

A Profile of Banks

2006-07



Reserve Bank of India

A Profile of Banks

2006-07



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 1644 [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 2002-03 to 2006-07, excluding regional rural banks. This is the third 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 2006-07 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 non-performing 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 (in %) of interest paid on deposits and borrowings to average of deposits and borrowings for the years 2005-06 and 2006-07.
- e) Cost adjusted return on advances is CoF subtracted from return on advances, where return on advances is defined as the ratio (in %) of interest earned on advances to average of advances for the years 2005-06 and 2006-07.
- 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 2005-06 and 2006-07.

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 2005-06 and 2006-07.
- 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 2005-06 and 2006-07.
- d) Return on assets for a group is obtained as weighted average of return on 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 (24 banks, excluding erstwhile Lord Krishna Bank).
- i) IDBI Limited is considered as a nationalised bank.

General

- a) As on the date of publication, detailed annual account of erstwhile Lord Krishna Bank, now merged with Centurion Bank of Punjab, is not available. However, limited data for the erstwhile bank, as made available, have been provided here.
- 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 :
Director
Division of Banking Studies
Department of Statistical Analysis and Computer Services
Reserve Bank of India
C-9, 7th Floor, Bandra-Kurla Complex, Bandra (East), Mumbai 400 051

Foreign Banks
ABN Amro Bank
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	13	16	19	23	28	9	725
No. of employees	986	1207	1908	3093	3549	960	11051
Business per employee (in Rs. lakh)	784.27	891.45	823.70	905.82	1011.88	995.08	522.29
Profit per employee (in Rs. lakh)	12.35	15.22	10.24	8.15	11.36	16.46	3.49
Capital and reserves & surplus	936	1152	1347	1589	1974	1141	2704
Deposits	5022	5856	7026	11864	15998	5200	33273
Investments	2985	2917	3331	4825	6407	2464	11729
Advances	5447	6697	9836	15073	18388	4357	24447
Interest income	743	761	907	1376	2274	621	2927
Other income	253	379	435	612	753	239	480
Interest expended	376	312	334	659	1038	263	1776
Operating expenses	326	470	567	748	970	267	818
Cost of Funds (CoF)	4.71	3.28	2.94	3.78	3.81	4.03	4.85
Return on advances adjusted to CoF	5.21	4.67	4.57	4.29	6.30	5.74	4.08
Wages as % to total expenses	13.19	16.59	19.67	18.14	16.65	20.06	17.20
Return on Assets	1.56	1.84	1.27	1.03	1.37	2.27	1.05
CRAR	12.57	13.48	10.55	10.44	11.34	12.00	12.30
Net NPA ratio	1.54	0.88	0.35	0.11	0.12	0.80	1.00

A,B

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	2	2	2	2	2	9	725
No. of employees	78	76	40	38	40	960	11051
Business per employee (in Rs. lakh)	2618.40	1161.64	1061.10	1720.49	1865.72	995.08	522.29
Profit per employee (in Rs. lakh)	4.06	12.20	-77.24	12.06	4.80	16.46	3.49
Capital and reserves & surplus	62	72	71	76	78	1141	2704
Deposits	1769	1816	1663	459	474	5200	33273
Investments	1327	1354	1257	142	144	2464	11729
Advances	274	168	90	119	203	4357	24447
Interest income	184	163	150	111	47	621	2927
Other income	12	8	40	8	15	239	480
Interest expended	168	147	138	101	32	263	1776
Operating expenses	15	11	47	14	19	267	818
Cost of Funds (CoF)	9.67	8.08	7.67	8.52	5.06	4.03	4.85
Return on advances adjusted to CoF	3.48	2.43	-0.28	-1.33	3.78	5.74	4.08
Wages as % to total expenses	2.40	2.67	4.46	2.82	10.22	20.06	17.20
Return on Assets	0.17	0.50	-2.57	0.35	0.23	2.27	1.05
CRAR	10.14	14.22	14.38	36.98	27.66	12.00	12.30
Net NPA ratio	9.68	27.39	12.73	15.97	0.63	0.80	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	2001	2012	2027	2047	2104	1845	725
No. of employees	19515	19284	18917	19134	20379	23647	11051
Business per employee (in Rs. lakh)	183.00	215.00	282.00	336.00	456.00	490.21	522.29
Profit per employee (in Rs. lakh)	0.87	2.46	2.86	3.69	3.97	2.87	3.49
Capital and reserves & surplus	1171	1552	2328	3639	4477	4634	2704
Deposits	25463	31477	40762	48500	59544	68036	33273
Investments	12372	15555	18988	17985	18746	22649	11729
Advances	12544	15342	21151	29148	41290	47885	24447
Interest income	2570	2669	3186	3767	4884	5588	2927
Other income	524	750	640	482	376	654	480
Interest expended	1661	1583	1822	2190	3133	3480	1776
Operating expenses	918	959	1070	1036	1027	1363	818
Cost of Funds (CoF)	6.74	5.40	4.88	4.74	5.57	4.81	4.85
Return on advances adjusted to CoF	3.56	4.09	4.34	3.97	3.65	3.99	4.08
Wages as % to total expenses	19.91	21.99	23.53	21.12	14.92	17.89	17.20
Return on Assets	0.59	1.34	1.33	1.42	1.26	0.94	1.05
CRAR	11.15	12.52	12.53	13.37	12.52	12.50	12.30
Net NPA ratio	7.08	2.37	1.28	0.84	1.07	1.00	1.00

American Express Bank
Foreign Banks
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	6	6	8	8	8	9	725
No. of employees	..	1479	1586	1773	1982	960	11051
Business per employee (in Rs. lakh)	214.91	285.00	237.53	239.32	216.75	995.08	522.29
Profit per employee (in Rs. lakh)	-2.08	-1.67	1.05	2.99	2.59	16.46	3.49
Capital and reserves & surplus	253	244	301	399	443	1141	2704
Deposits	2388	2789	2264	2260	2664	5200	33273
Investments	1087	812	1038	991	1959	2464	11729
Advances	1190	1263	1483	2017	1593	4357	24447
Interest income	319	306	270	259	289	621	2927
Other income	199	220	251	304	379	239	480
Interest expended	210	179	151	154	167	263	1776
Operating expenses	201	247	292	301	339	267	818
Cost of Funds (CoF)	7.18	6.26	5.57	5.72	5.38	4.03	4.85
Return on advances adjusted to CoF	6.37	9.62	8.49	4.85	5.56	5.74	4.08
Wages as % to total expenses	18.13	21.97	24.15	26.09	27.03	20.06	17.20
Return on Assets	-0.90	-0.69	0.55	1.45	1.28	2.27	1.05
CRAR	10.93	10.74	10.87	10.26	13.00	12.00	12.30
Net NPA ratio	8.69	5.68	0.99	0.58	0.77	0.80	1.00

Nationalised Banks
Andhra Bank
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1117	1133	1162	1184	1202	1845	725
No. of employees	12991	13095	13108	14028	13831	23647	11051
Business per employee (in Rs. lakh)	226.71	277.35	346.25	426.75	536.06	490.21	522.29
Profit per employee (in Rs. lakh)	3.10	3.54	3.97	3.69	4.14	2.87	3.49
Capital and reserves & surplus	1115	1453	1837	2894	3156	4634	2704
Deposits	21062	22941	27551	33922	41454	68036	33273
Investments	10518	10317	10646	11444	14301	22649	11729
Advances	11513	12885	17517	22100	27889	47885	24447
Interest income	2195	2227	2282	2675	3315	5588	2927
Other income	604	678	753	392	447	654	480
Interest expended	1442	1317	1213	1506	1898	3480	1776
Operating expenses	602	658	829	858	933	1363	818
Cost of Funds (CoF)	6.88	5.54	4.45	4.57	4.82	4.81	4.85
Return on advances adjusted to CoF	4.66	4.55	4.55	4.33	4.40	3.99	4.08
Wages as % to total expenses	19.41	20.73	26.42	20.85	19.39	17.89	17.20
Return on Assets	1.63	1.72	1.59	1.38	1.31	0.94	1.05
CRAR	13.62	13.71	12.11	14.00	11.33	12.50	12.30
Net NPA ratio	1.79	0.93	0.28	0.24	0.17	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1	1	1	1	1	9	725
No. of employees	17	17	20	19	19	960	11051
Business per employee (in Rs. lakh)	1252.55	1723.61	2267.01	2308.40	2071.57	995.08	522.29
Profit per employee (in Rs. lakh)	5.25	32.85	33.40	41.22	55.63	16.46	3.49
Capital and reserves & surplus	116	122	128	136	147	1141	2704
Deposits	37	44	50	53	54	5200	33273
Investments	47	96	165	141	158	2464	11729
Advances	176	298	434	422	375	4357	24447
Interest income	11	20	26	37	41	621	2927
Other income	1	3	4	5	7	239	480
Interest expended	3	5	10	21	25	263	1776
Operating expenses	6	7	8	7	6	267	818
Cost of Funds (CoF)	0.26	1.14	1.70	3.76	4.60	4.03	4.85
Return on advances adjusted to CoF	3.40	4.68	2.52	1.76	2.51	5.74	4.08
Wages as % to total expenses	24.09	21.27	16.22	9.94	8.78	20.06	17.20
Return on Assets	0.36	1.18	1.00	1.21	1.70	2.27	1.05
CRAR	92.69	53.22	39.99	39.67	46.48	12.00	12.30
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	0.80	1.00

Foreign Banks
Arab Bangladesh Bank
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1	1	1	1	1	9	725
No. of employees	24	25	26	26	27	960	11051
Business per employee (in Rs. lakh)	265.05	221.45	183.07	193.03	209.48	995.08	522.29
Profit per employee (in Rs. lakh)	10.50	12.90	10.29	11.04	8.80	16.46	3.49
Capital and reserves & surplus	43	44	45	46	46	1141	2704
Deposits	46	31	23	21	25	5200	33273
Investments	9	10	8	8	9	2464	11729
Advances	17	12	22	34	33	4357	24447
Interest income	4	4	3	4	5	621	2927
Other income	3	4	4	4	5	239	480
Interest expended	1	1	0	0	1	263	1776
Operating expenses	2	2	2	2	4	267	818
Cost of Funds (CoF)	1.52	1.46	1.92	1.70	2.31	4.03	4.85
Return on advances adjusted to CoF	7.61	6.88	4.63	6.64	6.88	5.74	4.08
Wages as % to total expenses	22.41	23.58	24.97	23.99	16.93	20.06	17.20
Return on Assets	2.78	3.67	2.87	3.43	3.42	2.27	1.05
CRAR	105.64	111.34	109.39	86.21	100.37	12.00	12.30
Net NPA ratio	1.55	0.37	0.18	0.00	0.00	0.80	1.00

Bank International Indonesia
Foreign Banks
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1	1	1	1	1	9	725
No. of employees	15	13	18	16	12	960	11051
Business per employee (in Rs. lakh)	228.53	326.47	154.00	148.00	97.00	995.08	522.29
Profit per employee (in Rs. lakh)	11.98	-1.56	-4.15	-7.66	37.39	16.46	3.49
Capital and reserves & surplus	74	74	74	75	76	1141	2704
Deposits	9	13	11	15	11	5200	33273
Investments	17	12	41	16	13	2464	11729
Advances	18	3	20	7	1	4357	24447
Interest income	4	4	4	4	5	621	2927
Other income	1	0	0	1	4	239	480
Interest expended	1	1	1	1	1	263	1776
Operating expenses	6	3	3	3	3	267	818
Cost of Funds (CoF)	8.94	4.07	1.81	2.07	3.99	4.03	4.85
Return on advances adjusted to CoF	0.44	6.73	5.44	8.14	18.26	5.74	4.08
Wages as % to total expenses	7.48	14.95	19.46	19.22	15.21	20.06	17.20
Return on Assets	3.75	-0.33	-0.98	-1.28	6.52	2.27	1.05
CRAR	103.99	133.94	92.26	108.87	141.24	12.00	12.30
Net NPA ratio	15.20	72.15	10.49	0.00	0.00	0.80	1.00

Foreign Banks
Bank of America
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	5	5	5	5	5	9	725
No. of employees	262	270	275	282	283	960	11051
Business per employee (in Rs. lakh)	1862.74	1747.56	1707.72	1924.81	1920.89	995.08	522.29
Profit per employee (in Rs. lakh)	32.76	24.12	29.47	51.82	69.09	16.46	3.49
Capital and reserves & surplus	636	700	1437	1582	1778	1141	2704
Deposits	1545	1976	1993	2106	2718	5200	33273
Investments	1300	1381	1599	1664	1886	2464	11729
Advances	3298	3059	3219	3369	2916	4357	24447
Interest income	342	280	257	348	430	621	2927
Other income	79	81	119	198	244	239	480
Interest expended	219	163	128	147	181	263	1776
Operating expenses	70	79	91	113	140	267	818
Cost of Funds (CoF)	5.51	3.97	3.24	4.01	5.02	4.03	4.85
Return on advances adjusted to CoF	1.89	1.17	1.65	2.13	1.92	5.74	4.08
Wages as % to total expenses	8.69	13.82	19.85	21.31	24.29	20.06	17.20
Return on Assets	1.73	1.26	1.46	2.41	3.10	2.27	1.05
CRAR	21.08	22.92	30.07	23.40	13.33	12.00	12.30
Net NPA ratio	0.05	0.00	0.00	0.00	0.00	0.80	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	2	2	2	2	2	9	725
No. of employees	..	90	80	68	76	960	11051
Business per employee (in Rs. lakh)	787.00	784.00	820.00	728.00	704.00	995.08	522.29
Profit per employee (in Rs. lakh)	8.00	1.00	-28.00	-10.00	-11.00	16.46	3.49
Capital and reserves & surplus	91	92	67	88	88	1141	2704
Deposits	476	433	394	327	364	5200	33273
Investments	255	317	189	129	109	2464	11729
Advances	353	304	264	169	171	4357	24447
Interest income	57	40	34	29	30	621	2927
Other income	15	14	2	5	4	239	480
Interest expended	45	32	22	20	17	263	1776
Operating expenses	12	13	13	12	11	267	818
Cost of Funds (CoF)	7.22	5.52	3.90	4.35	4.59	4.03	4.85
Return on advances adjusted to CoF	3.28	0.80	1.86	3.54	5.38	5.74	4.08
Wages as % to total expenses	8.89	11.63	14.50	15.94	15.45	20.06	17.20
Return on Assets	1.06	0.12	-3.52	-1.32	-1.90	2.27	1.05
CRAR	17.19	19.99	11.66	18.77	20.75	12.00	12.30
Net NPA ratio	11.26	17.73	5.53	1.29	0.12	0.80	1.00

Nationalised Banks
Bank of Baroda
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	2798	2770	2775	2777	2801	1845	725
No. of employees	40313	39803	39529	38774	38086	23647	11051
Business per employee (in Rs. lakh)	237.67	252.51	316.00	396.00	555.00	490.21	522.29
Profit per employee (in Rs. lakh)	1.92	2.43	1.71	2.13	2.73	2.87	3.49
Capital and reserves & surplus	4387	5131	5628	7844	8650	4634	2704
Deposits	66441	72967	81333	93662	124916	68036	33273
Investments	30179	38019	37074	35114	34944	22649	11729
Advances	35348	35601	43400	59912	83621	47885	24447
Interest income	6098	6147	6431	7050	9213	5588	2927
Other income	1262	1719	1313	1127	1173	654	480
Interest expended	3994	3575	3452	3875	5427	3480	1776
Operating expenses	1648	1805	1980	2385	2544	1363	818
Cost of Funds (CoF)	5.93	4.85	4.18	4.03	4.58	4.81	4.85
Return on advances adjusted to CoF	2.95	3.05	3.17	3.28	3.69	3.99	4.08
Wages as % to total expenses	20.00	23.28	25.41	24.34	20.63	17.89	17.20
Return on Assets	1.05	1.20	0.75	0.79	0.72	0.94	1.05
CRAR	12.65	13.91	12.61	13.65	11.80	12.50	12.30
Net NPA ratio	3.72	2.99	1.45	0.87	0.60	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1	1	1	1	1	9	725
No. of employees	..	31	33	33	33	960	11051
Business per employee (in Rs. lakh)	644.67	637.00	628.76	587.10	579.18	995.08	522.29
Profit per employee (in Rs. lakh)	1.80	2.66	7.95	1.64	9.41	16.46	3.49
Capital and reserves & surplus	52	52	54	55	57	1141	2704
Deposits	85	101	104	87	86	5200	33273
Investments	23	45	32	30	31	2464	11729
Advances	85	63	59	49	41	4357	24447
Interest income	12	10	8	10	10	621	2927
Other income	2	5	6	4	3	239	480
Interest expended	7	6	5	4	4	263	1776
Operating expenses	3	3	2	3	3	267	818
Cost of Funds (CoF)	6.32	5.07	4.49	3.98	4.18	4.03	4.85
Return on advances adjusted to CoF	3.81	5.85	4.52	5.34	4.17	5.74	4.08
Wages as % to total expenses	7.36	7.14	10.30	13.99	13.78	20.06	17.20
Return on Assets	0.27	0.36	1.19	0.25	1.25	2.27	1.05
CRAR	32.29	45.26	49.4	56.37	63.21	12.00	12.30
Net NPA ratio	25.98	21.85	13.76	23.74	14.96	0.80	1.00

Nationalised Banks
Bank of India
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	2654	2653	2670	2687	2717	1845	725
No. of employees	43141	42574	42220	42206	41511	23647	11051
Business per employee (in Rs. lakh)	242.97	266.72	320.00	381.00	498.00	490.21	522.29
Profit per employee (in Rs. lakh)	1.97	2.35	0.80	1.66	2.71	2.87	3.49
Capital and reserves & surplus	3541	4010	4465	4984	5895	4634	2704
Deposits	64098	71482	78821	93932	119882	68036	33273
Investments	24435	27163	28686	31782	35493	22649	11729
Advances	42633	45856	55529	65174	84936	47885	24447
Interest income	5928	5796	6032	7029	9180	5588	2927
Other income	1642	1792	1156	1184	1563	654	480
Interest expended	3892	3594	3795	4397	5740	3480	1776
Operating expenses	1649	1752	1932	2115	2608	1363	818
Cost of Funds (CoF)	5.68	4.73	4.29	4.18	4.55	4.81	4.85
Return on advances adjusted to CoF	3.11	2.75	2.84	3.40	3.97	3.99	4.08
Wages as % to total expenses	20.32	21.93	22.06	20.40	19.33	17.89	17.20
Return on Assets	1.16	1.25	0.38	0.68	0.88	0.94	1.05
CRAR	12.02	13.01	11.52	10.75	11.58	12.50	12.30
Net NPA ratio	5.37	4.50	2.80	1.49	0.74	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1265	1311	1330	1336	1380	1845	725
No. of employees	14047	14172	14126	14052	13893	23647	11051
Business per employee (in Rs. lakh)	221.96	268.65	294.65	306.18	404.94	490.21	522.29
Profit per employee (in Rs. lakh)	1.58	2.16	1.25	0.36	1.95	2.87	3.49
Capital and reserves & surplus	981	1436	1543	1572	1742	4634	2704
Deposits	22176	26446	28844	26906	33919	68036	33273
Investments	11802	14092	14480	11354	11298	22649	11729
Advances	9508	11732	13062	16470	22919	47885	24447
Interest income	2082	2199	2368	2474	2272	5588	2927
Other income	360	470	385	52	265	654	480
Interest expended	1405	1432	1486	1503	1628	3480	1776
Operating expenses	516	560	720	659	746	1363	818
Cost of Funds (CoF)	6.39	5.50	4.98	4.88	4.88	4.81	4.85
Return on advances adjusted to CoF	3.59	2.56	2.86	3.13	3.77	3.99	4.08
Wages as % to total expenses	18.44	18.64	23.28	19.64	19.55	17.89	17.20
Return on Assets	0.89	0.95	0.54	0.16	0.76	0.94	1.05
CRAR	12.05	11.88	12.68	11.27	12.06	12.50	12.30
Net NPA ratio	4.82	2.46	2.15	2.03	1.21	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	5	5	5	5	5	9	725
No. of employees	188	..	187	189	196	960	11051
Business per employee (in Rs. lakh)	1691.41	1678.52	2085.17	2040.25	2311.12	995.08	522.29
Profit per employee (in Rs. lakh)	9.75	9.96	-6.30	16.50	39.10	16.46	3.49
Capital and reserves & surplus	253	269	257	303	608	1141	2704
Deposits	1449	1694	1602	2355	1983	5200	33273
Investments	653	772	895	981	1095	2464	11729
Advances	1460	2019	2053	2440	2969	4357	24447
Interest income	226	141	159	184	264	621	2927
Other income	40	49	52	49	75	239	480
Interest expended	159	97	108	130	179	263	1776
Operating expenses	32	32	35	34	40	267	818
Cost of Funds (CoF)	6.90	4.09	3.71	4.22	5.23	4.03	4.85
Return on advances adjusted to CoF	2.61	0.79	1.32	1.18	1.56	5.74	4.08
Wages as % to total expenses	5.25	9.16	9.17	8.21	7.06	20.06	17.20
Return on Assets	0.66	0.64	-0.35	0.83	1.73	2.27	1.05
CRAR	13.38	13.78	15.27	13.71	23.26	12.00	12.30
Net NPA ratio	8.64	9.07	3.08	1.00	0.00	0.80	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	346	366	388	418	457	296	725
No. of employees	4207	4144	4068	3990	3908	5756	11051
Business per employee (in Rs. lakh)	164.64	199.93	231.18	291.40	400.54	697.75	522.29
Profit per employee (in Rs. lakh)	1.63	1.67	0.86	0.38	2.83	4.69	3.49
Capital and reserves & surplus	285	330	351	363	448	2095	2704
Deposits	5299	7639	8120	8891	10816	22921	33273
Investments	2643	4457	3515	2567	3641	8914	11729
Advances	2221	2333	2896	4065	5704	17239	24447
Interest income	473	503	522	540	758	2123	2927
Other income	126	177	64	51	124	463	480
Interest expended	292	313	309	317	439	1365	1776
Operating expenses	159	182	195	255	251	636	818
Cost of Funds (CoF)	6.21	4.80	3.74	3.55	4.26	5.16	4.85
Return on advances adjusted to CoF	3.93	3.68	5.02	3.37	4.83	4.37	4.08
Wages as % to total expenses	23.05	23.50	23.96	30.01	23.37	10.93	17.20
Return on Assets	1.12	0.82	0.38	0.19	1.16	1.03	1.05
CRAR	11.29	11.18	12.75	10.60	11.32	12.10	12.30
Net NPA ratio	6.80	2.99	2.50	0.99	0.24	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	3	3	3	3	3	9	725
No. of employees	224	167	156	159	142	960	11051
Business per employee (in Rs. lakh)	560.87	582.27	663.58	1113.29	1780.52	995.08	522.29
Profit per employee (in Rs. lakh)	15.91	48.58	6.45	0.20	35.42	16.46	3.49
Capital and reserves & surplus	348	407	369	595	642	1141	2704
Deposits	577	579	532	784	960	5200	33273
Investments	205	323	342	449	522	2464	11729
Advances	439	428	559	1034	1589	4357	24447
Interest income	106	78	57	79	127	621	2927
Other income	29	79	57	36	49	239	480
Interest expended	49	21	16	30	48	263	1776
Operating expenses	51	41	34	42	42	267	818
Cost of Funds (CoF)	5.78	2.63	1.74	2.74	2.49	4.03	4.85
Return on advances adjusted to CoF	3.56	5.56	4.18	3.16	4.37	5.74	4.08
Wages as % to total expenses	32.79	39.88	29.89	35.75	24.60	20.06	17.20
Return on Assets	3.27	6.96	0.93	0.02	2.11	2.27	1.05
CRAR	30.40	32.78	32.10	33.38	30.71	12.00	12.30
Net NPA ratio	0.07	0.10	0.01	0.00	0.00	0.80	1.00

Barclays Bank
Foreign Banks
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1	1	1	1	3	9	725
No. of employees	34	34	39	45	251	960	11051
Business per employee (in Rs. lakh)	323.68	270.79	188.49	148.51	280.54	995.08	522.29
Profit per employee (in Rs. lakh)	85.82	211.40	160.21	271.00	36.28	16.46	3.49
Capital and reserves & surplus	334	406	698	1378	1393	1141	2704
Deposits	108	90	75	361	1010	5200	33273
Investments	484	447	418	585	1342	2464	11729
Advances	2	3	2	4	173	4357	24447
Interest income	29	30	31	66	138	621	2927
Other income	97	118	126	234	217	239	480
Interest expended	20	7	9	28	71	263	1776
Operating expenses	20	25	31	52	128	267	818
Cost of Funds (CoF)	4.81	2.57	3.64	6.70	4.72	4.03	4.85
Return on advances adjusted to CoF	-1.12	2.47	19.97	13.08	21.02	5.74	4.08
Wages as % to total expenses	26.11	58.65	45.64	42.58	41.75	20.06	17.20
Return on Assets	3.95	5.20	3.29	9.64	4.45	2.27	1.05
CRAR	45.68	37.16	20.85	22.92	13.68	12.00	12.30
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	0.80	1.00

Foreign Banks
BNP Paribas
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	9	10	9	9	9	9	725
No. of employees	356	328	314	303	328	960	11051
Business per employee (in Rs. lakh)	978.62	921.94	980.52	1206.05	1353.26	995.08	522.29
Profit per employee (in Rs. lakh)	-4.03	-3.99	4.70	6.29	19.39	16.46	3.49
Capital and reserves & surplus	234	357	333	496	745	1141	2704
Deposits	1580	1737	1674	1847	2098	5200	33273
Investments	918	1001	861	1108	1120	2464	11729
Advances	1423	1315	1719	1854	2342	4357	24447
Interest income	248	178	176	223	303	621	2927
Other income	33	44	68	73	137	239	480
Interest expended	170	99	91	113	172	263	1776
Operating expenses	109	87	97	104	129	267	818
Cost of Funds (CoF)	5.96	3.94	3.68	4.22	5.46	4.03	4.85
Return on advances adjusted to CoF	3.67	2.80	1.66	2.24	2.51	5.74	4.08
Wages as % to total expenses	15.49	22.23	24.74	23.01	21.84	20.06	17.20
Return on Assets	-0.53	-0.44	0.50	0.55	1.41	2.27	1.05
CRAR	10.74	21.70	9.41	11.61	10.76	12.00	12.30
Net NPA ratio	3.77	0.00	0.00	0.00	0.00	0.80	1.00

Foreign Banks
Calyon Bank
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	6	6	4	6	6	9	725
No. of employees	..	41	105	108	109	960	11051
Business per employee (in Rs. lakh)	1336.56	1006.21	946.00	1278.00	1629.00	995.08	522.29
Profit per employee (in Rs. lakh)	7.00	8.63	-15.04	71.00	82.00	16.46	3.49
Capital and reserves & surplus	114	118	328	718	781	1141	2704
Deposits	682	499	1306	372	775	5200	33273
Investments	362	331	890	427	948	2464	11729
Advances	232	47	674	1012	1003	4357	24447
Interest income	82	58	117	130	168	621	2927
Other income	9	-7	22	107	152	239	480
Interest expended	59	38	98	105	95	263	1776
Operating expenses	19	15	53	53	79	267	818
Cost of Funds (CoF)	5.65	5.62	10.09	8.90	5.41	4.03	4.85
Return on advances adjusted to CoF	2.88	2.46	3.78	-1.50	4.45	5.74	4.08
Wages as % to total expenses	10.55	10.85	13.14	17.80	27.09	20.06	17.20
Return on Assets	0.36	0.51	-0.80	4.30	4.60	2.27	1.05
CRAR	20.04	24.51	14.40	19.80	15.10	12.00	12.30
Net NPA ratio	0.51	1.01	0.30	0.20	0.00	0.80	1.00

C,D

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	2542	2587	2631	2647	2689	1845	725
No. of employees	47566	47613	47389	46893	46359	23647	11051
Business per employee (in Rs. lakh)	250.11	297.58	351.12	441.57	548.76	490.21	522.29
Profit per employee (in Rs. lakh)	2.26	2.97	2.48	3.02	3.24	2.87	3.49
Capital and reserves & surplus	4149	5252	6109	7132	10354	4634	2704
Deposits	72095	86345	96796	116803	142381	68036	33273
Investments	30458	35793	38054	36974	45226	22649	11729
Advances	40472	48439	60421	79426	98506	47885	24447
Interest income	6692	7063	7572	8712	11365	5588	2927
Other income	1478	2016	1544	1316	1451	654	480
Interest expended	4425	4325	4422	5130	7338	3480	1776
Operating expenses	1748	1897	2109	2347	2565	1363	818
Cost of Funds (CoF)	6.14	5.19	4.60	4.57	5.35	4.81	4.85
Return on advances adjusted to CoF	3.61	3.47	3.25	3.28	3.08	3.99	4.08
Wages as % to total expenses	18.83	20.47	21.13	20.27	16.25	17.89	17.20
Return on Assets	1.24	1.34	1.01	1.13	0.98	0.94	1.05
CRAR	12.50	12.66	12.78	11.22	13.50	12.50	12.30
Net NPA ratio	3.59	2.89	1.88	1.12	0.94	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	299	311	314	327	345	296	725
No. of employees	..	2890	2863	2863	2791	5756	11051
Business per employee (in Rs. lakh)	164.94	182.16	220.00	247.00	278.00	697.75	522.29
Profit per employee (in Rs. lakh)	1.57	1.96	0.37	0.22	0.68	4.69	3.49
Capital and reserves & surplus	140	194	210	216	229	2095	2704
Deposits	3506	3880	4021	4289	4749	22921	33273
Investments	1809	1819	1323	1432	1553	8914	11729
Advances	1471	1898	2289	2695	3013	17239	24447
Interest income	347	357	368	365	416	2123	2927
Other income	125	119	46	40	36	463	480
Interest expended	258	235	222	218	252	1365	1776
Operating expenses	103	118	114	150	137	636	818
Cost of Funds (CoF)	7.51	6.19	5.46	5.08	5.33	5.16	4.85
Return on advances adjusted to CoF	4.05	4.05	4.51	4.58	4.87	4.37	4.08
Wages as % to total expenses	21.58	24.08	22.80	30.43	23.78	10.93	17.20
Return on Assets	1.17	1.31	0.24	0.13	0.37	1.03	1.05
CRAR	10.58	11.23	11.35	11.26	9.58	12.10	12.30
Net NPA ratio	7.90	4.65	3.80	2.78	1.98	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	3201	3225	3247	3252	3280	1845	725
No. of employees	39330	38933	38303	40124	39055	23647	11051
Business per employee (in Rs. lakh)	167.85	181.51	206.89	240.46	303.85	490.21	522.29
Profit per employee (in Rs. lakh)	0.77	1.58	0.93	0.68	1.35	2.87	3.49
Capital and reserves & surplus	2424	2974	3265	3442	3790	4634	2704
Deposits	51165	55909	60752	66483	82776	68036	33273
Investments	26045	31405	30835	28639	27742	22649	11729
Advances	22252	22804	27277	37483	51795	47885	24447
Interest income	5073	5064	5205	5386	6234	5588	2927
Other income	554	964	920	531	476	654	480
Interest expended	3176	2942	2830	3006	3760	3480	1776
Operating expenses	1527	1558	1686	1716	1684	1363	818
Cost of Funds (CoF)	6.14	5.20	4.63	4.53	4.78	4.81	4.85
Return on advances adjusted to CoF	4.22	4.32	4.32	3.47	3.42	3.99	4.08
Wages as % to total expenses	25.23	26.30	28.29	27.02	21.59	17.89	17.20
Return on Assets	0.54	0.98	0.53	0.37	0.62	0.94	1.05
CRAR	10.51	12.43	12.15	11.03	10.40	12.50	12.30
Net NPA ratio	7.02	5.57	2.98	2.59	1.70	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	62	63	77	242	279	296	725
No. of employees	945	1112	1374	4471	14458	5756	11051
Business per employee (in Rs. lakh)	403.28	392.84	383.00	339.00	420.00	697.75	522.29
Profit per employee (in Rs. lakh)	2.29	1.09	1.83	1.96	2.08	4.69	3.49
Capital and reserves & surplus	175	193	590	931	1396	2095	2704
Deposits	2835	3029	3530	9400	14864	22921	33273
Investments	999	1182	1480	2923	4615	8914	11729
Advances	1314	1556	2194	6533	11221	17239	24447
Interest income	371	334	346	803	1269	2123	2927
Other income	80	63	72	277	405	463	480
Interest expended	269	204	168	404	699	1365	1776
Operating expenses	160	181	219	503	706	636	818
Cost of Funds (CoF)	7.04	6.14	4.52	5.98	5.45	5.16	4.85
Return on advances adjusted to CoF	7.39	7.97	9.78	7.30	5.63	4.37	4.08
Wages as % to total expenses	5.78	8.13	11.02	15.70	15.75	10.93	17.20
Return on Assets	-0.70	-3.16	0.64	0.89	0.84	1.03	1.05
CRAR	3.02	7.49	21.42	12.52	11.05	12.10	12.30
Net NPA ratio	7.92	4.43	2.49	1.13	1.26	1.00	1.00

Chinatrust Commercial Bank
Foreign Banks
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1	1	1	1	1	9	725
No. of employees	21	19	18	21	21	960	11051
Business per employee (in Rs. lakh)	658.05	800.45	628.66	980.00	1042.00	995.08	522.29
Profit per employee (in Rs. lakh)	12.90	7.69	-52.51	-16.00	3.00	16.46	3.49
Capital and reserves & surplus	41	43	45	42	43	1141	2704
Deposits	65	63	48	78	103	5200	33273
Investments	42	25	27	34	41	2464	11729
Advances	73	89	59	98	116	4357	24447
Interest income	14	13	9	9	12	621	2927
Other income	1	1	1	1	1	239	480
Interest expended	5	4	3	3	7	263	1776
Operating expenses	5	4	5	4	4	267	818
Cost of Funds (CoF)	5.65	4.79	4.63	3.02	5.23	4.03	4.85
Return on advances adjusted to CoF	7.43	5.59	3.41	4.71	3.42	5.74	4.08
Wages as % to total expenses	14.22	15.79	16.61	18.57	12.99	20.06	17.20
Return on Assets	2.12	1.15	-7.68	-1.71	0.34	2.27	1.05
CRAR	36.96	39.98	59.94	38.01	22.14	12.00	12.30
Net NPA ratio	0.00	5.76	6.02	1.80	0.27	0.80	1.00

Foreign Banks
Citibank
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	20	26	35	39	39	9	725
No. of employees	1614	2018	2754	3250	5194	960	11051
Business per employee (in Rs. lakh)	1660.19	1666.92	1359.51	1607.92	1360.48	995.08	522.29
Profit per employee (in Rs. lakh)	24.26	28.33	21.75	21.71	17.33	16.46	3.49
Capital and reserves & surplus	2127	2695	3310	4347	6603	1141	2704
Deposits	17743	20465	21484	27912	37875	5200	33273
Investments	7036	6690	8120	10556	16021	2464	11729
Advances	12629	15259	18111	24455	32861	4357	24447
Interest income	1979	2280	2203	3064	4384	621	2927
Other income	756	887	944	1043	1346	239	480
Interest expended	1030	924	752	1006	1696	263	1776
Operating expenses	837	1010	1223	1525	1853	267	818
Cost of Funds (CoF)	5.02	3.91	2.77	3.04	3.87	4.03	4.85
Return on advances adjusted to CoF	6.32	6.02	6.29	6.53	6.3	5.74	4.08
Wages as % to total expenses	10.11	13.04	12.35	13.60	15.83	20.06	17.20
Return on Assets	2.88	3.55	2.84	3.07	2.79	2.27	1.05
CRAR	11.30	11.11	10.78	11.33	11.06	12.00	12.30
Net NPA ratio	1.17	1.40	1.00	0.95	1.02	0.80	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	126	131	137	143	164	296	725
No. of employees	1408	1396	1433	1606	1871	5756	11051
Business per employee (in Rs. lakh)	230.05	286.80	325.80	339.69	350.12	697.75	522.29
Profit per employee (in Rs. lakh)	2.37	4.09	3.23	3.51	3.84	4.69	3.49
Capital and reserves & surplus	165	203	241	286	366	2095	2704
Deposits	2317	2847	3095	3518	4699	22921	33273
Investments	1099	1279	1102	1057	1307	8914	11729
Advances	1214	1547	2013	2550	3329	17239	24447
Interest income	234	276	291	326	400	2123	2927
Other income	54	66	33	40	54	463	480
Interest expended	167	180	180	187	233	1365	1776
Operating expenses	40	45	63	70	90	636	818
Cost of Funds (CoF)	7.73	6.90	6.00	5.53	5.51	5.16	4.85
Return on advances adjusted to CoF	3.89	4.56	4.42	5.19	4.98	4.37	4.08
Wages as % to total expenses	11.36	11.10	12.76	14.15	13.75	10.93	17.20
Return on Assets	1.33	1.86	1.33	1.46	1.57	1.03	1.05
CRAR	13.95	13.36	12.18	12.33	12.58	12.10	12.30
Net NPA ratio	8.21	6.37	3.37	1.95	1.09	1.00	1.00

Nationalised Banks
Corporation Bank
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	691	745	799	862	922	1845	725
No. of employees	10729	10734	10199	11325	11880	23647	11051
Business per employee (in Rs. lakh)	328.59	365.56	438.00	527.00	637.00	490.21	522.29
Profit per employee (in Rs. lakh)	4.06	4.98	3.95	4.13	4.79	2.87	3.49
Capital and reserves & surplus	2370	2768	3054	3375	3765	4634	2704
Deposits	21725	23191	27233	32877	42357	68036	33273
Investments	10670	10685	10261	10652	14417	22649	11729
Advances	12029	13890	18546	23962	29950	47885	24447
Interest income	2103	2201	2250	2626	3430	5588	2927
Other income	532	517	565	474	566	654	480
Interest expended	1310	1237	1120	1400	2052	3480	1776
Operating expenses	471	574	667	747	804	1363	818
Cost of Funds (CoF)	6.00	5.18	4.20	4.27	4.85	4.81	4.85
Return on advances adjusted to CoF	2.86	2.46	3.54	3.48	3.94	3.99	4.08
Wages as % to total expenses	14.36	15.71	17.51	16.94	13.25	17.89	17.20
Return on Assets	1.88	1.96	1.12	1.24	1.17	0.94	1.05
CRAR	18.50	20.12	16.23	13.92	12.76	12.50	12.30
Net NPA ratio	1.65	1.80	1.12	0.64	0.47	1.00	1.00

DBS Bank
Foreign Banks
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1	1	1	2	2	9	725
No. of employees	..	29	62	130	186	960	11051
Business per employee (in Rs. lakh)	1315.75	1669.70	1110.99	600.30	1003.02	995.08	522.29
Profit per employee (in Rs. lakh)	28.10	-27.60	14.52	12.24	39.84	16.46	3.49
Capital and reserves & surplus	84	210	556	573	1076	1141	2704
Deposits	124	375	611	1452	3836	5200	33273
Investments	76	245	250	551	1078	2464	11729
Advances	192	109	560	892	1230	4357	24447
Interest income	36	30	35	154	383	621	2927
Other income	4	3	4	-9	85	239	480
Interest expended	17	14	9	60	242	263	1776
Operating expenses	8	7	18	39	74	267	818
Cost of Funds (CoF)	4.99	4.35	1.56	4.33	7.52	4.03	4.85
Return on advances adjusted to CoF	6.73	5.19	1.72	-0.45	1.37	5.74	4.08
Wages as % to total expenses	14.68	17.17	38.56	22.76	14.52	20.06	17.20
Return on Assets	2.01	-1.69	0.89	0.73	1.60	2.27	1.05
CRAR	15.98	55.49	35.06	31.33	29.24	12.00	12.30
Net NPA ratio	10.37	0.00	0.00	0.00	0.00	0.80	1.00

Nationalised Banks

Dena Bank

(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1092	1091	1072	1057	1058	1845	725
No. of employees	10553	10347	10201	10156	10120	23647	11051
Business per employee (in Rs. lakh)	242.00	274.00	313.00	364.00	458.00	490.21	522.29
Profit per employee (in Rs. lakh)	1.08	2.23	0.60	0.72	1.99	2.87	3.49
Capital and reserves & surplus	999	1055	1104	1339	1496	4634	2704
Deposits	16491	18349	20897	23623	27690	68036	33273
Investments	8500	9736	9697	8571	9235	22649	11729
Advances	8436	9412	11309	14231	18303	47885	24447
Interest income	1772	1735	1725	1760	2119	5588	2927
Other income	437	617	311	439	392	654	480
Interest expended	1204	1143	1039	1037	1263	3480	1776
Operating expenses	511	499	616	561	612	1363	818
Cost of Funds (CoF)	6.98	6.07	4.96	4.42	4.62	4.81	4.85
Return on advances adjusted to CoF	3.96	3.08	3.31	3.30	3.94	3.99	4.08
Wages as % to total expenses	21.34	20.63	25.42	22.16	20.49	17.89	17.20
Return on Assets	0.57	1.11	0.26	0.29	0.71	0.94	1.05
CRAR	6.02	9.48	11.91	10.62	11.52	12.50	12.30
Net NPA ratio	11.83	9.40	5.23	3.04	1.99	1.00	1.00

Deutsche Bank
Foreign Banks
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	5	5	5	8	8	9	725
No. of employees	405	418	380	678	1040	960	11051
Business per employee (in Rs. lakh)	894.19	1099.23	1608.93	1016.83	1143.53	995.08	522.29
Profit per employee (in Rs. lakh)	43.31	65.23	20.31	18.57	20.98	16.46	3.49
Capital and reserves & surplus	839	918	1232	1311	1940	1141	2704
Deposits	1945	2533	3558	4380	6978	5200	33273
Investments	2459	2277	2254	3261	6204	2464	11729
Advances	1608	2098	2541	2582	4945	4357	24447
Interest income	332	301	390	604	972	621	2927
Other income	356	605	408	555	654	239	480
Interest expended	177	228	305	368	467	263	1776
Operating expenses	164	172	275	466	744	267	818
Cost of Funds (CoF)	3.87	3.83	3.85	4.10	4.00	4.03	4.85
Return on advances adjusted to CoF	4.65	1.17	1.52	1.97	5.45	5.74	4.08
Wages as % to total expenses	18.04	15.89	13.17	19.50	31.45	20.06	17.20
Return on Assets	2.92	3.17	0.72	1.04	1.23	2.27	1.05
CRAR	17.35	14.42	16.22	12.74	10.62	12.00	12.30
Net NPA ratio	0.00	0.00	0.00	0.00	0.01	0.80	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	64	76	89	91	93	296	725
No. of employees	1327	1439	1503	1492	1809	5756	11051
Business per employee (in Rs. lakh)	463.00	480.45	402.00	390.00	391.00	697.75	522.29
Profit per employee (in Rs. lakh)	2.60	1.21	-11.00	-7.00	0.40	4.69	3.49
Capital and reserves & surplus	246	311	200	164	336	2095	2704
Deposits	3657	4474	3895	3124	4415	22921	33273
Investments	1224	2084	1834	1307	1847	8914	11729
Advances	2488	2440	2156	1867	2659	17239	24447
Interest income	359	352	303	277	347	2123	2927
Other income	87	88	91	55	92	463	480
Interest expended	288	257	234	202	227	1365	1776
Operating expenses	98	130	165	150	172	636	818
Cost of Funds (CoF)	7.40	5.56	5.11	5.43	5.76	5.16	4.85
Return on advances adjusted to CoF	1.48	2.97	2.97	3.33	4.20	4.37	4.08
Wages as % to total expenses	10.96	14.31	13.63	14.89	17.33	10.93	17.20
Return on Assets	0.85	0.37	-3.38	-2.01	0.17	1.03	1.05
CRAR	10.08	14.26	9.88	9.66	11.34	12.10	12.30
Net NPA ratio	7.76	4.87	6.34	4.50	1.64	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	166	170	182	186	189	296	725
No. of employees	1305	1325	1313	1385	1385	5756	11051
Business per employee (in Rs. lakh)	222.06	248.63	292.70	311.71	360.91	697.75	522.29
Profit per employee (in Rs. lakh)	1.15	1.32	-1.65	0.72	1.18	4.69	3.49
Capital and reserves & surplus	120	134	114	134	147	2095	2704
Deposits	1838	2156	2339	2533	3088	22921	33273
Investments	675	895	708	710	865	8914	11729
Advances	1080	1139	1410	1594	1839	17239	24447
Interest income	189	191	192	210	247	2123	2927
Other income	70	58	15	22	30	463	480
Interest expended	136	122	119	127	150	1365	1776
Operating expenses	60	61	69	82	88	636	818
Cost of Funds (CoF)	7.32	5.80	5.07	4.97	5.10	5.16	4.85
Return on advances adjusted to CoF	3.49	4.52	4.62	4.65	5.20	4.37	4.08
Wages as % to total expenses	20.09	21.05	20.92	20.04	18.40	10.93	17.20
Return on Assets	0.71	0.71	-0.83	0.33	0.52	1.03	1.05
CRAR	10.45	13.56	10.16	9.75	9.77	12.10	12.30
Net NPA ratio	9.25	6.68	3.92	2.82	1.75	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	435	455	471	483	548	296	725
No. of employees	6217	6363	6474	6015	6029	5756	11051
Business per employee (in Rs. lakh)	270.00	327.00	366.00	431.00	544.00	697.75	522.29
Profit per employee (in Rs. lakh)	1.69	2.14	1.39	3.54	4.43	4.69	3.49
Capital and reserves & surplus	530	649	723	1250	1502	2095	2704
Deposits	10947	13477	15193	17879	21584	22921	33273
Investments	4552	5521	5799	6272	7033	8914	11729
Advances	6218	7701	8823	11736	14899	17239	24447
Interest income	1111	1192	1191	1437	1817	2123	2927
Other income	234	298	212	217	287	463	480
Interest expended	772	770	689	837	1085	1365	1776
Operating expenses	222	283	314	365	406	636	818
Cost of Funds (CoF)	7.24	5.88	4.54	4.73	5.11	5.16	4.85
Return on advances adjusted to CoF	4.34	4.38	4.81	4.18	4.51	4.37	4.08
Wages as % to total expenses	14.02	16.92	18.53	19.01	17.47	10.93	17.20
Return on Assets	0.86	0.90	0.62	1.28	1.38	1.03	1.05
CRAR	11.23	11.48	11.27	13.75	13.43	12.10	12.30
Net NPA ratio	4.95	2.89	2.21	0.95	0.44	1.00	1.00

E,F

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	215	295	446	515	638	296	725
No. of employees	4791	5673	9030	14878	21477	5756	11051
Business per employee (in Rs. lakh)	865.00	866.00	806.00	758.00	607.00	697.75	522.29
Profit per employee (in Rs. lakh)	10.09	9.39	8.80	7.39	6.13	4.69	3.49
Capital and reserves & surplus	2252	2694	4520	5300	6433	2095	2704
Deposits	22376	30409	36354	55797	68298	22921	33273
Investments	13388	19363	19350	28394	30565	8914	11729
Advances	11755	17745	25566	35061	46945	17239	24447
Interest income	2014	2549	3093	4475	6889	2123	2927
Other income	466	480	651	1124	1516	463	480
Interest expended	1192	1211	1316	1930	3179	1365	1776
Operating expenses	577	810	1085	1691	2421	636	818
Cost of Funds (CoF)	5.29	4.12	3.45	3.76	4.58	5.16	4.85
Return on advances adjusted to CoF	3.19	3.40	4.23	5.15	5.99	4.37	4.08
Wages as % to total expenses	8.52	10.10	11.52	13.45	13.87	10.93	17.20
Return on Assets	1.52	1.45	1.47	1.38	1.33	1.03	1.05
CRAR	11.12	11.66	12.16	11.41	13.08	12.10	12.30
Net NPA ratio	0.37	0.16	0.24	0.44	0.43	1.00	1.00

G,H

(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	33	37	39	43	47	9	725
No. of employees	3339	3130	3784	4985	6564	960	11051
Business per employee (in Rs. lakh)	622.78	820.91	852.54	975.65	979.68	995.08	522.29
Profit per employee (in Rs. lakh)	4.50	6.32	9.74	12.07	14.32	16.46	3.49
Capital and reserves & surplus	2298	2453	3578	4166	6159	1141	2704
Deposits	12801	16270	17013	24955	34825	5200	33273
Investments	8870	10395	9169	12142	14131	2464	11729
Advances	8202	9628	12621	16812	23142	4357	24447
Interest income	1480	1558	1627	2202	3508	621	2927
Other income	482	561	661	928	1212	239	480
Interest expended	878	723	644	828	1213	263	1776
Operating expenses	614	624	698	1025	1584	267	818
Cost of Funds (CoF)	5.32	3.98	3.03	3.25	3.44	4.03	4.85
Return on advances adjusted to CoF	4.28	4.42	4.83	5.47	7.15	5.74	4.08
Wages as % to total expenses	15.69	17.18	19.02	22.77	22.05	20.06	17.20
Return on Assets	0.80	0.78	1.27	1.58	1.82	2.27	1.05
CRAR	18.10	14.54	14.03	10.61	11.06	12.00	12.30
Net NPA ratio	1.03	0.70	0.50	0.58	0.43	0.80	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	392	419	515	569	713	296	725
No. of employees	11544	13609	18029	25384	33321	5756	11051
Business per employee (in Rs. lakh)	1120.00	1010.00	880.00	905.00	1027.00	697.75	522.29
Profit per employee (in Rs. lakh)	11.00	12.00	11.00	10.00	9.00	4.69	3.49
Capital and reserves & surplus	7284	8360	12900	22556	24663	2095	2704
Deposits	48169	68109	99819	165083	230510	22921	33273
Investments	35462	43436	50487	71547	91258	8914	11729
Advances	53279	62648	91405	146163	195866	17239	24447
Interest income	9368	9002	9410	14306	22994	2123	2927
Other income	3159	3065	3416	4181	5929	463	480
Interest expended	7944	7015	6571	9597	16358	1365	1776
Operating expenses	2012	2571	3299	5001	6691	636	818
Cost of Funds (CoF)	3.25	3.59	3.02	4.01	5.34	5.16	4.85
Return on advances adjusted to CoF	8.74	6.94	5.75	4.58	4.08	4.37	4.08
Wages as % to total expenses	4.05	5.70	7.47	7.41	7.01	10.93	17.20
Return on Assets	1.13	1.31	1.48	1.30	1.09	1.03	1.05
CRAR	11.10	10.36	11.78	13.35	11.69	12.10	12.30
Net NPA ratio	5.21	2.21	1.65	0.72	1.02	1.00	1.00

I,J

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices			37	173	441	1845	725
No. of employees			4530	4548	7482	23647	11051
Business per employee (in Rs. lakh)			1349.60	1718.24	1387.16	490.21	522.29
Profit per employee (in Rs. lakh)			6.85	12.45	8.44	2.87	3.49
Capital and reserves & surplus			5926	6372	8300	4634	2704
Deposits			15103	26001	43354	68036	33273
Investments			25055	25351	25675	22649	11729
Advances			45414	52739	62471	47885	24447
Interest income			2656	5381	6345	5588	2927
Other income			627	1280	1027	654	480
Interest expended			2468	5001	5687	3480	1776
Operating expenses			454	859	778	1363	818
Cost of Funds (CoF)			0.62	1.58	2.68	4.81	4.85
Return on advances adjusted to CoF			4.19	7.40	6.42	3.99	4.08
Wages as % to total expenses			5.39	5.44	4.38	17.89	17.20
Return on Assets			0.78	0.68	0.67	0.94	1.05
CRAR			15.51	14.80	13.73	12.50	12.30
Net NPA ratio			1.74	1.01	1.12	1.00	1.00

Nationalised Banks
Indian Bank
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1422	1415	1417	1440	1481	1845	725
No. of employees	22045	21806	21567	21394	20892	23647	11051
Business per employee (in Rs. lakh)	174.00	189.00	246.00	295.00	364.00	490.21	522.29
Profit per employee (in Rs. lakh)	0.85	1.85	1.87	2.36	3.64	2.87	3.49
Capital and reserves & surplus	5130	5538	5936	2491	3841	4634	2704
Deposits	27016	30444	34809	40806	47091	68036	33273
Investments	14839	16696	17921	19017	20878	22649	11729
Advances	12275	14126	18380	22485	29058	47885	24447
Interest income	2532	2667	2871	3365	4285	5588	2927
Other income	525	747	569	463	733	654	480
Interest expended	1712	1550	1567	1854	2413	3480	1776
Operating expenses	755	1062	914	1080	1247	1363	818
Cost of Funds (CoF)	6.52	5.27	4.65	4.61	4.97	4.81	4.85
Return on advances adjusted to CoF	3.29	3.60	3.85	4.09	4.93	3.99	4.08
Wages as % to total expenses	23.35	33.03	25.69	26.36	24.01	17.89	17.20
Return on Assets	0.65	1.21	1.08	1.16	1.46	0.94	1.05
CRAR	10.85	12.82	14.14	13.19	14.14	12.50	12.30
Net NPA ratio	6.15	2.71	1.35	0.79	0.35	1.00	1.00

Indian Overseas Bank
Nationalised Banks
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1512	1544	1583	1601	1824	1845	725
No. of employees	24458	24382	24366	24178	23861	23647	11051
Business per employee (in Rs. lakh)	204.36	232.51	269.48	354.73	467.23	490.21	522.29
Profit per employee (in Rs. lakh)	1.70	2.10	2.66	3.22	4.04	2.87	3.49
Capital and reserves & surplus	1460	2081	2575	3177	3990	4634	2704
Deposits	36699	41483	44241	50529	68740	68036	33273
Investments	18603	20172	19015	18952	23974	22649	11729
Advances	17447	20295	25205	34756	47060	47885	24447
Interest income	3486	3754	3951	4406	5832	5588	2927
Other income	520	741	800	541	387	654	480
Interest expended	2264	2155	2096	2339	3271	3480	1776
Operating expenses	947	1015	1159	1262	1388	1363	818
Cost of Funds (CoF)	6.36	5.26	4.64	4.65	4.93	4.81	4.85
Return on advances adjusted to CoF	4.19	4.54	4.56	4.12	4.60	3.99	4.08
Wages as % to total expenses	22.41	23.77	25.92	24.82	19.98	17.89	17.20
Return on Assets	1.01	1.08	1.28	1.32	1.36	0.94	1.05
CRAR	11.30	12.49	14.20	13.04	13.27	12.50	12.30
Net NPA ratio	5.23	2.85	1.27	0.65	0.55	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	54	62	127	152	185	296	725
No. of employees	863	1693	2077	2365	2613	5756	11051
Business per employee (in Rs. lakh)	1284.06	1079.95	925.78	880.18	1039.77	697.75	522.29
Profit per employee (in Rs. lakh)	9.50	14.98	10.12	1.56	2.61	4.69	3.49
Capital and reserves & surplus	602	800	830	866	1057	2095	2704
Deposits	8598	11200	13114	15006	17645	22921	33273
Investments	2535	4483	4069	5410	5892	8914	11729
Advances	5348	7301	9000	9310	11084	17239	24447
Interest income	743	986	1134	1188	1500	2123	2927
Other income	258	345	251	189	244	463	480
Interest expended	558	669	719	873	1229	1365	1776
Operating expenses	118	217	265	317	344	636	818
Cost of Funds (CoF)	5.77	5.31	5.00	5.66	6.77	5.16	4.85
Return on advances adjusted to CoF	2.78	5.28	4.95	3.47	3.47	4.37	4.08
Wages as % to total expenses	4.18	5.68	6.11	7.13	6.12	10.93	17.20
Return on Assets	0.91	1.74	1.50	0.22	0.34	1.03	1.05
CRAR	12.13	12.75	11.62	10.54	12.54	12.10	12.30
Net NPA ratio	4.25	2.72	2.71	2.09	2.47	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	392	384	381	388	413	296	725
No. of employees	4775	4768	4587	4878	4982	5756	11051
Business per employee (in Rs. lakh)	242.00	324.34	394.92	426.00	486.09	697.75	522.29
Profit per employee (in Rs. lakh)	1.69	1.15	-0.73	0.17	1.66	4.69	3.49
Capital and reserves & surplus	707	748	842	1020	1103	2095	2704
Deposits	9187	10478	12569	13335	15419	22921	33273
Investments	3641	4085	4196	4372	4528	8914	11729
Advances	5612	6937	9081	10232	11976	17239	24447
Interest income	905	924	991	1222	1401	2123	2927
Other income	358	363	123	139	194	463	480
Interest expended	688	680	634	741	859	1365	1776
Operating expenses	333	346	380	519	507	636	818
Cost of Funds (CoF)	6.76	5.47	4.32	4.67	4.82	5.16	4.85
Return on advances adjusted to CoF	3.01	3.36	3.75	3.87	3.83	4.37	4.08
Wages as % to total expenses	16.96	16.34	17.37	18.59	17.45	10.93	17.20
Return on Assets	0.74	0.45	-0.25	0.05	0.52	1.03	1.05
CRAR	9.81	11.05	9.09	10.67	10.56	12.10	12.30
Net NPA ratio	3.55	2.60	2.13	0.95	1.05	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	409	428	442	455	460	296	725
No. of employees	7112	7085	6873	6833	6829	5756	11051
Business per employee (in Rs. lakh)	287.00	345.00	435.00	516.00	585.00	697.75	522.29
Profit per employee (in Rs. lakh)	5.00	6.00	2.00	3.00	4.00	4.69	3.49
Capital and reserves & surplus	1242	1594	1665	1799	2009	2095	2704
Deposits	14675	18661	21645	23485	25194	22921	33273
Investments	6738	8451	9032	8994	7392	8914	11729
Advances	8011	9285	11517	14483	17080	17239	24447
Interest income	1427	1521	1549	1706	1899	2123	2927
Other income	287	302	96	111	160	463	480
Interest expended	901	901	953	1043	1131	1365	1776
Operating expenses	260	293	323	345	372	636	818
Cost of Funds (CoF)	6.37	5.27	4.61	4.52	4.56	5.16	4.85
Return on advances adjusted to CoF	4.16	4.23	3.81	3.96	4.01	4.37	4.08
Wages as % to total expenses	13.65	14.10	14.02	13.86	14.63	10.93	17.20
Return on Assets	2.01	1.92	0.47	0.67	0.96	1.03	1.05
CRAR	16.48	16.88	15.15	13.52	13.24	12.10	12.30
Net NPA ratio	1.58	1.48	1.41	0.92	1.13	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1	1	1	1	1	9	725
No. of employees	..	56	67	82	130	960	11051
Business per employee (in Rs. lakh)	243.21	259.33	593.74	1252.09	1121.88	995.08	522.29
Profit per employee (in Rs. lakh)	37.37	28.74	69.96	88.94	82.15	16.46	3.49
Capital and reserves & surplus	203	219	266	545	1211	1141	2704
Deposits	186	392	930	1826	1667	5200	33273
Investments	529	295	380	2163	4367	2464	11729
Advances	0	0	150	76	799	4357	24447
Interest income	29	37	40	126	279	621	2927
Other income	27	21	93	101	172	239	480
Interest expended	8	9	16	52	127	263	1776
Operating expenses	17	23	27	42	71	267	818
Cost of Funds (CoF)	1.79	1.98	2.19	2.68	1.97	4.03	4.85
Return on advances adjusted to CoF	0.00	0.00	-2.09	-2.65	3.85	5.74	4.08
Wages as % to total expenses	39.26	38.39	30.27	20.98	19.95	20.06	17.20
Return on Assets	3.10	2.34	3.58	2.53	1.71	2.27	1.05
CRAR	72.95	34.83	10.19	11.76	16.14	12.00	12.30
Net NPA ratio	0.00	0.00	0.00	0.00	2.17	0.80	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	374	384	398	412	426	296	725
No. of employees	4320	4300	4393	4346	4456	5756	11051
Business per employee (in Rs. lakh)	275.32	320.23	380.90	478.29	523.86	697.75	522.29
Profit per employee (in Rs. lakh)	2.55	3.10	3.35	4.05	3.97	4.69	3.49
Capital and reserves & surplus	583	698	978	1111	1239	2095	2704
Deposits	8292	9407	10837	13243	14037	22921	33273
Investments	4433	4879	4556	5549	5048	8914	11729
Advances	3900	4668	6287	7792	9553	17239	24447
Interest income	811	848	840	1018	1256	2123	2927
Other income	239	270	221	167	174	463	480
Interest expended	657	635	523	652	836	1365	1776
Operating expenses	141	154	197	204	238	636	818
Cost of Funds (CoF)	8.39	6.98	5.00	5.31	5.94	5.16	4.85
Return on advances adjusted to CoF	2.54	2.75	3.38	3.42	3.45	4.37	4.08
Wages as % to total expenses	11.19	11.92	17.37	13.56	12.02	10.93	17.20
Return on Assets	1.29	1.34	1.27	1.28	1.15	1.03	1.05
CRAR	13.44	13.03	14.16	11.78	11.03	12.10	12.30
Net NPA ratio	7.36	4.98	2.29	1.18	1.22	1.00	1.00

K,L

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	231	238	257	263	280	296	725
No. of employees	2833	2849	2811	2908	3286	5756	11051
Business per employee (in Rs. lakh)	288.00	330.00	387.00	439.00	489.00	697.75	522.29
Profit per employee (in Rs. lakh)	4.41	5.65	3.75	4.65	4.87	4.69	3.49
Capital and reserves & surplus	558	712	761	872	1063	2095	2704
Deposits	5122	5911	6672	7577	9340	22921	33273
Investments	1850	2173	2219	2298	2874	8914	11729
Advances	3344	4023	4620	5555	7040	17239	24447
Interest income	516	648	591	651	867	2123	2927
Other income	132	74	113	121	119	463	480
Interest expended	347	350	334	368	520	1365	1776
Operating expenses	104	157	171	175	192	636	818
Cost of Funds (CoF)	6.85	6.05	5.18	4.99	5.96	5.16	4.85
Return on advances adjusted to CoF	3.58	3.75	3.75	3.91	3.90	4.37	4.08
Wages as % to total expenses	13.34	15.55	15.13	16.09	13.01	10.93	17.20
Return on Assets	2.25	2.43	1.45	1.65	1.53	1.03	1.05
CRAR	17.01	17.11	16.07	14.79	14.51	12.10	12.30
Net NPA ratio	4.20	2.32	1.66	0.81	0.23	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices		41	54	79	110	296	725
No. of employees		1115	2099	3597	5437	5756	11051
Business per employee (in Rs. lakh)		354.28	387.27	352.00	383.91	697.75	522.29
Profit per employee (in Rs. lakh)		10.25	5.37	4.15	3.13	4.69	3.49
Capital and reserves & surplus		606	757	865	1662	2095	2704
Deposits		4459	4300	6566	11000	22921	33273
Investments		2883	1827	2856	6862	8914	11729
Advances		2097	4017	6348	10924	17239	24447
Interest income		288	420	719	1354	2123	2927
Other income		95	132	218	284	463	480
Interest expended		118	195	339	699	1365	1776
Operating expenses		140	224	387	613	636	818
Cost of Funds (CoF)		1.48	3.55	4.82	5.11	5.16	4.85
Return on advances adjusted to CoF		8.56	6.91	5.58	6.51	4.37	4.08
Wages as % to total expenses		17.15	20.48	23.59	22.33	10.93	17.20
Return on Assets		2.40	1.56	1.39	0.94	1.03	1.05
CRAR		15.25	12.80	11.27	13.46	12.10	12.30
Net NPA ratio		0.17	0.37	0.24	1.98	1.00	1.00

Krung Thai Bank
Foreign Banks
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1	1	1	1	1	9	725
No. of employees	11	11	11	11	11	960	11051
Business per employee (in Rs. lakh)	251.72	291.03	460.75	395.25	539.16	995.08	522.29
Profit per employee (in Rs. lakh)	-3.66	7.12	0.19	37.77	13.04	16.46	3.49
Capital and reserves & surplus	39	40	40	42	44	1141	2704
Deposits	16	17	34	33	49	5200	33273
Investments	8	8	33	25	22	2464	11729
Advances	12	16	16	11	10	4357	24447
Interest income	4	3	4	4	6	621	2927
Other income	0	0	0	6	0	239	480
Interest expended	0	0	1	1	1	263	1776
Operating expenses	2	2	2	3	3	267	818
Cost of Funds (CoF)	1.83	1.71	2.21	1.98	2.62	4.03	4.85
Return on advances adjusted to CoF	5.88	8.09	6.25	4.76	6.63	5.74	4.08
Wages as % to total expenses	19.71	21.38	19.91	16.45	17.78	20.06	17.20
Return on Assets	-0.73	1.37	0.03	5.37	1.63	2.27	1.05
CRAR	119.88	115.98	99.59	133.53	121.73	12.00	12.30
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	0.80	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	234	240	239	241	248	296	725
No. of employees	1984	1946	1928	1873	1926	5756	11051
Business per employee (in Rs. lakh)	228.00	276.00	296.00	371.00	430.00	697.75	522.29
Profit per employee (in Rs. lakh)	1.72	2.11	0.17	1.20	0.91	4.69	3.49
Capital and reserves & surplus	193	227	230	291	396	2095	2704
Deposits	2771	3296	3496	4336	5020	22921	33273
Investments	1037	1338	1181	1280	1309	8914	11729
Advances	1764	2039	2318	2953	3613	17239	24447
Interest income	271	286	298	322	429	2123	2927
Other income	84	87	38	35	46	463	480
Interest expended	203	203	192	217	299	1365	1776
Operating expenses	72	79	90	101	102	636	818
Cost of Funds (CoF)	7.41	6.35	5.29	5.24	6.09	5.16	4.85
Return on advances adjusted to CoF	3.18	3.15	3.29	2.98	3.41	4.37	4.08
Wages as % to total expenses	15.63	16.42	16.74	18.83	14.00	10.93	17.20
Return on Assets	1.13	1.19	0.08	0.53	0.33	1.03	1.05
CRAR	11.35	13.79	11.32	10.79	12.43	12.10	12.30
Net NPA ratio	7.15	5.40	4.98	1.89	1.58	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	102	111	118	118	118	296	725
No. of employees	976	1109	1163	1163	1163	5756	11051
Business per employee (in Rs. lakh)	261.17	308.94	306.35	326.00	275.00	697.75	522.29
Profit per employee (in Rs. lakh)	2.36	2.37	0.00	0.30	0.00	4.69	3.49
Capital and reserves & surplus	120	138	181	183	183	2095	2704
Deposits	1663	2311	2176	2279	1873	22921	33273
Investments	663	1047	847	789	724	8914	11729
Advances	915	1118	1387	1421	1018	17239	24447
Interest income	156	166	195	184	189	2123	2927
Other income	67	68	1	27	15	463	480
Interest expended	129	133	138	130	144	1365	1776
Operating expenses	42	54	59	69	57	636	818
Cost of Funds (CoF)	7.91	6.50	5.87	5.52	6.77	5.16	4.85
Return on advances adjusted to CoF	1.99	2.11	3.53	2.80	2.74	4.37	4.08
Wages as % to total expenses	10.55	11.16	12.51	15.92	12.85	10.93	17.20
Return on Assets	1.28	1.33	0.00	0.17	-0.50	1.03	1.05
CRAR	12.82	16.54	11.74	10.11	11.61	12.10	12.30
Net NPA ratio	6.33	6.05	4.22	3.11	4.37	1.00	1.00

Foreign Banks
Mashreq Bank
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	2	2	2	2	2	9	725
No. of employees	..	11	10	10	16	960	11051
Business per employee (in Rs. lakh)	820.53	647.46	521.26	484.16	440.07	995.08	522.29
Profit per employee (in Rs. lakh)	65.82	50.53	36.99	37.43	64.70	16.46	3.49
Capital and reserves & surplus	49	55	58	63	73	1141	2704
Deposits	297	279	269	21	35	5200	33273
Investments	234	206	234	37	28	2464	11729
Advances	41	17	19	31	33	4357	24447
Interest income	44	34	29	20	8	621	2927
Other income	9	2	4	7	8	239	480
Interest expended	32	26	25	18	1	263	1776
Operating expenses	7	4	4	4	6	267	818
Cost of Funds (CoF)	8.37	8.98	8.98	12.68	1.11	4.03	4.85
Return on advances adjusted to CoF	9.70	12.81	-1.63	-5.64	6.14	5.74	4.08
Wages as % to total expenses	4.55	4.22	3.41	5.31	35.68	20.06	17.20
Return on Assets	3.24	1.76	1.10	1.30	8.19	2.27	1.05
CRAR	39.38	54.71	60.14	136.92	97.06	12.00	12.30
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	0.80	1.00

M,N

(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1	1	1	1	2	9	725
No. of employees	39	42	52	75	83	960	11051
Business per employee (in Rs. lakh)	486.66	527.80	608.21	684.21	918.86	995.08	522.29
Profit per employee (in Rs. lakh)	2.21	16.06	18.67	8.88	14.60	16.46	3.49
Capital and reserves & surplus	77	157	164	369	381	1141	2704
Deposits	143	51	110	137	261	5200	33273
Investments	65	33	151	91	158	2464	11729
Advances	188	182	267	328	641	4357	24447
Interest income	26	20	17	24	44	621	2927
Other income	4	3	6	8	13	239	480
Interest expended	18	7	6	11	15	263	1776
Operating expenses	8	8	8	9	17	267	818
Cost of Funds (CoF)	6.08	3.33	2.41	4.56	4.32	4.03	4.85
Return on advances adjusted to CoF	3.05	4.14	2.73	1.65	3.40	5.74	4.08
Wages as % to total expenses	13.19	23.42	26.87	19.67	21.19	20.06	17.20
Return on Assets	0.31	2.41	2.13	0.88	1.30	2.27	1.05
CRAR	18.50	36.09	28.76	65.76	34.40	12.00	12.30
Net NPA ratio	0.76	0.76	0.00	0.15	0.00	0.80	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	60	63	69	81	80	296	725
No. of employees	613	604	614	624	621	5756	11051
Business per employee (in Rs. lakh)	115.38	124.56	162.32	225.00	279.00	697.75	522.29
Profit per employee (in Rs. lakh)	1.17	1.91	2.00	2.00	3.00	4.69	3.49
Capital and reserves & surplus	58	67	76	113	125	2095	2704
Deposits	669	759	933	1125	1481	22921	33273
Investments	349	410	421	372	388	8914	11729
Advances	172	236	363	603	795	17239	24447
Interest income	67	70	74	92	123	2123	2927
Other income	5	13	9	13	5	463	480
Interest expended	39	37	36	40	55	1365	1776
Operating expenses	22	26	25	37	34	636	818
Cost of Funds (CoF)	6.10	5.18	4.31	3.90	4.21	5.16	4.85
Return on advances adjusted to CoF	5.39	6.25	6.47	6.10	6.04	4.37	4.08
Wages as % to total expenses	26.70	31.25	28.56	35.67	26.27	10.93	17.20
Return on Assets	1.14	1.58	1.25	1.06	1.26	1.03	1.05
CRAR	20.93	18.54	14.85	13.88	12.89	12.10	12.30
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	1.00	1.00

Foreign Banks
Oman International Bank
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	2	2	2	2	2	9	725
No. of employees	39	35	35	26	27	960	11051
Business per employee (in Rs. lakh)	1355.31	1233.79	1132.28	784.01	528.62	995.08	522.29
Profit per employee (in Rs. lakh)	-26.81	-5.61	-40.79	-9.35	-6.14	16.46	3.49
Capital and reserves & surplus	153	153	161	162	164	1141	2704
Deposits	357	286	225	203	194	5200	33273
Investments	110	142	128	115	104	2464	11729
Advances	28	17	13	8	2	4357	24447
Interest income	24	21	18	17	18	621	2927
Other income	10	7	2	-1	-0.43	239	480
Interest expended	33	23	15	14	13	263	1776
Operating expenses	8	6	5	6	6	267	818
Cost of Funds (CoF)	8.02	6.51	5.11	5.69	5.61	4.03	4.85
Return on advances adjusted to CoF	-0.88	-0.42	-1.89	-1.87	29.05	5.74	4.08
Wages as % to total expenses	7.97	5.37	6.87	7.73	9.13	20.06	17.20
Return on Assets	-2.19	-0.38	-2.86	-1.31	-0.90	2.27	1.05
CRAR	14.62	16.48	13.52	9.58	10.99	12.00	12.30
Net NPA ratio	42.15	61.37	55.05	41.58	0.00	0.80	1.00

O,P

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1028	1051	1168	1191	1253	1845	725
No. of employees	13507	13588	14563	14962	14730	23647	11051
Business per employee (in Rs. lakh)	343.00	416.00	512.23	570.26	742.64	490.21	522.29
Profit per employee (in Rs. lakh)	3.40	5.10	6.67	5.37	5.61	2.87	3.49
Capital and reserves & surplus	2110	2677	3327	5171	5600	4634	2704
Deposits	29809	35674	47850	50197	63996	68036	33273
Investments	14781	16794	18342	16818	19808	22649	11729
Advances	15677	19681	25299	33577	44138	47885	24447
Interest income	3304	3301	3572	4119	5165	5588	2927
Other income	531	722	505	553	603	654	480
Interest expended	2090	1845	2048	2514	3474	3480	1776
Operating expenses	583	644	796	966	998	1363	818
Cost of Funds (CoF)	6.82	5.35	4.67	4.92	5.74	4.81	4.85
Return on advances adjusted to CoF	3.47	3.65	3.39	3.11	2.75	3.99	4.08
Wages as % to total expenses	13.01	14.72	13.96	14.38	11.65	17.89	17.20
Return on Assets	1.30	1.70	2.01	1.39	1.21	0.94	1.05
CRAR	14.04	14.47	9.21	11.04	12.51	12.50	12.30
Net NPA ratio	1.40	0.00	1.29	0.49	0.49	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	780	785	787	825	841	1845	725
No. of employees	9813	9778	9632	9542	9325	23647	11051
Business per employee (in Rs. lakh)	196.45	205.08	217.57	277.23	328.59	490.21	522.29
Profit per employee (in Rs. lakh)	0.05	0.09	-0.74	1.14	2.34	2.87	3.49
Capital and reserves & surplus	457	467	440	1222	1406	4634	2704
Deposits	13224	13642	14171	16925	19319	68036	33273
Investments	6237	6777	7082	6956	6693	22649	11729
Advances	5892	6030	6322	9107	11738	47885	24447
Interest income	1284	1279	1249	1300	1727	5588	2927
Other income	307	256	256	120	228	654	480
Interest expended	898	785	676	669	960	3480	1776
Operating expenses	413	600	571	483	523	1363	818
Cost of Funds (CoF)	6.65	5.63	4.66	4.10	5.09	4.81	4.85
Return on advances adjusted to CoF	3.92	4.38	5.16	4.49	4.77	3.99	4.08
Wages as % to total expenses	23.96	34.68	36.66	31.39	25.43	17.89	17.20
Return on Assets	0.03	0.06	-0.45	0.64	1.01	0.94	1.05
CRAR	10.43	11.06	9.46	12.83	12.88	12.50	12.30
Net NPA ratio	10.89	9.62	8.11	2.43	0.66	1.00	1.00

Punjab National Bank
Nationalised Banks
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	4115	4100	4128	4142	4156	1845	725
No. of employees	58981	58839	58329	58047	57316	23647	11051
Business per employee (in Rs. lakh)	195.64	228.22	276.87	330.92	407.41	490.21	522.29
Profit per employee (in Rs. lakh)	1.43	1.88	2.42	2.48	2.68	2.87	3.49
Capital and reserves & surplus	4033	5012	8161	9376	10435	4634	2704
Deposits	75814	87916	103167	119685	139860	68036	33273
Investments	34030	42125	50673	41055	45190	22649	11729
Advances	40228	47225	60413	74627	96597	47885	24447
Interest income	7485	7780	8460	9584	11537	5588	2927
Other income	1250	1867	1676	1274	1042	654	480
Interest expended	4361	4155	4453	4917	6023	3480	1776
Operating expenses	2057	2371	3278	3023	3326	1363	818
Cost of Funds (CoF)	5.91	4.76	4.31	4.03	4.24	4.81	4.85
Return on advances adjusted to CoF	4.04	4.11	3.58	3.88	4.69	3.99	4.08
Wages as % to total expenses	23.00	25.35	31.35	26.64	25.16	17.89	17.20
Return on Assets	0.98	1.08	1.17	1.09	1.03	0.94	1.05
CRAR	12.02	13.10	14.78	11.95	12.29	12.50	12.30
Net NPA ratio	3.86	0.98	0.20	0.29	0.76	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	71	75	75	78	80	296	725
No. of employees	530	533	545	544	553	5756	11051
Business per employee (in Rs. lakh)	179.73	198.36	220.75	250.92	254.41	697.75	522.29
Profit per employee (in Rs. lakh)	1.81	1.58	-1.73	0.11	0.54	4.69	3.49
Capital and reserves & surplus	41	53	45	54	199	2095	2704
Deposits	642	715	784	874	876	22921	33273
Investments	271	288	265	277	316	8914	11729
Advances	312	346	424	491	531	17239	24447
Interest income	65	65	66	70	79	2123	2927
Other income	19	12	5	6	5	463	480
Interest expended	45	43	39	40	42	1365	1776
Operating expenses	19	20	22	23	32	636	818
Cost of Funds (CoF)	7.20	6.29	5.16	4.80	4.81	5.16	4.85
Return on advances adjusted to CoF	5.86	5.45	5.09	5.36	5.84	4.37	4.08
Wages as % to total expenses	17.39	19.46	21.69	22.82	29.60	10.93	17.20
Return on Assets	1.42	1.12	-1.17	0.07	0.31	1.03	1.05
CRAR	14.05	16.65	12.03	10.77	34.34	12.10	12.30
Net NPA ratio	7.42	5.58	5.54	2.61	1.92	1.00	1.00

Q,R

Other Scheduled Commercial Banks

Sangli Bank

(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	189	191	192	194	195	296	725
No. of employees	2026	1984	1923	1843	1770	5756	11051
Business per employee (in Rs. lakh)	91.31	95.70	105.35	117.40	101.08	697.75	522.29
Profit per employee (in Rs. lakh)	0.59	0.62	-1.66	-1.61	-18.72	4.69	3.49
Capital and reserves & surplus	80	86	85	82	142	2095	2704
Deposits	1678	1859	1985	2004	1326	22921	33273
Investments	953	1080	920	825	796	8914	11729
Advances	568	648	812	888	205	17239	24447
Interest income	139	135	137	131	111	2123	2927
Other income	32	30	9	0	7	463	480
Interest expended	99	82	86	81	71	1365	1776
Operating expenses	51	55	54	59	87	636	818
Cost of Funds (CoF)	6.01	4.65	4.49	4.06	4.26	5.16	4.85
Return on advances adjusted to CoF	4.68	3.54	1.71	2.89	2.07	4.37	4.08
Wages as % to total expenses	25.95	29.73	29.36	32.23	42.47	10.93	17.20
Return on Assets	0.66	0.64	-1.52	-1.37	-20.35	1.03	1.05
CRAR	14.94	13.68	9.30	1.64	0.00	12.10	12.30
Net NPA ratio	6.89	6.56	4.30	2.34	7.18	1.00	1.00

S,T

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	3	3	3	3	3	296	725
No. of employees	104	105	103	101	97	5756	11051
Business per employee (in Rs. lakh)	621.78	570.69	527.06	626.43	648.34	697.75	522.29
Profit per employee (in Rs. lakh)	-7.71	17.12	-9.73	5.70	7.79	4.69	3.49
Capital and reserves & surplus	80	98	88	94	102	2095	2704
Deposits	494	373	331	378	488	22921	33273
Investments	149	143	101	111	126	8914	11729
Advances	176	121	231	254	330	17239	24447
Interest income	49	40	26	36	34	2123	2927
Other income	13	20	9	10	4	463	480
Interest expended	36	26	17	19	23	1365	1776
Operating expenses	9	8	8	8	9	636	818
Cost of Funds (CoF)	6.58	5.94	4.33	4.77	4.70	5.16	4.85
Return on advances adjusted to CoF	1.14	5.79	0.68	2.25	2.22	4.37	4.08
Wages as % to total expenses	7.01	8.92	12.77	11.51	14.38	10.93	17.20
Return on Assets	-1.45	3.67	-2.10	1.09	1.13	1.03	1.05
CRAR	21.19	30.43	23.56	22.29	20.93	12.10	12.30
Net NPA ratio	20.88	18.31	7.65	3.82	0.00	1.00	1.00

Foreign Banks
Shinhan Bank (erstwhile Cho Hung Bank)
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1	1	1	1	2	9	725
No. of employees	15	16	29	960	11051
Business per employee (in Rs. lakh)	936.10	744.38	1109.39	1503.26	1433.00	995.08	522.29
Profit per employee (in Rs. lakh)	78.56	29.62	40.94	33.26	25.00	16.46	3.49
Capital and reserves & surplus	62	66	72	121	217	1141	2704
Deposits	56	60	97	149	208	5200	33273
Investments	30	40	82	67	82	2464	11729
Advances	75	45	69	91	136	4357	24447
Interest income	16	10	13	17	25	621	2927
Other income	4	4	5	5	3	239	480
Interest expended	5	2	3	7	6	263	1776
Operating expenses	4	4	4	5	9	267	818
Cost of Funds (CoF)	6.39	1.04	0.99	2.17	1.7	4.03	4.85
Return on advances adjusted to CoF	7.13	5.61	6.74	3.51	5.42	5.74	4.08
Wages as % to total expenses	13.30	17.94	16.41	11.47	18.42	20.06	17.20
Return on Assets	7.19	1.93	2.49	1.48	1.6	2.27	1.05
CRAR	37.17	54.43	55.31	81.71	89.26	12.00	12.30
Net NPA ratio	0.48	0.80	0.00	0.00	0.00	0.80	1.00

Societe Generale
Foreign Banks
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	2	2	2	2	2	9	725
No. of employees	55	59	58	113	114	960	11051
Business per employee (in Rs. lakh)	351.50	1017.00	1057.90	1467.20	1316.00	995.08	522.29
Profit per employee (in Rs. lakh)	-13.60	25.40	25.40	20.80	19.20	16.46	3.49
Capital and reserves & surplus	138	152	321	339	348	1141	2704
Deposits	128	475	527	943	1128	5200	33273
Investments	276	459	593	1087	1457	2464	11729
Advances	87	171	159	271	385	4357	24447
Interest income	31	30	37	93	169	621	2927
Other income	9	20	12	24	40	239	480
Interest expended	20	16	20	52	117	263	1776
Operating expenses	17	15	17	30	49	267	818
Cost of Funds (CoF)	4.73	3.31	3.96	5.26	5.97	4.03	4.85
Return on advances adjusted to CoF	4.11	1.77	0.90	1.39	2.75	5.74	4.08
Wages as % to total expenses	21.27	21.13	19.77	20.63	17.44	20.06	17.20
Return on Assets	-1.44	2.14	1.61	1.15	0.96	2.27	1.05
CRAR	32.63	32.71	64.81	37.40	31.82	12.00	12.30
Net NPA ratio	0.00	1.37	0.00	0.00	0.00	0.80	1.00

Foreign Banks
Sonali Bank
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1	1	1	1	1	9	725
No. of employees	39	37	42	40	39	960	11051
Business per employee (in Rs. lakh)	76.62	74.54	66.68	54.81	71.45	995.08	522.29
Profit per employee (in Rs. lakh)	1.05	2.57	3.39	1.21	1.38	16.46	3.49
Capital and reserves & surplus	4	5	6	5	5	1141	2704
Deposits	29	29	22	20	28	5200	33273
Investments	5	6	7	7	5	2464	11729
Advances	6	6	6	3	3	4357	24447
Interest income	1	1	1	1	1	621	2927
Other income	3	4	5	4	4	239	480
Interest expended	1	1	1	1	1	263	1776
Operating expenses	2	3	3	3	3	267	818
Cost of Funds (CoF)	2.74	2.02	2.64	2.58	1.72	4.03	4.85
Return on advances adjusted to CoF	4.83	6.83	7.85	9.00	9.63	5.74	4.08
Wages as % to total expenses	36.72	39.67	41.96	44.44	47.48	20.06	17.20
Return on Assets	1.23	3.34	4.00	1.69	1.52	2.27	1.05
CRAR	46.86	60.55	105.81	93.78	71.42	12.00	12.30
Net NPA ratio	6.77	1.47	1.90	30.50	23.25	0.80	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	397	417	439	458	481	296	725
No. of employees	3550	3534	3588	3709	3868	5756	11051
Business per employee (in Rs. lakh)	265.00	306.00	352.00	422.00	462.00	697.75	522.29
Profit per employee (in Rs. lakh)	2.04	2.39	0.24	1.37	2.69	4.69	3.49
Capital and reserves & surplus	321	395	456	641	724	2095	2704
Deposits	6861	8280	8492	9579	12239	22921	33273
Investments	2999	3962	3133	2739	3430	8914	11729
Advances	3613	4197	5365	6370	7919	17239	24447
Interest income	655	680	709	761	977	2123	2927
Other income	182	235	102	72	103	463	480
Interest expended	479	480	452	451	609	1365	1776
Operating expenses	142	193	187	226	219	636	818
Cost of Funds (CoF)	7.25	6.08	5.18	4.81	5.43	5.16	4.85
Return on advances adjusted to CoF	3.64	3.09	3.97	4.55	4.29	4.37	4.08
Wages as % to total expenses	15.19	19.41	18.54	20.58	16.09	10.93	17.20
Return on Assets	1.25	1.00	0.09	0.53	0.76	1.03	1.05
CRAR	10.75	11.32	9.89	13.02	11.08	12.10	12.30
Net NPA ratio	5.98	4.55	3.81	1.86	0.98	1.00	1.00

Foreign Banks
Standard Chartered Bank
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	70	71	85	87	87	9	725
No. of employees	3673	4461	5232	6497	7321	960	11051
Business per employee (in Rs. lakh)	840.54	780.11	786.36	837.29	924.20	995.08	522.29
Profit per employee (in Rs. lakh)	25.15	13.40	11.50	14.50	19.62	16.46	3.49
Capital and reserves & surplus	2800	2733	3234	4562	5801	1141	2704
Deposits	18003	19949	22522	28460	34174	5200	33273
Investments	10223	10079	10160	10632	11902	2464	11729
Advances	13042	16152	19970	24077	30104	4357	24447
Interest income	2287	2523	2493	3056	4043	621	2927
Other income	561	699	525	1058	1347	239	480
Interest expended	1153	1071	1107	1190	1652	263	1776
Operating expenses	579	775	842	1201	1400	267	818
Cost of Funds (CoF)	5.75	3.78	3.20	3.50	4.17	4.03	4.85
Return on advances adjusted to CoF	7.49	6.69	6.07	5.64	5.40	5.74	4.08
Wages as % to total expenses	9.53	11.94	14.66	17.12	19.34	20.06	17.20
Return on Assets	2.92	1.74	1.97	2.49	3.06	2.27	1.05
CRAR	10.56	10.87	10.46	9.93	10.44	12.00	12.30
Net NPA ratio	0.31	0.52	1.12	1.57	1.43	0.80	1.00

(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	818	824	833	840	860	1807	725
No. of employees	13209	13054	12120	12089	11752	32028	11051
Business per employee (in Rs. lakh)	145.64	169.82	220.29	276.85	368.09	435.52	522.29
Profit per employee (in Rs. lakh)	1.63	5.52	1.69	1.20	2.57	2.56	3.49
Capital and reserves & surplus	903	1149	1298	1406	1654	5368	2704
Deposits	13280	16453	19038	21694	28480	79184	33273
Investments	7682	8443	8362	7932	8684	26458	11729
Advances	6773	8597	12036	15896	20526	60303	24447
Interest income	1438	1574	1741	1966	2504	7042	2927
Other income	340	491	483	248	363	975	480
Interest expended	887	857	872	973	1435	4232	1776
Operating expenses	450	527	622	760	753	1998	818
Cost of Funds (CoF)	6.88	5.68	4.80	4.46	5.19	4.92	4.85
Return on advances adjusted to CoF	3.41	3.32	3.92	4.12	4.21	3.55	4.08
Wages as % to total expenses	23.91	26.06	27.79	28.52	21.79	21.01	17.20
Return on Assets	1.13	1.49	0.88	0.53	0.89	0.86	1.05
CRAR	13.08	12.93	12.60	12.08	12.89	12.30	12.30
Net NPA ratio	4.13	1.24	1.61	1.18	1.09	1.10	1.00

(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	911	920	943	958	969	1807	725
No. of employees	13378	13278	13107	13108	12880	32028	11051
Business per employee (in Rs. lakh)	226.20	265.86	339.74	414.34	473.64	435.52	522.29
Profit per employee (in Rs. lakh)	2.25	2.87	1.91	3.26	3.92	2.56	3.49
Capital and reserves & surplus	1251	1574	1765	2114	2541	5368	2704
Deposits	20599	25311	28930	34025	41503	79184	33273
Investments	12519	14532	14559	14256	13919	26458	11729
Advances	9663	11814	15600	20863	28109	60303	24447
Interest income	2067	2213	2325	2749	3489	7042	2927
Other income	462	707	422	459	457	975	480
Interest expended	1320	1372	1363	1655	2135	4232	1776
Operating expenses	451	535	671	816	809	1998	818
Cost of Funds (CoF)	6.70	5.81	4.87	4.99	5.37	4.92	4.85
Return on advances adjusted to CoF	3.35	3.12	3.22	3.16	3.67	3.55	4.08
Wages as % to total expenses	17.32	17.91	19.53	21.51	16.71	21.01	17.20
Return on Assets	1.15	1.25	0.79	1.13	1.14	0.86	1.05
CRAR	14.91	14.29	11.74	12.08	12.51	12.30	12.30
Net NPA ratio	3.25	0.65	0.61	0.36	0.22	1.10	1.00

(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	9088	9107	9185	9384	9556	1807	725
No. of employees	208998	207039	205515	198774	185388	32028	11051
Business per employee (in Rs. lakh)	191.00	210.56	243.08	299.23	357.00	435.52	522.29
Profit per employee (in Rs. lakh)	1.47	1.77	2.08	2.17	2.37	2.56	3.49
Capital and reserves & surplus	17203	20231	24072	27644	31299	5368	2704
Deposits	296123	318619	367048	380046	435521	79184	33273
Investments	172348	185676	197098	162534	149149	26458	11729
Advances	137758	157934	202374	261801	337336	60303	24447
Interest income	31087	30460	32428	35980	39491	7042	2927
Other income	5740	7612	7120	7435	5769	975	480
Interest expended	21109	19274	18483	20390	23437	4232	1776
Operating expenses	7942	9245	10074	11725	11824	1998	818
Cost of Funds (CoF)	6.96	5.74	4.90	4.88	4.79	4.92	4.85
Return on advances adjusted to CoF	1.73	1.88	2.34	2.74	3.50	3.55	4.08
Wages as % to total expenses	19.58	22.61	24.19	25.29	22.50	21.01	17.20
Return on Assets	0.86	0.94	0.99	0.89	0.84	0.86	1.05
CRAR	13.50	13.53	12.45	11.88	12.34	12.30	12.30
Net NPA ratio	4.50	3.48	2.65	1.88	1.56	1.10	1.00

(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	443	451	456	455	455	1807	725
No. of employees	6530	6540	6454	6647	6517	32028	11051
Business per employee (in Rs. lakh)	220.52	230.77	293.88	367.97	476.67	435.52	522.29
Profit per employee (in Rs. lakh)	3.06	3.45	2.07	2.09	2.91	2.56	3.49
Capital and reserves & surplus	584	791	904	1018	1177	5368	2704
Deposits	9217	10511	13807	16661	19976	79184	33273
Investments	5137	5429	5898	5112	5992	26458	11729
Advances	5183	6406	9041	11876	15351	60303	24447
Interest income	986	1046	1110	1323	1708	7042	2927
Other income	302	361	178	245	215	975	480
Interest expended	619	593	608	781	1124	4232	1776
Operating expenses	248	282	328	397	410	1998	818
Cost of Funds (CoF)	6.68	5.56	4.54	4.61	5.43	4.92	4.85
Return on advances adjusted to CoF	3.60	3.00	3.51	3.48	3.35	3.55	4.08
Wages as % to total expenses	19.16	20.28	20.87	18.18	14.59	21.01	17.20
Return on Assets	1.76	1.73	0.92	0.76	0.87	0.86	1.05
CRAR	13.09	12.39	11.61	11.40	11.77	12.30	12.30
Net NPA ratio	2.66	0.00	1.00	1.83	1.04	1.10	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	3	3	3	3	3	9	725
No. of employees	36	29	29	31	28	960	11051
Business per employee (in Rs. lakh)	1124.00	1523.00	1191.00	1688.00	1236.00	995.08	522.29
Profit per employee (in Rs. lakh)	12.00	20.00	18.00	10.00	28.00	16.46	3.49
Capital and reserves & surplus	115	120	126	133	154	1141	2704
Deposits	156	180	150	264	212	5200	33273
Investments	106	112	140	119	126	2464	11729
Advances	249	262	222	225	134	4357	24447
Interest income	25	29	36	40	36	621	2927
Other income	11	14	2	2	6	239	480
Interest expended	14	17	23	25	25	263	1776
Operating expenses	5	5	5	5	6	267	818
Cost of Funds (CoF)	5.40	5.69	7.31	7.94	7.63	4.03	4.85
Return on advances adjusted to CoF	1.48	0.63	1.20	0.28	2.86	5.74	4.08
Wages as % to total expenses	8.18	7.71	4.98	5.76	6.07	20.06	17.20
Return on Assets	1.18	1.33	1.20	1.97	1.53	2.27	1.05
CRAR	31.74	35.08	31.06	35.42	38.99	12.00	12.30
Net NPA ratio	14.20	4.64	4.08	1.91	0.00	0.80	1.00

(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	614	626	640	648	651	1807	725
No. of employees	9743	9693	9564	9741	9604	32028	11051
Business per employee (in Rs. lakh)	146.49	162.81	203.54	290.00	398.00	435.52	522.29
Profit per employee (in Rs. lakh)	1.19	1.82	2.16	2.22	2.60	2.56	3.49
Capital and reserves & surplus	431	582	756	935	1141	5368	2704
Deposits	9013	11273	13585	16369	22022	79184	33273
Investments	4761	5487	5796	5694	6990	26458	11729
Advances	5261	6307	8781	11754	16466	60303	24447
Interest income	1037	1057	1174	1347	1806	7042	2927
Other income	294	340	380	336	321	975	480
Interest expended	651	603	623	735	1093	4232	1776
Operating expenses	328	370	479	509	562	1998	818
Cost of Funds (CoF)	6.88	5.51	4.69	4.51	5.07	4.92	4.85
Return on advances adjusted to CoF	3.49	4.14	4.01	4.00	3.93	3.55	4.08
Wages as % to total expenses	25.38	27.26	30.00	23.78	19.19	21.01	17.20
Return on Assets	1.02	1.28	1.25	1.23	1.10	0.86	1.05
CRAR	11.62	11.53	12.08	11.37	11.47	12.30	12.30
Net NPA ratio	5.19	2.96	0.92	0.74	0.45	1.10	1.00

(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	742	747	754	763	787	1807	725
No. of employees	11654	11674	11595	11350	11329	32028	11051
Business per employee (in Rs. lakh)	246.37	305.24	361.15	493.01	599.54	435.52	522.29
Profit per employee (in Rs. lakh)	2.76	3.69	2.48	2.66	3.24	2.56	3.49
Capital and reserves & surplus	1412	1731	2045	2235	2488	5368	2704
Deposits	17870	22473	26496	33778	39184	79184	33273
Investments	8122	11110	12312	12678	12358	26458	11729
Advances	10746	13086	15359	22180	28770	60303	24447
Interest income	1764	1888	2133	2462	3170	7042	2927
Other income	356	630	356	347	337	975	480
Interest expended	975	1066	1157	1465	2060	4232	1776
Operating expenses	395	449	479	612	659	1998	818
Cost of Funds (CoF)	5.99	5.14	4.62	4.66	5.13	4.92	4.85
Return on advances adjusted to CoF	4.13	3.19	3.28	3.37	3.59	3.55	4.08
Wages as % to total expenses	19.15	18.56	17.98	17.92	14.72	21.01	17.20
Return on Assets	1.51	1.60	0.91	0.73	0.77	0.86	1.05
CRAR	13.57	13.56	14.21	13.67	12.38	12.30	12.30
Net NPA ratio	1.49	0.00	1.23	0.99	0.83	1.10	1.00

(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	424	428	429	439	459	1807	725
No. of employees	7406	7391	7325	7257	7148	32028	11051
Business per employee (in Rs. lakh)	167.87	193.16	263.06	303.94	343.00	435.52	522.29
Profit per employee (in Rs. lakh)	1.25	2.40	0.56	0.64	1.21	2.56	3.49
Capital and reserves & surplus	625	767	794	977	1043	5368	2704
Deposits	9051	10675	12613	13841	15805	79184	33273
Investments	4760	5846	6086	5925	5011	26458	11729
Advances	4649	5240	6714	8443	11081	60303	24447
Interest income	904	978	1132	1177	1338	7042	2927
Other income	215	306	133	105	114	975	480
Interest expended	585	574	624	698	877	4232	1776
Operating expenses	248	257	254	308	326	1998	818
Cost of Funds (CoF)	6.73	5.49	4.95	4.88	5.46	4.92	4.85
Return on advances adjusted to CoF	2.82	2.97	2.66	2.74	2.89	3.55	4.08
Wages as % to total expenses	18.57	19.22	18.79	22.81	18.08	21.01	17.20
Return on Assets	0.85	1.38	0.31	0.31	0.46	0.86	1.05
CRAR	13.68	14.53	11.45	12.03	12.78	12.30	12.30
Net NPA ratio	3.53	0.00	1.40	1.16	0.70	1.10	1.00

(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	682	679	681	703	717	1807	725
No. of employees	12005	12007	11828	11642	11607	32028	11051
Business per employee (in Rs. lakh)	217.68	271.78	346.25	381.19	506.13	435.52	522.29
Profit per employee (in Rs. lakh)	1.51	2.16	2.21	2.34	2.96	2.56	3.49
Capital and reserves & surplus	723	925	1130	1332	1599	5368	2704
Deposits	15926	19721	24133	25997	30984	79184	33273
Investments	8039	10778	10592	10630	9562	26458	11729
Advances	9171	11132	14848	18866	24786	60303	24447
Interest income	1584	1740	2008	2299	2832	7042	2927
Other income	300	470	409	351	222	975	480
Interest expended	1062	1057	1112	1343	1698	4232	1776
Operating expenses	368	452	503	632	645	1998	818
Cost of Funds (CoF)	6.81	5.54	4.76	4.89	4.96	4.92	4.85
Return on advances adjusted to CoF	2.70	3.00	3.03	3.01	3.67	3.55	4.08
Wages as % to total expenses	18.84	20.99	20.90	20.49	17.50	21.01	17.20
Return on Assets	0.90	1.02	0.86	0.86	0.86	0.86	1.05
CRAR	11.30	11.36	11.05	11.15	11.68	12.30	12.30
Net NPA ratio	3.06	1.39	1.81	1.47	1.08	1.10	1.00

Nationalised Banks
Syndicate Bank
(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1840	1875	1905	2048	2157	1845	725
No. of employees	27105	26746	24834	24624	24360	23647	11051
Business per employee (in Rs. lakh)	179.95	240.31	280.22	348.64	489.17	490.21	522.29
Profit per employee (in Rs. lakh)	1.30	1.62	1.53	2.05	2.76	2.87	3.49
Capital and reserves & surplus	1580	1905	2199	2834	3623	4634	2704
Deposits	30661	42585	46295	53624	78634	68036	33273
Investments	13823	17917	20371	17269	25234	22649	11729
Advances	16305	20647	26729	36466	51670	47885	24447
Interest income	2875	3085	3758	4050	6040	5588	2927
Other income	495	776	590	562	618	654	480
Interest expended	1665	1656	2064	2170	3890	3480	1776
Operating expenses	1086	1186	1264	1435	1386	1363	818
Cost of Funds (CoF)	5.50	4.41	4.49	4.10	5.44	4.81	4.85
Return on advances adjusted to CoF	4.33	4.20	4.13	4.55	4.05	3.99	4.08
Wages as % to total expenses	30.88	31.05	28.89	28.78	16.95	17.89	17.20
Return on Assets	1.31	1.67	0.82	0.91	0.91	0.94	1.05
CRAR	11.03	11.49	10.70	11.73	11.74	12.50	12.30
Net NPA ratio	4.29	2.58	1.59	0.86	0.76	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	175	182	183	184	192	296	725
No. of employees	..	2189	2286	2297	2227	5756	11051
Business per employee (in Rs. lakh)	270.83	292.43	316.97	358.29	451.23	697.75	522.29
Profit per employee (in Rs. lakh)	2.88	3.69	3.60	4.41	4.76	4.69	3.49
Capital and reserves & surplus	397	477	559	657	759	2095	2704
Deposits	4085	4404	4827	5203	6020	22921	33273
Investments	2142	2354	2286	2362	2316	8914	11729
Advances	1960	2114	2626	3126	4047	17239	24447
Interest income	472	538	513	548	638	2123	2927
Other income	59	68	68	78	83	463	480
Interest expended	302	322	282	302	342	1365	1776
Operating expenses	93	114	125	130	147	636	818
Cost of Funds (CoF)	7.53	6.53	5.72	5.72	5.85	5.16	4.85
Return on advances adjusted to CoF	4.11	4.92	4.73	4.33	4.94	4.37	4.08
Wages as % to total expenses	14.03	14.82	17.96	17.63	18.17	10.93	17.20
Return on Assets	1.35	1.59	1.52	1.67	1.57	1.03	1.05
CRAR	18.54	21.07	19.74	18.33	16.77	12.10	12.30
Net NPA ratio	8.70	5.00	2.95	2.17	0.98	1.00	1.00

Nationalised Banks

UCO Bank

(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1796	1789	1798	1815	1919	1845	725
No. of employees	25060	25116	24855	24510	24773	23647	11051
Business per employee (in Rs. lakh)	197.00	249.00	321.00	387.00	464.00	490.21	522.29
Profit per employee (in Rs. lakh)	0.85	1.79	1.43	0.82	1.30	2.87	3.49
Capital and reserves & surplus	1205	1801	2069	2463	2662	4634	2704
Deposits	31343	39244	49470	54544	64860	68036	33273
Investments	14138	17611	19064	19636	19525	22649	11729
Advances	15923	20626	27656	37378	46989	47885	24447
Interest income	2793	3096	3549	4355	5318	5588	2927
Other income	609	625	516	374	443	654	480
Interest expended	1911	1902	2140	2789	3623	3480	1776
Operating expenses	867	1021	1085	1177	1193	1363	818
Cost of Funds (CoF)	6.29	5.17	4.61	5.01	5.33	4.81	4.85
Return on advances adjusted to CoF	3.42	3.68	3.35	3.08	3.06	3.99	4.08
Wages as % to total expenses	24.83	24.07	26.64	22.19	17.30	17.89	17.20
Return on Assets	0.66	1.13	0.73	0.34	0.47	0.94	1.05
CRAR	10.04	11.88	11.26	11.12	11.56	12.50	12.30
Net NPA ratio	4.36	3.65	2.93	2.10	2.14	1.00	1.00

U,V,W

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	2112	2109	2139	2171	2285	1845	725
No. of employees	25706	25630	25645	26983	27536	23647	11051
Business per employee (in Rs. lakh)	249.70	286.48	343.08	436.47	509.21	490.21	522.29
Profit per employee (in Rs. lakh)	2.15	2.78	2.81	2.66	3.25	2.87	3.49
Capital and reserves & surplus	2567	3087	3614	4558	5190	4634	2704
Deposits	44749	50559	61831	74094	85180	68036	33273
Investments	19371	22946	22793	25918	27982	22649	11729
Advances	25515	28922	40105	53380	62386	47885	24447
Interest income	4306	4516	4970	5864	7382	5588	2927
Other income	825	831	766	494	687	654	480
Interest expended	2809	2780	2905	3489	4592	3480	1776
Operating expenses	1018	1085	1257	1402	1476	1363	818
Cost of Funds (CoF)	6.35	5.45	4.74	4.61	5.16	4.81	4.85
Return on advances adjusted to CoF	3.66	3.34	3.58	3.43	3.60	3.99	4.08
Wages as % to total expenses	18.01	18.66	19.37	17.72	14.40	17.89	17.20
Return on Assets	1.08	1.30	1.10	0.84	0.92	0.94	1.05
CRAR	12.41	12.32	12.09	11.41	12.80	12.50	12.30
Net NPA ratio	4.91	2.87	2.64	1.56	0.96	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	1336	1338	1345	1353	1355	1845	725
No. of employees	17745	17887	17493	17319	16793	23647	11051
Business per employee (in Rs. lakh)	162.00	169.00	208.00	254.00	350.00	490.21	522.29
Profit per employee (in Rs. lakh)	1.77	1.76	1.72	1.18	1.59	2.87	3.49
Capital and reserves & surplus	1962	1960	1957	1829	2415	4634	2704
Deposits	21031	22758	25348	29250	37167	68036	33273
Investments	12639	14233	14403	14130	14602	22649	11729
Advances	7352	7963	11390	15522	22156	47885	24447
Interest income	2119	2073	2133	2360	2853	5588	2927
Other income	428	505	478	437	320	654	480
Interest expended	1400	1292	1218	1340	1675	3480	1776
Operating expenses	592	673	704	814	778	1363	818
Cost of Funds (CoF)	6.75	5.81	4.97	4.72	4.80	4.81	4.85
Return on advances adjusted to CoF	3.50	2.95	3.70	3.85	3.98	3.99	4.08
Wages as % to total expenses	24.17	26.21	25.90	29.18	22.72	17.89	17.20
Return on Assets	1.37	1.25	1.04	0.66	0.73	0.94	1.05
CRAR	15.17	17.04	18.16	13.12	12.02	12.50	12.30
Net NPA ratio	5.52	3.75	2.43	1.95	1.50	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	137	185	250	352	501	296	725
No. of employees	2338	3447	4761	6553	9980	5756	11051
Business per employee (in Rs. lakh)	926.00	808.00	1021.00	1020.00	1024.00	697.75	522.29
Profit per employee (in Rs. lakh)	8.22	8.07	8.02	8.69	7.59	4.69	3.49
Capital and reserves & surplus	918	1138	2422	2886	3402	2095	2704
Deposits	16965	20954	31712	40114	58786	22921	33273
Investments	7841	7793	15048	21527	26897	8914	11729
Advances	7180	9363	15603	22314	36876	17239	24447
Interest income	1465	1587	1924	2889	4560	2123	2927
Other income	410	540	416	730	1010	463	480
Interest expended	1142	1021	1193	1811	2993	1365	1776
Operating expenses	323	419	581	814	1215	636	818
Cost of Funds (CoF)	6.94	4.87	3.94	4.23	4.96	5.16	4.85
Return on advances adjusted to CoF	4.81	4.41	3.90	3.83	4.17	4.37	4.08
Wages as % to total expenses	5.82	8.42	9.97	9.15	9.06	10.93	17.20
Return on Assets	1.17	1.42	1.21	1.18	1.10	1.03	1.05
CRAR	10.90	11.21	12.66	11.08	11.57	12.10	12.30
Net NPA ratio	2.39	1.29	1.39	0.98	0.72	1.00	1.00

Nationalised Banks

Vijaya Bank

(Amount in rupees crore)

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices	899	927	968	982	1033	1845	725
No. of employees	11723	11624	11491	10926	10765	23647	11051
Business per employee (in Rs. lakh)	193.62	249.39	310.50	369.26	455.17	490.21	522.29
Profit per employee (in Rs. lakh)	1.76	3.73	3.45	1.16	3.04	2.87	3.49
Capital and reserves & surplus	812	1336	1590	1669	1897	4634	2704
Deposits	17020	21015	25618	27709	37604	68036	33273
Investments	8862	10837	12069	11180	12018	22649	11729
Advances	7891	11045	14336	16664	24224	47885	24447
Interest income	1671	1940	2097	2312	2823	5588	2927
Other income	346	526	351	284	275	654	480
Interest expended	1027	1102	1110	1339	1751	3480	1776
Operating expenses	557	498	538	624	651	1363	818
Cost of Funds (CoF)	6.18	5.45	4.51	4.63	5.08	4.81	4.85
Return on advances adjusted to CoF	4.55	4.83	4.53	4.03	3.55	3.99	4.08
Wages as % to total expenses	27.08	20.72	19.22	19.30	16.33	17.89	17.20
Return on Assets	1.13	1.91	1.43	0.45	0.92	0.94	1.05
CRAR	12.66	14.11	12.92	11.94	11.21	12.50	12.30
Net NPA ratio	2.61	0.91	0.59	0.85	0.59	1.00	1.00

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

Items	2002-03	2003-04	2004-05	2005-06	2006-07	Group Average 2006-07	All Banks' Average 2006-07
No. of offices			3	9	24	296	725
No. of employees			207	627	2443	5756	11051
Business per employee (in Rs. lakh)			687.93	848.08	530.50	697.75	522.29
Profit per employee (in Rs. lakh)			-1.82	8.82	3.86	4.69	3.49
Capital and reserves & surplus			217	573	787	2095	2704
Deposits			663	2910	8220	22921	33273
Investments			395	1350	3073	8914	11729
Advances			761	2407	6290	17239	24447
Interest income			30	193	588	2123	2927
Other income			18	97	195	463	480
Interest expended			12	105	416	1365	1776
Operating expenses			40	86	193	636	818
Cost of Funds (CoF)			1.15	4.72	6.36	5.16	4.85
Return on advances adjusted to CoF			1.89	3.88	3.36	4.37	4.08
Wages as % to total expenses			41.07	26.27	19.26	10.93	17.20
Return on Assets			-0.29	2.13	1.44	1.03	1.05
CRAR			18.81	16.40	13.60	12.10	12.30
Net NPA ratio			0.00	0.00	0.00	1.00	1.00

X,Y,Z

Bank Group-wise Averages for 2005-06 & 2006-07

(Amount in rupees crore)

Items	SBI & its Associates		Nationalised Banks		Other SCBs		Foreign Banks		All Banks	
	2005-06	2006-07	2005-06	2006-07	2005-06	2006-07	2005-06	2006-07	2005-06	2006-07
Total number of banks	8	8	20	20	27	24	29	29	84	81
No. of offices	1774	1807	1780	1845	251	296	9	9	676	725
No. of employees	33826	32028	23686	23647	4093	5756	763	960	10440	11051
Business per employee (in Rs. lakh)	337.79	435.52	383.07	490.21	670.67	697.75	955.41	995.08	419.77	522.29
Profit per employee (in Rs. lakh)	2.20	2.56	2.23	2.87	4.51	4.69	13.89	16.46	2.81	3.49
Capital and reserves & surplus	4708	5368	3869	4634	1623	2095	838	1141	2181	2704
Deposits	67801	79184	54004	68036	15861	22921	3922	5200	25768	33273
Investments	28095	26458	20440	22649	6685	8914	1806	2464	10315	11729
Advances	46460	60303	36730	47885	11588	17239	3364	4357	18056	24447
Interest income	6163	7042	4429	5588	1304	2123	424	621	2207	2927
Other income	1191	975	619	654	300	463	185	239	421	480
Interest expended	3505	4232	2623	3480	796	1365	178	263	1276	1776
Operating expenses	1970	1998	1277	1363	446	636	202	267	705	818
Cost of Funds (CoF)	4.84	4.92	4.27	4.81	4.32	5.16	3.63	4.03	4.38	4.85
Return on advances adjusted to CoF	2.93	3.55	3.86	3.99	4.39	4.37	4.90	5.74	3.80	4.08
Wages as % to total expenses	24.35	21.01	21.42	17.89	12.15	10.93	18.22	20.06	20.11	17.20
Return on Assets	0.87	0.86	0.89	0.94	1.07	1.03	2.08	2.27	1.01	1.05
CRAR	11.95	12.30	12.27	12.50	12.42	12.10	13.02	12.00	12.32	12.30
Net NPA ratio	1.75	1.10	1.27	1.00	1.05	1.00	0.82	0.80	1.31	1.00