1.61	1.40	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	905	911	920	943	1737	631
No. of employees	13476	13378	13278	13107	34784	9747
Business per employee (in Rs. lakhs)	166.04	226.20	265.86	339.74	284.03	348.38
Profit per employee (in Rs. lakhs)	1.68	2.25	2.87	1.91	2.04	2.45
Net worth	998	1251	1574	1765	4096	1698
Deposits	17403	20599	25311	28930	63206	20875
Investments	9828	12519	14532	14559	32588	9865
Advances	8423	9663	11814	15600	35591	13081
Interest income	1918	2067	2213	2325	5506	1770
Other income	365	462	707	422	1184	389
Interest expended	1269	1320	1372	1363	3105	1012
Operating expenses	415	451	535	671	1677	564
Cost of funds (CoF)	7.61	6.70	5.81	4.87	4.86	4.36
Return on advances adjusted to CoF	3.46	3.35	3.12	3.22	2.63	3.72
Wages as % to total expenses	16.82	17.32	17.91	19.53	23.64	20.86
Return on Assets	1.02	1.15	1.25	0.72	0.95	0.99
CRAR	13.67	14.91	14.29	11.74	12.15	22.90
Net NPA ratio	4.97	3.25	0.65	0.61	1.40	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	9102	9088	9107	9161	1737	631
No. of employees	209462	208998	207039	205515	34784	9747
Business per employee (in Rs. lakhs)	173.01	191.00	210.56	243.08	284.03	348.38
Profit per employee (in Rs. lakhs)	1.16	1.47	1.77	2.08	2.04	2.45
Net worth	15224	17203	20231	24072	4096	1698
Deposits	270560	296123	318619	367048	63206	20875
Investments	145142	172348	185676	197098	32588	9865
Advances	120806	137758	157934	202374	35591	13081
Interest income	29810	31087	30460	32428	5506	1770
Other income	4174	5740	7612	7120	1184	389
Interest expended	20729	21109	19274	18483	3105	1012
Operating expenses	7211	7942	9245	10074	1677	564
Cost of funds (CoF)	7.47	6.96	5.74	4.90	4.86	4.36
Return on advances adjusted to CoF	1.97	1.73	1.88	2.34	2.63	3.72
Wages as % to total expenses	18.44	19.58	22.61	24.19	23.64	20.86
Return on Assets	0.70	0.86	0.94	0.99	0.95	0.99
CRAR	13.35	13.50	13.53	12.45	12.15	22.90
Net NPA ratio	5.63	4.50	3.48	2.65	1.40	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	435	443	451	456	1737	631
No. of employees	6537	6530	6540	6454	34784	9747
Business per employee (in Rs. lakhs)	171.00	220.52	230.77	293.88	284.03	348.38
Profit per employee (in Rs. lakhs)	1.91	3.06	3.45	2.07	2.04	2.45
Net worth	413	584	791	904	4096	1698
Deposits	7918	9217	10511	13807	63206	20875
Investments	4531	5137	5429	5898	32588	9865
Advances	4289	5183	6406	9041	35591	13081
Interest income	888	986	1046	1110	5506	1770
Other income	275	302	361	178	1184	389
Interest expended	596	619	593	608	3105	1012
Operating expenses	225	248	282	328	1677	564
Cost of funds (CoF)	7.45	6.68	5.56	4.60	4.86	4.36
Return on advances adjusted to CoF	2.88	3.60	3.00	3.44	2.63	3.72
Wages as % to total expenses	18.65	19.16	20.28	20.87	23.64	20.86
Return on Assets	1.24	1.76	1.73	0.79	0.95	0.99
CRAR	12.78	13.09	12.39	11.61	12.15	22.90
Net NPA ratio	3.58	2.66	0.00	1.00	1.40	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	3	3	3	3	8	631
No. of employees	38	36	29	30	529	9747
Business per employee (in Rs. lakhs)	1012.00	1124.00	1523.00	1191.00	987.57	348.38
Profit per employee (in Rs. lakhs)	8.08	12.00	20.00	18.00	12.23	2.45
Net worth	111	115	120	126	612	1698
Deposits	180	156	180	148	2790	20875
Investments	129	106	112	140	1372	9865
Advances	194	249	262	222	2430	13081
Interest income	36	25	29	36	296	1770
Other income	12	11	14	2	125	389
Interest expended	25	14	17	23	130	1012
Operating expenses	5	5	5	5	142	564
Cost of funds (CoF)	9.02	5.40	5.69	7.33	3.29	4.36
Return on advances adjusted to CoF	1.82	1.48	0.63	1.17	4.86	3.72
Wages as % to total expenses	5.33	8.18	7.71	4.98	15.94	20.86
Return on Assets	0.85	1.18	1.33	1.20	1.52	0.99
CRAR	46.78	31.74	35.08	31.06	41.11	22.90
Net NPA ratio	16.30	14.20	4.64	4.08	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	608	614	626	639	1737	631
No. of employees	9872	9743	9693	9562	34784	9747
Business per employee (in Rs. lakhs)	124.96	146.49	162.81	203.54	284.03	348.38
Profit per employee (in Rs. lakhs)	0.67	1.19	1.82	2.16	2.04	2.45
Net worth	352	431	582	756	4096	1698
Deposits	8525	9013	11273	13585	63206	20875
Investments	4159	4761	5487	5796	32588	9865
Advances	4915	5261	6307	8781	35591	13081
Interest income	971	1037	1057	1168	5506	1770
Other income	233	294	340	386	1184	389
Interest expended	656	651	603	623	3105	1012
Operating expenses	314	328	370	479	1677	564
Cost of funds (CoF)	7.61	6.88	5.51	4.73	4.86	4.36
Return on advances adjusted to CoF	3.19	3.49	4.14	3.97	2.63	3.72
Wages as % to total expenses	24.91	25.38	27.26	30.00	23.64	20.86
Return on Assets	0.64	1.02	1.28	1.25	0.95	0.99
CRAR	11.81	11.62	11.53	12.08	12.15	22.90
Net NPA ratio	7.36	5.19	2.96	0.92	1.40	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	728	742	747	754	1737	631
No. of employees	11836	11654	11674	11595	34784	9747
Business per employee (in Rs. lakhs)	194.31	246.37	305.24	361.15	284.03	348.38
Profit per employee (in Rs. lakhs)	1.97	2.76	3.69	2.48	2.04	2.45
Net worth	1142	1412	1731	2045	4096	1698
Deposits	13947	17870	22473	26496	63206	20875
Investments	5705	8122	11110	12312	32588	9865
Advances	8679	10746	13086	15359	35591	13081
Interest income	1505	1764	1888	2133	5506	1770
Other income	264	356	630	356	1184	389
Interest expended	848	975	1066	1157	3105	1012
Operating expenses	357	395	449	479	1677	564
Cost of funds (CoF)	6.54	5.99	5.14	4.62	4.86	4.36
Return on advances adjusted to CoF	3.73	4.13	3.19	3.28	2.63	3.72
Wages as % to total expenses	20.58	19.15	18.56	17.98	23.64	20.86
Return on Assets	1.34	1.51	1.60	0.91	0.95	0.99
CRAR	12.55	13.57	13.56	14.21	12.15	22.90
Net NPA ratio	2.94	1.49	0.00	1.23	1.40	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	421	424	428	429	1737	631
No. of employees	7440	7406	7391	7325	34784	9747
Business per employee (in Rs. lakhs)	152.12	167.87	193.16	249.60	284.03	348.38
Profit per employee (in Rs. lakhs)	1.10	1.25	2.40	0.56	2.04	2.45
Net worth	568	625	767	794	4096	1698
Deposits	7603	9051	10675	12613	63206	20875
Investments	3546	4760	5846	6086	32588	9865
Advances	4111	4649	5240	6714	35591	13081
Interest income	843	904	978	1132	5506	1770
Other income	173	215	306	114	1184	389
Interest expended	563	585	574	624	3105	1012
Operating expenses	232	248	257	254	1677	564
Cost of funds (CoF)	7.61	6.73	5.49	4.95	4.86	4.36
Return on advances adjusted to CoF	2.95	2.82	2.97	2.66	2.63	3.72
Wages as % to total expenses	18.55	18.57	19.22	18.79	23.64	20.86
Return on Assets	0.88	0.85	1.38	0.27	0.95	0.99
CRAR	13.20	13.68	14.53	11.45	12.15	22.90
Net NPA ratio	4.95	3.53	0.00	1.40	1.40	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	683	682	679	681	1737	631
No. of employees	12137	12005	12007	11828	34784	9747
Business per employee (in Rs. lakhs)	178.78	217.68	271.78	346.25	284.03	348.38
Profit per employee (in Rs. lakhs)	1.06	1.51	2.16	2.21	2.04	2.45
Net worth	610	723	925	1130	4096	1698
Deposits	13460	15926	19721	24133	63206	20875
Investments	6372	8039	10778	10592	32588	9865
Advances	7436	9171	11132	14848	35591	13081
Interest income	1454	1584	1740	2008	5506	1770
Other income	230	300	470	409	1184	389
Interest expended	1029	1062	1057	1112	3105	1012
Operating expenses	333	368	452	503	1677	564
Cost of funds (CoF)	8.00	6.81	5.54	4.76	4.86	4.36
Return on advances adjusted to CoF	1.87	2.70	3.00	3.03	2.63	3.72
Wages as % to total expenses	17.98	18.84	20.99	20.90	23.64	20.86
Return on Assets	0.73	0.90	1.02	0.86	0.95	0.99
CRAR	12.54	11.30	11.36	11.05	12.15	22.90
Net NPA ratio	5.72	3.06	1.39	1.81	1.40	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1849	1840	1875	1905	1754	631
No. of employees	25570	27105	26746	24834	23522	9747
Business per employee (in Rs. lakhs)	155.12	179.95	240.31	280.22	318.88	348.38
Profit per employee (in Rs. lakhs)	0.89	1.30	1.62	1.53	2.08	2.45
Net worth	1410	1580	1905	2199	3356	1698
Deposits	28548	30661	42585	46295	46510	20875
Investments	11911	13823	17917	20371	21251	9865
Advances	14885	16305	20647	26729	28497	13081
Interest income	2882	2875	3085	3758	3815	1770
Other income	276	495	776	565	726	389
Interest expended	1775	1665	1656	2064	2196	1012
Operating expenses	1028	1086	1186	1264	1156	564
Cost of funds (CoF)	6.35	5.50	4.41	4.49	4.42	4.36
Return on advances adjusted to CoF	5.08	4.33	4.20	4.13	3.79	3.72
Wages as % to total expenses	29.10	30.88	31.05	28.89	23.26	20.86
Return on Assets	0.98	1.31	1.67	0.82	0.92	0.99
CRAR	12.12	11.03	11.49	10.70	12.85	22.90
Net NPA ratio	4.63	4.29	2.58	1.59	5.82	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	173	175	182	183	218	631
No. of employees	2228	..	2189	2286	3194	9747
Business per employee (in Rs. lakhs)	245.45	270.83	292.43	316.97	578.48	348.38
Profit per employee (in Rs. lakhs)	2.48	2.88	3.69	3.60	3.82	2.45
Net worth	332	397	477	559	1055	1698
Deposits	3730	4085	4404	4827	10849	20875
Investments	1816	2142	2354	2244	4824	9865
Advances	1773	1960	2114	2626	7626	13081
Interest income	433	472	538	513	906	1770
Other income	62	59	68	68	219	389
Interest expended	289	302	322	282	561	1012
Operating expenses	85	93	114	125	299	564
Cost of funds (CoF)	8.01	7.53	6.53	5.72	3.81	4.36
Return on advances adjusted to CoF	4.38	4.11	4.92	4.73	4.68	3.72
Wages as % to total expenses	13.55	14.03	14.82	17.96	11.81	20.86
Return on Assets	1.29	1.35	1.59	1.47	1.05	0.99
CRAR	18.02	18.54	21.07	19.74	13.34	22.90
Net NPA ratio	6.66	8.70	5.00	2.95	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1795	1796	1789	1801	1754	631
No. of employees	25567	25060	25116	24855	23522	9747
Business per employee (in Rs. lakhs)	163.00	197.00	249.00	321.00	318.88	348.38
Profit per employee (in Rs. lakhs)	0.66	0.85	1.79	1.43	2.08	2.45
Net worth	2762	1205	1801	2049	3356	1698
Deposits	26849	31343	39244	49470	46510	20875
Investments	12302	14138	17611	19064	21251	9865
Advances	12805	15923	20626	27656	28497	13081
Interest income	2542	2793	3096	3547	3815	1770
Other income	583	609	625	516	726	389
Interest expended	1812	1911	1902	2140	2196	1012
Operating expenses	837	867	1021	1103	1156	564
Cost of funds (CoF)	7.13	6.29	5.17	4.61	4.42	4.36
Return on advances adjusted to CoF	3.09	3.42	3.68	3.35	3.79	3.72
Wages as % to total expenses	25.93	24.83	24.07	26.49	23.26	20.86
Return on Assets	0.60	0.66	1.13	0.73	0.92	0.99
CRAR	9.64	10.04	11.88	11.26	12.85	22.90
Net NPA ratio	5.45	4.36	3.65	2.93	5.82	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1	1	1	1	8	631
No. of employees	44	36	34	31	529	9747
Business per employee (in Rs. lakhs)	875.50	892.40	535.72	494.64	987.57	348.38
Profit per employee (in Rs. lakhs)	0.43	3.06	17.35	21.99	12.23	2.45
Net worth	74	215	221	228	612	1698
Deposits	168	115	61	71	2790	20875
Investments	103	75	45	60	1372	9865
Advances	182	173	93	102	2430	13081
Interest income	32	22	17	16	296	1770
Other income	3	3	4	5	125	389
Interest expended	18	10	2	2	130	1012
Operating expenses	6	6	6	6	142	564
Cost of funds (CoF)	7.38	4.95	1.80	1.58	3.29	4.36
Return on advances adjusted to CoF	3.36	2.25	5.11	3.88	4.86	3.72
Wages as % to total expenses	5.99	11.15	23.32	26.58	15.94	20.86
Return on Assets	0.05	0.31	1.75	2.13	1.52	0.99
CRAR	29.44	67.68	121.69	121.60	41.11	22.90
Net NPA ratio	12.69	8.58	0.00	0.00	3.78	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	2117	2112	2109	2140	1754	631
No. of employees	25822	25706	25630	27148	23522	9747
Business per employee (in Rs. lakhs)	214.75	249.70	286.48	346.72	318.88	348.38
Profit per employee (in Rs. lakhs)	1.22	2.15	2.78	2.81	2.08	2.45
Net worth	2107	2567	3087	3614	3356	1698
Deposits	39794	44749	50559	61831	46510	20875
Investments	15410	19371	22946	22793	21251	9865
Advances	21383	25515	28922	40105	28497	13081
Interest income	4016	4306	4516	4970	3815	1770
Other income	499	825	831	766	726	389
Interest expended	2679	2809	2780	2905	2196	1012
Operating expenses	967	1018	1085	1257	1156	564
Cost of funds (CoF)	6.91	6.35	5.45	4.74	4.42	4.36
Return on advances adjusted to CoF	4.25	3.66	3.34	3.52	3.79	3.72
Wages as % to total expenses	18.84	18.01	18.66	19.37	23.26	20.86
Return on Assets	0.71	1.08	1.30	1.10	0.92	0.99
CRAR	11.07	12.41	12.32	12.09	12.85	22.90
Net NPA ratio	6.26	4.91	2.87	2.64	5.82	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	1341	1336	1338	1343	1754	631
No. of employees	17959	17745	17887	17493	23522	9747
Business per employee (in Rs. lakhs)	144.00	162.00	169.00	208.00	318.88	348.38
Profit per employee (in Rs. lakhs)	0.66	1.77	1.76	1.72	2.08	2.45
Net worth	1964	1962	1960	1957	3356	1698
Deposits	19611	21031	22758	25348	46510	20875
Investments	11656	12639	14233	14403	21251	9865
Advances	6823	7352	7963	11390	28497	13081
Interest income	2035	2119	2073	2133	3815	1770
Other income	394	428	505	478	726	389
Interest expended	1433	1400	1292	1218	2196	1012
Operating expenses	758	592	673	704	1156	564
Cost of funds (CoF)	7.31	6.75	5.81	4.97	4.42	4.36
Return on advances adjusted to CoF	3.00	3.50	2.95	3.70	3.79	3.72
Wages as % to total expenses	29.76	24.17	26.21	25.90	23.26	20.86
Return on Assets	0.54	1.37	1.25	1.04	0.92	0.99
CRAR	12.02	15.17	17.04	18.16	12.85	22.90
Net NPA ratio	7.90	5.52	3.75	2.43	5.82	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	235	238	237	237	218	631
No. of employees	3347	3275	3213	3158	3194	9747
Business per employee (in Rs. lakhs)	207.00	242.00	290.00	309.00	578.48	348.38
Profit per employee (in Rs. lakhs)	0.77	0.83	0.96	-3.12	3.82	2.45
Net worth	254	279	304	244	1055	1698
Deposits	4491	5391	6430	6453	10849	20875
Investments	1678	1915	2413	2102	4824	9865
Advances	2658	3145	3744	3976	7626	13081
Interest income	492	477	463	487	906	1770
Other income	153	145	133	66	219	389
Interest expended	391	358	341	340	561	1012
Operating expenses	100	126	122	129	299	564
Cost of funds (CoF)	7.56	6.79	5.44	5.01	3.81	4.36
Return on advances adjusted to CoF	3.11	3.04	2.42	2.84	4.68	3.72
Wages as % to total expenses	13.58	17.75	16.35	16.18	11.81	20.86
Return on Assets	0.50	0.46	0.43	-1.40	1.05	0.99
CRAR	9.79	10.17	10.13	4.86	13.34	22.90
Net NPA ratio	10.72	9.50	8.95	5.97	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	112	137	185	249	218	631
No. of employees	1721	2338	3447	4761	3194	9747
Business per employee (in Rs. lakhs)	896.00	926.00	808.00	895.00	578.48	348.38
Profit per employee (in Rs. lakhs)	7.79	8.22	8.07	7.03	3.82	2.45
Net worth	615	918	1138	2422	1055	1698
Deposits	12287	16965	20954	31712	10849	20875
Investments	5678	7841	7793	14275	4824	9865
Advances	5352	7180	9363	15603	7626	13081
Interest income	1180	1465	1587	1924	906	1770
Other income	416	410	540	416	219	389
Interest expended	980	1142	1021	1193	561	1012
Operating expenses	205	323	419	581	299	564
Cost of funds (CoF)	7.65	6.94	4.87	3.94	3.81	4.36
Return on advances adjusted to CoF	2.95	4.81	4.41	3.90	4.68	3.72
Wages as % to total expenses	4.18	5.82	8.42	9.97	11.81	20.86
Return on Assets	1.13	1.17	1.42	1.21	1.05	0.99
CRAR	10.65	10.90	11.21	12.66	13.34	22.90
Net NPA ratio	3.46	2.39	1.29	1.39	3.20	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices	886	899	927	966	1754	631
No. of employees	11827	11723	11624	11491	23522	9747
Business per employee (in Rs. lakhs)	169.38	193.62	249.39	312.89	318.88	348.38
Profit per employee (in Rs. lakhs)	1.16	1.76	3.73	3.48	2.08	2.45
Net worth	664	812	1336	1590	3356	1698
Deposits	14681	17020	21015	25618	46510	20875
Investments	7361	8862	10837	12069	21251	9865
Advances	6197	7891	11045	14336	28497	13081
Interest income	1539	1671	1940	2094	3815	1770
Other income	189	346	526	354	726	389
Interest expended	1053	1027	1102	1110	2196	1012
Operating expenses	422	557	498	549	1156	564
Cost of funds (CoF)	7.29	6.18	5.45	4.51	4.42	4.36
Return on advances adjusted to CoF	4.70	4.55	4.83	4.53	3.79	3.72
Wages as % to total expenses	20.74	27.08	20.72	19.22	23.26	20.86
Return on Assets	0.86	1.13	1.91	1.43	0.92	0.99
CRAR	12.25	12.66	14.11	12.92	12.85	22.90
Net NPA ratio	6.02	2.61	0.91	0.59	5.82	3.84

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	Group Average 2004-05	All Banks' Average 2004-05
No. of offices				3	218	631
No. of employees				207	3194	9747
Business per employee (in Rs. lakhs)				687.93	578.48	348.38
Profit per employee (in Rs. lakhs)				-1.82	3.82	2.45
Net worth				217	1055	1698
Deposits				663	10849	20875
Investments				395	4824	9865
Advances				761	7626	13081
Interest income				30	906	1770
Other income				18	219	389
Interest expended				12	561	1012
Operating expenses				40	299	564
Cost of funds (CoF)				1.15	3.81	4.36
Return on advances adjusted to CoF				1.89	4.68	3.72
Wages as % to total expenses				41.07	11.81	20.86
Return on Assets				-0.29	1.05	0.99
CRAR				18.81	13.34	22.90
Net NPA ratio				0.00	3.20	3.84

EXPLANATORY NOTES

All data presented in the publication are from annual balance sheets, profit and loss accounts and notes on accounts of banks and published in the Bank's annual publication, "Statistical Tables Relating to Banks in India". An attempt has been made to provide latest revised data.

Items in the publication are defined below.

- a) Net worth is defined as capital and reserves and surpluses.
- b) Deposits, investments, advances, interest income, interest paid and operating expenses are as in annual accounts of banks.
- c) Business per employee, profit per employee, return on assets, capital adequacy ratio (CRAR) and net nonperforming assets as percentage of net advances (Net NPA ratio) are from 'Notes on Accounts' of annual accounts.
- d) Number of offices is from Master Office File, DESACS, RBI.
- e) Number of employees is provided by Indian Banks' Association (IBA).
- f) Cost of funds (CoF) is defined as the ratio of interest paid on deposits and interest paid on borrowings from RBI to deposits and borrowings.
- g) Cost adjusted return on advances is CoF subtracted from return on advances, where return on advances is defined as the ratio of interest earned on advances to total advances.
- h) Wages as percentage to total expenses is computed as the ratio of payment to and provisions for employees to total expenses.

Averages at bank group levels are computed as follows:

- a) Business per employee or profit per employee is computed by dividing the total business or profit for the group by the number of employees in the group.
- b) CoF is computed as the ratio of the total interest paid on deposits and borrowings from RBI to total deposits and borrowings of the group.
- c) Return on advances adjusted to CoF is computed by subtracting CoF for the group from return on advances for the group; the latter is computed as the ratio of interest earned on advances by the group to total advances of the group.
- d) Return on assets for a group is obtained as weighted average of return of assets of individual banks in the group, weights being the proportion of total assets of the bank as percentage to total assets of all banks in the corresponding group.
- e) For rest of the items, simple averages are used at the group level.

Similar definitions are used at all banks' level. All banks' averages are computed based on state bank group (8 banks), nationalised banks (20), foreign banks (31) and other scheduled commercial banks (29). IDBI Limited is considered as a nationalised bank.

The symbol '-' indicates nil or negligible and the symbol '..' indicates not applicable or not available. When a bank starts functioning at an intermediate year, no data are given for preceding years.