

A Profile of Banks

2005-06



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.90**
(ii) **Rs.120 (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.

Explanatory Notes

NOTES

This is an attempt to provide quick and handy access to data on scheduled commercial banks from 2001-02 to 2005-06, excluding regional rural banks. This is the second volume in the series; first volume of the series was published for the year 2004-05.

Data sources

- a) Most of the data presented in the publication are from annual accounts of banks.
- b) Data for the previous years are from the annual publication, "Statistical Tables Relating to Banks in India"; some data for the previous years have been revised.
- c) Data for the year 2005-06 are from published annual accounts of banks.
- d) Data on number of offices are from Master Office Files, DESACS, RBI.
- e) Data on number of employees are from Indian Banks' Association (IBA).

Data definitions

- a) Capital, reserves & surplus, deposits, investments, advances, interest income, interest expended and operating expenses are as in annual accounts of banks.
- b) Business (defined as deposits and advances) 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.
- c) Number of offices is as per Master Office File, DESACS, RBI.
- d) Cost of funds (CoF) is defined as the ratio of interest paid on deposits and borrowings to average of deposits and borrowings for the years 2004-05 and 2005-06.
- e) 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 average of advances for the years 2004-05 and 2005-06.

- f) Wages as percentage to total expenses is computed as the ratio of payment to and provisions for employees to averages of total expenses for the years 2004-05 and 2005-06.

Bank group level averages

- a) Business per employee (or profit per employee) is computed by dividing the total business (or profit) for the group (as available in annual accounts) by the number of employees in the group (as obtained from IBA).
- b) CoF is computed as the ratio of interest paid on deposits and borrowings to average of deposits and borrowings of the group for the years 2004-05 and 2005-06.
- 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 average of total advances of the group for the years 2004-05 and 2005-06.
- 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 the group.
- e) Capital adequacy ratio and net NPA ratio for the four bank groups and also for all banks have been obtained from OSMOS, Department of Banking Supervision, RBI.
- f) For rest of the items, simple averages are used at the group level.
- g) Similar definitions are used at all banks' level.
- h) All banks' averages are computed based on state bank group (8 banks), nationalised banks (20), foreign banks (29) and other scheduled commercial banks (26 banks, excluding Sangli Bank and Ganesh Bank of Kurundwad).
- i) IDBI Limited is considered as a nationalised bank.

General

- a) As on the date of publication, annual accounts of Sangli Bank is not available; so is the case with Ganesh Bank of Kurundwad, which is under moratorium. However, data for these two banks are given for previous years.
- b) When a bank starts functioning at an intermediate year, no data are given for preceding years.
- c) The symbol '-' indicates nil or negligible and the symbol '..' indicates not applicable or not available.

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	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	11	13	16	19	23	9	680
No. of employees	959	986	1207	1908	3093	724	10458
Business per employee (in Rs. lakh)	840.16	784.27	891.45	823.70	905.82	1006.24	423.74
Profit per employee (in Rs. lakh)	13.49	12.35	15.22	10.24	8.15	14.61	2.84
Capital and reserves & surplus	767	936	1152	1347	1589	837	2205
Deposits	4865	5022	5856	7026	11864	3922	26054
Investments	2129	2985	2917	3331	4825	1847	10445
Advances	4487	5447	6697	9836	15073	3364	18261
Interest income	756	743	761	907	1351	422	2221
Other income	196	253	379	435	637	179	454
Interest expended	409	376	312	334	659	178	1287
Operating expenses	270	326	470	567	748	194	707
Cost of funds (CoF)	5.42	4.71	3.28	2.94	3.78	3.61	4.35
Return on advances adjusted to CoF	5.40	5.21	4.67	4.57	4.29	4.93	3.79
Wages as % to total expenses	13.45	13.19	16.59	19.67	18.14	18.35	20.17
Return on Assets	1.72	1.56	1.84	1.27	1.03	2.09	1.00
CRAR	13.17	12.57	13.48	10.55	10.44	12.58	12.24
Net NPA ratio	1.34	1.54	0.88	0.35	0.11	0.78	1.22

A,B

Abu Dhabi Commercial Bank
Foreign Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	2	2	2	2	2	9	680
No. of employees	82	78	76	40	38	724	10458
Business per employee (in Rs. lakh)	2581.00	2618.40	1161.64	1061.10	1720.49	1006.24	423.74
Profit per employee (in Rs. lakh)	11.00	4.06	12.20	-77.24	12.06	14.61	2.84
Capital and reserves & surplus	59	62	72	71	76	837	2205
Deposits	1663	1769	1816	1663	458	3922	26054
Investments	1283	1327	1354	1257	142	1847	10445
Advances	299	274	168	90	119	3364	18261
Interest income	184	184	163	150	111	422	2221
Other income	9	12	8	40	10	179	454
Interest expended	167	168	147	138	101	178	1287
Operating expenses	9	15	11	47	14	194	707
Cost of funds (CoF)	9.68	9.67	8.08	7.67	8.52	3.61	4.35
Return on advances adjusted to CoF	2.32	3.48	2.43	-0.28	-1.33	4.93	3.79
Wages as % to total expenses	2.14	2.40	2.67	4.46	2.82	18.35	20.17
Return on Assets	0.47	0.17	0.50	-2.57	0.35	2.09	1.00
CRAR	10.42	10.14	14.22	14.38	36.98	12.58	12.24
Net NPA ratio	13.43	9.68	27.39	12.73	15.97	0.78	1.22

Nationalised Banks**Allahabad Bank***(Amount in rupees crore)*

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1992	2001	2012	2027	2027	1768	680
No. of employees	19860	19515	19284	18917	18742	23375	10458
Business per employee (in Rs. lakh)	153.00	183.00	215.00	282.00	336.00	388.17	423.74
Profit per employee (in Rs. lakh)	0.40	0.87	2.46	2.86	3.69	2.26	2.84
Capital and reserves & surplus	981	1171	1552	2328	3639	3869	2205
Deposits	22666	25463	31477	40762	48500	54004	26054
Investments	10854	12372	15555	18988	17985	20440	10445
Advances	10482	12544	15342	21151	29148	36730	18261
Interest income	2273	2570	2669	3186	3767	4425	2221
Other income	385	524	750	640	607	677	454
Interest expended	1542	1661	1583	1822	2190	2623	1287
Operating expenses	707	918	959	1070	1160	1288	707
Cost of funds (CoF)	7.04	6.74	5.40	4.88	4.74	4.26	4.35
Return on advances adjusted to CoF	3.83	3.56	4.09	4.34	3.97	3.86	3.79
Wages as % to total expenses	21.89	19.91	21.99	23.53	20.33	21.37	20.17
Return on Assets	0.32	0.59	1.34	1.33	1.42	0.88	1.00
CRAR	10.62	11.15	12.52	12.53	13.37	12.38	12.24
Net NPA ratio	11.09	7.08	2.37	1.28	0.84	1.28	1.22

American Express Bank
Foreign Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	5	6	6	8	8	9	680
No. of employees	341	..	1479	1586	1773	724	10458
Business per employee (in Rs. lakh)	237.22	214.91	285.00	237.53	239.32	1006.24	423.74
Profit per employee (in Rs. lakh)	0.86	-2.08	-1.67	1.05	2.99	14.61	2.84
Capital and reserves & surplus	254	253	244	301	399	837	2205
Deposits	2230	2388	2789	2264	2260	3922	26054
Investments	1044	1087	812	1038	991	1847	10445
Advances	1558	1190	1263	1483	2017	3364	18261
Interest income	303	319	306	270	259	422	2221
Other income	228	199	220	251	304	179	454
Interest expended	203	210	179	151	154	178	1287
Operating expenses	193	201	247	292	301	194	707
Cost of funds (CoF)	6.39	7.18	6.26	5.57	5.72	3.61	4.35
Return on advances adjusted to CoF	4.15	6.37	9.62	8.49	4.85	4.93	3.79
Wages as % to total expenses	16.60	18.13	21.97	24.15	26.09	18.35	20.17
Return on Assets	0.27	-0.90	-0.69	0.55	1.45	2.09	1.00
CRAR	10.71	10.93	10.74	10.87	10.26	12.58	12.24
Net NPA ratio	7.56	8.69	5.68	0.99	0.58	0.78	1.22

Nationalised Banks

Andhra Bank

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1072	1117	1133	1162	1164	1768	680
No. of employees	12812	12991	13095	13108	13169	23375	10458
Business per employee (in Rs. lakh)	195.96	226.71	277.35	346.25	426.75	388.17	423.74
Profit per employee (in Rs. lakh)	1.58	3.10	3.54	3.97	3.69	2.26	2.84
Capital and reserves & surplus	884	1115	1453	1837	2894	3869	2205
Deposits	18491	21062	22941	27551	33922	54004	26054
Investments	8419	10518	10317	10646	11444	20440	10445
Advances	9678	11513	12885	17517	22100	36730	18261
Interest income	2030	2195	2227	2282	2674	4425	2221
Other income	304	604	678	753	458	677	454
Interest expended	1454	1442	1317	1213	1505	2623	1287
Operating expenses	454	602	658	829	858	1288	707
Cost of funds (CoF)	7.66	6.88	5.54	4.45	4.57	4.26	4.35
Return on advances adjusted to CoF	3.81	4.66	4.55	4.55	4.33	3.86	3.79
Wages as % to total expenses	16.34	19.41	20.73	26.42	20.86	21.37	20.17
Return on Assets	0.97	1.63	1.72	1.59	1.38	0.88	1.00
CRAR	12.59	13.62	13.71	12.11	14.00	12.38	12.24
Net NPA ratio	2.45	1.79	0.93	0.28	0.24	1.28	1.22

Antwerp Diamond Bank**Foreign Banks***(Amount in rupees crore)*

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices		1	1	1	1	9	680
No. of employees		17	17	20	19	724	10458
Business per employee (in Rs. lakh)		1252.55	1723.61	2267.01	2308.40	1006.24	423.74
Profit per employee (in Rs. lakh)		5.25	32.85	33.40	41.22	14.61	2.84
Capital and reserves & surplus		116	122	128	136	837	2205
Deposits		37	44	50	53	3922	26054
Investments		47	96	165	141	1847	10445
Advances		176	298	434	422	3364	18261
Interest income		11	20	26	37	422	2221
Other income		1	3	4	5	179	454
Interest expended		3	5	10	21	178	1287
Operating expenses		6	7	8	7	194	707
Cost of funds (CoF)		0.26	1.14	1.70	3.76	3.61	4.35
Return on advances adjusted to CoF		3.40	4.68	2.52	1.76	4.93	3.79
Wages as % to total expenses		24.09	21.27	16.22	9.94	18.35	20.17
Return on Assets		0.36	1.18	1.00	1.21	2.09	1.00
CRAR		92.69	53.22	39.99	39.67	12.58	12.24
Net NPA ratio		0.00	0.00	0.00	0.00	0.78	1.22

Foreign Banks
Arab Bangladesh Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1	1	1	1	1	9	680
No. of employees	25	24	25	26	26	724	10458
Business per employee (in Rs. lakh)	237.96	265.05	221.45	183.07	193.03	1006.24	423.74
Profit per employee (in Rs. lakh)	10.91	10.50	12.90	10.29	11.04	14.61	2.84
Capital and reserves & surplus	42	43	44	45	46	837	2205
Deposits	41	46	31	23	21	3922	26054
Investments	6	9	10	8	8	1847	10445
Advances	22	17	12	22	34	3364	18261
Interest income	6	4	4	3	4	422	2221
Other income	2	3	4	4	4	179	454
Interest expended	1	1	1	0	0	178	1287
Operating expenses	2	2	2	2	2	194	707
Cost of funds (CoF)	1.50	1.52	1.46	1.92	1.70	3.61	4.35
Return on advances adjusted to CoF	6.85	7.61	6.88	4.63	6.64	4.93	3.79
Wages as % to total expenses	25.12	22.41	23.58	24.97	23.99	18.35	20.17
Return on Assets	3.03	2.78	3.67	2.87	3.43	2.09	1.00
CRAR	138.51	105.64	111.34	109.39	86.21	12.58	12.24
Net NPA ratio	1.39	1.55	0.37	0.18	0.00	0.78	1.22

Bank International Indonesia
Foreign Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1	1	1	1	1	9	680
No. of employees	16	15	13	18	15	724	10458
Business per employee (in Rs. lakh)	263.47	228.53	326.47	154.00	148.00	1006.24	423.74
Profit per employee (in Rs. lakh)	1.32	11.98	-1.56	-4.15	-7.66	14.61	2.84
Capital and reserves & surplus	74	74	74	74	75	837	2205
Deposits	5	9	13	11	15	3922	26054
Investments	10	17	12	41	16	1847	10445
Advances	9	18	3	20	7	3364	18261
Interest income	4	4	4	4	4	422	2221
Other income	1	1	0	0	1	179	454
Interest expended	1	1	1	1	1	178	1287
Operating expenses	3	6	3	3	3	194	707
Cost of funds (CoF)	12.64	8.94	4.07	1.81	2.07	3.61	4.35
Return on advances adjusted to CoF	-6.20	0.44	6.73	5.44	9.02	4.93	3.79
Wages as % to total expenses	12.95	7.48	14.95	19.46	19.22	18.35	20.17
Return on Assets	0.23	3.75	-0.33	-0.98	-1.28	2.09	1.00
CRAR	123.07	103.99	133.94	92.26	108.87	12.58	12.24
Net NPA ratio	61.39	15.20	72.15	10.49	0.00	0.78	1.22

Foreign Banks
Bank of America
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	5	5	5	5	5	9	680
No. of employees	295	262	270	275	282	724	10458
Business per employee (in Rs. lakh)	1768.96	1862.74	1747.56	1707.72	1924.81	1006.24	423.74
Profit per employee (in Rs. lakh)	31.67	32.76	24.12	29.47	51.82	14.61	2.84
Capital and reserves & surplus	608	636	700	1437	1582	837	2205
Deposits	1906	1545	1976	1993	2106	3922	26054
Investments	1332	1300	1381	1599	1664	1847	10445
Advances	2933	3298	3059	3219	3369	3364	18261
Interest income	459	342	280	257	326	422	2221
Other income	120	79	81	119	220	179	454
Interest expended	312	219	163	128	147	178	1287
Operating expenses	89	70	79	91	113	194	707
Cost of funds (CoF)	7.06	5.51	3.97	3.24	3.73	3.61	4.35
Return on advances adjusted to CoF	2.62	1.89	1.17	1.65	2.42	4.93	3.79
Wages as % to total expenses	9.63	8.69	13.82	19.85	21.31	18.35	20.17
Return on Assets	1.68	1.73	1.26	1.46	2.41	2.09	1.00
CRAR	21.07	21.08	22.92	30.07	23.40	12.58	12.24
Net NPA ratio	0.80	0.05	0.00	0.00	0.00	0.78	1.22

Bank of Bahrain & Kuwait
Foreign Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	2	2	2	2	2	9	680
No. of employees	91	..	90	80	68	724	10458
Business per employee (in Rs. lakh)	806.00	787.00	784.00	820.00	728.00	1006.24	423.74
Profit per employee (in Rs. lakh)	9.00	8.00	1.00	-28.00	-10.00	14.61	2.84
Capital and reserves & surplus	87	91	92	67	61	837	2205
Deposits	448	476	433	394	327	3922	26054
Investments	236	255	317	189	129	1847	10445
Advances	290	353	304	264	169	3364	18261
Interest income	59	57	40	34	29	422	2221
Other income	20	15	14	2	5	179	454
Interest expended	51	45	32	22	20	178	1287
Operating expenses	10	12	13	13	12	194	707
Cost of funds (CoF)	8.51	7.22	5.52	3.90	4.35	3.61	4.35
Return on advances adjusted to CoF	3.13	3.28	0.80	1.86	3.54	4.93	3.79
Wages as % to total expenses	7.14	8.89	11.63	14.50	15.79	18.35	20.17
Return on Assets	1.32	1.06	0.12	-3.52	-1.32	2.09	1.00
CRAR	17.03	17.19	19.99	11.66	20.01	12.58	12.24
Net NPA ratio	11.40	11.26	17.73	5.53	1.29	0.78	1.22

Nationalised Banks
Bank of Baroda
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	2718	2798	2770	2775	2776	1768	680
No. of employees	38899	40313	39803	39529	38737	23375	10458
Business per employee (in Rs. lakh)	222.76	237.67	252.51	316.00	396.00	388.17	423.74
Profit per employee (in Rs. lakh)	1.40	1.92	2.43	1.71	2.13	2.26	2.84
Capital and reserves & surplus	3827	4387	5131	5628	7844	3869	2205
Deposits	61804	66441	72967	81333	93662	54004	26054
Investments	23833	30179	38019	37074	35114	20440	10445
Advances	33663	35348	35601	43400	59912	36730	18261
Interest income	5956	6098	6147	6431	7100	4425	2221
Other income	993	1262	1719	1313	1192	677	454
Interest expended	4076	3994	3575	3452	3875	2623	1287
Operating expenses	1563	1648	1805	1980	2385	1288	707
Cost of funds (CoF)	6.68	5.93	4.85	4.18	4.03	4.26	4.35
Return on advances adjusted to CoF	3.34	2.95	3.05	3.17	3.28	3.86	3.79
Wages as % to total expenses	18.73	20.00	23.28	25.41	24.34	21.37	20.17
Return on Assets	0.81	1.05	1.20	0.75	0.79	0.88	1.00
CRAR	11.32	12.65	13.91	12.61	13.65	12.38	12.24
Net NPA ratio	4.98	3.72	2.99	1.45	0.87	1.28	1.22

Bank of Ceylon
Foreign Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1	1	1	1	1	9	680
No. of employees	24	..	31	33	33	724	10458
Business per employee (in Rs. lakh)	815.48	644.67	637.00	628.76	587.10	1006.24	423.74
Profit per employee (in Rs. lakh)	0.14	1.80	2.66	7.95	1.64	14.61	2.84
Capital and reserves & surplus	51	52	52	54	55	837	2205
Deposits	82	85	101	104	87	3922	26054
Investments	21	23	45	32	30	1847	10445
Advances	95	85	63	59	49	3364	18261
Interest income	14	12	10	8	10	422	2221
Other income	4	2	5	6	4	179	454
Interest expended	7	7	6	5	4	178	1287
Operating expenses	2	3	3	2	3	194	707
Cost of funds (CoF)	7.38	6.32	5.07	4.49	3.98	3.61	4.35
Return on advances adjusted to CoF	4.59	3.81	5.85	4.52	5.34	4.93	3.79
Wages as % to total expenses	8.02	7.36	7.14	10.30	13.99	18.35	20.17
Return on Assets	0.02	0.27	0.36	1.19	0.25	2.09	1.00
CRAR	30.94	32.29	45.26	49.4	56.37	12.58	12.24
Net NPA ratio	23.88	25.98	21.85	13.76	23.74	0.78	1.22

Nationalised Banks

Bank of India

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	2643	2654	2653	2670	2678	1768	680
No. of employees	43420	43141	42574	42220	41808	23375	10458
Business per employee (in Rs. lakh)	218.74	242.97	266.72	320.00	381.00	388.17	423.74
Profit per employee (in Rs. lakh)	1.16	1.97	2.35	0.80	1.66	2.26	2.84
Capital and reserves & surplus	2845	3541	4010	4465	4984	3869	2205
Deposits	59589	64098	71482	78821	93932	54004	26054
Investments	22084	24435	27163	28686	31782	20440	10445
Advances	38311	42633	45856	55529	65174	36730	18261
Interest income	5594	5928	5796	6032	7029	4425	2221
Other income	1103	1642	1792	1156	1185	677	454
Interest expended	3769	3892	3594	3795	4397	2623	1287
Operating expenses	1531	1649	1752	1932	2115	1288	707
Cost of funds (CoF)	6.23	5.68	4.73	4.29	4.18	4.26	4.35
Return on advances adjusted to CoF	3.16	3.11	2.75	2.84	3.40	3.86	3.79
Wages as % to total expenses	20.51	20.32	21.93	22.06	20.40	21.37	20.17
Return on Assets	0.78	1.16	1.25	0.38	0.68	0.88	1.00
CRAR	10.68	12.02	13.01	11.52	10.75	12.38	12.24
Net NPA ratio	6.02	5.37	4.50	2.80	1.49	1.28	1.22

Bank of Maharashtra**Nationalised Banks***(Amount in rupees crore)*

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1257	1265	1311	1330	1336	1768	680
No. of employees	14145	14047	14172	14126	14052	23375	10458
Business per employee (in Rs. lakh)	191.44	221.96	268.65	294.65	306.18	388.17	423.74
Profit per employee (in Rs. lakh)	1.02	1.58	2.16	1.25	0.36	2.26	2.84
Capital and reserves & surplus	698	981	1436	1543	1572	3869	2205
Deposits	19131	22176	26446	28844	26906	54004	26054
Investments	9909	11802	14092	14480	11354	20440	10445
Advances	8255	9508	11732	13062	16470	36730	18261
Interest income	1998	2082	2199	2368	2349	4425	2221
Other income	308	360	470	385	177	677	454
Interest expended	1411	1405	1432	1486	1503	2623	1287
Operating expenses	479	516	560	720	659	1288	707
Cost of funds (CoF)	7.36	6.39	5.50	4.98	4.88	4.26	4.35
Return on advances adjusted to CoF	3.83	3.59	2.56	2.86	3.13	3.86	3.79
Wages as % to total expenses	17.76	18.44	18.64	23.28	19.64	21.37	20.17
Return on Assets	0.68	0.89	0.95	0.54	0.16	0.88	1.00
CRAR	11.16	12.05	11.88	12.68	11.27	12.38	12.24
Net NPA ratio	5.81	4.82	2.46	2.15	2.03	1.28	1.22

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

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	5	5	5	5	5	9	680
No. of employees	181	188	..	187	192	724	10458
Business per employee (in Rs. lakh)	1521.23	1691.41	1678.52	2085.17	2040.25	1006.24	423.74
Profit per employee (in Rs. lakh)	15.14	9.75	9.96	-6.30	16.50	14.61	2.84
Capital and reserves & surplus	221	253	269	257	303	837	2205
Deposits	1845	1449	1694	1602	2355	3922	26054
Investments	725	653	772	895	981	1847	10445
Advances	1887	1460	2019	2053	2440	3364	18261
Interest income	255	226	141	159	175	422	2221
Other income	36	40	49	52	58	179	454
Interest expended	184	159	97	108	130	178	1287
Operating expenses	28	32	32	35	34	194	707
Cost of funds (CoF)	8.00	6.90	4.09	3.71	4.22	3.61	4.35
Return on advances adjusted to CoF	3.00	2.61	0.79	1.32	1.18	4.93	3.79
Wages as % to total expenses	3.95	5.25	9.16	9.17	8.21	18.35	20.17
Return on Assets	1.10	0.66	0.64	-0.35	0.83	2.09	1.00
CRAR	10.12	13.38	13.78	15.27	13.71	12.58	12.24
Net NPA ratio	2.72	8.64	9.07	3.08	1.00	0.78	1.22

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

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	324	346	366	388	402	259	680
No. of employees	4285	4207	4144	4068	3990	4189	10458
Business per employee (in Rs. lakh)	135.84	164.64	199.93	231.18	291.40	677.86	423.74
Profit per employee (in Rs. lakh)	0.94	1.63	1.67	0.86	0.38	4.60	2.84
Capital and reserves & surplus	233	285	330	351	363	1682	2205
Deposits	3960	5299	7639	8120	8891	16394	26054
Investments	1884	2643	4457	3515	2567	6910	10445
Advances	1956	2221	2333	2896	4065	11999	18261
Interest income	453	473	503	522	539	1328	2221
Other income	97	126	177	64	62	352	454
Interest expended	323	292	313	309	317	824	1287
Operating expenses	145	159	182	195	255	443	707
Cost of funds (CoF)	8.49	6.21	4.80	3.74	3.55	4.31	4.35
Return on advances adjusted to CoF	3.00	3.93	3.68	5.02	3.37	4.21	3.79
Wages as % to total expenses	20.08	23.05	23.50	23.96	30.01	12.22	20.17
Return on Assets	0.84	1.12	0.82	0.38	0.19	1.08	1.00
CRAR	12.07	11.29	11.18	12.75	10.60	12.49	12.24
Net NPA ratio	8.86	6.80	2.99	2.50	0.99	1.04	1.22

Foreign Banks
Bank of Tokyo Mitsubishi UFJ
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	4	3	3	3	3	9	680
No. of employees	303	224	167	156	152	724	10458
Business per employee (in Rs. lakh)	404.23	560.87	582.27	663.58	1113.29	1006.24	423.74
Profit per employee (in Rs. lakh)	17.29	15.91	48.58	6.45	0.20	14.61	2.84
Capital and reserves & surplus	213	348	407	369	595	837	2205
Deposits	883	577	579	532	784	3922	26054
Investments	305	205	323	342	449	1847	10445
Advances	699	439	428	559	1034	3364	18261
Interest income	111	106	78	57	79	422	2221
Other income	42	29	79	57	36	179	454
Interest expended	50	49	21	16	30	178	1287
Operating expenses	63	51	41	34	44	194	707
Cost of funds (CoF)	6.02	5.78	2.63	1.74	2.74	3.61	4.35
Return on advances adjusted to CoF	4.89	3.56	5.56	4.18	3.16	4.93	3.79
Wages as % to total expenses	16.91	32.79	39.88	29.89	35.10	18.35	20.17
Return on Assets	4.08	3.27	6.96	0.93	0.02	2.09	1.00
CRAR	15.36	30.40	32.78	32.10	33.38	12.58	12.24
Net NPA ratio	0.00	0.07	0.10	0.01	0.00	0.78	1.22

Barclays Bank
Foreign Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	2	1	1	1	1	9	680
No. of employees	40	34	34	39	46	724	10458
Business per employee (in Rs. lakh)	328.91	323.68	270.79	188.49	148.51	1006.24	423.74
Profit per employee (in Rs. lakh)	34.42	85.82	211.40	160.21	271.00	14.61	2.84
Capital and reserves & surplus	305	334	406	698	1378	837	2205
Deposits	167	108	90	75	361	3922	26054
Investments	319	484	447	418	584	1847	10445
Advances	7	2	3	2	4	3364	18261
Interest income	37	29	30	31	66	422	2221
Other income	43	97	118	126	234	179	454
Interest expended	29	20	7	9	28	178	1287
Operating expenses	15	20	25	31	52	194	707
Cost of funds (CoF)	6.51	4.81	2.57	3.64	6.7	3.61	4.35
Return on advances adjusted to CoF	9.72	-1.12	2.47	19.97	13.08	4.93	3.79
Wages as % to total expenses	18.56	26.11	58.65	45.64	42.58	18.35	20.17
Return on Assets	1.78	3.95	5.20	3.29	9.64	2.09	1.00
CRAR	63.56	45.68	37.16	20.85	22.92	12.58	12.24
Net NPA ratio	36.04	0.00	0.00	0.00	0.00	0.78	1.22

Other Scheduled Commercial Banks
Bharat Overseas Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	78	79	84	91	103	259	680
No. of employees	994	1029	984	1075	1098	4189	10458
Business per employee (in Rs. lakh)	259.00	317.00	370.00	422.00	484.00	677.86	423.74
Profit per employee (in Rs. lakh)	2.17	2.77	3.41	1.86	0.51	4.60	2.84
Capital and reserves & surplus	123	141	172	199	205	1682	2205
Deposits	1823	2149	2472	2749	3244	16394	26054
Investments	668	812	936	986	961	6910	10445
Advances	901	1153	1392	1651	2054	11999	18261
Interest income	167	176	198	219	252	1328	2221
Other income	49	36	32	19	26	352	454
Interest expended	118	115	113	114	146	824	1287
Operating expenses	45	47	60	70	87	443	707
Cost of funds (CoF)	6.55	5.56	4.76	4.13	4.53	4.31	4.35
Return on advances adjusted to CoF	3.31	3.37	3.50	3.66	3.62	4.21	3.79
Wages as % to total expenses	12.45	13.22	15.96	17.07	16.61	12.22	20.17
Return on Assets	1.08	1.17	1.25	0.62	0.15	1.08	1.00
CRAR	15.09	13.87	16.25	14.95	11.24	12.49	12.24
Net NPA ratio	4.38	3.31	2.26	1.56	1.87	1.04	1.22

BNP Paribas
Foreign Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	10	9	10	9	9	9	680
No. of employees	506	356	328	314	303	724	10458
Business per employee (in Rs. lakh)	617.86	978.62	921.94	980.52	1206.05	1006.24	423.74
Profit per employee (in Rs. lakh)	-6.90	-4.03	-3.99	4.70	6.29	14.61	2.84
Capital and reserves & surplus	203	234	357	333	496	837	2205
Deposits	1634	1580	1737	1674	1847	3922	26054
Investments	1485	918	1001	861	1108	1847	10445
Advances	1521	1423	1315	1719	1854	3364	18261
Interest income	279	248	178	176	223	422	2221
Other income	41	33	44	68	73	179	454
Interest expended	209	170	99	91	113	178	1287
Operating expenses	133	109	87	97	104	194	707
Cost of funds (CoF)	7.32	5.96	3.94	3.68	4.22	3.61	4.35
Return on advances adjusted to CoF	3.88	3.67	2.80	1.66	2.24	4.93	3.79
Wages as % to total expenses	16.43	15.49	22.23	24.74	23.01	18.35	20.17
Return on Assets	-0.94	-0.53	-0.44	0.5	0.55	2.09	1.00
CRAR	9.66	10.74	21.70	9.41	11.61	12.58	12.24
Net NPA ratio	1.62	3.77	0.00	0.00	0.00	0.78	1.22

Foreign Banks
Calyon Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices		6	6	4	6	9	680
No. of employees		..	41	105	108	724	10458
Business per employee (in Rs. lakh)		1336.56	1006.21	946.00	1272.00	1006.24	423.74
Profit per employee (in Rs. lakh)		7.00	8.63	-15.04	71.00	14.61	2.84
Capital and reserves & surplus		114	118	328	718	837	2205
Deposits		682	499	1306	372	3922	26054
Investments		362	331	890	427	1847	10445
Advances		232	47	674	1004	3364	18261
Interest income		82	58	117	130	422	2221
Other income		9	-7	22	107	179	454
Interest expended		59	38	98	105	178	1287
Operating expenses		19	15	53	53	194	707
Cost of funds (CoF)		5.65	5.62	10.09	8.90	3.61	4.35
Return on advances adjusted to CoF		2.88	2.46	3.78	-1.47	4.93	3.79
Wages as % to total expenses		10.55	10.85	13.14	17.80	18.35	20.17
Return on Assets		0.36	0.51	-0.80	4.10	2.09	1.00
CRAR		20.04	24.51	14.40	19.80	12.58	12.24
Net NPA ratio		0.51	1.01	0.30	0.10	0.78	1.22

C,D

Canara Bank**Nationalised Banks***(Amount in rupees crore)*

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	2525	2542	2587	2631	2644	1768	680
No. of employees	47796	47566	47613	47389	46893	23375	10458
Business per employee (in Rs. lakh)	214.88	250.11	297.58	351.12	441.57	388.17	423.74
Profit per employee (in Rs. lakh)	1.64	2.26	2.97	2.48	3.02	2.26	2.84
Capital and reserves & surplus	3472	4149	5252	6109	7132	3869	2205
Deposits	64030	72095	86345	96796	116803	54004	26054
Investments	23220	30458	35793	38054	36974	20440	10445
Advances	33127	40472	48439	60421	79426	36730	18261
Interest income	6371	6692	7063	7572	8711	4425	2221
Other income	1429	1478	2016	1544	1378	677	454
Interest expended	4550	4425	4325	4422	5130	2623	1287
Operating expenses	1593	1748	1897	2109	2347	1288	707
Cost of funds (CoF)	6.93	6.14	5.19	4.60	4.57	4.26	4.35
Return on advances adjusted to CoF	3.34	3.61	3.47	3.25	3.28	3.86	3.79
Wages as % to total expenses	18.27	18.83	20.47	21.13	20.27	21.37	20.17
Return on Assets	1.03	1.24	1.34	1.01	1.01	0.88	1.00
CRAR	11.88	12.50	12.66	12.78	11.22	12.38	12.24
Net NPA ratio	3.89	3.59	2.89	1.88	1.12	1.28	1.22

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

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	296	299	311	314	325	259	680
No. of employees	3014	..	2890	2863	2863	4189	10458
Business per employee (in Rs. lakh)	140.98	164.94	182.16	220.00	247.00	677.86	423.74
Profit per employee (in Rs. lakh)	1.23	1.57	1.96	0.37	0.22	4.60	2.84
Capital and reserves & surplus	105	140	194	210	216	1682	2205
Deposits	3191	3506	3880	4021	4289	16394	26054
Investments	1357	1809	1819	1323	1432	6910	10445
Advances	1211	1471	1898	2289	2695	11999	18261
Interest income	337	347	357	368	365	1328	2221
Other income	99	125	119	46	40	352	454
Interest expended	256	258	235	222	218	824	1287
Operating expenses	89	103	118	114	150	443	707
Cost of funds (CoF)	8.40	7.51	6.19	5.46	5.08	4.31	4.35
Return on advances adjusted to CoF	4.20	4.05	4.05	4.51	4.58	4.21	3.79
Wages as % to total expenses	19.43	21.58	24.08	22.80	30.43	12.22	20.17
Return on Assets	1.07	1.17	1.31	0.24	0.13	1.08	1.00
CRAR	9.57	10.58	11.23	11.35	11.26	12.49	12.24
Net NPA ratio	9.92	7.90	4.65	3.80	2.78	1.04	1.22

Central Bank of India
Nationalised Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	3200	3201	3225	3247	3250	1768	680
No. of employees	39631	39330	38933	38303	37241	23375	10458
Business per employee (in Rs. lakh)	148.77	167.85	181.51	206.89	240.46	388.17	423.74
Profit per employee (in Rs. lakh)	0.40	0.77	1.58	0.93	0.68	2.26	2.84
Capital and reserves & surplus	1997	2424	2974	3265	3442	3869	2205
Deposits	47137	51165	55909	60752	66483	54004	26054
Investments	21100	26045	31405	30835	28639	20440	10445
Advances	21288	22252	22804	27277	37483	36730	18261
Interest income	4657	5073	5064	5205	5386	4425	2221
Other income	601	554	964	920	531	677	454
Interest expended	3123	3176	2942	2830	3006	2623	1287
Operating expenses	1431	1527	1558	1686	1716	1288	707
Cost of funds (CoF)	6.71	6.14	5.20	4.63	4.53	4.26	4.35
Return on advances adjusted to CoF	4.10	4.22	4.32	4.32	3.47	3.86	3.79
Wages as % to total expenses	24.57	25.23	26.30	28.29	27.02	21.37	20.17
Return on Assets	0.31	0.54	0.98	0.53	0.37	0.88	1.00
CRAR	9.58	10.51	12.43	12.15	11.03	12.38	12.24
Net NPA ratio	7.98	7.02	5.57	2.98	2.59	1.28	1.22

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

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	59	62	63	77	242	259	680
No. of employees	965	945	1112	1374	4471	4189	10458
Business per employee (in Rs. lakh)	467.72	403.28	392.84	383.00	339.00	677.86	423.74
Profit per employee (in Rs. lakh)	1.49	2.29	1.09	1.83	1.96	4.60	2.84
Capital and reserves & surplus	175	175	193	590	931	1682	2205
Deposits	3535	2835	3029	3530	9400	16394	26054
Investments	1227	999	1182	1480	2923	6910	10445
Advances	1626	1314	1556	2194	6533	11999	18261
Interest income	482	371	334	346	803	1328	2221
Other income	71	80	63	72	312	352	454
Interest expended	379	269	204	168	404	824	1287
Operating expenses	160	160	181	219	500	443	707
Cost of funds (CoF)	7.04	7.04	6.14	4.52	5.98	4.31	4.35
Return on advances adjusted to CoF	6.84	7.39	7.97	9.78	7.30	4.21	3.79
Wages as % to total expenses	3.68	5.78	8.13	11.02	15.40	12.22	20.17
Return on Assets	-3.27	-0.70	-3.16	0.64	0.89	1.08	1.00
CRAR	4.16	3.02	7.49	21.42	12.52	12.49	12.24
Net NPA ratio	5.82	7.92	4.43	2.49	1.13	1.04	1.22

Chinatrust Commercial Bank
Foreign Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1	1	1	1	1	9	680
No. of employees	21	21	19	18	21	724	10458
Business per employee (in Rs. lakh)	635.34	658.05	800.45	628.66	980.00	1006.24	423.74
Profit per employee (in Rs. lakh)	5.91	12.90	7.69	-52.51	-16.00	14.61	2.84
Capital and reserves & surplus	37	41	43	45	42	837	2205
Deposits	75	65	63	48	78	3922	26054
Investments	51	42	25	27	34	1847	10445
Advances	58	73	89	59	98	3364	18261
Interest income	17	14	13	9	9	422	2221
Other income	2	1	1	1	1	179	454
Interest expended	9	5	4	3	3	178	1287
Operating expenses	4	5	4	5	4	194	707
Cost of funds (CoF)	8.60	5.65	4.79	4.63	3.02	3.61	4.35
Return on advances adjusted to CoF	4.92	7.43	5.59	3.41	4.71	4.93	3.79
Wages as % to total expenses	10.27	14.22	15.79	16.61	18.57	18.35	20.17
Return on Assets	1.00	2.12	1.15	-7.68	-1.71	2.09	1.00
CRAR	40.11	36.96	39.98	59.94	38.56	12.58	12.24
Net NPA ratio	0.00	0.00	5.76	6.02	1.80	0.78	1.22

Foreign Banks
Cho Hung Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1	1	1	1	1	9	680
No. of employees	15	15	16	724	10458
Business per employee (in Rs. lakh)	1161.94	936.10	744.38	1109.39	1503.26	1006.24	423.74
Profit per employee (in Rs. lakh)	40.77	78.56	29.62	40.94	33.26	14.61	2.84
Capital and reserves & surplus	48	62	66	72	121	837	2205
Deposits	76	56	60	97	149	3922	26054
Investments	38	30	40	82	67	1847	10445
Advances	98	75	45	69	91	3364	18261
Interest income	13	16	10	13	17	422	2221
Other income	4	4	4	5	5	179	454
Interest expended	2	5	2	3	7	178	1287
Operating expenses	3	4	4	4	5	194	707
Cost of funds (CoF)	2.25	6.39	1.04	0.99	2.17	3.61	4.35
Return on advances adjusted to CoF	9.91	7.13	5.61	6.74	3.51	4.93	3.79
Wages as % to total expenses	22.02	13.30	17.94	16.41	11.47	18.35	20.17
Return on Assets	3.42	7.19	1.93	2.49	1.48	2.09	1.00
CRAR	27.65	37.17	54.43	55.31	81.71	12.58	12.24
Net NPA ratio	0.47	0.48	0.80	0.00	0.00	0.78	1.22

Citibank
Foreign Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	18	20	26	35	39	9	680
No. of employees	1470	1614	2018	2754	3250	724	10458
Business per employee (in Rs. lakh)	1566.82	1660.19	1666.92	1359.51	1607.92	1006.24	423.74
Profit per employee (in Rs. lakh)	22.14	24.26	28.33	21.75	21.71	14.61	2.84
Capital and reserves & surplus	1734	2127	2695	3310	4347	837	2205
Deposits	15242	17743	20465	21484	27912	3922	26054
Investments	6007	7036	6690	8120	10556	1847	10445
Advances	11385	12629	15259	18111	24455	3364	18261
Interest income	1910	1979	2280	2203	3064	422	2221
Other income	803	756	887	944	1043	179	454
Interest expended	1103	1030	924	752	1006	178	1287
Operating expenses	757	837	1010	1223	1525	194	707
Cost of funds (CoF)	6.07	5.02	3.91	2.77	3.04	3.61	4.35
Return on advances adjusted to CoF	6.64	6.32	6.02	6.29	6.53	4.93	3.79
Wages as % to total expenses	8.74	10.11	13.04	12.35	13.60	18.35	20.17
Return on Assets	3.60	2.88	3.55	2.84	3.07	2.09	1.00
CRAR	11.04	11.30	11.11	10.78	11.33	12.58	12.24
Net NPA ratio	0.40	1.17	1.40	1.00	0.95	0.78	1.22

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

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	120	126	131	137	142	259	680
No. of employees	1361	1408	1396	1433	1605	4189	10458
Business per employee (in Rs. lakh)	203.50	230.05	286.80	325.80	339.69	677.86	423.74
Profit per employee (in Rs. lakh)	2.10	2.37	4.09	3.23	3.51	4.60	2.84
Capital and reserves & surplus	142	165	203	241	286	1682	2205
Deposits	1974	2317	2847	3095	3518	16394	26054
Investments	911	1099	1279	1102	1057	6910	10445
Advances	1011	1214	1547	2013	2550	11999	18261
Interest income	212	234	276	291	326	1328	2221
Other income	48	54	66	33	44	352	454
Interest expended	158	167	180	180	187	824	1287
Operating expenses	38	40	45	63	75	443	707
Cost of funds (CoF)	8.67	7.73	6.90	6.00	5.53	4.31	4.35
Return on advances adjusted to CoF	3.93	3.89	4.56	4.42	5.19	4.21	3.79
Wages as % to total expenses	11.86	11.36	11.10	12.76	13.89	12.22	20.17
Return on Assets	1.33	1.33	1.86	1.33	1.46	1.08	1.00
CRAR	13.97	13.95	13.36	12.18	12.33	12.49	12.24
Net NPA ratio	8.22	8.21	6.37	3.37	1.95	1.04	1.22

Corporation Bank
Nationalised Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	681	691	745	799	824	1768	680
No. of employees	10238	10729	10734	10199	10754	23375	10458
Business per employee (in Rs. lakh)	290.44	328.59	365.56	438.00	527.00	388.17	423.74
Profit per employee (in Rs. lakh)	3.00	4.06	4.98	3.95	4.13	2.26	2.84
Capital and reserves & surplus	2046	2370	2768	3054	3375	3869	2205
Deposits	18924	21725	23191	27233	32877	54004	26054
Investments	8056	10670	10685	10261	10652	20440	10445
Advances	10987	12029	13890	18546	23962	36730	18261
Interest income	1946	2103	2201	2250	2626	4425	2221
Other income	382	532	517	565	571	677	454
Interest expended	1320	1310	1237	1120	1400	2623	1287
Operating expenses	384	471	574	667	747	1288	707
Cost of funds (CoF)	6.95	6.00	5.18	4.20	4.27	4.26	4.35
Return on advances adjusted to CoF	3.19	2.86	2.46	3.54	3.48	3.86	3.79
Wages as % to total expenses	12.55	14.36	15.71	17.51	16.94	21.37	20.17
Return on Assets	1.60	1.88	1.96	1.12	1.24	0.88	1.00
CRAR	17.90	18.50	20.12	16.23	13.92	12.38	12.24
Net NPA ratio	2.31	1.65	1.80	1.12	0.64	1.28	1.22

Foreign Banks
DBS Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1	1	1	1	2	9	680
No. of employees	30	..	29	62	131	724	10458
Business per employee (in Rs. lakh)	1237.57	1315.75	1669.70	1110.99	1105.14	1006.24	423.74
Profit per employee (in Rs. lakh)	35.98	28.10	-27.60	14.52	12.24	14.61	2.84
Capital and reserves & surplus	77	84	210	556	573	837	2205
Deposits	133	124	375	611	1452	3922	26054
Investments	124	76	245	250	551	1847	10445
Advances	238	192	109	560	892	3364	18261
Interest income	42	36	30	35	154	422	2221
Other income	10	4	3	4	-9	179	454
Interest expended	26	17	14	9	60	178	1287
Operating expenses	8	8	7	18	39	194	707
Cost of funds (CoF)	6.23	4.99	4.35	1.56	4.33	3.61	4.35
Return on advances adjusted to CoF	7.10	6.73	5.19	1.72	-0.45	4.93	3.79
Wages as % to total expenses	9.59	14.68	17.17	38.56	22.76	18.35	20.17
Return on Assets	2.01	2.01	-1.69	0.89	0.73	2.09	1.00
CRAR	13.31	15.98	55.49	35.06	31.33	12.58	12.24
Net NPA ratio	0.00	10.37	0.00	0.00	0.00	0.78	1.22

Dena Bank**Nationalised Banks***(Amount in rupees crore)*

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1136	1092	1091	1072	1064	1768	680
No. of employees	10700	10553	10347	10201	10156	23375	10458
Business per employee (in Rs. lakh)	221.00	242.00	274.00	313.00	364.00	388.17	423.74
Profit per employee (in Rs. lakh)	0.11	1.08	2.23	0.60	0.72	2.26	2.84
Capital and reserves & surplus	977	999	1055	1104	1339	3869	2205
Deposits	15355	16491	18349	20897	23623	54004	26054
Investments	7648	8500	9736	9697	8571	20440	10445
Advances	7523	8436	9412	11309	14231	36730	18261
Interest income	1708	1772	1735	1725	1760	4425	2221
Other income	353	437	617	311	459	677	454
Interest expended	1266	1204	1143	1039	1037	2623	1287
Operating expenses	460	511	499	616	561	1288	707
Cost of funds (CoF)	7.76	6.98	6.07	4.96	4.42	4.26	4.35
Return on advances adjusted to CoF	3.38	3.96	3.08	3.31	3.30	3.86	3.79
Wages as % to total expenses	18.69	21.34	20.63	25.42	22.16	21.37	20.17
Return on Assets	0.06	0.57	1.11	0.26	0.29	0.88	1.00
CRAR	7.64	6.02	9.48	11.91	10.62	12.38	12.24
Net NPA ratio	16.31	11.83	9.40	5.23	3.04	1.28	1.22

Foreign Banks
Deutsche Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	5	5	5	5	8	9	680
No. of employees	445	405	418	380	678	724	10458
Business per employee (in Rs. lakh)	986.22	894.19	1099.23	1608.93	1016.83	1006.24	423.74
Profit per employee (in Rs. lakh)	27.95	43.31	65.23	20.31	18.57	14.61	2.84
Capital and reserves & surplus	703	839	918	1232	1311	837	2205
Deposits	2477	1945	2533	3558	4380	3922	26054
Investments	1861	2459	2277	2254	3261	1847	10445
Advances	1888	1608	2098	2541	2582	3364	18261
Interest income	449	332	301	390	604	422	2221
Other income	223	356	605	408	560	179	454
Interest expended	243	177	228	305	368	178	1287
Operating expenses	189	164	172	275	471	194	707
Cost of funds (CoF)	5.34	3.87	3.83	3.85	4.10	3.61	4.35
Return on advances adjusted to CoF	4.43	4.65	1.17	1.52	1.97	4.93	3.79
Wages as % to total expenses	14.66	18.04	15.89	13.17	17.80	18.35	20.17
Return on Assets	2.24	2.92	3.17	0.72	1.04	2.09	1.00
CRAR	14.55	17.35	14.42	16.22	12.74	12.58	12.24
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	0.78	1.22

Development Credit Bank
Other Scheduled Commercial Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	60	64	76	89	91	259	680
No. of employees	1342	1327	1439	1503	1279	4189	10458
Business per employee (in Rs. lakh)	443.00	463.00	480.45	402.00	390.00	677.86	423.74
Profit per employee (in Rs. lakh)	2.53	2.60	1.21	-11.00	-7.00	4.60	2.84
Capital and reserves & surplus	324	246	311	200	164	1682	2205
Deposits	3692	3657	4474	3895	3124	16394	26054
Investments	1208	1224	2084	1834	1292	6910	10445
Advances	2259	2488	2440	2156	1867	11999	18261
Interest income	377	359	352	303	277	1328	2221
Other income	96	87	88	91	80	352	454
Interest expended	286	288	257	234	202	824	1287
Operating expenses	83	98	130	165	175	443	707
Cost of funds (CoF)	7.83	7.40	5.56	5.11	5.43	4.31	4.35
Return on advances adjusted to CoF	2.99	1.48	2.97	2.97	3.33	4.21	3.79
Wages as % to total expenses	9.25	10.96	14.31	13.63	13.71	12.22	20.17
Return on Assets	0.95	0.85	0.37	-3.38	-2.01	1.08	1.00
CRAR	11.49	10.08	14.26	9.88	9.66	12.49	12.24
Net NPA ratio	6.47	7.76	4.87	6.34	4.50	1.04	1.22

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

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	159	166	170	182	185	259	680
No. of employees	1269	1305	1325	1313	1385	4189	10458
Business per employee (in Rs. lakh)	199.24	222.06	248.63	292.70	311.71	677.86	423.74
Profit per employee (in Rs. lakh)	0.78	1.15	1.32	-1.65	0.72	4.60	2.84
Capital and reserves & surplus	112	120	134	114	134	1682	2205
Deposits	1657	1838	2156	2339	2533	16394	26054
Investments	651	675	895	708	710	6910	10445
Advances	918	1080	1139	1410	1594	11999	18261
Interest income	181	189	191	192	210	1328	2221
Other income	59	70	58	15	27	352	454
Interest expended	139	136	122	119	127	824	1287
Operating expenses	51	60	61	69	82	443	707
Cost of funds (CoF)	8.40	7.32	5.80	5.07	4.97	4.31	4.35
Return on advances adjusted to CoF	3.08	3.49	4.52	4.62	4.65	4.21	3.79
Wages as % to total expenses	17.97	20.09	21.05	20.92	20.04	12.22	20.17
Return on Assets	0.53	0.71	0.71	-0.83	0.33	1.08	1.00
CRAR	11.23	10.45	13.56	10.16	9.75	12.49	12.24
Net NPA ratio	11.66	9.25	6.68	3.92	2.44	1.04	1.22

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

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	428	435	455	471	482	259	680
No. of employees	6240	6217	6363	6474	6366	4189	10458
Business per employee (in Rs. lakh)	219.00	270.00	327.00	366.00	431.00	677.86	423.74
Profit per employee (in Rs. lakh)	1.31	1.69	2.14	1.39	3.54	4.60	2.84
Capital and reserves & surplus	449	530	649	723	1250	1682	2205
Deposits	8865	10947	13477	15193	17879	16394	26054
Investments	3756	4552	5521	5799	6272	6910	10445
Advances	5189	6218	7701	8823	11736	11999	18261
Interest income	1042	1111	1192	1191	1437	1328	2221
Other income	220	234	298	212	217	352	454
Interest expended	766	772	770	689	837	824	1287
Operating expenses	191	222	283	314	365	443	707
Cost of funds (CoF)	8.30	7.24	5.88	4.54	4.73	4.31	4.35
Return on advances adjusted to CoF	4.37	4.34	4.38	4.81	4.18	4.21	3.79
Wages as % to total expenses	12.63	14.02	16.92	18.53	19.01	12.22	20.17
Return on Assets	0.81	0.86	0.90	0.62	1.28	1.08	1.00
CRAR	10.63	11.23	11.48	11.27	13.75	12.49	12.24
Net NPA ratio	8.60	4.95	2.89	2.21	0.95	1.04	1.22

E,F

Other Scheduled Commercial Banks

Ganesh Bank of Kurundwad

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	28	28	31	31	31	259	680
No. of employees	235	239	250	252		4189	10458
Business per employee (in Rs. lakh)	110.17	126.52	126.21	124.28		677.86	423.74
Profit per employee (in Rs. lakh)	1.04	1.39	0.81	0.00		4.60	2.84
Capital and reserves & surplus	9	11	11	11		1682	2205
Deposits	178	188	208	217		16394	26054
Investments	41	49	78	82		6910	10445
Advances	89	98	97	95		11999	18261
Interest income	19	19	18	18		1328	2221
Other income	3	5	4	-1		352	454
Interest expended	16	16	16	15		824	1287
Operating expenses	4	5	5	5		443	707
Cost of funds (CoF)	9.25	8.72	8.02	7.02		4.31	4.35
Return on advances adjusted to CoF	4.77	3.97	3.99	5.18		4.21	3.79
Wages as % to total expenses	11.77	12.38	14.58	15.43		12.22	20.17
Return on Assets	1.14	1.65	0.86	-2.58		1.08	1.00
CRAR	10.08	10.44	11.94	3.99		12.49	12.24
Net NPA ratio	14.08	12.89	10.59	8.32		1.04	1.22

G,H

HDFC Bank**Other Scheduled Commercial Banks***(Amount in rupees crore)*

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	166	215	295	446	515	259	680
No. of employees	3742	4791	5673	9030	14878	4189	10458
Business per employee (in Rs. lakh)	778.00	865.00	866.00	806.00	758.00	677.86	423.74
Profit per employee (in Rs. lakh)	9.75	10.09	9.39	8.80	7.39	4.60	2.84
Capital and reserves & surplus	1942	2252	2694	4520	5300	1682	2205
Deposits	17654	22376	30409	36354	55797	16394	26054
Investments	12004	13388	19363	19350	28394	6910	10445
Advances	6814	11755	17745	25566	35061	11999	18261
Interest income	1703	2014	2549	3093	4475	1328	2221
Other income	333	466	480	651	1123	352	454
Interest expended	1074	1192	1211	1316	1930	824	1287
Operating expenses	418	577	810	1085	1691	443	707
Cost of funds (CoF)	6.48	5.29	4.12	3.45	3.76	4.31	4.35
Return on advances adjusted to CoF	4.42	3.19	3.40	4.23	5.15	4.21	3.79
Wages as % to total expenses	7.32	8.52	10.10	11.52	13.45	12.22	20.17
Return on Assets	1.48	1.52	1.45	1.47	1.38	1.08	1.00
CRAR	13.93	11.12	11.66	12.16	11.41	12.49	12.24
Net NPA ratio	0.50	0.37	0.16	0.24	0.44	1.04	1.22

Foreign Banks
Hongkong & Shanghai Banking Corpn.
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	30	33	37	39	42	9	680
No. of employees	3355	3339	3130	3784	4985	724	10458
Business per employee (in Rs. lakh)	595.80	622.78	820.91	852.54	975.65	1006.24	423.74
Profit per employee (in Rs. lakh)	4.97	4.50	6.32	9.74	12.07	14.61	2.84
Capital and reserves & surplus	1231	2298	2453	3578	4166	837	2205
Deposits	12341	12801	16270	17013	24955	3922	26054
Investments	6274	8870	10395	9169	12142	1847	10445
Advances	7836	8202	9628	12621	16812	3364	18261
Interest income	1499	1480	1558	1627	2202	422	2221
Other income	478	482	561	661	928	179	454
Interest expended	997	878	723	644	828	178	1287
Operating expenses	502	614	624	698	1025	194	707
Cost of funds (CoF)	6.65	5.32	3.98	3.03	3.25	3.61	4.35
Return on advances adjusted to CoF	3.45	4.28	4.42	4.83	5.47	4.93	3.79
Wages as % to total expenses	10.31	15.69	17.18	19.02	22.77	18.35	20.17
Return on Assets	0.87	0.80	0.78	1.27	1.58	2.09	1.00
CRAR	10.92	18.10	14.54	14.03	10.61	12.58	12.24
Net NPA ratio	2.27	1.03	0.70	0.50	0.58	0.78	1.22

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

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	359	392	419	515	563	259	680
No. of employees	7726	11544	13609	18029	25479	4189	10458
Business per employee (in Rs. lakh)	486.49	1120.00	1010.00	880.00	905.00	677.86	423.74
Profit per employee (in Rs. lakh)	5.33	11.00	12.00	11.00	10.00	4.60	2.84
Capital and reserves & surplus	6599	7284	8360	12900	22556	1682	2205
Deposits	32085	48169	68109	99819	165083	16394	26054
Investments	35891	35462	43436	50487	71547	6910	10445
Advances	47035	53279	62648	91405	146163	11999	18261
Interest income	2152	9368	9002	9410	13784	1328	2221
Other income	575	3159	3065	3416	4983	352	454
Interest expended	1559	7944	7015	6571	9597	824	1287
Operating expenses	623	2012	2571	3299	4480	443	707
Cost of funds (CoF)	2.91	3.25	3.59	3.02	4.01	4.31	4.35
Return on advances adjusted to CoF	-0.06	8.74	6.94	5.75	4.14	4.21	3.79
Wages as % to total expenses	6.75	4.05	5.70	7.47	7.69	12.22	20.17
Return on Assets	0.67	1.13	1.31	1.48	1.30	1.08	1.00
CRAR	11.44	11.10	10.36	11.78	13.35	12.49	12.24
Net NPA ratio	5.48	5.21	2.21	1.65	0.72	1.04	1.22

I,J

IDBI Ltd.**Nationalised Banks***(Amount in rupees crore)*

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices				157	173	1768	680
No. of employees				4530	4548	23375	10458
Business per employee (in Rs. lakh)				1349.60	1718.24	388.17	423.74
Profit per employee (in Rs. lakh)				6.85	12.45	2.26	2.84
Capital and reserves & surplus				5926	6372	3869	2205
Deposits				15103	26001	54004	26054
Investments				25055	25351	20440	10445
Advances				45414	52739	36730	18261
Interest income				2656	5381	4425	2221
Other income				627	1280	677	454
Interest expended				2468	5001	2623	1287
Operating expenses				454	859	1288	707
Cost of funds (CoF)				0.62	1.58	4.26	4.35
Return on advances adjusted to CoF				4.19	7.40	3.86	3.79
Wages as % to total expenses				5.39	5.44	21.37	20.17
Return on Assets				0.78	0.68	0.88	1.00
CRAR				15.51	14.80	12.38	12.24
Net NPA ratio				1.74	1.01	1.28	1.22

Nationalised Banks
Indian Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1443	1422	1415	1417	1435	1768	680
No. of employees	22288	22045	21806	21567	21302	23375	10458
Business per employee (in Rs. lakh)	156.00	174.00	189.00	246.00	295.00	388.17	423.74
Profit per employee (in Rs. lakh)	0.15	0.85	1.85	1.87	2.36	2.26	2.84
Capital and reserves & surplus	4185	5130	5538	5936	2491	3869	2205
Deposits	24039	27016	30444	34809	40806	54004	26054
Investments	12408	14839	16696	17921	19017	20440	10445
Advances	10908	12275	14126	18380	22485	36730	18261
Interest income	2294	2532	2667	2871	3365	4425	2221
Other income	502	525	747	569	531	677	454
Interest expended	1763	1712	1550	1567	1854	2623	1287
Operating expenses	726	755	1062	914	1148	1288	707
Cost of funds (CoF)	7.49	6.52	5.27	4.65	4.61	4.26	4.35
Return on advances adjusted to CoF	3.17	3.29	3.60	3.85	4.09	3.86	3.79
Wages as % to total expenses	22.62	23.35	33.03	25.69	25.76	21.37	20.17
Return on Assets	0.13	0.65	1.21	1.08	1.16	0.88	1.00
CRAR	1.70	10.85	12.82	14.14	13.19	12.38	12.24
Net NPA ratio	8.28	6.15	2.71	1.35	0.79	1.28	1.22

Indian Overseas Bank
Nationalised Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1528	1512	1544	1583	1586	1768	680
No. of employees	24674	24458	24382	24366	24178	23375	10458
Business per employee (in Rs. lakh)	175.41	204.36	232.51	269.48	354.73	388.17	423.74
Profit per employee (in Rs. lakh)	0.93	1.70	2.10	2.66	3.22	2.26	2.84
Capital and reserves & surplus	1133	1460	2081	2575	3177	3869	2205
Deposits	31808	36699	41483	44241	50529	54004	26054
Investments	15069	18603	20172	19015	18952	20440	10445
Advances	15162	17447	20295	25205	34756	36730	18261
Interest income	3171	3486	3754	3951	4406	4425	2221
Other income	531	520	741	800	728	677	454
Interest expended	2201	2264	2155	2096	2339	2623	1287
Operating expenses	885	947	1015	1159	1262	1288	707
Cost of funds (CoF)	7.17	6.36	5.26	4.64	4.65	4.26	4.35
Return on advances adjusted to CoF	3.69	4.19	4.54	4.56	4.12	3.86	3.79
Wages as % to total expenses	21.38	22.41	23.77	25.92	24.82	21.37	20.17
Return on Assets	0.65	1.01	1.08	1.28	1.32	0.88	1.00
CRAR	10.82	11.30	12.49	14.20	13.04	12.38	12.24
Net NPA ratio	6.32	5.23	2.85	1.27	0.65	1.28	1.22

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

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	41	54	62	127	146	259	680
No. of employees	738	863	1693	2077	2365	4189	10458
Business per employee (in Rs. lakh)	1587.91	1284.06	1079.95	925.78	880.18	677.86	423.74
Profit per employee (in Rs. lakh)	6.88	9.50	14.98	10.12	1.56	4.60	2.84
Capital and reserves & surplus	562	602	800	830	866	1682	2205
Deposits	8400	8598	11200	13114	15006	16394	26054
Investments	2485	2535	4483	4069	5410	6910	10445
Advances	5574	5348	7301	9000	9310	11999	18261
Interest income	710	743	986	1134	1188	1328	2221
Other income	184	258	345	251	226	352	454
Interest expended	547	558	669	719	873	824	1287
Operating expenses	95	118	217	265	317	443	707
Cost of funds (CoF)	5.92	5.77	5.31	5.00	5.66	4.31	4.35
Return on advances adjusted to CoF	2.81	2.78	5.28	4.95	3.69	4.21	3.79
Wages as % to total expenses	3.16	4.18	5.68	6.11	7.13	12.22	20.17
Return on Assets	0.50	0.91	1.74	1.50	0.22	1.08	1.00
CRAR	12.51	12.13	12.75	11.62	10.54	12.49	12.24
Net NPA ratio	6.59	4.25	2.72	2.71	2.09	1.04	1.22

ING Vysya Bank
Other Scheduled Commercial Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	396	392	384	381	387	259	680
No. of employees	5385	4775	4768	4587	4892	4189	10458
Business per employee (in Rs. lakh)	197.95	242.00	324.34	394.92	426.00	677.86	423.74
Profit per employee (in Rs. lakh)	1.22	1.69	1.15	-0.73	0.17	4.60	2.84
Capital and reserves & surplus	687	707	748	842	1020	1682	2205
Deposits	8068	9187	10478	12569	13335	16394	26054
Investments	3597	3641	4085	4196	4372	6910	10445
Advances	4418	5612	6937	9081	10232	11999	18261
Interest income	923	905	924	991	1222	1328	2221
Other income	281	358	363	123	190	352	454
Interest expended	740	688	680	634	741	824	1287
Operating expenses	259	333	346	380	519	443	707
Cost of funds (CoF)	8.09	6.76	5.47	4.32	4.67	4.31	4.35
Return on advances adjusted to CoF	2.21	3.01	3.36	3.75	3.87	4.21	3.79
Wages as % to total expenses	13.97	16.96	16.34	17.37	18.59	12.22	20.17
Return on Assets	0.64	0.74	0.45	-0.25	0.05	1.08	1.00
CRAR	11.57	9.81	11.05	9.09	10.67	12.49	12.24
Net NPA ratio	4.59	3.55	2.60	2.13	1.76	1.04	1.22

Other Scheduled Commercial Banks
Jammu & Kashmir Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	401	409	428	442	450	259	680
No. of employees	6495	7112	7085	6873	6833	4189	10458
Business per employee (in Rs. lakh)	264.00	287.00	345.00	435.00	516.00	677.86	423.74
Profit per employee (in Rs. lakh)	4.00	5.00	6.00	2.00	3.00	4.60	2.84
Capital and reserves & surplus	937	1242	1594	1665	1799	1682	2205
Deposits	12911	14675	18661	21645	23485	16394	26054
Investments	5753	6738	8451	9032	9002	6910	10445
Advances	6424	8011	9285	11517	14483	11999	18261
Interest income	1354	1427	1521	1549	1706	1328	2221
Other income	257	287	302	96	133	352	454
Interest expended	915	901	901	953	1043	824	1287
Operating expenses	234	260	293	323	345	443	707
Cost of funds (CoF)	7.41	6.37	5.27	4.61	4.52	4.31	4.35
Return on advances adjusted to CoF	4.03	4.16	4.23	3.81	3.96	4.21	3.79
Wages as % to total expenses	12.54	13.65	14.10	14.02	13.86	12.22	20.17
Return on Assets	1.77	2.01	1.92	0.47	0.67	1.08	1.00
CRAR	15.46	16.48	16.88	15.15	12.14	12.49	12.24
Net NPA ratio	1.88	1.58	1.48	1.41	0.92	1.04	1.22

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

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1	1	1	1	1	9	680
No. of employees	56	67	82	724	10458
Business per employee (in Rs. lakh)	223.86	243.21	259.33	593.74	1252.09	1006.24	423.74
Profit per employee (in Rs. lakh)	38.61	37.37	28.74	69.96	88.94	14.61	2.84
Capital and reserves & surplus	183	203	219	266	545	837	2205
Deposits	66	186	392	930	1826	3922	26054
Investments	145	529	295	380	2163	1847	10445
Advances	3	0	0	150	76	3364	18261
Interest income	24	29	37	40	126	422	2221
Other income	46	27	21	93	101	179	454
Interest expended	11	8	9	16	52	178	1287
Operating expenses	27	17	23	27	42	194	707
Cost of funds (CoF)	6.34	1.79	1.98	2.19	2.68	3.61	4.35
Return on advances adjusted to CoF	44.58	0.00	0.00	-2.09	-2.65	4.93	3.79
Wages as % to total expenses	30.29	39.26	38.39	30.27	20.98	18.35	20.17
Return on Assets	3.18	3.10	2.34	3.58	2.53	2.09	1.00
CRAR	85.88	72.95	34.83	10.19	11.76	12.58	12.24
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	0.78	1.22

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

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	371	374	384	398	412	259	680
No. of employees	4144	4320	4300	4393	4346	4189	10458
Business per employee (in Rs. lakh)	247.24	275.32	320.23	380.90	478.29	677.86	423.74
Profit per employee (in Rs. lakh)	2.20	2.55	3.10	3.35	4.05	4.60	2.84
Capital and reserves & surplus	442	583	698	978	1111	1682	2205
Deposits	7001	8292	9407	10837	13243	16394	26054
Investments	3467	4433	4879	4556	5549	6910	10445
Advances	3418	3900	4668	6287	7792	11999	18261
Interest income	743	811	848	840	1018	1328	2221
Other income	241	239	270	221	167	352	454
Interest expended	603	657	635	523	652	824	1287
Operating expenses	131	141	154	197	204	443	707
Cost of funds (CoF)	9.00	8.39	6.98	5.00	5.23	4.31	4.35
Return on advances adjusted to CoF	3.45	2.54	2.75	3.38	3.50	4.21	3.79
Wages as % to total expenses	12.13	11.19	11.92	17.37	13.56	12.22	20.17
Return on Assets	1.26	1.29	1.34	1.27	1.28	1.08	1.00
CRAR	12.96	13.44	13.03	14.16	11.78	12.49	12.24
Net NPA ratio	5.90	7.36	4.98	2.29	1.18	1.04	1.22

K,L

Karur Vysya Bank
Other Scheduled Commercial Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	226	231	238	257	263	259	680
No. of employees	2865	2833	2849	2811	2908	4189	10458
Business per employee (in Rs. lakh)	219.00	288.00	330.00	387.00	439.00	677.86	423.74
Profit per employee (in Rs. lakh)	3.79	4.41	5.65	3.75	4.65	4.60	2.84
Capital and reserves & surplus	430	558	712	761	872	1682	2205
Deposits	4180	5122	5911	6672	7576	16394	26054
Investments	1539	1850	2173	2219	2298	6910	10445
Advances	2460	3344	4023	4620	5555	11999	18261
Interest income	482	516	648	591	650	1328	2221
Other income	105	132	74	113	143	352	454
Interest expended	318	347	350	334	368	824	1287
Operating expenses	108	104	157	171	197	443	707
Cost of funds (CoF)	7.44	6.85	6.05	5.18	4.99	4.31	4.35
Return on advances adjusted to CoF	3.31	3.58	3.75	3.75	3.91	4.21	3.79
Wages as % to total expenses	12.49	13.34	15.55	15.13	15.45	12.22	20.17
Return on Assets	2.42	2.25	2.43	1.45	1.65	1.08	1.00
CRAR	16.90	17.01	17.11	16.07	14.79	12.49	12.24
Net NPA ratio	6.33	4.20	2.32	1.66	0.81	1.04	1.22

Other Scheduled Commercial Banks
Kotak Mahindra Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices			41	54	78	259	680
No. of employees			1115	2099	3597	4189	10458
Business per employee (in Rs. lakh)			354.28	387.27	352.00	677.86	423.74
Profit per employee (in Rs. lakh)			10.25	5.37	4.15	4.60	2.84
Capital and reserves & surplus			606	757	865	1682	2205
Deposits			4459	4300	6566	16394	26054
Investments			2883	1827	2856	6910	10445
Advances			2097	4017	6349	11999	18261
Interest income			288	420	694	1328	2221
Other income			95	132	243	352	454
Interest expended			118	195	339	824	1287
Operating expenses			140	224	387	443	707
Cost of funds (CoF)			1.48	3.55	4.82	4.31	4.35
Return on advances adjusted to CoF			8.56	6.91	5.58	4.21	3.79
Wages as % to total expenses			17.15	20.48	23.59	12.22	20.17
Return on Assets			2.40	1.56	1.39	1.08	1.00
CRAR			15.25	12.80	11.27	12.49	12.24
Net NPA ratio			0.17	0.37	0.24	1.04	1.22

Krung Thai Bank
Foreign Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1	1	1	1	1	9	680
No. of employees	11	11	11	11	11	724	10458
Business per employee (in Rs. lakh)	126.73	251.72	291.03	460.75	395.25	1006.24	423.74
Profit per employee (in Rs. lakh)	0.12	-3.66	7.12	0.19	37.77	14.61	2.84
Capital and reserves & surplus	39	39	40	40	42	837	2205
Deposits	4	16	17	34	33	3922	26054
Investments	4	8	8	33	24	1847	10445
Advances	10	12	16	16	11	3364	18261
Interest income	4	4	3	4	4	422	2221
Other income	0	0	0	0	6	179	454
Interest expended	0	0	0	1	1	178	1287
Operating expenses	2	2	2	2	3	194	707
Cost of funds (CoF)	3.83	1.83	1.71	2.21	1.98	3.61	4.35
Return on advances adjusted to CoF	4.58	5.88	8.09	6.25	4.76	4.93	3.79
Wages as % to total expenses	20.18	19.71	21.38	19.91	16.45	18.35	20.17
Return on Assets	0.03	-0.73	1.37	0.03	5.37	2.09	1.00
CRAR	167.65	119.88	115.98	99.59	133.53	12.58	12.24
Net NPA ratio	35.36	0.00	0.00	0.00	0.00	0.78	1.22

Other Scheduled Commercial Banks
Lakshmi Vilas Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	230	234	240	239	240	259	680
No. of employees	1933	1984	1946	1928	1873	4189	10458
Business per employee (in Rs. lakh)	212.00	228.00	276.00	296.00	371.00	677.86	423.74
Profit per employee (in Rs. lakh)	1.56	1.72	2.11	0.17	1.20	4.60	2.84
Capital and reserves & surplus	165	193	227	230	291	1682	2205
Deposits	2477	2771	3296	3496	4336	16394	26054
Investments	904	1037	1338	1181	1280	6910	10445
Advances	1565	1764	2039	2318	2953	11999	18261
Interest income	272	271	286	298	322	1328	2221
Other income	86	84	87	38	46	352	454
Interest expended	210	203	203	192	217	824	1287
Operating expenses	70	72	79	90	112	443	707
Cost of funds (CoF)	8.48	7.41	6.35	5.29	5.24	4.31	4.35
Return on advances adjusted to CoF	2.79	3.18	3.15	3.29	2.98	4.21	3.79
Wages as % to total expenses	14.28	15.63	16.42	16.74	18.19	12.22	20.17
Return on Assets	1.06	1.13	1.19	0.08	0.53	1.08	1.00
CRAR	11.54	11.35	13.79	11.32	10.79	12.49	12.24
Net NPA ratio	9.13	7.15	5.40	4.98	1.89	1.04	1.22

Lord Krishna Bank
Other Scheduled Commercial Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	99	102	111	118	118	259	680
No. of employees	945	976	1109	1163	1163	4189	10458
Business per employee (in Rs. lakh)	246.41	261.17	308.94	306.35	326.00	677.86	423.74
Profit per employee (in Rs. lakh)	2.09	2.36	2.37	0.00	0.30	4.60	2.84
Capital and reserves & surplus	109	120	138	181	183	1682	2205
Deposits	1502	1663	2311	2176	2279	16394	26054
Investments	629	663	1047	847	789	6910	10445
Advances	826	915	1118	1387	1421	11999	18261
Interest income	144	156	166	195	184	1328	2221
Other income	75	67	68	1	27	352	454
Interest expended	131	129	133	138	130	824	1287
Operating expenses	38	42	54	59	69	443	707
Cost of funds (CoF)	9.00	7.91	6.50	5.87	5.52	4.31	4.35
Return on advances adjusted to CoF	1.73	1.99	2.11	3.53	2.80	4.21	3.79
Wages as % to total expenses	9.70	10.55	11.16	12.51	15.92	12.22	20.17
Return on Assets	1.26	1.28	1.33	0.00	0.17	1.08	1.00
CRAR	16.50	12.82	16.54	11.74	10.11	12.49	12.24
Net NPA ratio	9.85	6.33	6.05	4.22	3.11	1.04	1.22

Foreign Banks
Mashreq Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	2	2	2	2	2	9	680
No. of employees	35	..	11	10	10	724	10458
Business per employee (in Rs. lakh)	457.17	820.53	647.46	521.26	484.16	1006.24	423.74
Profit per employee (in Rs. lakh)	20.97	65.82	50.53	36.99	37.43	14.61	2.84
Capital and reserves & surplus	37	49	55	58	63	837	2205
Deposits	395	297	279	269	21	3922	26054
Investments	345	234	206	234	37	1847	10445
Advances	90	41	17	19	31	3364	18261
Interest income	57	44	34	29	20	422	2221
Other income	15	9	2	4	7	179	454
Interest expended	46	32	26	25	18	178	1287
Operating expenses	10	7	4	4	4	194	707
Cost of funds (CoF)	9.83	8.37	8.98	8.98	12.68	3.61	4.35
Return on advances adjusted to CoF	5.73	9.70	12.81	-1.63	-5.64	4.93	3.79
Wages as % to total expenses	6.12	4.55	4.22	3.41	5.37	18.35	20.17
Return on Assets	1.59	3.24	1.76	1.10	1.30	2.09	1.00
CRAR	20.54	39.38	54.71	60.14	136.92	12.58	12.24
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	0.78	1.22

M,N

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1	1	1	1	1	9	680
No. of employees	..	39	42	52	50	724	10458
Business per employee (in Rs. lakh)	570.51	486.66	527.80	608.21	684.21	1006.24	423.74
Profit per employee (in Rs. lakh)	-11.80	2.21	16.06	18.67	8.88	14.61	2.84
Capital and reserves & surplus	72	77	157	164	369	837	2205
Deposits	159	143	51	110	137	3922	26054
Investments	60	65	33	151	91	1847	10445
Advances	232	188	182	267	328	3364	18261
Interest income	30	26	20	17	24	422	2221
Other income	4	4	3	6	8	179	454
Interest expended	22	18	7	6	11	178	1287
Operating expenses	8	8	8	8	9	194	707
Cost of funds (CoF)	8.41	6.08	3.33	2.41	4.56	3.61	4.35
Return on advances adjusted to CoF	1.83	3.05	4.14	2.73	1.65	4.93	3.79
Wages as % to total expenses	10.59	13.19	23.42	26.87	19.67	18.35	20.17
Return on Assets	-1.57	0.31	2.41	2.13	0.88	2.09	1.00
CRAR	11.14	18.50	36.09	28.76	65.76	12.58	12.24
Net NPA ratio	4.75	0.76	0.76	0.00	0.15	0.78	1.22

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

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	57	60	63	69	81	259	680
No. of employees	644	613	604	614	624	4189	10458
Business per employee (in Rs. lakh)	104.49	115.38	124.56	162.32	225.00	677.86	423.74
Profit per employee (in Rs. lakh)	0.89	1.17	1.91	2.00	2.00	4.60	2.84
Capital and reserves & surplus	31	58	67	76	113	1682	2205
Deposits	608	669	759	933	1125	16394	26054
Investments	332	349	410	421	372	6910	10445
Advances	131	172	236	363	603	11999	18261
Interest income	63	67	70	74	92	1328	2221
Other income	3	5	13	9	13	352	454
Interest expended	38	39	37	36	40	824	1287
Operating expenses	17	22	26	25	37	443	707
Cost of funds (CoF)	6.58	6.10	5.18	4.31	3.90	4.31	4.35
Return on advances adjusted to CoF	5.43	5.39	6.25	6.47	6.10	4.21	3.79
Wages as % to total expenses	22.97	26.70	31.25	28.56	35.67	12.22	20.17
Return on Assets	0.92	1.14	1.58	1.25	1.06	1.08	1.00
CRAR	14.88	20.93	18.54	14.85	13.88	12.49	12.24
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	1.04	1.22

Foreign Banks
Oman International Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	2	2	2	2	2	9	680
No. of employees	65	39	35	35	40	724	10458
Business per employee (in Rs. lakh)	961.83	1355.31	1233.79	1132.28	784.01	1006.24	423.74
Profit per employee (in Rs. lakh)	-45.39	-26.81	-5.61	-40.79	-9.35	14.61	2.84
Capital and reserves & surplus	153	153	153	161	162	837	2205
Deposits	433	357	286	225	203	3922	26054
Investments	134	110	142	128	115	1847	10445
Advances	48	28	17	13	8	3364	18261
Interest income	29	24	21	18	17	422	2221
Other income	7	10	7	2	1	179	454
Interest expended	42	33	23	15	14	178	1287
Operating expenses	8	8	6	5	6	194	707
Cost of funds (CoF)	9.45	8.02	6.51	5.11	5.69	3.61	4.35
Return on advances adjusted to CoF	-3.34	-0.88	-0.42	-1.89	-1.87	4.93	3.79
Wages as % to total expenses	5.36	7.97	5.37	6.87	7.73	18.35	20.17
Return on Assets	-5.80	2.19	-0.38	-2.86	-1.31	2.09	1.00
CRAR	18.86	14.62	16.48	13.52	9.58	12.58	12.24
Net NPA ratio	41.52	42.15	61.37	55.05	41.58	0.78	1.22

O,P

Oriental Bank of Commerce
Nationalised Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1005	1028	1051	1168	1184	1768	680
No. of employees	13589	13507	13588	14563	14962	23375	10458
Business per employee (in Rs. lakh)	318.00	343.00	416.00	512.23	570.26	388.17	423.74
Profit per employee (in Rs. lakh)	2.40	3.40	5.10	6.67	5.37	2.26	2.84
Capital and reserves & surplus	1620	2110	2677	3327	5171	3869	2205
Deposits	28488	29809	35674	47850	50197	54004	26054
Investments	13724	14781	16794	18342	16818	20440	10445
Advances	14158	15677	19681	25299	33577	36730	18261
Interest income	3040	3304	3301	3572	4119	4425	2221
Other income	474	531	722	505	553	677	454
Interest expended	2068	2090	1845	2048	2514	2623	1287
Operating expenses	529	583	644	796	966	1288	707
Cost of funds (CoF)	7.55	6.82	5.35	4.67	4.92	4.26	4.35
Return on advances adjusted to CoF	3.67	3.47	3.65	3.39	3.11	3.86	3.79
Wages as % to total expenses	11.11	13.01	14.72	13.96	14.38	21.37	20.17
Return on Assets	1.00	1.30	1.70	2.01	1.39	0.88	1.00
CRAR	10.99	14.04	14.47	9.21	12.46	12.38	12.24
Net NPA ratio	3.20	1.40	0.00	1.29	0.49	1.28	1.22

Nationalised Banks
Punjab & Sind Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	778	780	785	787	786	1768	680
No. of employees	9916	9813	9778	9632	9542	23375	10458
Business per employee (in Rs. lakh)	181.67	196.45	205.08	217.57	277.23	388.17	423.74
Profit per employee (in Rs. lakh)	0.23	0.05	0.09	-0.74	1.14	2.26	2.84
Capital and reserves & surplus	445	457	467	440	1222	3869	2205
Deposits	12483	13224	13642	14171	16925	54004	26054
Investments	5745	6237	6777	7082	6956	20440	10445
Advances	5577	5892	6030	6322	9107	36730	18261
Interest income	1266	1284	1279	1249	1300	4425	2221
Other income	228	307	256	256	151	677	454
Interest expended	949	898	785	676	669	2623	1287
Operating expenses	381	413	600	571	483	1288	707
Cost of funds (CoF)	7.45	6.65	5.63	4.66	4.10	4.26	4.35
Return on advances adjusted to CoF	3.44	3.92	4.38	5.16	4.49	3.86	3.79
Wages as % to total expenses	21.11	23.96	34.68	36.66	31.39	21.37	20.17
Return on Assets	0.17	0.03	0.06	-0.45	0.64	0.88	1.00
CRAR	10.70	10.43	11.06	9.46	12.83	12.38	12.24
Net NPA ratio	11.70	10.89	9.62	8.11	2.43	1.28	1.22

Punjab National Bank
Nationalised Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	3932	4115	4100	4128	4142	1768	680
No. of employees	57859	58981	58839	58329	58047	23375	10458
Business per employee (in Rs. lakh)	167.76	195.64	228.22	276.87	330.92	388.17	423.74
Profit per employee (in Rs. lakh)	0.97	1.43	1.88	2.42	2.48	2.26	2.84
Capital and reserves & surplus	3381	4033	5012	8161	9376	3869	2205
Deposits	64123	75814	87916	103167	119685	54004	26054
Investments	28207	34030	42125	50673	41055	20440	10445
Advances	34369	40228	47225	60413	74627	36730	18261
Interest income	6648	7485	7780	8460	9584	4425	2221
Other income	978	1250	1867	1676	1231	677	454
Interest expended	4353	4361	4155	4453	4917	2623	1287
Operating expenses	1799	2057	2371	3278	3023	1288	707
Cost of funds (CoF)	6.87	5.91	4.76	4.31	4.03	4.26	4.35
Return on advances adjusted to CoF	3.76	4.04	4.11	3.58	3.88	3.86	3.79
Wages as % to total expenses	21.40	23.00	25.35	31.35	26.64	21.37	20.17
Return on Assets	0.77	0.98	1.08	1.17	1.09	0.88	1.00
CRAR	10.70	12.02	13.10	14.78	11.95	12.38	12.24
Net NPA ratio	5.32	3.86	0.98	0.20	0.29	1.28	1.22

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

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	71	71	75	75	78	259	680
No. of employees	538	530	533	545	544	4189	10458
Business per employee (in Rs. lakh)	162.54	179.73	198.36	220.75	250.92	677.86	423.74
Profit per employee (in Rs. lakh)	1.27	1.81	1.58	-1.73	0.11	4.60	2.84
Capital and reserves & surplus	34	41	53	45	54	1682	2205
Deposits	604	642	715	784	874	16394	26054
Investments	253	271	288	265	277	6910	10445
Advances	270	312	346	424	491	11999	18261
Interest income	64	65	65	66	70	1328	2221
Other income	27	19	12	5	6	352	454
Interest expended	44	45	43	39	40	824	1287
Operating expenses	21	19	20	22	23	443	707
Cost of funds (CoF)	7.76	7.20	6.29	5.16	4.80	4.31	4.35
Return on advances adjusted to CoF	6.09	5.86	5.45	5.09	5.36	4.21	3.79
Wages as % to total expenses	21.06	17.39	19.46	21.69	22.82	12.22	20.17
Return on Assets	1.16	1.42	1.12	-1.17	0.07	1.08	1.00
CRAR	13.60	14.05	16.65	12.03	10.69	12.49	12.24
Net NPA ratio	8.60	7.42	5.58	5.54	2.61	1.04	1.22

Q,R

Other Scheduled Commercial Banks

Sangli Bank

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	189	189	191	192	194	259	680
No. of employees	2066	2026	1984	1923		4189	10458
Business per employee (in Rs. lakh)	83.34	91.31	95.70	105.35		677.86	423.74
Profit per employee (in Rs. lakh)	0.50	0.59	0.62	-1.66		4.60	2.84
Capital and reserves & surplus	70	80	86	85		1682	2205
Deposits	1613	1678	1859	1985		16394	26054
Investments	686	953	1080	920		6910	10445
Advances	563	568	648	812		11999	18261
Interest income	139	139	135	137		1328	2221
Other income	34	32	30	9		352	454
Interest expended	97	99	82	86		824	1287
Operating expenses	50	51	55	54		443	707
Cost of funds (CoF)	6.17	6.01	4.65	4.49		4.31	4.35
Return on advances adjusted to CoF	4.08	4.68	3.54	1.71		4.21	3.79
Wages as % to total expenses	26.34	25.95	29.73	29.36		12.22	20.17
Return on Assets	0.60	0.66	0.64	-1.52		1.08	1.00
CRAR	11.64	14.94	13.68	9.30		12.49	12.24
Net NPA ratio	5.97	6.89	6.56	4.30		1.04	1.22

S,T

SBI Comm. & Intl. Bank
Other Scheduled Commercial Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	3	3	3	3	3	259	680
No. of employees	106	104	105	103	101	4189	10458
Business per employee (in Rs. lakh)	739.09	621.78	570.69	527.06	626.43	677.86	423.74
Profit per employee (in Rs. lakh)	2.87	-7.71	17.12	-9.73	5.70	4.60	2.84
Capital and reserves & surplus	89	80	98	88	94	1682	2205
Deposits	562	494	373	331	378	16394	26054
Investments	190	149	143	101	111	6910	10445
Advances	245	176	121	231	254	11999	18261
Interest income	57	49	40	26	36	1328	2221
Other income	16	13	20	9	10	352	454
Interest expended	51	36	26	17	19	824	1287
Operating expenses	8	9	8	8	8	443	707
Cost of funds (CoF)	8.92	6.58	5.94	4.33	4.77	4.31	4.35
Return on advances adjusted to CoF	1.61	1.14	5.79	0.68	2.25	4.21	3.79
Wages as % to total expenses	4.83	7.01	8.92	12.77	11.51	12.22	20.17
Return on Assets	0.46	-1.45	3.67	-2.10	1.09	1.08	1.00
CRAR	22.10	21.19	30.43	23.56	22.29	12.49	12.24
Net NPA ratio	23.43	20.88	18.31	7.65	3.82	1.04	1.22

Foreign Banks
Societe Generale
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	4	2	2	2	2	9	680
No. of employees	77	55	59	58	113	724	10458
Business per employee (in Rs. lakh)	340.60	351.50	1017.00	1057.90	1467.20	1006.24	423.74
Profit per employee (in Rs. lakh)	-15.40	-13.60	25.40	25.40	20.80	14.61	2.84
Capital and reserves & surplus	70	138	152	321	339	837	2205
Deposits	134	128	475	527	943	3922	26054
Investments	146	276	459	593	1087	1847	10445
Advances	149	87	171	159	271	3364	18261
Interest income	42	31	30	37	93	422	2221
Other income	8	9	20	12	24	179	454
Interest expended	36	20	16	20	52	178	1287
Operating expenses	16	17	15	17	31	194	707
Cost of funds (CoF)	7.01	4.73	3.31	3.96	5.26	3.61	4.35
Return on advances adjusted to CoF	3.37	4.11	1.77	0.90	1.39	4.93	3.79
Wages as % to total expenses	13.76	21.27	21.13	19.77	20.56	18.35	20.17
Return on Assets	-2.18	-1.44	2.14	1.61	1.15	2.09	1.00
CRAR	12.85	32.63	32.71	64.81	37.40	12.58	12.24
Net NPA ratio	0.52	0.00	1.37	0.00	0.00	0.78	1.22

Sonali Bank**Foreign Banks***(Amount in rupees crore)*

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1	1	1	1	1	9	680
No. of employees	38	39	37	42	45	724	10458
Business per employee (in Rs. lakh)	59.93	76.62	74.54	66.68	54.81	1006.24	423.74
Profit per employee (in Rs. lakh)	2.96	1.05	2.57	3.39	1.21	14.61	2.84
Capital and reserves & surplus	4	4	5	6	5	837	2205
Deposits	17	29	29	22	20	3922	26054
Investments	5	5	6	7	7	1847	10445
Advances	9	6	6	6	3	3364	18261
Interest income	1	1	1	1	1	422	2221
Other income	3	3	4	5	4	179	454
Interest expended	1	1	1	1	1	178	1287
Operating expenses	2	2	3	3	3	194	707
Cost of funds (CoF)	3.33	2.74	2.02	2.64	2.58	3.61	4.35
Return on advances adjusted to CoF	5.85	4.83	6.83	7.85	9.00	4.93	3.79
Wages as % to total expenses	37.91	36.72	39.67	41.96	44.44	18.35	20.17
Return on Assets	1.40	1.23	3.34	4.00	1.69	2.09	1.00
CRAR	113.64	46.86	60.55	105.81	93.78	12.58	12.24
Net NPA ratio	1.58	6.77	1.47	1.90	0.75	0.78	1.22

Other Scheduled Commercial Banks
South Indian Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	386	397	417	439	440	259	680
No. of employees	3697	3550	3534	3588	3709	4189	10458
Business per employee (in Rs. lakh)	218.00	265.00	306.00	352.00	422.00	677.86	423.74
Profit per employee (in Rs. lakh)	1.68	2.04	2.39	0.24	1.37	4.60	2.84
Capital and reserves & surplus	275	321	395	456	641	1682	2205
Deposits	5920	6861	8280	8492	9579	16394	26054
Investments	2181	2999	3962	3133	2739	6910	10445
Advances	3231	3613	4197	5365	6370	11999	18261
Interest income	615	655	680	709	761	1328	2221
Other income	139	182	235	102	72	352	454
Interest expended	460	479	480	452	451	824	1287
Operating expenses	121	142	193	187	226	443	707
Cost of funds (CoF)	8.43	7.25	6.08	5.18	4.81	4.31	4.35
Return on advances adjusted to CoF	4.20	3.64	3.09	3.97	4.55	4.21	3.79
Wages as % to total expenses	14.52	15.19	19.41	18.54	20.58	12.22	20.17
Return on Assets	1.07	1.25	1.00	0.09	0.53	1.08	1.00
CRAR	11.20	10.75	11.32	9.89	13.02	12.49	12.24
Net NPA ratio	6.64	5.98	4.55	3.81	1.86	1.04	1.22

Standard Chartered Bank
Foreign Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	61	70	71	85	87	9	680
No. of employees	1654	3673	4461	5232	5390	724	10458
Business per employee (in Rs. lakh)	794.41	840.54	780.11	786.36	837.29	1006.24	423.74
Profit per employee (in Rs. lakh)	20.38	25.15	13.40	11.50	14.50	14.61	2.84
Capital and reserves & surplus	1521	2800	2733	3234	4562	837	2205
Deposits	9425	18003	19949	22522	28460	3922	26054
Investments	7017	10223	10079	10160	11812	1847	10445
Advances	9033	13042	16152	19970	24077	3364	18261
Interest income	1645	2287	2523	2493	3056	422	2221
Other income	517	561	699	525	822	179	454
Interest expended	933	1153	1071	1107	1190	178	1287
Operating expenses	450	579	775	842	965	194	707
Cost of funds (CoF)	6.67	5.75	3.78	3.20	3.44	3.61	4.35
Return on advances adjusted to CoF	7.36	7.49	6.69	6.07	5.71	4.93	3.79
Wages as % to total expenses	10.31	9.53	11.94	14.66	18.30	18.35	20.17
Return on Assets	2.03	2.92	1.74	1.97	2.49	2.09	1.00
CRAR	9.28	10.56	10.87	10.46	9.93	12.58	12.24
Net NPA ratio	0.40	0.31	0.52	1.12	1.57	0.78	1.22

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	816	818	824	833	836	1755	680
No. of employees	13293	13209	13054	12120	12089	33826	10458
Business per employee (in Rs. lakh)	129.42	145.64	169.82	220.29	276.85	337.73	423.74
Profit per employee (in Rs. lakh)	1.31	1.63	5.52	1.69	1.20	2.20	2.84
Capital and reserves & surplus	752	903	1149	1298	1406	4704	2205
Deposits	11661	13280	16453	19038	21694	67801	26054
Investments	6305	7682	8443	8362	7932	28118	10445
Advances	5883	6773	8597	12036	15896	46440	18261
Interest income	1357	1438	1574	1741	1966	6140	2221
Other income	301	340	491	483	359	1224	454
Interest expended	867	887	857	872	973	3476	1287
Operating expenses	400	450	527	622	760	1971	707
Cost of funds (CoF)	7.61	6.88	5.68	4.80	4.46	4.74	4.35
Return on advances adjusted to CoF	3.30	3.41	3.32	3.92	4.12	3.04	3.79
Wages as % to total expenses	22.80	23.91	26.06	27.79	28.52	24.47	20.17
Return on Assets	1.06	1.13	1.49	0.88	0.53	0.87	1.00
CRAR	12.26	13.08	12.93	12.60	12.08	11.53	12.24
Net NPA ratio	4.96	4.13	1.24	1.61	1.18	1.39	1.22

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	905	911	920	943	959	1755	680
No. of employees	13476	13378	13278	13107	13108	33826	10458
Business per employee (in Rs. lakh)	166.04	226.20	265.86	339.74	414.34	337.73	423.74
Profit per employee (in Rs. lakh)	1.68	2.25	2.87	1.91	3.26	2.20	2.84
Capital and reserves & surplus	998	1251	1574	1765	2114	4704	2205
Deposits	17403	20599	25311	28930	34025	67801	26054
Investments	9828	12519	14532	14559	14256	28118	10445
Advances	8423	9663	11814	15600	20863	46440	18261
Interest income	1918	2067	2213	2325	2749	6140	2221
Other income	365	462	707	422	590	1224	454
Interest expended	1269	1320	1372	1363	1655	3476	1287
Operating expenses	415	451	535	671	816	1971	707
Cost of funds (CoF)	7.61	6.70	5.81	4.87	4.99	4.74	4.35
Return on advances adjusted to CoF	3.46	3.35	3.12	3.22	3.16	3.04	3.79
Wages as % to total expenses	16.82	17.32	17.91	19.53	21.51	24.47	20.17
Return on Assets	1.02	1.15	1.25	0.79	1.13	0.87	1.00
CRAR	13.67	14.91	14.29	11.74	12.08	11.53	12.24
Net NPA ratio	4.97	3.25	0.65	0.61	0.36	1.39	1.22

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	9102	9088	9107	9185	9241	1755	680
No. of employees	209462	208998	207039	205515	198774	33826	10458
Business per employee (in Rs. lakh)	173.01	191.00	210.56	243.08	299.23	337.73	423.74
Profit per employee (in Rs. lakh)	1.16	1.47	1.77	2.08	2.17	2.20	2.84
Capital and reserves & surplus	15224	17203	20231	24072	27644	4704	2205
Deposits	270560	296123	318619	367048	380046	67801	26054
Investments	145142	172348	185676	197098	162534	28118	10445
Advances	120806	137758	157934	202374	261642	46440	18261
Interest income	29810	31087	30460	32428	35795	6140	2221
Other income	4174	5740	7612	7120	7389	1224	454
Interest expended	20729	21109	19274	18483	20159	3476	1287
Operating expenses	7211	7942	9245	10074	11725	1971	707
Cost of funds (CoF)	7.47	6.96	5.74	4.90	4.74	4.74	4.35
Return on advances adjusted to CoF	1.97	1.73	1.88	2.34	2.89	3.04	3.79
Wages as % to total expenses	18.44	19.58	22.61	24.19	25.48	24.47	20.17
Return on Assets	0.70	0.86	0.94	0.99	0.89	0.87	1.00
CRAR	13.35	13.50	13.53	12.45	11.88	11.53	12.24
Net NPA ratio	5.63	4.50	3.48	2.65	1.87	1.39	1.22

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	435	443	451	456	453	1755	680
No. of employees	6537	6530	6540	6454	6647	33826	10458
Business per employee (in Rs. lakh)	171.00	220.52	230.77	293.88	429.32	337.73	423.74
Profit per employee (in Rs. lakh)	1.91	3.06	3.45	2.07	2.09	2.20	2.84
Capital and reserves & surplus	413	584	791	904	1018	4704	2205
Deposits	7918	9217	10511	13807	16661	67801	26054
Investments	4531	5137	5429	5898	5112	28118	10445
Advances	4289	5183	6406	9041	11876	46440	18261
Interest income	888	986	1046	1110	1323	6140	2221
Other income	275	302	361	178	276	1224	454
Interest expended	596	619	593	608	781	3476	1287
Operating expenses	225	248	282	328	397	1971	707
Cost of funds (CoF)	7.45	6.68	5.56	4.54	4.51	4.74	4.35
Return on advances adjusted to CoF	2.88	3.60	3.00	3.51	3.58	3.04	3.79
Wages as % to total expenses	18.65	19.16	20.28	20.87	18.18	24.47	20.17
Return on Assets	1.24	1.76	1.73	0.92	0.76	0.87	1.00
CRAR	12.78	13.09	12.39	11.61	11.40	11.53	12.24
Net NPA ratio	3.58	2.66	0.00	1.00	1.83	1.39	1.22

Foreign Banks
State Bank of Mauritius
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	3	3	3	3	3	9	680
No. of employees	38	36	29	29	29	724	10458
Business per employee (in Rs. lakh)	1012.00	1124.00	1523.00	1191.00	1688.00	1006.24	423.74
Profit per employee (in Rs. lakh)	8.08	12.00	20.00	18.00	10.00	14.61	2.84
Capital and reserves & surplus	111	115	120	126	133	837	2205
Deposits	180	156	180	150	264	3922	26054
Investments	129	106	112	140	119	1847	10445
Advances	194	249	262	222	225	3364	18261
Interest income	36	25	29	36	40	422	2221
Other income	12	11	14	2	2	179	454
Interest expended	25	14	17	23	25	178	1287
Operating expenses	5	5	5	5	5	194	707
Cost of funds (CoF)	9.02	5.40	5.69	7.31	7.94	3.61	4.35
Return on advances adjusted to CoF	1.82	1.48	0.63	1.20	0.28	4.93	3.79
Wages as % to total expenses	5.33	8.18	7.71	4.98	5.76	18.35	20.17
Return on Assets	0.85	1.18	1.33	1.20	1.97	2.09	1.00
CRAR	46.78	31.74	35.08	31.06	35.41	12.58	12.24
Net NPA ratio	16.30	14.20	4.64	4.08	1.91	0.78	1.22

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	608	614	626	640	646	1755	680
No. of employees	9872	9743	9693	9564	9744	33826	10458
Business per employee (in Rs. lakh)	124.96	146.49	162.81	203.54	289.93	337.73	423.74
Profit per employee (in Rs. lakh)	0.67	1.19	1.82	2.16	2.22	2.20	2.84
Capital and reserves & surplus	352	431	582	756	935	4704	2205
Deposits	8525	9013	11273	13585	16369	67801	26054
Investments	4159	4761	5487	5796	5694	28118	10445
Advances	4915	5261	6307	8781	11754	46440	18261
Interest income	971	1037	1057	1174	1347	6140	2221
Other income	233	294	340	380	347	1224	454
Interest expended	656	651	603	623	735	3476	1287
Operating expenses	314	328	370	479	520	1971	707
Cost of funds (CoF)	7.61	6.88	5.51	4.69	4.51	4.74	4.35
Return on advances adjusted to CoF	3.19	3.49	4.14	4.01	4.00	3.04	3.79
Wages as % to total expenses	24.91	25.38	27.26	30.00	23.57	24.47	20.17
Return on Assets	0.64	1.02	1.28	1.25	1.23	0.87	1.00
CRAR	11.81	11.62	11.53	12.08	11.37	11.53	12.24
Net NPA ratio	7.36	5.19	2.96	0.92	0.74	1.39	1.22

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	728	742	747	754	762	1755	680
No. of employees	11836	11654	11674	11595	11350	33826	10458
Business per employee (in Rs. lakh)	194.31	246.37	305.24	361.15	493.01	337.73	423.74
Profit per employee (in Rs. lakh)	1.97	2.76	3.69	2.48	2.66	2.20	2.84
Capital and reserves & surplus	1142	1412	1731	2045	2206	4704	2205
Deposits	13947	17870	22473	26496	33778	67801	26054
Investments	5705	8122	11110	12312	12862	28118	10445
Advances	8679	10746	13086	15359	22180	46440	18261
Interest income	1505	1764	1888	2133	2462	6140	2221
Other income	264	356	630	356	347	1224	454
Interest expended	848	975	1066	1157	1465	3476	1287
Operating expenses	357	395	449	479	612	1971	707
Cost of funds (CoF)	6.54	5.99	5.14	4.62	4.66	4.74	4.35
Return on advances adjusted to CoF	3.73	4.13	3.19	3.28	3.37	3.04	3.79
Wages as % to total expenses	20.58	19.15	18.56	17.98	17.92	24.47	20.17
Return on Assets	1.34	1.51	1.60	0.91	0.73	0.87	1.00
CRAR	12.55	13.57	13.56	14.21	13.55	11.53	12.24
Net NPA ratio	2.94	1.49	0.00	1.23	0.99	1.39	1.22

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	421	424	428	429	439	1755	680
No. of employees	7440	7406	7391	7325	7257	33826	10458
Business per employee (in Rs. lakh)	152.12	167.87	193.16	263.06	303.94	337.73	423.74
Profit per employee (in Rs. lakh)	1.10	1.25	2.40	0.56	0.64	2.20	2.84
Capital and reserves & surplus	568	625	767	794	977	4704	2205
Deposits	7603	9051	10675	12613	13841	67801	26054
Investments	3546	4760	5846	6086	5925	28118	10445
Advances	4111	4649	5240	6714	8443	46440	18261
Interest income	843	904	978	1132	1177	6140	2221
Other income	173	215	306	133	136	1224	454
Interest expended	563	585	574	624	698	3476	1287
Operating expenses	232	248	257	254	308	1971	707
Cost of funds (CoF)	7.61	6.73	5.49	4.95	4.88	4.74	4.35
Return on advances adjusted to CoF	2.95	2.82	2.97	2.66	2.74	3.04	3.79
Wages as % to total expenses	18.55	18.57	19.22	18.79	22.81	24.47	20.17
Return on Assets	0.88	0.85	1.38	0.31	0.31	0.87	1.00
CRAR	13.20	13.68	14.53	11.45	12.03	11.53	12.24
Net NPA ratio	4.95	3.53	0.00	1.40	1.16	1.39	1.22

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	683	682	679	681	703	1755	680
No. of employees	12137	12005	12007	11828	11642	33826	10458
Business per employee (in Rs. lakh)	178.78	217.68	271.78	346.25	381.19	337.73	423.74
Profit per employee (in Rs. lakh)	1.06	1.51	2.16	2.21	2.34	2.20	2.84
Capital and reserves & surplus	610	723	925	1130	1332	4704	2205
Deposits	13460	15926	19721	24133	25997	67801	26054
Investments	6372	8039	10778	10592	10630	28118	10445
Advances	7436	9171	11132	14848	18866	46440	18261
Interest income	1454	1584	1740	2008	2299	6140	2221
Other income	230	300	470	409	351	1224	454
Interest expended	1029	1062	1057	1112	1343	3476	1287
Operating expenses	333	368	452	503	632	1971	707
Cost of funds (CoF)	8.00	6.81	5.54	4.76	4.89	4.74	4.35
Return on advances adjusted to CoF	1.87	2.70	3.00	3.03	3.01	3.04	3.79
Wages as % to total expenses	17.98	18.84	20.99	20.90	20.49	24.47	20.17
Return on Assets	0.73	0.90	1.02	0.86	0.86	0.87	1.00
CRAR	12.54	11.30	11.36	11.05	11.15	11.53	12.24
Net NPA ratio	5.72	3.06	1.39	1.81	1.47	1.39	1.22

Syndicate Bank
Nationalised Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1849	1840	1875	1905	1974	1768	680
No. of employees	25570	27105	26746	24834	24624	23375	10458
Business per employee (in Rs. lakh)	155.12	179.95	240.31	280.22	348.64	388.17	423.74
Profit per employee (in Rs. lakh)	0.89	1.30	1.62	1.53	2.05	2.26	2.84
Capital and reserves & surplus	1410	1580	1905	2199	2834	3869	2205
Deposits	28548	30661	42585	46295	53624	54004	26054
Investments	11911	13823	17917	20371	17269	20440	10445
Advances	14885	16305	20647	26729	36466	36730	18261
Interest income	2882	2875	3085	3758	4050	4425	2221
Other income	276	495	776	590	592	677	454
Interest expended	1775	1665	1656	2064	2170	2623	1287
Operating expenses	1028	1086	1186	1264	1435	1288	707
Cost of funds (CoF)	6.35	5.50	4.41	4.49	4.10	4.26	4.35
Return on advances adjusted to CoF	5.08	4.33	4.20	4.13	4.55	3.86	3.79
Wages as % to total expenses	29.10	30.88	31.05	28.89	28.78	21.37	20.17
Return on Assets	0.98	1.31	1.67	0.82	0.91	0.88	1.00
CRAR	12.12	11.03	11.49	10.70	11.73	12.38	12.24
Net NPA ratio	4.63	4.29	2.58	1.59	0.86	1.28	1.22

Other Scheduled Commercial Banks
Tamilnad Mercantile Bank
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	173	175	182	183	184	259	680
No. of employees	2228	..	2189	2286	2295	4189	10458
Business per employee (in Rs. lakh)	245.45	270.83	292.43	316.97	358.29	677.86	423.74
Profit per employee (in Rs. lakh)	2.48	2.88	3.69	3.60	4.41	4.60	2.84
Capital and reserves & surplus	332	397	477	559	657	1682	2205
Deposits	3730	4085	4404	4827	5203	16394	26054
Investments	1816	2142	2354	2286	2362	6910	10445
Advances	1773	1960	2114	2626	3126	11999	18261
Interest income	433	472	538	513	548	1328	2221
Other income	62	59	68	68	83	352	454
Interest expended	289	302	322	282	302	824	1287
Operating expenses	85	93	114	125	130	443	707
Cost of funds (CoF)	8.01	7.53	6.53	5.72	5.72	4.31	4.35
Return on advances adjusted to CoF	4.38	4.11	4.92	4.73	4.33	4.21	3.79
Wages as % to total expenses	13.55	14.03	14.82	17.96	17.31	12.22	20.17
Return on Assets	1.29	1.35	1.59	1.52	1.67	1.08	1.00
CRAR	18.02	18.54	21.07	19.74	18.33	12.49	12.24
Net NPA ratio	6.66	8.70	5.00	2.95	2.17	1.04	1.22

Nationalised Banks

UCO Bank

(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1795	1796	1789	1798	1815	1768	680
No. of employees	25567	25060	25116	24855	24510	23375	10458
Business per employee (in Rs. lakh)	163.00	197.00	249.00	321.00	387.00	388.17	423.74
Profit per employee (in Rs. lakh)	0.66	0.85	1.79	1.43	0.82	2.26	2.84
Capital and reserves & surplus	2762	1205	1801	2069	2463	3869	2205
Deposits	26849	31343	39244	49470	54544	54004	26054
Investments	12302	14138	17611	19064	19636	20440	10445
Advances	12805	15923	20626	27656	37378	36730	18261
Interest income	2542	2793	3096	3549	4355	4425	2221
Other income	583	609	625	516	464	677	454
Interest expended	1812	1911	1902	2140	2789	2623	1287
Operating expenses	837	867	1021	1085	1177	1288	707
Cost of funds (CoF)	7.13	6.29	5.17	4.61	5.01	4.26	4.35
Return on advances adjusted to CoF	3.09	3.42	3.68	3.35	3.08	3.86	3.79
Wages as % to total expenses	25.93	24.83	24.07	26.64	22.19	21.37	20.17
Return on Assets	0.60	0.66	1.13	0.73	0.34	0.88	1.00
CRAR	9.64	10.04	11.88	11.26	11.12	12.38	12.24
Net NPA ratio	5.45	4.36	3.65	2.93	2.10	1.28	1.22

U,V,W

Union Bank of India
Nationalised Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	2117	2112	2109	2139	2169	1768	680
No. of employees	25822	25706	25630	25645	25421	23375	10458
Business per employee (in Rs. lakh)	214.75	249.70	286.48	343.08	436.47	388.17	423.74
Profit per employee (in Rs. lakh)	1.22	2.15	2.78	2.81	2.66	2.26	2.84
Capital and reserves & surplus	2107	2567	3087	3614	4558	3869	2205
Deposits	39794	44749	50559	61831	74094	54004	26054
Investments	15410	19371	22946	22793	25918	20440	10445
Advances	21383	25515	28922	40105	53380	36730	18261
Interest income	4016	4306	4516	4970	5864	4425	2221
Other income	499	825	831	766	625	677	454
Interest expended	2679	2809	2780	2905	3489	2623	1287
Operating expenses	967	1018	1085	1257	1402	1288	707
Cost of funds (CoF)	6.91	6.35	5.45	4.74	4.61	4.26	4.35
Return on advances adjusted to CoF	4.25	3.66	3.34	3.58	3.43	3.86	3.79
Wages as % to total expenses	18.84	18.01	18.66	19.37	17.72	21.37	20.17
Return on Assets	0.71	1.08	1.30	1.10	0.84	0.88	1.00
CRAR	11.07	12.41	12.32	12.09	11.41	12.38	12.24
Net NPA ratio	6.26	4.91	2.87	2.64	1.56	1.28	1.22

Nationalised Banks
United Bank of India
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	1341	1336	1338	1345	1350	1768	680
No. of employees	17959	17745	17887	17493	17319	23375	10458
Business per employee (in Rs. lakh)	144.00	162.00	169.00	208.00	254.00	388.17	423.74
Profit per employee (in Rs. lakh)	0.66	1.77	1.76	1.72	1.18	2.26	2.84
Capital and reserves & surplus	1964	1962	1960	1957	1829	3869	2205
Deposits	19611	21031	22758	25348	29250	54004	26054
Investments	11656	12639	14233	14403	14130	20440	10445
Advances	6823	7352	7963	11390	15522	36730	18261
Interest income	2035	2119	2073	2133	2360	4425	2221
Other income	394	428	505	478	457	677	454
Interest expended	1433	1400	1292	1218	1340	2623	1287
Operating expenses	758	592	673	704	834	1288	707
Cost of funds (CoF)	7.31	6.75	5.81	4.97	4.72	4.26	4.35
Return on advances adjusted to CoF	3.00	3.50	2.95	3.70	3.85	3.86	3.79
Wages as % to total expenses	29.76	24.17	26.21	25.90	28.91	21.37	20.17
Return on Assets	0.54	1.37	1.25	1.04	0.62	0.88	1.00
CRAR	12.02	15.17	17.04	18.16	13.12	12.38	12.24
Net NPA ratio	7.90	5.52	3.75	2.43	1.95	1.28	1.22

United Western Bank
Other Scheduled Commercial Banks
(Amount in rupees crore)

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	235	238	237	237	237	259	680
No. of employees	3347	3275	3213	3158	3062	4189	10458
Business per employee (in Rs. lakh)	207.00	242.00	290.00	309.00	324.00	677.86	423.74
Profit per employee (in Rs. lakh)	0.77	0.83	0.96	-3.12	-3.48	4.60	2.84
Capital and reserves & surplus	254	279	304	244	301	1682	2205
Deposits	4491	5391	6430	6453	6480	16394	26054
Investments	1678	1915	2413	2102	2214	6910	10445
Advances	2658	3145	3744	3976	4006	11999	18261
Interest income	492	477	463	487	486	1328	2221
Other income	153	145	133	66	56	352	454
Interest expended	391	358	341	340	321	824	1287
Operating expenses	100	126	122	140	181	443	707
Cost of funds (CoF)	7.56	6.79	5.44	5.01	4.77	4.31	4.35
Return on advances adjusted to CoF	3.11	3.04	2.42	2.84	2.95	4.21	3.79
Wages as % to total expenses	13.58	17.75	16.35	15.80	21.58	12.22	20.17
Return on Assets	0.50	0.46	0.43	-1.42	-1.55	1.08	1.00
CRAR	9.79	10.17	10.13	4.86	0.99	12.49	12.24
Net NPA ratio	10.72	9.50	8.95	5.83	5.66	1.04	1.22

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

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	112	137	185	250	348	259	680
No. of employees	1721	2338	3447	4761	6553	4189	10458
Business per employee (in Rs. lakh)	896.00	926.00	808.00	1021.00	1020.00	677.86	423.74
Profit per employee (in Rs. lakh)	7.79	8.22	8.07	8.02	8.69	4.60	2.84
Capital and reserves & surplus	615	918	1138	2422	2886	1682	2205
Deposits	12287	16965	20954	31712	40114	16394	26054
Investments	5678	7841	7793	15048	21527	6910	10445
Advances	5352	7180	9363	15603	22314	11999	18261
Interest income	1180	1465	1587	1924	2889	1328	2221
Other income	416	410	540	416	730	352	454
Interest expended	980	1142	1021	1193	1811	824	1287
Operating expenses	205	323	419	581	814	443	707
Cost of funds (CoF)	7.65	6.94	4.87	3.94	4.23	4.31	4.35
Return on advances adjusted to CoF	2.95	4.81	4.41	3.90	3.83	4.21	3.79
Wages as % to total expenses	4.18	5.82	8.42	9.97	9.15	12.22	20.17
Return on Assets	1.13	1.17	1.42	1.21	1.18	1.08	1.00
CRAR	10.65	10.90	11.21	12.66	11.08	12.49	12.24
Net NPA ratio	3.46	2.39	1.29	1.39	0.98	1.04	1.22

Vijaya Bank**Nationalised Banks***(Amount in rupees crore)*

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices	886	899	927	968	979	1768	680
No. of employees	11827	11723	11624	11491	11494	23375	10458
Business per employee (in Rs. lakh)	169.38	193.62	249.39	310.50	369.26	388.17	423.74
Profit per employee (in Rs. lakh)	1.16	1.76	3.73	3.45	1.16	2.26	2.84
Capital and reserves & surplus	664	812	1336	1590	1669	3869	2205
Deposits	14681	17020	21015	25618	27709	54004	26054
Investments	7361	8862	10837	12069	11180	20440	10445
Advances	6197	7891	11045	14336	16664	36730	18261
Interest income	1539	1671	1940	2097	2312	4425	2221
Other income	189	346	526	351	369	677	454
Interest expended	1053	1027	1102	1110	1339	2623	1287
Operating expenses	422	557	498	538	624	1288	707
Cost of funds (CoF)	7.29	6.18	5.45	4.51	4.63	4.26	4.35
Return on advances adjusted to CoF	4.70	4.55	4.83	4.53	4.03	3.86	3.79
Wages as % to total expenses	20.74	27.08	20.72	19.22	19.30	21.37	20.17
Return on Assets	0.86	1.13	1.91	1.43	0.45	0.88	1.00
CRAR	12.25	12.66	14.11	12.92	11.94	12.38	12.24
Net NPA ratio	6.02	2.61	0.91	0.59	0.85	1.28	1.22

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

Items	2001-02	2002-03	2003-04	2004-05	2005-06	Group Average 2005-06	All Banks' Average 2005-06
No. of offices				3	6	259	680
No. of employees				207	627	4189	10458
Business per employee (in Rs. lakh)				687.93	848.08	677.86	423.74
Profit per employee (in Rs. lakh)				-1.82	8.82	4.60	2.84
Capital and reserves & surplus				217	573	1682	2205
Deposits				663	2910	16394	26054
Investments				395	1350	6910	10445
Advances				761	2407	11999	18261
Interest income				30	190	1328	2221
Other income				18	100	352	454
Interest expended				12	105	824	1287
Operating expenses				40	86	443	707
Cost of funds (CoF)				1.15	4.72	4.31	4.35
Return on advances adjusted to CoF				1.89	3.88	4.21	3.79
Wages as % to total expenses				41.07	26.27	12.22	20.17
Return on Assets				-0.29	2.13	1.08	1.00
CRAR				18.81	16.43	12.49	12.24
Net NPA ratio				0.00	0.00	1.04	1.22

X,Y,Z