

A Profile of Banks 2007-08



Reserve Bank of India

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2007-08



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Explanatory Notes

This is an attempt to provide quick and handy access to data on scheduled commercial banks from 2003-04 to 2007-08, excluding regional rural banks. This is the fourth 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 2007-08 are from published annual accounts of banks.
- d) Data on number of offices are from Master Office File, Department of Statistics and Information Management (DSIM), 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 includes branches and administrative offices.
- 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 2006-07 and 2007-08.

- 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 2006-07 and 2007-08.
- f) Wages as percentage to total expenses is computed as the ratio (in %) of payment to and provisions for employees to averages of total expenses for the years 2006-07 and 2007-08.

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 (in %) of interest paid on deposits and borrowings to average of deposits and borrowings of the group for the years 2006-07 and 2007-08.
- 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 (in %) of interest earned on advances by the group to average of total advances of the group for the years 2006-07 and 2007-08.
- 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 ratios 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 (28) and other scheduled commercial banks (23).
- i) IDBI Bank Limited is considered as a nationalised bank.

General

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

Foreign Banks**AB Bank (erstwhile Arab Bangladesh Bank)***(Amount in rupees crore)*

A,B

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1	1	1	1	1	10	795
No. of employees	25	26	26	27	30	1183	11573
Business per employee (in Rs. lakh)	221.45	183.07	193.03	209.48	212.37	1063.74	634.09
Profit per employee (in Rs. lakh)	12.90	10.29	11.04	8.80	10.74	19.97	4.67
Capital and reserves & surplus	44	45	46	46	47	1762	3994
Deposits	31	23	21	25	31	6826	42026
Investments	10	8	8	9	11	3533	14888
Advances	12	22	34	33	26	5755	31355
Interest income	4	3	4	5	4	872	3919
Other income	4	4	4	5	4	376	751
Interest expended	1	0	0	1	0	379	2633
Operating expenses	2	2	2	4	3	370	977
Cost of Funds (CoF)	1.46	1.92	1.70	2.31	1.56	4.40	5.81
Return on advances adjusted to CoF	6.88	4.63	6.64	6.88	7.07	6.54	4.11
Wages as % to total expenses	23.58	24.97	23.99	16.93	21.18	19.71	13.96
Return on Assets	3.67	2.87	3.43	3.42	6.71	2.57	1.16
CRAR	111.34	109.39	86.21	100.00	43.09	13.10	13.00
Net NPA ratio	0.37	0.18	0.00	0.00	9.25	0.78	1.00

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ABN Amro Bank**Foreign Banks***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	16	19	23	28	28	10	795
No. of employees	1207	1908	3093	3550	3871	1183	11573
Business per employee (in Rs. lakh)	891.45	823.70	905.82	1011.88	1070.26	1063.74	634.09
Profit per employee (in Rs. lakh)	15.22	10.24	8.15	11.36	7.66	19.97	4.67
Capital and reserves & surplus	1152	1347	1589	1974	2366	1762	3994
Deposits	5856	7026	11864	15998	18912	6826	42026
Investments	2917	3331	4825	6407	11777	3533	14888
Advances	6697	9836	15073	18388	20381	5755	31355
Interest income	761	907	1376	2185	3038	872	3919
Other income	379	435	612	862	644	376	751
Interest expended	312	334	659	1038	1460	379	2633
Operating expenses	470	567	748	970	1307	370	977
Cost of Funds (CoF)	3.28	2.94	3.78	3.81	3.96	4.40	5.81
Return on advances adjusted to CoF	4.67	4.57	4.29	6.30	7.30	6.54	4.11
Wages as % to total expenses	16.59	19.67	18.14	16.65	19.92	19.71	13.96
Return on Assets	1.84	1.27	1.03	1.37	0.78	2.57	1.16
CRAR	13.48	10.55	10.44	11.34	12.92	13.10	13.00
Net NPA ratio	0.88	0.35	0.11	0.12	0.85	0.78	1.00

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

A,B

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	2	2	2	2	2	10	795
No. of employees	76	40	38	36	39	1183	11573
Business per employee (in Rs. lakh)	1161.64	1061.10	1720.49	1865.72	1772.97	1063.74	634.09
Profit per employee (in Rs. lakh)	12.20	-77.24	12.06	4.80	78.29	19.97	4.67
Capital and reserves & surplus	72	71	76	78	107	1762	3994
Deposits	1816	1663	459	474	414	6826	42026
Investments	1354	1257	142	144	162	3533	14888
Advances	168	90	119	203	162	5755	31355
Interest income	163	150	111	47	65	872	3919
Other income	8	40	8	15	29	376	751
Interest expended	147	138	101	32	27	379	2633
Operating expenses	11	47	14	19	27	370	977
Cost of Funds (CoF)	8.08	7.67	8.52	5.06	4.73	4.40	5.81
Return on advances adjusted to CoF	2.43	-0.28	-1.33	3.78	3.42	6.54	4.11
Wages as % to total expenses	2.67	4.46	2.82	10.22	10.90	19.71	13.96
Return on Assets	0.50	-2.57	0.35	0.23	3.96	2.57	1.16
CRAR	14.22	14.38	36.98	27.66	51.71	13.10	13.00
Net NPA ratio	27.39	12.73	15.97	0.63	0.00	0.78	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	2012	2027	2047	2140	2233	1936	795
No. of employees	19284	18917	19134	20379	20079	23318	11573
Business per employee (in Rs. lakh)	215.00	282.00	336.00	495.00	604.00	618.35	634.09
Profit per employee (in Rs. lakh)	2.46	2.86	3.69	3.68	4.85	3.77	4.67
Capital and reserves & surplus	1552	2328	3639	4477	5247	5657	3994
Deposits	31477	40762	48500	59544	71616	84000	42026
Investments	15555	18988	17985	18746	23400	26760	14888
Advances	15342	21151	29148	41290	49720	60189	31355
Interest income	2669	3186	3767	4884	6280	7180	3919
Other income	750	640	482	376	856	1005	751
Interest expended	1583	1822	2190	3133	4499	5055	2633
Operating expenses	959	1070	1036	1027	1158	1480	977
Cost of Funds (CoF)	5.40	4.88	4.74	5.57	6.50	5.83	5.81
Return on advances adjusted to CoF	4.09	4.34	3.97	3.65	3.30	3.67	4.11
Wages as % to total expenses	21.99	23.53	21.12	14.92	12.20	13.98	13.96
Return on Assets	1.34	1.33	1.42	1.26	1.32	1.01	1.16
CRAR	12.52	12.53	13.37	12.52	12.04	12.10	13.00
Net NPA ratio	2.37	1.28	0.84	1.07	0.80	0.77	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1133	1162	1184	1230	1275	1936	795
No. of employees	13095	13108	14028	12981	13387	23318	11573
Business per employee (in Rs. lakh)	277.35	346.25	426.75	536.06	626.53	618.35	634.09
Profit per employee (in Rs. lakh)	3.54	3.97	3.69	4.14	4.30	3.77	4.67
Capital and reserves & surplus	1453	1837	2894	3156	3249	5657	3994
Deposits	22941	27551	33922	41454	49437	84000	42026
Investments	10317	10646	11444	14301	14898	26760	14888
Advances	12885	17517	22100	27889	34238	60189	31355
Interest income	2227	2282	2675	3315	4290	7180	3919
Other income	678	753	392	447	581	1005	751
Interest expended	1317	1213	1506	1898	2870	5055	2633
Operating expenses	658	829	858	933	944	1480	977
Cost of Funds (CoF)	5.54	4.45	4.57	4.82	6.12	5.83	5.81
Return on advances adjusted to CoF	4.55	4.55	4.33	4.40	4.11	3.67	4.11
Wages as % to total expenses	20.73	26.42	20.85	19.39	13.35	13.98	13.96
Return on Assets	1.72	1.59	1.38	1.31	1.16	1.01	1.16
CRAR	13.71	12.11	14.00	11.33	11.61	12.10	13.00
Net NPA ratio	0.93	0.28	0.24	0.17	0.15	0.77	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1	1	1	1	1	10	795
No. of employees	17	20	19	18	19	1183	11573
Business per employee (in Rs. lakh)	1723.61	2267.01	2308.40	2071.57	2618.95	1063.74	634.09
Profit per employee (in Rs. lakh)	32.85	33.40	41.22	55.63	53.54	19.97	4.67
Capital and reserves & surplus	122	128	136	147	203	1762	3994
Deposits	44	50	53	54	80	6826	42026
Investments	96	165	141	158	171	3533	14888
Advances	298	434	422	375	476	5755	31355
Interest income	20	26	37	41	41	872	3919
Other income	3	4	5	7	8	376	751
Interest expended	5	10	21	25	22	379	2633
Operating expenses	7	8	7	6	6	370	977
Cost of Funds (CoF)	1.14	1.70	3.76	4.60	3.79	4.40	5.81
Return on advances adjusted to CoF	4.68	2.52	1.76	2.51	2.39	6.54	4.11
Wages as % to total expenses	21.27	16.22	9.94	8.78	10.00	19.71	13.96
Return on Assets	1.18	1.00	1.21	1.70	1.63	2.57	1.16
CRAR	53.22	39.99	39.67	46.48	37.09	13.10	13.00
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	0.78	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	185	250	352	501	643	359	795
No. of employees	3447	4761	6553	9980	14739	7232	11573
Business per employee (in Rs. lakh)	808.00	1021.00	1020.00	1024.00	1117.00	717.52	634.09
Profit per employee (in Rs. lakh)	8.07	8.02	8.69	7.59	8.39	5.72	4.67
Capital and reserves & surplus	1138	2422	2886	3402	8771	3973	3994
Deposits	20954	31712	40114	58786	87626	29351	42026
Investments	7793	15048	21527	26897	33705	12096	14888
Advances	9363	15603	22314	36876	59661	22539	31355
Interest income	1587	1924	2889	4462	7005	3093	3919
Other income	540	416	730	1010	1795	733	751
Interest expended	1021	1193	1811	2993	4420	2108	2633
Operating expenses	419	581	814	1215	2155	881	977
Cost of Funds (CoF)	4.87	3.94	4.23	4.96	4.98	6.13	5.81
Return on advances adjusted to CoF	4.41	3.90	3.83	4.17	4.85	4.87	4.11
Wages as % to total expenses	8.42	9.97	9.15	9.06	10.19	10.34	13.96
Return on Assets	1.42	1.21	1.18	1.10	1.24	1.15	1.16
CRAR	11.21	12.66	11.08	11.57	13.73	14.30	13.00
Net NPA ratio	1.29	1.39	0.98	0.72	0.42	1.09	1.00

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Bank International Indonesia
Foreign Banks
(Amount in rupees crore)

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1	1	1	1	1	10	795
No. of employees	13	18	16	12	3	1183	11573
Business per employee (in Rs. lakh)	326.47	154.00	148.00	97.00	0.00	1063.74	634.09
Profit per employee (in Rs. lakh)	-1.56	-4.15	-7.66	37.39	233.26	19.97	4.67
Capital and reserves & surplus	74	74	75	76	78	1762	3994
Deposits	13	11	15	11	0	6826	42026
Investments	12	41	16	13	5	3533	14888
Advances	3	20	7	1	0	5755	31355
Interest income	4	4	4	5	2	872	3919
Other income	0	0	1	4	11	376	751
Interest expended	1	1	1	1	0	379	2633
Operating expenses	3	3	3	3	5	370	977
Cost of Funds (CoF)	4.07	1.81	2.07	3.99		6.54	4.11
Wages as % to total expenses	14.95	19.46	19.22	15.21		19.71	13.96
Return on Assets	-0.33	-0.98	-1.28	6.52	8.78	2.57	1.16
CRAR	133.94	92.26	108.87	141.24	235.82	13.10	13.00
Net NPA ratio	72.15	10.49	0.00	0.00	0.00	0.78	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	5	5	5	5	5	10	795
No. of employees	270	275	282	283	314	1183	11573
Business per employee (in Rs. lakh)	1747.56	1707.72	1924.81	1920.89	2483.54	1063.74	634.09
Profit per employee (in Rs. lakh)	24.12	29.47	51.82	69.09	102.08	19.97	4.67
Capital and reserves & surplus	700	1437	1582	1778	2411	1762	3994
Deposits	1976	1993	2106	2718	4191	6826	42026
Investments	1381	1599	1664	1886	2878	3533	14888
Advances	3059	3219	3369	2916	3452	5755	31355
Interest income	280	257	348	430	514	872	3919
Other income	81	119	198	233	348	376	751
Interest expended	163	128	147	169	163	379	2633
Operating expenses	79	91	113	140	167	370	977
Cost of Funds (CoF)	3.97	3.24	4.01	4.70	3.70	4.40	5.81
Return on advances adjusted to CoF	1.17	1.65	2.13	2.24	4.08	6.54	4.11
Wages as % to total expenses	13.82	19.85	21.31	25.20	27.31	19.71	13.96
Return on Assets	1.26	1.46	2.41	3.10	3.76	2.57	1.16
CRAR	22.92	30.07	23.40	13.33	12.14	13.10	13.00
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	0.78	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	2	2	2	2	2	10	795
No. of employees	90	80	68	76	94	1183	11573
Business per employee (in Rs. lakh)	784.00	820.00	728.00	704.00	718.00	1063.74	634.09
Profit per employee (in Rs. lakh)	1.00	-28.00	-10.00	-11.00	20.00	19.97	4.67
Capital and reserves & surplus	92	67	88	88	95	1762	3994
Deposits	433	394	327	364	395	6826	42026
Investments	317	189	129	109	123	3533	14888
Advances	304	264	169	171	280	5755	31355
Interest income	40	34	29	30	35	872	3919
Other income	14	2	5	5	9	376	751
Interest expended	32	22	20	17	19	379	2633
Operating expenses	13	13	12	11	12	370	977
Cost of Funds (CoF)	5.52	3.90	4.35	4.59	4.50	4.40	5.81
Return on advances adjusted to CoF	0.80	1.86	3.54	5.38	5.06	6.54	4.11
Wages as % to total expenses	11.63	14.50	15.94	15.45	16.03	19.71	13.96
Return on Assets	0.12	-3.52	-1.32	-1.90	4.08	2.57	1.16
CRAR	19.99	11.66	18.77	22.00	21.61	13.10	13.00
Net NPA ratio	17.73	5.53	1.29	0.12	1.51	0.78	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	2770	2775	2777	2812	2931	1936	795
No. of employees	39803	39529	38774	38604	37496	23318	11573
Business per employee (in Rs. lakh)	252.51	316.00	396.00	555.00	710.00	618.35	634.09
Profit per employee (in Rs. lakh)	2.43	1.71	2.13	2.73	3.94	3.77	4.67
Capital and reserves & surplus	5131	5628	7844	8650	11044	5657	3994
Deposits	72967	81333	93662	124916	152034	84000	42026
Investments	38019	37074	35114	34944	43870	26760	14888
Advances	35601	43400	59912	83621	106701	60189	31355
Interest income	6147	6431	7050	9004	11813	7180	3919
Other income	1719	1313	1127	1382	2051	1005	751
Interest expended	3575	3452	3875	5427	7902	5055	2633
Operating expenses	1805	1980	2385	2544	2934	1480	977
Cost of Funds (CoF)	4.85	4.18	4.03	4.58	5.33	5.83	5.81
Return on advances adjusted to CoF	3.05	3.17	3.28	3.69	3.51	3.67	4.11
Wages as % to total expenses	23.28	25.41	24.34	20.63	16.65	13.98	13.96
Return on Assets	1.20	0.75	0.79	0.80	0.89	1.01	1.16
CRAR	13.91	12.61	13.65	11.80	12.91	12.10	13.00
Net NPA ratio	2.99	1.45	0.87	0.60	0.47	0.77	1.00
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Bank of Ceylon**Foreign Banks***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1	1	1	1	1	10	795
No. of employees	31	33	33	25	27	1183	11573
Business per employee (in Rs. lakh)	637.00	628.76	587.10	579.00	483.00	1063.74	634.09
Profit per employee (in Rs. lakh)	2.66	7.95	1.64	9.00	15.00	19.97	4.67
Capital and reserves & surplus	52	54	55	57	61	1762	3994
Deposits	101	104	87	86	74	6826	42026
Investments	45	32	30	31	30	3533	14888
Advances	63	59	49	41	41	5755	31355
Interest income	10	8	10	10	11	872	3919
Other income	5	6	4	3	4	376	751
Interest expended	6	5	4	4	3	379	2633
Operating expenses	3	2	3	3	3	370	977
Cost of Funds (CoF)	5.07	4.49	3.98	4.18	3.70	4.40	5.81
Return on advances adjusted to CoF	5.85	4.52	5.34	4.17	9.07	6.54	4.11
Wages as % to total expenses	7.14	10.30	13.99	13.78	14.71	19.71	13.96
Return on Assets	0.36	1.19	0.25	1.25	2.24	2.57	1.16
CRAR	45.26	49.4	56.37	63.21	55.86	13.10	13.00
Net NPA ratio	21.85	13.76	23.74	14.96	4.01	0.78	1.00
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Nationalised Banks**Bank of India***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	2653	2670	2687	2760	2805	1936	795
No. of employees	42574	42220	42206	41511	40616	23318	11573
Business per employee (in Rs. lakh)	266.72	320.00	381.00	498.00	652.00	618.35	634.09
Profit per employee (in Rs. lakh)	2.35	0.80	1.66	2.71	4.95	3.77	4.67
Capital and reserves & surplus	4010	4465	4984	5895	10589	5657	3994
Deposits	71482	78821	93932	119882	150012	84000	42026
Investments	27163	28686	31782	35493	41803	26760	14888
Advances	45856	55529	65174	85116	113476	60189	31355
Interest income	5796	6032	7029	8936	12355	7180	3919
Other income	1792	1156	1184	1563	2117	1005	751
Interest expended	3594	3795	4397	5496	8126	5055	2633
Operating expenses	1752	1932	2115	2608	2645	1480	977
Cost of Funds (CoF)	4.73	4.29	4.18	4.55	5.37	5.83	5.81
Return on advances adjusted to CoF	2.75	2.84	3.40	3.96	3.97	3.67	4.11
Wages as % to total expenses	21.93	22.06	20.40	19.92	15.38	13.98	13.96
Return on Assets	1.25	0.38	0.68	0.88	1.25	1.01	1.16
CRAR	13.01	11.52	10.75	11.75	12.04	12.10	13.00
Net NPA ratio	4.50	2.80	1.49	0.95	0.52	0.77	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1311	1330	1336	1386	1415	1936	795
No. of employees	14172	14126	14052	13893	13590	23318	11573
Business per employee (in Rs. lakh)	268.65	294.65	306.18	404.94	515.69	618.35	634.09
Profit per employee (in Rs. lakh)	2.16	1.25	0.36	1.95	2.39	3.77	4.67
Capital and reserves & surplus	1436	1543	1572	1742	1782	5657	3994
Deposits	26446	28844	26906	33919	41758	84000	42026
Investments	14092	14480	11354	11298	12283	26760	14888
Advances	11732	13062	16470	22919	29286	60189	31355
Interest income	2199	2368	2474	2722	3541	7180	3919
Other income	470	385	52	265	280	1005	751
Interest expended	1432	1486	1503	1628	2312	5055	2633
Operating expenses	560	720	659	746	836	1480	977
Cost of Funds (CoF)	5.50	4.98	4.88	4.88	5.60	5.83	5.81
Return on advances adjusted to CoF	2.56	2.86	3.13	3.77	4.22	3.67	4.11
Wages as % to total expenses	18.64	23.28	19.64	19.55	15.42	13.98	13.96
Return on Assets	0.95	0.54	0.16	0.76	0.75	1.01	1.16
CRAR	11.88	12.68	11.27	12.06	10.26	12.10	13.00
Net NPA ratio	2.46	2.15	2.03	1.21	0.87	0.77	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	5	5	5	5	5	10	795
No. of employees	..	187	189	194	200	1183	11573
Business per employee (in Rs. lakh)	1678.52	2085.17	2040.25	2311.12	3082.88	1063.74	634.09
Profit per employee (in Rs. lakh)	9.96	-6.30	16.50	39.10	49.89	19.97	4.67
Capital and reserves & surplus	269	257	303	608	708	1762	3994
Deposits	1694	1602	2355	2079	3755	6826	42026
Investments	772	895	981	1095	1644	3533	14888
Advances	2019	2053	2440	2969	4774	5755	31355
Interest income	141	159	184	257	354	872	3919
Other income	49	52	49	82	114	376	751
Interest expended	97	108	130	179	258	379	2633
Operating expenses	32	35	34	40	40	370	977
Cost of Funds (CoF)	4.09	3.71	4.22	5.16	5.11	4.40	5.81
Return on advances adjusted to CoF	0.79	1.32	1.18	1.63	1.58	6.54	4.11
Wages as % to total expenses	9.16	9.17	8.21	7.06	5.67	19.71	13.96
Return on Assets	0.64	-0.35	0.83	1.73	1.73	2.57	1.16
CRAR	13.78	15.27	13.71	23.26	20.15	13.10	13.00
Net NPA ratio	9.07	3.08	1.00	0.00	0.00	0.78	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	366	388	418	458	478	359	795
No. of employees	4144	4068	3990	3908	3936	7232	11573
Business per employee (in Rs. lakh)	199.93	231.18	291.40	400.54	518.85	717.52	634.09
Profit per employee (in Rs. lakh)	1.67	0.86	0.38	2.83	2.93	5.72	4.67
Capital and reserves & surplus	330	351	363	448	939	3973	3994
Deposits	7639	8120	8891	10816	13849	29351	42026
Investments	4457	3515	2567	3641	4729	12096	14888
Advances	2333	2896	4065	5704	7434	22539	31355
Interest income	503	522	540	758	1049	3093	3919
Other income	177	64	51	124	127	733	751
Interest expended	313	309	317	439	736	2108	2633
Operating expenses	182	195	255	251	270	881	977
Cost of Funds (CoF)	4.80	3.74	3.55	4.26	5.73	6.13	5.81
Return on advances adjusted to CoF	3.68	5.02	3.37	4.83	3.88	4.87	4.11
Wages as % to total expenses	23.50	23.96	30.01	23.37	17.40	10.34	13.96
Return on Assets	0.82	0.38	0.19	1.16	0.91	1.15	1.16
CRAR	11.18	12.75	10.60	11.32	11.87	14.30	13.00
Net NPA ratio	2.99	2.50	0.99	0.24	0.42	1.09	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	3	3	3	3	3	10	795
No. of employees	167	156	159	132	136	1183	11573
Business per employee (in Rs. lakh)	582.27	663.58	1113.29	1780.52	2613.45	1063.74	634.09
Profit per employee (in Rs. lakh)	48.58	6.45	0.20	35.42	60.50	19.97	4.67
Capital and reserves & surplus	407	369	595	642	1140	1762	3994
Deposits	579	532	784	960	1327	6826	42026
Investments	323	342	449	522	589	3533	14888
Advances	428	559	1034	1589	2307	5755	31355
Interest income	78	57	79	127	214	872	3919
Other income	79	57	36	49	43	376	751
Interest expended	21	16	30	48	77	379	2633
Operating expenses	41	34	42	42	30	370	977
Cost of Funds (CoF)	2.63	1.74	2.74	2.49	2.91	4.40	5.81
Return on advances adjusted to CoF	5.56	4.18	3.16	4.37	5.7	6.54	4.11
Wages as % to total expenses	39.88	29.89	35.75	24.60	14.68	19.71	13.96
Return on Assets	6.96	0.93	0.02	2.11	2.4	2.57	1.16
CRAR	32.78	32.10	33.38	30.71	26.87	13.10	13.00
Net NPA ratio	0.10	0.01	0.00	0.00	0.00	0.78	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1	1	1	3	5	10	795
No. of employees	34	39	45	265	2078	1183	11573
Business per employee (in Rs. lakh)	270.79	188.49	148.51	280.54	942.33	1063.74	634.09
Profit per employee (in Rs. lakh)	211.40	160.21	271.00	36.28	50.00	19.97	4.67
Capital and reserves & surplus	406	698	1378	1393	4865	1762	3994
Deposits	90	75	361	1010	6902	6826	42026
Investments	447	418	585	1342	2857	3533	14888
Advances	3	2	4	173	7636	5755	31355
Interest income	30	31	66	138	624	872	3919
Other income	118	126	234	217	568	376	751
Interest expended	7	9	28	71	323	379	2633
Operating expenses	25	31	52	128	692	370	977
Cost of Funds (CoF)	2.57	3.64	6.70	5.10	6.14	4.40	5.81
Return on advances adjusted to CoF	2.47	19.97	13.08	20.64	4.93	6.54	4.11
Wages as % to total expenses	58.65	45.64	42.58	41.75	24.80	19.71	13.96
Return on Assets	5.20	3.29	9.64	4.45	0.10	2.57	1.16
CRAR	37.16	20.85	22.92	13.68	21.11	13.10	13.00
Net NPA ratio	0.00	0.00	0.00	0.00	0.42	0.78	1.00

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Foreign Banks**BNP Paribas***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group All Banks'	
						Average 2007-08	Average 2007-08
No. of offices	10	9	9	9	9	10	795
No. of employees	328	314	303	328	359	1183	11573
Business per employee (in Rs. lakh)	921.94	980.52	1206.05	1353.00	1950.00	1063.74	634.09
Profit per employee (in Rs. lakh)	-3.99	4.70	6.29	19.00	36.00	19.97	4.67
Capital and reserves & surplus	357	333	496	745	1214	1762	3994
Deposits	1737	1674	1847	2098	3236	6826	42026
Investments	1001	861	1108	1120	2690	3533	14888
Advances	1315	1719	1854	2342	3772	5755	31355
Interest income	178	176	223	303	459	872	3919
Other income	44	68	73	137	253	376	751
Interest expended	99	91	113	172	254	379	2633
Operating expenses	87	97	104	129	176	370	977
Cost of Funds (CoF)	3.94	3.68	4.22	5.46	5.69	4.40	5.81
Return on advances adjusted to CoF	2.80	1.66	2.24	2.51	2.56	6.54	4.11
Wages as % to total expenses	22.23	24.74	23.01	21.84	22.17	19.71	13.96
Return on Assets	-0.44	0.50	0.55	1.41	1.97	2.57	1.16
CRAR	21.70	9.41	11.61	10.76	11.79	13.10	13.00
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	0.78	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	6	4	6	6	6	10	795
No. of employees	41	105	108	109	131	1183	11573
Business per employee (in Rs. lakh)	1006.21	946.00	1278.00	1629.00	2249.00	1063.74	634.09
Profit per employee (in Rs. lakh)	8.63	-15.04	71.00	82.00	97.00	19.97	4.67
Capital and reserves & surplus	118	328	718	781	849	1762	3994
Deposits	499	1306	372	775	1135	6826	42026
Investments	331	890	427	948	1461	3533	14888
Advances	47	674	1012	1003	1812	5755	31355
Interest income	58	117	130	168	276	872	3919
Other income	-7	22	107	152	230	376	751
Interest expended	38	98	105	95	143	379	2633
Operating expenses	15	53	53	79	108	370	977
Cost of Funds (CoF)	5.62	10.09	8.90	5.41	5.31	4.40	5.81
Return on advances adjusted to CoF	2.46	3.78	-1.50	4.45	4.12	6.54	4.11
Wages as % to total expenses	10.85	13.14	17.80	27.09	27.39	19.71	13.96
Return on Assets	0.51	-0.80	4.30	4.60	4.20	2.57	1.16
CRAR	24.51	14.40	19.80	15.10	9.70	13.10	13.00
Net NPA ratio	1.01	0.30	0.20	0.00	0.00	0.78	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	2587	2631	2647	2686	2787	1936	795
No. of employees	47613	47389	46893	46359	45260	23318	11573
Business per employee (in Rs. lakh)	297.58	351.12	441.57	548.76	609.41	618.35	634.09
Profit per employee (in Rs. lakh)	2.97	2.48	3.02	3.24	3.65	3.77	4.67
Capital and reserves & surplus	5252	6109	7132	10354	10500	5657	3994
Deposits	86345	96796	116803	142381	154072	84000	42026
Investments	35793	38054	36974	45226	49812	26760	14888
Advances	48439	60421	79426	98506	107238	60189	31355
Interest income	7063	7572	8712	11365	14201	7180	3919
Other income	2016	1544	1316	1451	2213	1005	751
Interest expended	4325	4422	5130	7338	10663	5055	2633
Operating expenses	1897	2109	2347	2565	2791	1480	977
Cost of Funds (CoF)	5.19	4.60	4.57	5.35	6.77	5.83	5.81
Return on advances adjusted to CoF	3.47	3.25	3.28	3.08	2.83	3.67	4.11
Wages as % to total expenses	20.47	21.13	20.27	16.25	12.35	13.98	13.96
Return on Assets	1.34	1.01	1.13	0.98	0.92	1.01	1.16
CRAR	12.66	12.78	11.22	13.50	13.25	12.10	13.00
Net NPA ratio	2.89	1.88	1.12	0.94	0.84	0.77	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	311	314	327	345	363	359	795
No. of employees	2890	2863	2863	2791	2747	7232	11573
Business per employee (in Rs. lakh)	182.16	220.00	247.00	278.00	317.00	717.52	634.09
Profit per employee (in Rs. lakh)	1.96	0.37	0.22	0.68	1.34	5.72	4.67
Capital and reserves & surplus	194	210	216	229	305	3973	3994
Deposits	3880	4021	4289	4749	5317	29351	42026
Investments	1819	1323	1432	1553	1819	12096	14888
Advances	1898	2289	2695	3013	3314	22539	31355
Interest income	357	368	365	409	481	3093	3919
Other income	119	46	40	43	60	733	751
Interest expended	235	222	218	252	317	2108	2633
Operating expenses	118	114	150	137	151	881	977
Cost of Funds (CoF)	6.19	5.46	5.08	5.33	6.11	6.13	5.81
Return on advances adjusted to CoF	4.05	4.51	4.58	4.87	5.11	4.87	4.11
Wages as % to total expenses	24.08	22.80	30.43	23.78	21.01	10.34	13.96
Return on Assets	1.31	0.24	0.13	0.37	0.64	1.15	1.16
CRAR	11.23	11.35	11.26	9.58	10.87	14.30	13.00
Net NPA ratio	4.65	3.80	2.78	1.98	1.61	1.09	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	3225	3247	3252	3320	3433	1936	795
No. of employees	38933	38303	40124	39055	37488	23318	11573
Business per employee (in Rs. lakh)	181.51	206.89	240.46	303.85	400.99	618.35	634.09
Profit per employee (in Rs. lakh)	1.58	0.93	0.68	1.35	1.56	3.77	4.67
Capital and reserves & surplus	2974	3265	3442	3790	5943	5657	3994
Deposits	55909	60752	66483	82776	110320	84000	42026
Investments	31405	30835	28639	27742	31455	26760	14888
Advances	22804	27277	37483	51795	72997	60189	31355
Interest income	5064	5205	5386	6234	7996	7180	3919
Other income	964	920	531	476	791	1005	751
Interest expended	2942	2830	3006	3760	5772	5055	2633
Operating expenses	1558	1686	1716	1684	1746	1480	977
Cost of Funds (CoF)	5.20	4.63	4.53	4.78	5.76	5.83	5.81
Return on advances adjusted to CoF	4.32	4.32	3.47	3.42	2.73	3.67	4.11
Wages as % to total expenses	26.30	28.29	27.02	21.59	16.15	13.98	13.96
Return on Assets	0.98	0.53	0.37	0.62	0.54	1.01	1.16
CRAR	12.43	12.15	11.03	10.40	10.42	12.10	13.00
Net NPA ratio	5.57	2.98	2.59	1.70	1.45	0.77	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	63	77	242	280	419	359	795
No. of employees	1112	1374	4471	14458	8137	7232	11573
Business per employee (in Rs. lakh)	392.84	383.00	339.00	420.00	444.00	717.52	634.09
Profit per employee (in Rs. lakh)	1.09	1.83	1.96	2.08	1.45	5.72	4.67
Capital and reserves & surplus	193	590	931	1396	2069	3973	3994
Deposits	3029	3530	9400	14864	21809	29351	42026
Investments	1182	1480	2923	4615	6945	12096	14888
Advances	1556	2194	6533	11221	16182	22539	31355
Interest income	334	346	803	1233	2185	3093	3919
Other income	63	72	277	441	637	733	751
Interest expended	204	168	404	699	1492	2108	2633
Operating expenses	181	219	503	706	977	881	977
Cost of Funds (CoF)	6.14	4.52	5.98	5.43	7.51	6.13	5.81
Return on advances adjusted to CoF	7.97	9.78	7.30	5.65	5.28	4.87	4.11
Wages as % to total expenses	8.13	11.02	15.70	15.75	12.91	10.34	13.96
Return on Assets	-3.16	0.64	0.89	0.84	0.51	1.15	1.16
CRAR	7.49	21.42	12.52	11.05	10.66	14.30	13.00
Net NPA ratio	4.43	2.49	1.13	1.26	1.65	1.09	1.00

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Chinatrust Commercial Bank**Foreign Banks***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1	1	1	1	1	10	795
No. of employees	19	18	21	21	26	1183	11573
Business per employee (in Rs. lakh)	800.45	628.66	980.00	1042.00	845.00	1063.74	634.09
Profit per employee (in Rs. lakh)	7.69	-52.51	-16.00	3.00	13.00	19.97	4.67
Capital and reserves & surplus	43	45	42	43	46	1762	3994
Deposits	63	48	78	103	92	6826	42026
Investments	25	27	34	41	41	3533	14888
Advances	89	59	98	116	128	5755	31355
Interest income	13	9	9	12	14	872	3919
Other income	1	1	1	1	2	376	751
Interest expended	4	3	3	7	8	379	2633
Operating expenses	4	5	4	4	5	370	977
Cost of Funds (CoF)	4.79	4.63	3.02	5.23	5.57	4.40	5.81
Return on advances adjusted to CoF	5.59	3.41	4.71	3.42	3.7	6.54	4.11
Wages as % to total expenses	15.79	16.61	18.57	12.99	11.00	19.71	13.96
Return on Assets	1.15	-7.68	-1.71	0.34	1.63	2.57	1.16
CRAR	39.98	59.94	38.01	22.14	22.72	13.10	13.00
Net NPA ratio	5.76	6.02	1.80	0.27	0.00	0.78	1.00

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Foreign Banks**Citibank***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	26	35	39	40	40	10	795
No. of employees	2018	2754	3250	5194	4782	1183	11573
Business per employee (in Rs. lakh)	1666.92	1359.51	1607.92	1360.48	1763.78	1063.74	634.09
Profit per employee (in Rs. lakh)	28.33	21.75	21.71	17.33	37.73	19.97	4.67
Capital and reserves & surplus	2695	3310	4347	6603	9351	1762	3994
Deposits	20465	21484	27912	37875	46125	6826	42026
Investments	6690	8120	10556	16021	18450	3533	14888
Advances	15259	18111	24455	32861	38377	5755	31355
Interest income	2280	2203	3064	4384	5964	872	3919
Other income	887	944	1043	1346	2446	376	751
Interest expended	924	752	1006	1696	2311	379	2633
Operating expenses	1010	1223	1525	1853	2179	370	977
Cost of Funds (CoF)	3.91	2.77	3.04	3.87	4.26	4.40	5.81
Return on advances adjusted to CoF	6.02	6.29	6.53	6.30	7.31	6.54	4.11
Wages as % to total expenses	13.04	12.35	13.60	15.83	14.51	19.71	13.96
Return on Assets	3.55	2.84	3.07	2.79	4.33	2.57	1.16
CRAR	11.11	10.78	11.33	11.06	12	13.10	13.00
Net NPA ratio	1.40	1.00	0.95	1.02	1.23	0.78	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	131	137	143	164	183	359	795
No. of employees	1396	1433	1606	1871	2171	7232	11573
Business per employee (in Rs. lakh)	286.80	325.80	339.69	350.12	420.57	717.52	634.09
Profit per employee (in Rs. lakh)	4.09	3.23	3.51	3.84	4.69	5.72	4.67
Capital and reserves & surplus	203	241	286	366	567	3973	3994
Deposits	2847	3095	3518	4699	6425	29351	42026
Investments	1279	1102	1057	1307	1718	12096	14888
Advances	1547	2013	2550	3329	4537	22539	31355
Interest income	276	291	326	400	601	3093	3919
Other income	66	33	40	54	85	733	751
Interest expended	180	180	187	233	396	2108	2633
Operating expenses	45	63	70	90	109	881	977
Cost of Funds (CoF)	6.90	6.00	5.53	5.51	7.04	6.13	5.81
Return on advances adjusted to CoF	4.56	4.42	5.19	4.98	5.15	4.87	4.11
Wages as % to total expenses	11.10	12.76	14.15	13.75	9.49	10.34	13.96
Return on Assets	1.86	1.33	1.46	1.57	1.60	1.15	1.16
CRAR	13.36	12.18	12.33	12.58	12.48	14.30	13.00
Net NPA ratio	6.37	3.37	1.95	1.09	0.98	1.09	1.00

28

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	745	799	862	923	1006	1936	795
No. of employees	10734	10199	11325	11880	12011	23318	11573
Business per employee (in Rs. lakh)	365.56	438.00	527.00	637.00	839.00	618.35	634.09
Profit per employee (in Rs. lakh)	4.98	3.95	4.13	4.79	6.52	3.77	4.67
Capital and reserves & surplus	2768	3054	3375	3765	4229	5657	3994
Deposits	23191	27233	32877	42357	55424	84000	42026
Investments	10685	10261	10652	14417	16512	26760	14888
Advances	13890	18546	23962	29950	39186	60189	31355
Interest income	2201	2250	2626	3360	4517	7180	3919
Other income	517	565	474	635	700	1005	751
Interest expended	1237	1120	1400	2052	3073	5055	2633
Operating expenses	574	667	747	804	892	1480	977
Cost of Funds (CoF)	5.18	4.20	4.27	4.85	5.80	5.83	5.81
Return on advances adjusted to CoF	2.46	3.54	3.48	3.94	3.52	3.67	4.11
Wages as % to total expenses	15.71	17.51	16.94	13.25	10.79	13.98	13.96
Return on Assets	1.96	1.12	1.24	1.17	1.29	1.01	1.16
CRAR	20.12	16.23	13.92	12.76	12.09	12.10	13.00
Net NPA ratio	1.80	1.12	0.64	0.47	0.32	0.77	1.00

29

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1	1	2	2	2	10	795
No. of employees	29	62	130	186	230	1183	11573
Business per employee (in Rs. lakh)	1669.70	1110.99	600.30	1003.02	1416.58	1063.74	634.09
Profit per employee (in Rs. lakh)	-27.60	14.52	12.24	39.84	28.27	19.97	4.67
Capital and reserves & surplus	210	556	573	1076	1141	1762	3994
Deposits	375	611	1452	3836	5096	6826	42026
Investments	245	250	551	1078	4512	3533	14888
Advances	109	560	892	1230	2364	5755	31355
Interest income	30	35	154	381	634	872	3919
Other income	3	4	-9	86	-33	376	751
Interest expended	14	9	60	242	393	379	2633
Operating expenses	7	18	39	74	88	370	977
Cost of Funds (CoF)	4.35	1.56	4.33	7.52	6.74	4.40	5.81
Return on advances adjusted to CoF	5.19	1.72	-0.45	1.37	2.45	6.54	4.11
Wages as % to total expenses	17.17	38.56	22.76	14.52	11.52	19.71	13.96
Return on Assets	-1.69	0.89	0.73	1.60	0.86	2.57	1.16
CRAR	55.49	35.06	31.33	29.24	18.15	13.10	13.00
Net NPA ratio	0.00	0.00	0.00	0.00	0.05	0.78	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1091	1072	1057	1071	1098	1936	795
No. of employees	10347	10201	10156	10120	9957	23318	11573
Business per employee (in Rs. lakh)	274.00	313.00	364.00	458.00	559.00	618.35	634.09
Profit per employee (in Rs. lakh)	2.23	0.60	0.72	1.99	3.61	3.77	4.67
Capital and reserves & surplus	1055	1104	1339	1496	1801	5657	3994
Deposits	18349	20897	23623	27690	33943	84000	42026
Investments	9736	9697	8571	9235	10282	26760	14888
Advances	9412	11309	14231	18303	23024	60189	31355
Interest income	1735	1725	1760	2119	2710	7180	3919
Other income	617	311	439	392	444	1005	751
Interest expended	1143	1039	1037	1263	1817	5055	2633
Operating expenses	499	616	561	612	650	1480	977
Cost of Funds (CoF)	6.07	4.96	4.42	4.62	5.52	5.83	5.81
Return on advances adjusted to CoF	3.08	3.31	3.30	3.94	3.93	3.67	4.11
Wages as % to total expenses	20.63	25.42	22.16	20.49	15.03	13.98	13.96
Return on Assets	1.11	0.26	0.29	0.71	1.06	1.01	1.16
CRAR	9.48	11.91	10.62	11.52	11.09	12.10	13.00
Net NPA ratio	9.40	5.23	3.04	1.99	0.94	0.77	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	5	5	8	8	11	10	795
No. of employees	418	380	678	2250	3500	1183	11573
Business per employee (in Rs. lakh)	1099.23	1608.93	1016.83	1143.53	1616.74	1063.74	634.09
Profit per employee (in Rs. lakh)	65.23	20.31	18.57	20.98	27.54	19.97	4.67
Capital and reserves & surplus	918	1232	1311	1940	4292	1762	3994
Deposits	2533	3558	4380	6978	13755	6826	42026
Investments	2277	2254	3261	6204	10171	3533	14888
Advances	2098	2541	2582	4945	8960	5755	31355
Interest income	301	390	604	972	1445	872	3919
Other income	605	408	555	654	1016	376	751
Interest expended	228	305	368	467	537	379	2633
Operating expenses	172	275	466	744	1059	370	977
Cost of Funds (CoF)	3.83	3.85	4.10	4.00	3.25	4.40	5.81
Return on advances adjusted to CoF	1.17	1.52	1.97	5.45	7.05	6.54	4.11
Wages as % to total expenses	15.89	13.17	19.50	31.45	31.25	19.71	13.96
Return on Assets	3.17	0.72	1.04	1.23	1.56	2.57	1.16
CRAR	14.42	16.22	12.74	10.62	13.58	13.10	13.00
Net NPA ratio	0.00	0.00	0.00	0.01	0.22	0.78	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	76	89	91	93	104	359	795
No. of employees	1439	1503	1492	1331	1699	7232	11573
Business per employee (in Rs. lakh)	480.45	402.00	390.00	391.00	454.00	717.52	634.09
Profit per employee (in Rs. lakh)	1.21	-11.00	-7.00	0.40	2.00	5.72	4.67
Capital and reserves & surplus	311	200	164	336	640	3973	3994
Deposits	4474	3895	3124	4415	6075	29351	42026
Investments	2084	1834	1307	1847	2135	12096	14888
Advances	2440	2156	1867	2658	4069	22539	31355
Interest income	352	303	277	347	574	3093	3919
Other income	88	91	55	92	163	733	751
Interest expended	257	234	202	227	388	2108	2633
Operating expenses	130	165	150	171	239	881	977
Cost of Funds (CoF)	5.56	5.11	5.43	5.76	6.90	6.13	5.81
Return on advances adjusted to CoF	2.97	2.97	3.33	4.20	5.86	4.87	4.11
Wages as % to total expenses	14.31	13.63	14.89	17.18	15.49	10.34	13.96
Return on Assets	0.37	-3.38	-2.01	0.17	0.60	1.15	1.16
CRAR	14.26	9.88	9.66	11.34	13.38	14.30	13.00
Net NPA ratio	4.87	6.34	4.50	1.64	0.66	1.09	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	170	182	186	189	189	359	795
No. of employees	1325	1313	1385	1385	1411	7232	11573
Business per employee (in Rs. lakh)	248.63	292.70	311.71	366.68	409.08	717.52	634.09
Profit per employee (in Rs. lakh)	1.32	-1.65	0.72	1.18	2.02	5.72	4.67
Capital and reserves & surplus	134	114	134	147	172	3973	3994
Deposits	2156	2339	2533	3088	3608	29351	42026
Investments	895	708	710	865	1075	12096	14888
Advances	1139	1410	1594	1837	2102	22539	31355
Interest income	191	192	210	249	318	3093	3919
Other income	58	15	22	28	36	733	751
Interest expended	122	119	127	150	214	2108	2633
Operating expenses	61	69	82	88	97	881	977
Cost of Funds (CoF)	5.80	5.07	4.97	5.10	6.17	6.13	5.81
Return on advances adjusted to CoF	4.52	4.62	4.65	5.22	4.98	4.87	4.11
Wages as % to total expenses	21.05	20.92	20.04	18.40	15.28	10.34	13.96
Return on Assets	0.71	-0.83	0.33	0.47	0.76	1.15	1.16
CRAR	13.56	10.16	9.75	9.77	9.21	14.30	13.00
Net NPA ratio	6.68	3.92	2.82	1.75	0.88	1.09	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	455	471	483	552	618	359	795
No. of employees	6363	6474	6015	6029	6387	7232	11573
Business per employee (in Rs. lakh)	327.00	366.00	431.00	544.00	640.00	717.52	634.09
Profit per employee (in Rs. lakh)	2.14	1.39	3.54	4.43	5.30	5.72	4.67
Capital and reserves & surplus	649	723	1250	1502	3926	3973	3994
Deposits	13477	15193	17879	21584	25913	29351	42026
Investments	5521	5799	6272	7033	10027	12096	14888
Advances	7701	8823	11736	14899	18905	22539	31355
Interest income	1192	1191	1437	1801	2515	3093	3919
Other income	298	212	217	303	395	733	751
Interest expended	770	689	837	1085	1647	2108	2633
Operating expenses	283	314	365	406	469	881	977
Cost of Funds (CoF)	5.88	4.54	4.73	5.11	6.32	6.13	5.81
Return on advances adjusted to CoF	4.38	4.81	4.18	4.51	4.49	4.87	4.11
Wages as % to total expenses	16.92	18.53	19.01	17.47	12.82	10.34	13.96
Return on Assets	0.90	0.62	1.28	1.38	1.34	1.15	1.16
CRAR	11.48	11.27	13.75	13.43	22.46	14.30	13.00
Net NPA ratio	2.89	2.21	0.95	0.44	0.23	1.09	1.00

E,F
35
Other Scheduled Commercial Banks
HDFC Bank
(Amount in rupees crore)

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	295	446	515	666	743	359	795
No. of employees	5673	9030	14878	21477	37836	7232	11573
Business per employee (in Rs. lakh)	866.00	806.00	758.00	607.00	506.00	717.52	634.09
Profit per employee (in Rs. lakh)	9.39	8.80	7.39	6.13	4.97	5.72	4.67
Capital and reserves & surplus	2694	4520	5300	6433	11497	3973	3994
Deposits	30409	36354	55797	68298	100769	29351	42026
Investments	19363	19350	28394	30565	49394	12096	14888
Advances	17745	25566	35061	46945	63427	22539	31355
Interest income	2549	3093	4475	6648	10115	3093	3919
Other income	480	651	1124	1516	2283	733	751
Interest expended	1211	1316	1930	3179	4887	2108	2633
Operating expenses	810	1085	1691	2421	3746	881	977
Cost of Funds (CoF)	4.12	3.45	3.76	4.58	5.25	6.13	5.81
Return on advances adjusted to CoF	3.40	4.23	5.15	5.99	7.38	4.87	4.11
Wages as % to total expenses	10.10	11.52	13.45	13.87	15.07	10.34	13.96
Return on Assets	1.45	1.47	1.38	1.33	1.32	1.15	1.16
CRAR	11.66	12.16	11.41	13.08	13.60	14.30	13.00
Net NPA ratio	0.16	0.24	0.44	0.43	0.47	1.09	1.00

G,H
37

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	37	39	43	47	47	10	795
No. of employees	3130	3784	4985	6564	7753	1183	11573
Business per employee (in Rs. lakh)	820.91	852.54	975.65	979.68	1012.34	1063.74	634.09
Profit per employee (in Rs. lakh)	6.32	9.74	12.07	14.32	16.69	19.97	4.67
Capital and reserves & surplus	2453	3578	4166	6159	8459	1762	3994
Deposits	16270	17013	24955	34825	42620	6826	42026
Investments	10395	9169	12142	14131	19290	3533	14888
Advances	9628	12621	16812	23142	29944	5755	31355
Interest income	1558	1627	2202	3508	4979	872	3919
Other income	561	661	928	1212	2117	376	751
Interest expended	723	644	828	1213	2016	379	2633
Operating expenses	624	698	1025	1584	2145	370	977
Cost of Funds (CoF)	3.98	3.03	3.25	3.49	4.39	4.40	5.81
Return on advances adjusted to CoF	4.42	4.83	5.47	7.11	7.87	6.54	4.11
Wages as % to total expenses	17.18	19.02	22.77	22.05	21.41	19.71	13.96
Return on Assets	0.78	1.27	1.58	1.82	1.82	2.57	1.16
CRAR	14.54	14.03	10.61	11.06	10.59	13.10	13.00
Net NPA ratio	0.70	0.50	0.58	0.43	0.58	0.78	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	419	515	569	716	1268	359	795
No. of employees	13609	18029	25384	33321	40686	7232	11573
Business per employee (in Rs. lakh)	1010.00	880.00	905.00	1027.00	1008.00	717.52	634.09
Profit per employee (in Rs. lakh)	12.00	11.00	10.00	9.00	10.00	5.72	4.67
Capital and reserves & surplus	8360	12900	22556	24663	46820	3973	3994
Deposits	68109	99819	165083	230510	244431	29351	42026
Investments	43436	50487	71547	91258	111454	12096	14888
Advances	62648	91405	146163	195866	225616	22539	31355
Interest income	9002	9410	14306	21996	30788	3093	3919
Other income	3065	3416	4181	6928	8811	733	751
Interest expended	7015	6571	9597	16358	23484	2108	2633
Operating expenses	2571	3299	5001	6691	8154	881	977
Cost of Funds (CoF)	3.59	3.02	4.01	5.34	6.40	6.13	5.81
Return on advances adjusted to CoF	6.94	5.75	4.58	4.08	4.33	4.87	4.11
Wages as % to total expenses	5.70	7.47	7.41	7.01	6.57	10.34	13.96
Return on Assets	1.31	1.48	1.30	1.09	1.12	1.15	1.16
CRAR	10.36	11.78	13.35	11.69	13.97	14.30	13.00
Net NPA ratio	2.21	1.65	0.72	1.02	1.55	1.09	1.00

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I,J

IDBI Bank Limited**Nationalised Banks***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices		37	173	442	509	1936	795
No. of employees		4530	4548	7482	8230	23318	11573
Business per employee (in Rs. lakh)		1349.60	1718.24	1387.16	1809.17	618.35	634.09
Profit per employee (in Rs. lakh)		6.85	12.45	8.44	8.86	3.77	4.67
Capital and reserves & surplus		5926	6372	8300	8822	5657	3994
Deposits		15103	26001	43354	72998	84000	42026
Investments		25055	25351	25675	32803	26760	14888
Advances		45414	52739	62471	82213	60189	31355
Interest income		2656	5381	6345	8021	7180	3919
Other income		627	1280	1027	1635	1005	751
Interest expended		2468	5001	5687	7364	5055	2633
Operating expenses		454	859	778	959	1480	977
Cost of Funds (CoF)		0.62	1.58	2.68	4.07	5.83	5.81
Return on advances adjusted to CoF		4.19	7.40	6.42	4.93	3.67	4.11
Wages as % to total expenses		5.39	5.44	4.38	4.62	13.98	13.96
Return on Assets		0.78	0.68	0.67	0.67	1.01	1.16
CRAR		15.51	14.80	13.73	11.95	12.10	13.00
Net NPA ratio		1.74	1.01	1.12	1.30	0.77	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1415	1417	1440	1478	1576	1936	795
No. of employees	21806	21567	21394	20892	20548	23318	11573
Business per employee (in Rs. lakh)	189.00	246.00	295.00	364.00	488.00	618.35	634.09
Profit per employee (in Rs. lakh)	1.85	1.87	2.36	3.64	4.91	3.77	4.67
Capital and reserves & surplus	5538	5936	2491	3841	5211	5657	3994
Deposits	30444	34809	40806	47091	61046	84000	42026
Investments	16696	17921	19017	20878	21915	26760	14888
Advances	14126	18380	22485	29058	39839	60189	31355
Interest income	2667	2871	3365	4195	5151	7180	3919
Other income	747	569	463	823	1068	1005	751
Interest expended	1550	1567	1854	2413	3159	5055	2633
Operating expenses	1062	914	1080	1247	1400	1480	977
Cost of Funds (CoF)	5.27	4.65	4.61	4.97	5.46	5.83	5.81
Return on advances adjusted to CoF	3.60	3.85	4.09	4.93	4.71	3.67	4.11
Wages as % to total expenses	33.03	25.69	26.36	24.01	21.22	13.98	13.96
Return on Assets	1.21	1.08	1.16	1.46	1.64	1.01	1.16
CRAR	12.82	14.14	13.19	14.14	12.86	12.10	13.00
Net NPA ratio	2.71	1.35	0.79	0.35	0.24	0.77	1.00

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Indian Overseas Bank**Nationalised Banks***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1544	1583	1601	1777	1951	1936	795
No. of employees	24382	24366	24178	23861	24764	23318	11573
Business per employee (in Rs. lakh)	232.51	269.48	354.73	467.23	582.70	618.35	634.09
Profit per employee (in Rs. lakh)	2.10	2.66	3.22	4.04	4.82	3.77	4.67
Capital and reserves & surplus	2081	2575	3177	3990	4857	5657	3994
Deposits	41483	44241	50529	68740	84326	84000	42026
Investments	20172	19015	18952	23974	28475	26760	14888
Advances	20295	25205	34756	47060	60424	60189	31355
Interest income	3754	3951	4406	5832	7968	7180	3919
Other income	741	800	541	387	808	1005	751
Interest expended	2155	2096	2339	3271	5289	5055	2633
Operating expenses	1015	1159	1262	1388	1485	1480	977
Cost of Funds (CoF)	5.26	4.64	4.65	4.93	6.20	5.83	5.81
Return on advances adjusted to CoF	4.54	4.56	4.12	4.60	4.07	3.67	4.11
Wages as % to total expenses	23.77	25.92	24.82	19.98	14.02	13.98	13.96
Return on Assets	1.08	1.28	1.32	1.36	1.30	1.01	1.16
CRAR	12.49	14.20	13.04	13.27	11.96	12.10	13.00
Net NPA ratio	2.85	1.27	0.65	0.55	0.60	0.77	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	62	127	152	185	195	359	795
No. of employees	1693	2077	2365	2613	2869	7232	11573
Business per employee (in Rs. lakh)	1079.95	925.78	880.18	1039.77	1062.67	717.52	634.09
Profit per employee (in Rs. lakh)	14.98	10.12	1.56	2.61	2.62	5.72	4.67
Capital and reserves & surplus	800	830	866	1057	1350	3973	3994
Deposits	11200	13114	15006	17645	19037	29351	42026
Investments	4483	4069	5410	5892	6630	12096	14888
Advances	7301	9000	9310	11084	12795	22539	31355
Interest income	986	1134	1188	1500	1920	3093	3919
Other income	345	251	189	244	258	733	751
Interest expended	669	719	873	1229	1580	2108	2633
Operating expenses	217	265	317	344	402	881	977
Cost of Funds (CoF)	5.31	5.00	5.66	6.77	7.59	6.13	5.81
Return on advances adjusted to CoF	5.28	4.95	3.47	3.47	4.34	4.87	4.11
Wages as % to total expenses	5.68	6.11	7.13	6.12	6.15	10.34	13.96
Return on Assets	1.74	1.50	0.22	0.34	0.34	1.15	1.16
CRAR	12.75	11.62	10.54	12.54	11.91	14.30	13.00
Net NPA ratio	2.72	2.71	2.09	2.47	2.27	1.09	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	384	381	388	413	421	359	795
No. of employees	4768	4587	4878	5162	5709	7232	11573
Business per employee (in Rs. lakh)	324.34	394.92	426.00	486.09	547.28	717.52	634.09
Profit per employee (in Rs. lakh)	1.15	-0.73	0.17	1.66	2.68	5.72	4.67
Capital and reserves & surplus	748	842	1020	1103	1536	3973	3994
Deposits	10478	12569	13335	15419	20498	29351	42026
Investments	4085	4196	4372	4528	6293	12096	14888
Advances	6937	9081	10232	11976	14650	22539	31355
Interest income	924	991	1222	1268	1680	3093	3919
Other income	363	123	139	286	419	733	751
Interest expended	680	634	741	822	1182	2108	2633
Operating expenses	346	380	519	505	609	881	977
Cost of Funds (CoF)	5.47	4.32	4.67	4.82	5.68	6.13	5.81
Return on advances adjusted to CoF	3.36	3.75	3.87	3.83	4.06	4.87	4.11
Wages as % to total expenses	16.34	17.37	18.59	17.12	16.88	10.34	13.96
Return on Assets	0.45	-0.25	0.05	0.52	0.74	1.15	1.16
CRAR	11.05	9.09	10.67	10.56	10.20	14.30	13.00
Net NPA ratio	2.60	2.13	0.95	0.70	0.79	1.09	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1	1	1	1	1	10	795
No. of employees	56	67	82	155	162	1183	11573
Business per employee (in Rs. lakh)	259.33	593.74	1252.09	1121.88	1438.95	1063.74	634.09
Profit per employee (in Rs. lakh)	28.74	69.96	88.94	82.15	153.77	19.97	4.67
Capital and reserves & surplus	219	266	545	1211	2068	1762	3994
Deposits	392	930	1826	1667	3313	6826	42026
Investments	295	380	2163	4367	6143	3533	14888
Advances	0	150	76	799	1059	5755	31355
Interest income	37	40	126	279	451	872	3919
Other income	21	93	101	172	379	376	751
Interest expended	9	16	52	127	204	379	2633
Operating expenses	23	27	42	71	128	370	977
Cost of Funds (CoF)	1.98	2.19	2.68	1.97	2.52	4.40	5.81
Return on advances adjusted to CoF	0.00	-2.09	-2.65	3.85	8.64	6.54	4.11
Wages as % to total expenses	38.39	30.27	20.98	19.95	23.51	19.71	13.96
Return on Assets	2.34	3.58	2.53	1.71	3.07	2.57	1.16
CRAR	34.83	10.19	11.76	16.14	17.72	13.10	13.00
Net NPA ratio	0.00	0.00	0.00	2.17	2.12	0.78	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	428	442	455	461	498	359	795
No. of employees	7085	6873	6833	6847	7558	7232	11573
Business per employee (in Rs. lakh)	345.00	435.00	516.00	585.00	596.00	717.52	634.09
Profit per employee (in Rs. lakh)	6.00	2.00	3.00	4.00	5.00	5.72	4.67
Capital and reserves & surplus	1594	1665	1799	2009	2281	3973	3994
Deposits	18661	21645	23485	25194	28593	29351	42026
Investments	8451	9032	8994	7392	8758	12096	14888
Advances	9285	11517	14483	17080	18883	22539	31355
Interest income	1521	1549	1706	1899	2434	3093	3919
Other income	302	96	111	160	245	733	751
Interest expended	901	953	1043	1131	1624	2108	2633
Operating expenses	293	323	345	372	404	881	977
Cost of Funds (CoF)	5.27	4.61	4.52	4.56	5.89	6.13	5.81
Return on advances adjusted to CoF	4.23	3.81	3.96	4.01	4.55	4.87	4.11
Wages as % to total expenses	14.10	14.02	13.86	14.63	11.14	10.34	13.96
Return on Assets	1.92	0.47	0.67	0.96	1.09	1.15	1.16
CRAR	16.88	15.15	13.52	13.24	12.80	14.30	13.00
Net NPA ratio	1.48	1.41	0.92	1.13	1.07	1.09	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	384	398	412	428	453	359	795
No. of employees	4300	4393	4346	4456	4677	7232	11573
Business per employee (in Rs. lakh)	320.23	380.90	478.29	524.00	589.00	717.52	634.09
Profit per employee (in Rs. lakh)	3.10	3.35	4.05	4.00	5.00	5.72	4.67
Capital and reserves & surplus	698	978	1111	1239	1380	3973	3994
Deposits	9407	10837	13243	14037	17016	29351	42026
Investments	4879	4556	5549	5048	5964	12096	14888
Advances	4668	6287	7792	9553	10842	22539	31355
Interest income	848	840	1018	1256	1571	3093	3919
Other income	270	221	167	174	227	733	751
Interest expended	635	523	652	836	1102	2108	2633
Operating expenses	154	197	204	238	306	881	977
Cost of Funds (CoF)	6.98	5.00	5.31	5.94	6.86	6.13	5.81
Return on advances adjusted to CoF	2.75	3.38	3.42	3.45	4.15	4.87	4.11
Wages as % to total expenses	11.92	17.37	13.56	12.02	12.86	10.34	13.96
Return on Assets	1.34	1.27	1.28	1.15	1.37	1.15	1.16
CRAR	13.03	14.16	11.78	11.03	12.17	14.30	13.00
Net NPA ratio	4.98	2.29	1.18	1.22	0.98	1.09	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	238	257	263	289	296	359	795
No. of employees	2849	2811	2908	3286	3580	7232	11573
Business per employee (in Rs. lakh)	330.00	387.00	439.00	489.00	604.00	717.52	634.09
Profit per employee (in Rs. lakh)	5.65	3.75	4.65	4.87	5.82	5.72	4.67
Capital and reserves & surplus	712	761	872	1063	1190	3973	3994
Deposits	5911	6672	7577	9340	12550	29351	42026
Investments	2173	2219	2298	2874	3526	12096	14888
Advances	4023	4620	5555	7040	9422	22539	31355
Interest income	648	591	651	867	1134	3093	3919
Other income	74	113	121	119	155	733	751
Interest expended	350	334	368	520	765	2108	2633
Operating expenses	157	171	175	192	216	881	977
Cost of Funds (CoF)	6.05	5.18	4.99	5.96	6.79	6.13	5.81
Return on advances adjusted to CoF	3.75	3.75	3.91	3.90	3.64	4.87	4.11
Wages as % to total expenses	15.55	15.13	16.09	13.01	10.37	10.34	13.96
Return on Assets	2.43	1.45	1.65	1.53	1.63	1.15	1.16
CRAR	17.11	16.07	14.79	14.51	12.58	14.30	13.00
Net NPA ratio	2.32	1.66	0.81	0.23	0.18	1.09	1.00
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Other Scheduled Commercial Banks**Kotak Mahindra Bank***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	41	54	79	110	182	359	795
No. of employees	1115	2099	3597	5437	9058	7232	11573
Business per employee (in Rs. lakh)	354.28	387.27	352.00	383.91	383.84	717.52	634.09
Profit per employee (in Rs. lakh)	10.25	5.37	4.15	3.13	3.81	5.72	4.67
Capital and reserves & surplus	606	757	865	1662	3594	3973	3994
Deposits	4459	4300	6566	11000	16424	29351	42026
Investments	2883	1827	2856	6862	9142	12096	14888
Advances	2097	4017	6348	10924	15552	22539	31355
Interest income	288	420	719	1319	2535	3093	3919
Other income	95	132	218	319	463	733	751
Interest expended	118	195	339	699	1310	2108	2633
Operating expenses	140	224	387	613	1019	881	977
Cost of Funds (CoF)	1.48	3.55	4.82	5.11	6.14	6.13	5.81
Return on advances adjusted to CoF	8.56	6.91	5.58	6.51	7.48	4.87	4.11
Wages as % to total expenses	17.15	20.48	23.59	22.33	22.29	10.34	13.96
Return on Assets	2.40	1.56	1.39	0.94	1.10	1.15	1.16
CRAR	15.25	12.80	11.27	13.46	18.65	14.30	13.00
Net NPA ratio	0.17	0.37	0.24	1.98	1.78	1.09	1.00
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Krung Thai Bank**Foreign Banks***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1	1	1	1	1	10	795
No. of employees	11	11	11	10	10	1183	11573
Business per employee (in Rs. lakh)	291.03	460.75	395.25	539.16	812.81	1063.74	634.09
Profit per employee (in Rs. lakh)	7.12	0.19	37.77	13.04	18.04	19.97	4.67
Capital and reserves & surplus	40	40	42	44	45	1762	3994
Deposits	17	34	33	49	81	6826	42026
Investments	8	33	25	22	22	3533	14888
Advances	16	16	11	10	9	5755	31355
Interest income	3	4	4	6	8	872	3919
Other income	0	0	6	0	1	376	751
Interest expended	0	1	1	1	2	379	2633
Operating expenses	2	2	3	3	3	370	977
Cost of Funds (CoF)	1.71	2.21	1.98	2.62	3.69	4.40	5.81
Return on advances adjusted to CoF	8.09	6.25	4.76	6.63	5.41	6.54	4.11
Wages as % to total expenses	21.38	19.91	16.45	17.78	11.07	19.71	13.96
Return on Assets	1.37	0.03	5.37	1.72	1.90	2.57	1.16
CRAR	115.98	99.59	133.53	121.73	110.11	13.10	13.00
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	0.78	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	240	239	241	250	253	359	795
No. of employees	1946	1928	1873	1926	2078	7232	11573
Business per employee (in Rs. lakh)	276.00	296.00	371.00	430.00	453.00	717.52	634.09
Profit per employee (in Rs. lakh)	2.11	0.17	1.20	0.91	1.22	5.72	4.67
Capital and reserves & surplus	227	230	291	396	418	3973	3994
Deposits	3296	3496	4336	5020	5618	29351	42026
Investments	1338	1181	1280	1309	1694	12096	14888
Advances	2039	2318	2953	3613	3859	22539	31355
Interest income	286	298	322	418	506	3093	3919
Other income	87	38	35	57	82	733	751
Interest expended	203	192	217	299	382	2108	2633
Operating expenses	79	90	101	102	116	881	977
Cost of Funds (CoF)	6.35	5.29	5.24	6.09	6.85	6.13	5.81
Return on advances adjusted to CoF	3.15	3.29	2.98	3.41	3.30	4.87	4.11
Wages as % to total expenses	16.42	16.74	18.83	14.00	12.65	10.34	13.96
Return on Assets	1.19	0.08	0.53	0.33	0.41	1.15	1.16
CRAR	13.79	11.32	10.79	12.43	12.73	14.30	13.00
Net NPA ratio	5.40	4.98	1.89	1.58	1.55	1.09	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	2	2	2	2	2	10	795
No. of employees	11	10	10	16	17	1183	11573
Business per employee (in Rs. lakh)	647.46	521.26	484.16	440.07	225.63	1063.74	634.09
Profit per employee (in Rs. lakh)	50.53	36.99	37.43	64.70	53.61	19.97	4.67
Capital and reserves & surplus	55	58	63	73	82	1762	3994
Deposits	279	269	21	35	31	6826	42026
Investments	206	234	37	28	26	3533	14888
Advances	17	19	31	33	41	5755	31355
Interest income	34	29	20	8	8	872	3919
Other income	2	4	7	8	10	376	751
Interest expended	26	25	18	1	0	379	2633
Operating expenses	4	4	4	6	6	370	977
Cost of Funds (CoF)	8.98	8.98	12.68	1.11	0.66	4.40	5.81
Return on advances adjusted to CoF	12.81	-1.63	-5.64	6.14	3.20	6.54	4.11
Wages as % to total expenses	4.22	3.41	5.31	35.68	42.24	19.71	13.96
Return on Assets	1.76	1.10	1.30	8.19	8.82	2.57	1.16
CRAR	54.71	60.14	136.92	97.06	52.81	13.10	13.00
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	0.78	1.00

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Mizuho Corporate Bank**Foreign Banks***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1	1	1	2	2	10	795
No. of employees	42	52	75	83	98	1183	11573
Business per employee (in Rs. lakh)	527.80	608.21	684.21	918.86	1589.56	1063.74	634.09
Profit per employee (in Rs. lakh)	16.06	18.67	8.88	14.60	25.02	19.97	4.67
Capital and reserves & surplus	157	164	369	381	401	1762	3994
Deposits	51	110	137	121	447	6826	42026
Investments	33	151	91	160	247	3533	14888
Advances	182	267	328	641	857	5755	31355
Interest income	20	17	24	44	75	872	3919
Other income	3	6	8	13	20	376	751
Interest expended	7	6	11	15	34	379	2633
Operating expenses	8	8	9	17	26	370	977
Cost of Funds (CoF)	3.33	2.41	4.56	4.32	4.71	4.40	5.81
Return on advances adjusted to CoF	4.14	2.73	1.65	3.40	3.37	6.54	4.11
Wages as % to total expenses	23.42	26.87	19.67	21.19	16.35	19.71	13.96
Return on Assets	2.41	2.13	0.88	1.30	1.96	2.57	1.16
CRAR	36.09	28.76	65.76	34.40	27.80	13.10	13.00
Net NPA ratio	0.76	0.00	0.15	0.00	0.00	0.78	1.00

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Other Scheduled Commercial Banks

Nainital Bank

(Amount in rupees crore)

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	63	69	81	82	89	359	795
No. of employees	604	614	624	662	667	7232	11573
Business per employee (in Rs. lakh)	124.56	162.32	225.00	279.00	366.00	717.52	634.09
Profit per employee (in Rs. lakh)	1.91	2.00	2.00	3.00	4.00	5.72	4.67
Capital and reserves & surplus	67	76	113	125	146	3973	3994
Deposits	759	933	1125	1481	1790	29351	42026
Investments	410	421	372	388	483	12096	14888
Advances	236	363	603	795	995	22539	31355
Interest income	70	74	92	123	169	3093	3919
Other income	13	9	13	5	8	733	751
Interest expended	37	36	40	55	93	2108	2633
Operating expenses	26	25	37	34	32	881	977
Cost of Funds (CoF)	5.18	4.31	3.90	4.21	5.62	6.13	5.81
Return on advances adjusted to CoF	6.25	6.47	6.10	6.04	5.99	4.87	4.11
Wages as % to total expenses	31.25	28.56	35.67	26.27	16.32	10.34	13.96
Return on Assets	1.58	1.25	1.06	1.26	1.67	1.15	1.16
CRAR	18.54	14.85	13.88	12.89	12.32	14.30	13.00
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	1.09	1.00

Foreign Banks**Oman International Bank***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	2	2	2	2	2	10	795
No. of employees	35	35	26	37	36	1183	11573
Business per employee (in Rs. lakh)	1233.79	1132.28	784.01	528.62	484.99	1063.74	634.09
Profit per employee (in Rs. lakh)	-5.61	-40.79	-9.35	-6.14	19.91	19.97	4.67
Capital and reserves & surplus	153	161	162	164	166	1762	3994
Deposits	286	225	203	194	177	6826	42026
Investments	142	128	115	104	93	3533	14888
Advances	17	13	8	2	1	5755	31355
Interest income	21	18	17	16	15	872	3919
Other income	7	2	-1	1	1	376	751
Interest expended	23	15	14	13	12	379	2633
Operating expenses	6	5	6	6	6	370	977
Cost of Funds (CoF)	6.51	5.11	5.69	5.61	5.60	4.40	5.81
Return on advances adjusted to CoF	-0.42	-1.89	-1.87	29.05	5.73	6.54	4.11
Wages as % to total expenses	5.37	6.87	7.73	9.13	9.31	19.71	13.96
Return on Assets	-0.38	-2.86	-1.31	-0.90	3.15	2.57	1.16
CRAR	16.48	13.52	9.58	10.99	23.09	13.10	13.00
Net NPA ratio	61.37	55.05	41.58	0.00	0.00	0.78	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1051	1168	1191	1334	1376	1936	795
No. of employees	13588	14563	14962	14730	14804	23318	11573
Business per employee (in Rs. lakh)	416.00	512.23	570.26	742.64	924.38	618.35	634.09
Profit per employee (in Rs. lakh)	5.10	6.67	5.37	5.61	5.84	3.77	4.67
Capital and reserves & surplus	2677	3327	5171	5600	5776	5657	3994
Deposits	35674	47850	50197	63996	77857	84000	42026
Investments	16794	18342	16818	19808	23951	26760	14888
Advances	19681	25299	33577	44138	54566	60189	31355
Interest income	3301	3572	4119	5165	6838	7180	3919
Other income	722	505	553	603	617	1005	751
Interest expended	1845	2048	2514	3474	5156	5055	2633
Operating expenses	644	796	966	998	1080	1480	977
Cost of Funds (CoF)	5.35	4.67	4.92	5.74	6.83	5.83	5.81
Return on advances adjusted to CoF	3.65	3.39	3.11	2.75	2.97	3.67	4.11
Wages as % to total expenses	14.72	13.96	14.38	11.65	8.81	13.98	13.96
Return on Assets	1.70	2.01	1.39	1.21	1.02	1.01	1.16
CRAR	14.47	9.21	11.04	12.51	12.12	12.10	13.00
Net NPA ratio	0.00	1.29	0.49	0.49	0.99	0.77	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	785	787	825	860	871	1936	795
No. of employees	9778	9632	9542	9324	9013	23318	11573
Business per employee (in Rs. lakh)	205.08	217.57	277.23	328.59	466.87	618.35	634.09
Profit per employee (in Rs. lakh)	0.09	-0.74	1.14	2.34	4.24	3.77	4.67
Capital and reserves & surplus	467	440	1222	1406	2093	5657	3994
Deposits	13642	14171	16925	19319	24831	84000	42026
Investments	6777	7082	6956	6693	8474	26760	14888
Advances	6030	6322	9107	11738	18343	60189	31355
Interest income	1279	1249	1300	1727	2249	7180	3919
Other income	256	256	120	228	288	1005	751
Interest expended	785	676	669	960	1433	5055	2633
Operating expenses	600	571	483	523	561	1480	977
Cost of Funds (CoF)	5.63	4.66	4.10	5.09	5.90	5.83	5.81
Return on advances adjusted to CoF	4.38	5.16	4.49	4.77	4.27	3.67	4.11
Wages as % to total expenses	34.68	36.66	31.39	25.43	21.09	13.98	13.96
Return on Assets	0.06	-0.45	0.64	1.01	1.49	1.01	1.16
CRAR	11.06	9.46	12.83	12.88	11.57	12.10	13.00
Net NPA ratio	9.62	8.11	2.43	0.66	0.37	0.77	1.00

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Punjab National Bank**Nationalised Banks***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	4100	4128	4142	4168	4275	1936	795
No. of employees	58839	58329	58047	57316	56025	23318	11573
Business per employee (in Rs. lakh)	228.22	276.87	330.92	407.41	504.52	618.35	634.09
Profit per employee (in Rs. lakh)	1.88	2.42	2.48	2.68	3.66	3.77	4.67
Capital and reserves & surplus	5012	8161	9376	10435	12318	5657	3994
Deposits	87916	103167	119685	139860	166457	84000	42026
Investments	42125	50673	41055	45190	53992	26760	14888
Advances	47225	60413	74627	96597	119502	60189	31355
Interest income	7780	8460	9584	11236	14265	7180	3919
Other income	1867	1676	1274	1730	1998	1005	751
Interest expended	4155	4453	4917	6023	8731	5055	2633
Operating expenses	2371	3278	3023	3326	3525	1480	977
Cost of Funds (CoF)	4.76	4.31	4.03	4.24	5.31	5.83	5.81
Return on advances adjusted to CoF	4.11	3.58	3.88	4.69	4.35	3.67	4.11
Wages as % to total expenses	25.35	31.35	26.64	25.16	20.08	13.98	13.96
Return on Assets	1.08	1.17	1.09	1.03	1.15	1.01	1.16
CRAR	13.10	14.78	11.95	12.29	12.96	12.10	13.00
Net NPA ratio	0.98	0.20	0.29	0.76	0.64	0.77	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	75	75	78	80	81	359	795
No. of employees	533	545	544	553	544	7232	11573
Business per employee (in Rs. lakh)	198.36	220.75	250.92	254.41	310.09	717.52	634.09
Profit per employee (in Rs. lakh)	1.58	-1.73	0.11	0.54	3.13	5.72	4.67
Capital and reserves & surplus	53	45	54	199	323	3973	3994
Deposits	715	784	874	876	1101	29351	42026
Investments	288	265	277	316	361	12096	14888
Advances	346	424	491	531	586	22539	31355
Interest income	65	66	70	76	107	3093	3919
Other income	12	5	6	5	9	733	751
Interest expended	43	39	40	42	52	2108	2633
Operating expenses	20	22	23	32	30	881	977
Cost of Funds (CoF)	6.29	5.16	4.80	4.81	5.26	6.13	5.81
Return on advances adjusted to CoF	5.45	5.09	5.36	5.84	5.49	4.87	4.11
Wages as % to total expenses	19.46	21.69	22.82	29.60	20.85	10.34	13.96
Return on Assets	1.12	-1.17	0.07	0.31	1.31	1.15	1.16
CRAR	16.65	12.03	10.77	34.34	49.15	14.30	13.00
Net NPA ratio	5.58	5.54	2.61	1.92	0.99	1.09	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	3	3	3	3	3	359	795
No. of employees	105	103	101	90	86	7232	11573
Business per employee (in Rs. lakh)	570.69	527.06	626.43	648.34	754.67	717.52	634.09
Profit per employee (in Rs. lakh)	17.12	-9.73	5.70	7.79	13.82	5.72	4.67
Capital and reserves & surplus	98	88	94	102	115	3973	3994
Deposits	373	331	378	488	522	29351	42026
Investments	143	101	111	126	144	12096	14888
Advances	121	231	254	329	358	22539	31355
Interest income	40	26	36	34	44	3093	3919
Other income	20	9	10	4	14	733	751
Interest expended	26	17	19	23	36	2108	2633
Operating expenses	8	8	8	9	9	881	977
Cost of Funds (CoF)	5.94	4.33	4.77	4.70	6.68	6.13	5.81
Return on advances adjusted to CoF	5.79	0.68	2.25	2.21	1.48	4.87	4.11
Wages as % to total expenses	8.92	12.77	11.51	14.38	8.73	10.34	13.96
Return on Assets	3.67	-2.10	1.09	1.13	1.93	1.15	1.16
CRAR	30.43	23.56	22.29	20.93	25.03	14.30	13.00
Net NPA ratio	18.31	7.65	3.82	0.00	0.00	1.09	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1	1	1	2	2	10	795
No. of employees	..	15	16	34	45	1183	11573
Business per employee (in Rs. lakh)	744.38	1109.39	1503.26	1433.00	1709.81	1063.74	634.09
Profit per employee (in Rs. lakh)	29.62	40.94	33.26	25.00	34.59	19.97	4.67
Capital and reserves & surplus	66	72	121	217	230	1762	3994
Deposits	60	97	149	208	336	6826	42026
Investments	40	82	67	82	118	3533	14888
Advances	45	69	91	136	314	5755	31355
Interest income	10	13	17	25	48	872	3919
Other income	4	5	5	3	6	376	751
Interest expended	2	3	7	6	15	379	2633
Operating expenses	4	4	5	9	13	370	977
Cost of Funds (CoF)	1.04	0.99	2.17	1.70	4.15	4.40	5.81
Return on advances adjusted to CoF	5.61	6.74	3.51	5.42	3.19	6.54	4.11
Wages as % to total expenses	17.94	16.41	11.47	18.42	12.67	19.71	13.96
Return on Assets	1.93	2.49	1.48	1.60	1.86	2.57	1.16
CRAR	54.43	55.31	81.71	89.27	48.66	13.10	13.00
Net NPA ratio	0.80	0.00	0.00	0.00	0.00	0.78	1.00

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Foreign Banks**Societe Generale***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	2	2	2	2	2	10	795
No. of employees	59	58	113	114	118	1183	11573
Business per employee (in Rs. lakh)	1017.00	1057.90	1467.20	1316.00	1459.10	1063.74	634.09
Profit per employee (in Rs. lakh)	25.40	25.40	20.80	19.20	33.90	19.97	4.67
Capital and reserves & surplus	152	321	339	348	372	1762	3994
Deposits	475	527	943	1128	1363	6826	42026
Investments	459	593	1087	1457	2516	3533	14888
Advances	171	159	271	385	385	5755	31355
Interest income	30	37	93	169	221	872	3919
Other income	20	12	24	40	42	376	751
Interest expended	16	20	52	117	165	379	2633
Operating expenses	15	17	30	49	61	370	977
Cost of Funds (CoF)	3.31	3.96	5.26	5.97	6.36	4.40	5.81
Return on advances adjusted to CoF	1.77	0.90	1.39	2.75	3.83	6.54	4.11
Wages as % to total expenses	21.13	19.77	20.63	17.44	14.69	19.71	13.96
Return on Assets	2.14	1.61	1.15	0.96	1.33	2.57	1.16
CRAR	32.71	64.81	37.40	31.82	26.62	13.10	13.00
Net NPA ratio	1.37	0.00	0.00	0.00	0.00	0.78	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1	1	1	2	2	10	795
No. of employees	37	42	40	39	37	1183	11573
Business per employee (in Rs. lakh)	74.54	66.68	54.81	71.45	74.02	1063.74	634.09
Profit per employee (in Rs. lakh)	2.57	3.39	1.21	1.38	1.38	19.97	4.67
Capital and reserves & surplus	5	6	5	5	5	1762	3994
Deposits	29	22	20	28	23	6826	42026
Investments	6	7	7	5	5	3533	14888
Advances	6	6	3	3	8	5755	31355
Interest income	1	1	1	1	1	872	3919
Other income	4	5	4	4	4	376	751
Interest expended	1	1	1	1	1	379	2633
Operating expenses	3	3	3	3	3	370	977
Cost of Funds (CoF)	2.02	2.64	2.58	1.72	1.41	4.40	5.81
Return on advances adjusted to CoF	6.83	7.85	9.00	9.63	8.25	6.54	4.11
Wages as % to total expenses	39.67	41.96	44.44	47.48	48.11	19.71	13.96
Return on Assets	3.34	4.00	1.69	1.52	1.60	2.57	1.16
CRAR	60.55	105.81	93.78	71.42	41.25	13.10	13.00
Net NPA ratio	1.47	1.90	30.50	0.00	0.00	0.78	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	417	439	458	484	508	359	795
No. of employees	3534	3588	3709	3868	4223	7232	11573
Business per employee (in Rs. lakh)	306.00	352.00	422.00	508.00	600.43	717.52	634.09
Profit per employee (in Rs. lakh)	2.39	0.24	1.37	2.69	3.59	5.72	4.67
Capital and reserves & surplus	395	456	641	724	1161	3973	3994
Deposits	8280	8492	9579	12239	15156	29351	42026
Investments	3962	3133	2739	3430	4572	12096	14888
Advances	4197	5365	6370	7919	10454	22539	31355
Interest income	680	709	761	977	1309	3093	3919
Other income	235	102	72	103	125	733	751
Interest expended	480	452	451	609	915	2108	2633
Operating expenses	193	187	226	219	248	881	977
Cost of Funds (CoF)	6.08	5.18	4.81	5.43	6.57	6.13	5.81
Return on advances adjusted to CoF	3.09	3.97	4.55	4.29	3.89	4.87	4.11
Wages as % to total expenses	19.41	18.54	20.58	16.09	12.58	10.34	13.96
Return on Assets	1.00	0.09	0.53	0.88	1.01	1.15	1.16
CRAR	11.32	9.89	13.02	11.08	13.80	14.30	13.00
Net NPA ratio	4.55	3.81	1.86	0.98	0.33	1.09	1.00

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Standard Chartered Bank**Foreign Banks***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	71	85	87	82	91	10	795
No. of employees	4461	5232	6497	6658	8967	1183	11573
Business per employee (in Rs. lakh)	780.11	786.36	837.29	924.20	826.66	1063.74	634.09
Profit per employee (in Rs. lakh)	13.40	11.50	14.50	19.62	20.22	19.97	4.67
Capital and reserves & surplus	2733	3234	4562	5801	8370	1762	3994
Deposits	19949	22522	28460	34175	36957	6826	42026
Investments	10079	10160	10632	11902	12787	3533	14888
Advances	16152	19970	24077	30104	33352	5755	31355
Interest income	2523	2493	3056	4046	4878	872	3919
Other income	699	525	1058	1347	2252	376	751
Interest expended	1071	1107	1190	1652	2130	379	2633
Operating expenses	775	842	1201	1404	2051	370	977
Cost of Funds (CoF)	3.78	3.20	3.50	4.17	4.92	4.40	5.81
Return on advances adjusted to CoF	6.69	6.07	5.64	5.41	5.98	6.54	4.11
Wages as % to total expenses	11.94	14.66	17.12	19.32	18.98	19.71	13.96
Return on Assets	1.74	1.97	2.49	3.06	3.13	2.57	1.16
CRAR	10.87	10.46	9.93	10.44	10.59	13.10	13.00
Net NPA ratio	0.52	1.12	1.57	1.43	1.04	0.78	1.00

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SBI & its Associates**State Bank of Bikaner & Jaipur***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	824	833	840	876	895	1939	795
No. of employees	13054	12120	12089	11752	11421	31053	11573
Business per employee (in Rs. lakh)	169.82	220.29	276.85	355.89	445.45	550.51	634.09
Profit per employee (in Rs. lakh)	5.52	1.69	1.20	2.57	2.73	3.62	4.67
Capital and reserves & surplus	1149	1298	1406	1654	1713	7713	3994
Deposits	16453	19038	21694	28480	34108	96734	42026
Investments	8443	8362	7932	8735	10498	32978	14888
Advances	8597	12036	15896	20526	25076	74215	31355
Interest income	1574	1741	1966	2374	3052	8803	3919
Other income	491	483	248	493	472	1477	751
Interest expended	857	872	973	1435	2113	5976	2633
Operating expenses	527	622	760	753	750	2124	977
Cost of Funds (CoF)	5.68	4.80	4.46	5.20	6.17	5.90	5.81
Return on advances adjusted to CoF	3.32	3.92	4.12	4.20	3.96	3.65	4.11
Wages as % to total expenses	26.06	27.79	28.52	21.79	15.61	15.89	13.96
Return on Assets	1.49	0.88	0.53	1.00	0.87	0.97	1.16
CRAR	12.93	12.60	12.08	12.89	12.51	13.20	13.00
Net NPA ratio	1.24	1.61	1.18	1.09	0.83	1.43	1.00

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State Bank of Hyderabad**SBI & its Associates***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	920	943	958	990	1025	1939	795
No. of employees	13278	13107	13108	12880	12813	31053	11573
Business per employee (in Rs. lakh)	265.86	339.74	414.34	473.64	599.08	550.51	634.09
Profit per employee (in Rs. lakh)	2.87	1.91	3.26	3.92	4.35	3.62	4.67
Capital and reserves & surplus	1574	1765	2114	2541	2694	7713	3994
Deposits	25311	28930	34025	41503	50108	96734	42026
Investments	14532	14559	14256	13919	16027	32978	14888
Advances	11814	15600	20863	28109	35849	74215	31355
Interest income	2213	2325	2749	3362	4403	8803	3919
Other income	707	422	459	584	677	1477	751
Interest expended	1372	1363	1655	2135	3290	5976	2633
Operating expenses	535	671	816	809	799	2124	977
Cost of Funds (CoF)	5.81	4.87	4.99	5.37	6.86	5.90	5.81
Return on advances adjusted to CoF	3.12	3.22	3.16	3.67	2.98	3.65	4.11
Wages as % to total expenses	17.91	19.53	21.51	16.71	11.47	15.89	13.96
Return on Assets	1.25	0.79	1.13	1.14	1.00	0.97	1.16
CRAR	14.29	11.74	12.08	12.51	11.97	13.20	13.00
Net NPA ratio	0.65	0.61	0.36	0.22	0.16	1.43	1.00

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SBI & its Associates**State Bank of India***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	9107	9185	9384	9632	10369	1939	795
No. of employees	207039	205515	198774	185388	179205	31053	11573
Business per employee (in Rs. lakh)	210.56	243.08	299.23	357.00	456.00	550.51	634.09
Profit per employee (in Rs. lakh)	1.77	2.08	2.17	2.37	3.73	3.62	4.67
Capital and reserves & surplus	20231	24072	27644	31299	49033	7713	3994
Deposits	318619	367048	380046	435521	537404	96734	42026
Investments	185676	197098	162534	149149	189501	32978	14888
Advances	157934	202374	261801	337336	416768	74215	31355
Interest income	30460	32428	35980	37242	48950	8803	3919
Other income	7612	7120	7435	6765	8695	1477	751
Interest expended	19274	18483	20390	22184	31929	5976	2633
Operating expenses	9245	10074	11725	11824	12609	2124	977
Cost of Funds (CoF)	5.74	4.90	4.88	4.55	5.64	5.90	5.81
Return on advances adjusted to CoF	1.88	2.34	2.74	3.74	3.70	3.65	4.11
Wages as % to total expenses	22.61	24.19	25.29	23.33	17.48	15.89	13.96
Return on Assets	0.94	0.99	0.89	0.84	1.01	0.97	1.16
CRAR	13.53	12.45	11.88	12.34	12.64	13.20	13.00
Net NPA ratio	3.48	2.65	1.88	1.56	1.78	1.43	1.00

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State Bank of Indore**SBI & its Associates***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	451	456	455	468	488	1939	795
No. of employees	6540	6454	6647	6517	6272	31053	11573
Business per employee (in Rs. lakh)	230.77	293.88	367.97	476.67	604.37	550.51	634.09
Profit per employee (in Rs. lakh)	3.45	2.07	2.09	2.91	3.73	3.62	4.67
Capital and reserves & surplus	791	904	1018	1177	1316	7713	3994
Deposits	10511	13807	16661	19976	24699	96734	42026
Investments	5429	5898	5112	5992	7681	32978	14888
Advances	6406	9041	11876	15351	18224	74215	31355
Interest income	1046	1110	1323	1659	2226	8803	3919
Other income	361	178	245	264	311	1477	751
Interest expended	593	608	781	1124	1654	5976	2633
Operating expenses	282	328	397	410	431	2124	977
Cost of Funds (CoF)	5.56	4.54	4.61	5.43	6.49	5.90	5.81
Return on advances adjusted to CoF	3.00	3.51	3.48	3.35	3.61	3.65	4.11
Wages as % to total expenses	20.28	20.87	18.18	14.59	10.51	15.89	13.96
Return on Assets	1.73	0.92	0.76	0.87	0.88	0.97	1.16
CRAR	12.39	11.61	11.40	11.77	11.29	13.20	13.00
Net NPA ratio	0.00	1.00	1.83	1.04	0.73	1.43	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	3	3	3	3	3	10	795
No. of employees	29	29	31	28	32	1183	11573
Business per employee (in Rs. lakh)	1523.00	1191.00	1688.00	1236.00	1491.00	1063.74	634.09
Profit per employee (in Rs. lakh)	20.00	18.00	10.00	28.00	17.00	19.97	4.6
Capital and reserves & surplus	120	126	133	154	159	1762	3994
Deposits	180	150	264	212	248	6826	42026
Investments	112	140	119	126	90	3533	14888
Advances	262	222	225	134	214	5755	31355
Interest income	29	36	40	36	37	872	3919
Other income	14	2	2	6	6	376	751
Interest expended	17	23	25	25	26	379	2633
Operating expenses	5	5	5	6	6	370	977
Cost of Funds (CoF)	5.69	7.31	7.94	7.63	8.21	4.40	5.81
Return on advances adjusted to CoF	0.63	1.20	0.28	2.86	2.94	6.54	4.11
Wages as % to total expenses	7.71	4.98	5.76	6.07	6.01	19.71	13.96
Return on Assets	1.33	1.20	1.97	1.53	1.12	2.57	1.16
CRAR	35.08	31.06	35.42	38.99	41.13	13.10	13.00
Net NPA ratio	4.64	4.08	1.91	0.00	0.00	0.78	1.00

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State Bank of Mysore**SBI & its Associates***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	626	640	648	658	684	1939	795
No. of employees	9693	9564	9741	9666	9720	31053	11573
Business per employee (in Rs. lakh)	162.81	203.54	290.00	398.00	495.00	550.51	634.09
Profit per employee (in Rs. lakh)	1.82	2.16	2.22	2.60	3.28	3.62	4.67
Capital and reserves & surplus	582	756	935	1141	1378	7713	3994
Deposits	11273	13585	16369	22022	27462	96734	42026
Investments	5487	5796	5694	6990	8403	32978	14888
Advances	6307	8781	11754	16466	21027	74215	31355
Interest income	1057	1174	1347	1776	2494	8803	3919
Other income	340	380	336	350	422	1477	751
Interest expended	603	623	735	1093	1732	5976	2633
Operating expenses	370	479	509	562	617	2124	977
Cost of Funds (CoF)	5.51	4.69	4.51	5.01	6.09	5.90	5.81
Return on advances adjusted to CoF	4.14	4.01	4.00	3.99	4.07	3.65	4.11
Wages as % to total expenses	27.26	30.00	23.78	19.19	14.37	15.89	13.96
Return on Assets	1.28	1.25	1.23	1.10	1.08	0.97	1.16
CRAR	11.53	12.08	11.37	11.47	11.73	13.20	13.00
Net NPA ratio	2.96	0.92	0.74	0.45	0.43	1.43	1.00

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SBI & its Associates**State Bank of Patiala***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	747	754	763	792	840	1939	795
No. of employees	11674	11595	11350	11329	11175	31053	11573
Business per employee (in Rs. lakh)	305.24	361.15	493.01	599.54	759.82	550.51	634.09
Profit per employee (in Rs. lakh)	3.69	2.48	2.66	3.24	3.70	3.62	4.67
Capital and reserves & surplus	1731	2045	2235	2488	2709	7713	3994
Deposits	22473	26496	33778	39184	48571	96734	42026
Investments	11110	12312	12678	12358	14375	32978	14888
Advances	13086	15359	22180	28770	36400	74215	31355
Interest income	1888	2133	2462	3065	4310	8803	3919
Other income	630	356	347	443	596	1477	751
Interest expended	1066	1157	1465	2060	3420	5976	2633
Operating expenses	449	479	612	659	707	2124	977
Cost of Funds (CoF)	5.14	4.62	4.66	5.13	6.88	5.90	5.81
Return on advances adjusted to CoF	3.19	3.28	3.37	3.59	3.31	3.65	4.11
Wages as % to total expenses	18.56	17.98	17.92	14.72	9.32	15.89	13.96
Return on Assets	1.60	0.91	0.73	0.77	0.83	0.97	1.16
CRAR	13.56	14.21	13.67	12.38	12.50	13.20	13.00
Net NPA ratio	0.00	1.23	0.99	0.83	0.60	1.43	1.00

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State Bank of Saurashtra**SBI & its Associates***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	428	429	439	477	486	1939	795
No. of employees	7391	7325	7257	7148	6979	31053	11573
Business per employee (in Rs. lakh)	193.16	263.06	303.94	343.00	396.00	550.51	634.09
Profit per employee (in Rs. lakh)	2.40	0.56	0.64	1.21	0.74	3.62	4.67
Capital and reserves & surplus	767	794	977	1043	1145	7713	3994
Deposits	10675	12613	13841	15805	16168	96734	42026
Investments	5846	6086	5925	5013	5985	32978	14888
Advances	5240	6714	8443	11081	12241	74215	31355
Interest income	978	1132	1177	1295	1558	8803	3919
Other income	306	133	105	157	207	1477	751
Interest expended	574	624	698	877	1194	5976	2633
Operating expenses	257	254	308	326	394	2124	977
Cost of Funds (CoF)	5.49	4.95	4.88	5.46	6.52	5.90	5.81
Return on advances adjusted to CoF	2.97	2.66	2.74	2.89	3.34	3.65	4.11
Wages as % to total expenses	19.22	18.79	22.81	18.08	14.83	15.89	13.96
Return on Assets	1.38	0.31	0.31	0.46	0.28	0.97	1.16
CRAR	14.53	11.45	12.03	12.78	12.34	13.20	13.00
Net NPA ratio	0.00	1.40	1.16	0.70	0.91	1.43	1.00

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SBI & its Associates**State Bank of Travancore***(Amount in rupees crore)*

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	679	681	703	718	725	1939	795
No. of employees	12007	11828	11642	11019	10840	31053	11573
Business per employee (in Rs. lakh)	271.78	346.25	381.19	506.13	558.65	550.51	634.09
Profit per employee (in Rs. lakh)	2.16	2.21	2.34	2.96	3.40	3.62	4.67
Capital and reserves & surplus	925	1130	1332	1599	1718	7713	3994
Deposits	19721	24133	25997	30984	35354	96734	42026
Investments	10778	10592	10630	9718	11353	32978	14888
Advances	11132	14848	18866	24630	28137	74215	31355
Interest income	1740	2008	2299	2691	3434	8803	3919
Other income	470	409	351	364	439	1477	751
Interest expended	1057	1112	1343	1698	2477	5976	2633
Operating expenses	452	503	632	645	687	2124	977
Cost of Funds (CoF)	5.54	4.76	4.89	4.96	6.11	5.90	5.81
Return on advances adjusted to CoF	3.00	3.03	3.01	3.70	3.73	3.65	4.11
Wages as % to total expenses	20.99	20.90	20.49	17.50	13.14	15.89	13.96
Return on Assets	1.02	0.86	0.86	0.86	0.89	0.97	1.16
CRAR	11.36	11.05	11.15	11.68	12.68	13.20	13.00
Net NPA ratio	1.39	1.81	1.47	1.08	0.94	1.43	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1875	1905	2048	2231	2281	1936	795
No. of employees	26746	24834	24624	24360	24656	23318	11573
Business per employee (in Rs. lakh)	240.31	280.22	348.64	489.17	586.02	618.35	634.09
Profit per employee (in Rs. lakh)	1.62	1.53	2.05	2.76	3.18	3.77	4.67
Capital and reserves & surplus	1905	2199	2834	3627	4291	5657	3994
Deposits	42585	46295	53624	78634	95171	84000	42026
Investments	17917	20371	17269	25234	28076	26760	14888
Advances	20647	26729	36466	51670	64051	60189	31355
Interest income	3085	3758	4050	6040	7906	7180	3919
Other income	776	590	562	618	890	1005	751
Interest expended	1656	2064	2170	3890	5834	5055	2633
Operating expenses	1186	1264	1435	1386	1495	1480	977
Cost of Funds (CoF)	4.41	4.49	4.10	5.44	6.29	5.83	5.81
Return on advances adjusted to CoF	4.20	4.13	4.55	4.05	3.58	3.67	4.11
Wages as % to total expenses	31.05	28.89	28.78	16.95	12.68	13.98	13.96
Return on Assets	1.67	0.82	0.91	0.91	0.88	1.01	1.16
CRAR	11.49	10.70	11.73	11.74	11.22	12.10	13.00
Net NPA ratio	2.58	1.59	0.86	0.76	0.97	0.77	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	182	183	184	194	217	359	795
No. of employees	2189	2286	2297	2227	2386	7232	11573
Business per employee (in Rs. lakh)	292.43	316.97	358.29	451.23	541.99	717.52	634.09
Profit per employee (in Rs. lakh)	3.69	3.60	4.41	4.76	5.31	5.72	4.67
Capital and reserves & surplus	477	559	657	759	858	3973	3994
Deposits	4404	4827	5203	6020	7670	29351	42026
Investments	2354	2286	2362	2316	2554	12096	14888
Advances	2114	2626	3126	4047	5331	22539	31355
Interest income	538	513	548	638	774	3093	3919
Other income	68	68	78	83	118	733	751
Interest expended	322	282	302	342	499	2108	2633
Operating expenses	114	125	130	147	169	881	977
Cost of Funds (CoF)	6.53	5.72	5.72	5.85	6.75	6.13	5.81
Return on advances adjusted to CoF	4.92	4.73	4.33	4.94	4.04	4.87	4.11
Wages as % to total expenses	14.82	17.96	17.63	18.17	15.19	10.34	13.96
Return on Assets	1.59	1.52	1.67	1.57	1.58	1.15	1.16
CRAR	21.07	19.74	18.33	16.77	15.35	14.30	13.00
Net NPA ratio	5.00	2.95	2.17	0.98	0.38	1.09	1.00

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Nationalised Banks
UCO Bank
(Amount in rupees crore)

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1789	1798	1815	1923	1946	1936	795
No. of employees	25116	24855	24510	24773	23828	23318	11573
Business per employee (in Rs. lakh)	249.00	321.00	387.00	464.00	580.00	618.35	634.09
Profit per employee (in Rs. lakh)	1.79	1.43	0.82	1.30	1.76	3.77	4.67
Capital and reserves & surplus	1801	2069	2463	2662	2926	5657	3994
Deposits	39244	49470	54544	64860	79909	84000	42026
Investments	17611	19064	19636	19525	24250	26760	14888
Advances	20626	27656	37378	46989	55082	60189	31355
Interest income	3096	3549	4355	5210	6509	7180	3919
Other income	625	516	374	550	772	1005	751
Interest expended	1902	2140	2789	3623	5021	5055	2633
Operating expenses	1021	1085	1177	1193	1306	1480	977
Cost of Funds (CoF)	5.17	4.61	5.01	5.33	6.27	5.83	5.81
Return on advances adjusted to CoF	3.68	3.35	3.08	3.06	3.05	3.67	4.11
Wages as % to total expenses	24.07	26.64	22.19	17.30	14.14	13.98	13.96
Return on Assets	1.13	0.73	0.34	0.47	0.52	1.01	1.16
CRAR	11.88	11.26	11.12	11.56	10.09	12.10	13.00
Net NPA ratio	3.65	2.93	2.10	2.14	1.98	0.77	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	2109	2139	2171	2286	2410	1936	795
No. of employees	25630	25645	26983	27536	27168	23318	11573
Business per employee (in Rs. lakh)	286.48	343.08	436.47	509.21	698.61	618.35	634.09
Profit per employee (in Rs. lakh)	2.78	2.81	2.66	3.25	5.39	3.77	4.67
Capital and reserves & surplus	3087	3614	4558	5190	7348	5657	3994
Deposits	50559	61831	74094	85180	103859	84000	42026
Investments	22946	22793	25918	27982	33823	26760	14888
Advances	28922	40105	53380	62386	74348	60189	31355
Interest income	4516	4970	5864	7382	9447	7180	3919
Other income	831	766	494	687	1087	1005	751
Interest expended	2780	2905	3489	4592	6361	5055	2633
Operating expenses	1085	1257	1402	1476	1593	1480	977
Cost of Funds (CoF)	5.45	4.74	4.61	5.16	6.12	5.83	5.81
Return on advances adjusted to CoF	3.34	3.58	3.43	3.60	3.72	3.67	4.11
Wages as % to total expenses	18.66	19.37	17.72	14.40	10.63	13.98	13.96
Return on Assets	1.30	1.10	0.84	0.92	1.26	1.01	1.16
CRAR	12.32	12.09	11.41	12.80	12.51	12.10	13.00
Net NPA ratio	2.87	2.64	1.56	0.96	0.17	0.77	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	1338	1345	1353	1361	1436	1936	795
No. of employees	17887	17493	17319	16793	16009	23318	11573
Business per employee (in Rs. lakh)	169.00	208.00	254.00	350.00	463.00	618.35	634.09
Profit per employee (in Rs. lakh)	1.76	1.72	1.18	1.59	1.99	3.77	4.67
Capital and reserves & surplus	1960	1957	1829	2415	2661	5657	3994
Deposits	22758	25348	29250	37167	46971	84000	42026
Investments	14233	14403	14130	14602	18515	26760	14888
Advances	7963	11390	15522	22156	27858	60189	31355
Interest income	2073	2133	2360	2825	3557	7180	3919
Other income	505	478	437	348	465	1005	751
Interest expended	1292	1218	1340	1675	2653	5055	2633
Operating expenses	673	704	814	778	903	1480	977
Cost of Funds (CoF)	5.81	4.97	4.72	4.80	5.85	5.83	5.81
Return on advances adjusted to CoF	2.95	3.70	3.85	3.98	3.13	3.67	4.11
Wages as % to total expenses	26.21	25.90	29.18	22.72	18.04	13.98	13.96
Return on Assets	1.25	1.04	0.66	0.73	0.68	1.01	1.16
CRAR	17.04	18.16	13.12	12.02	11.88	12.10	13.00
Net NPA ratio	3.75	2.43	1.95	1.50	1.10	0.77	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices	927	968	982	1039	1112	1936	795
No. of employees	11624	11491	10926	11330	11439	23318	11573
Business per employee (in Rs. lakh)	249.39	310.50	369.26	455.17	612.67	618.35	634.09
Profit per employee (in Rs. lakh)	3.73	3.45	1.16	3.04	3.32	3.77	4.67
Capital and reserves & surplus	1336	1590	1669	1897	2459	5657	3994
Deposits	21015	25618	27709	37604	47952	84000	42026
Investments	10837	12069	11180	12018	16617	26760	14888
Advances	11045	14336	16664	24224	31689	60189	31355
Interest income	1940	2097	2312	2823	3983	7180	3919
Other income	526	351	284	275	437	1005	751
Interest expended	1102	1110	1339	1751	3058	5055	2633
Operating expenses	498	538	624	651	701	1480	977
Cost of Funds (CoF)	5.45	4.51	4.63	5.05	6.62	5.83	5.81
Return on advances adjusted to CoF	4.83	4.53	4.03	3.57	3.05	3.67	4.11
Wages as % to total expenses	20.72	19.22	19.30	16.33	10.77	13.98	13.96
Return on Assets	1.91	1.43	0.45	0.92	0.75	1.01	1.16
CRAR	14.11	12.92	11.94	11.21	11.22	12.10	13.00
Net NPA ratio	0.91	0.59	0.85	0.59	0.57	0.77	1.00

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

Items	2003-04	2004-05	2005-06	2006-07	2007-08	Group	All Banks'
						Average	Average
						2007-08	2007-08
No. of offices		3	9	41	61	359	795
No. of employees		207	627	2443	3150	7232	11573
Business per employee (in Rs. lakh)		687.93	848.08	530.50	683.12	717.52	634.09
Profit per employee (in Rs. lakh)		-1.82	8.82	3.86	6.35	5.72	4.67
Capital and reserves & surplus		217	573	787	1319	3973	3994
Deposits		663	2910	8220	13273	29351	42026
Investments		395	1350	3073	5094	12096	14888
Advances		761	2407	6290	9430	22539	31355
Interest income		30	193	588	1311	3093	3919
Other income		18	97	195	355	733	751
Interest expended		12	105	416	974	2108	2633
Operating expenses		40	86	193	341	881	977
Cost of Funds (CoF)		1.15	4.72	6.36	7.83	6.13	5.81
Return on advances adjusted to CoF		1.89	3.88	3.36	4.01	4.87	4.11
Wages as % to total expenses		41.07	26.27	19.26	15.39	10.34	13.96
Return on Assets		-0.29	2.13	1.44	1.54	1.15	1.16
CRAR		18.81	16.40	13.60	13.60	14.30	13.00
Net NPA ratio		0.00	0.00	0.00	0.09	1.09	1.00

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Bank Group-wise Averages for 2006-07 & 2007-08

(Amount in rupees crore)

Items	SBI & its Associates		Nationalised Banks		Other SCBs		Foreign Banks		All Banks	
	2006-07	2007-08	2006-07	2007-08	2006-07	2007-08	2006-07	2007-08	2006-07	2007-08
Total number of banks	8	8	20	20	25	23	29	28	82	79
No. of offices	1826	1939	1861	1936	296	359	9	10	726	795
No. of employees	31962	31053	23659	23318	5562	7232	980	1183	10931	11573
Business per employee (in Rs. lakh)	436.35	550.51	490.01	618.35	695.30	717.52	974.77	1063.74	521.92	634.09
Profit per employee (in Rs. lakh)	2.57	3.62	2.87	3.77	4.65	5.72	16.13	19.97	3.48	4.67
Capital and reserves & surplus	5368	7713	4634	5657	2019	3973	1141	1762	2673	3994
Deposits	79184	96734	68036	84000	22079	29351	5198	6826	32889	42026
Investments	26484	32978	22649	26760	8586	12096	2465	3533	11597	14888
Advances	60284	74215	47894	60189	16590	22539	4357	5755	24161	31355
Interest income	6683	8803	5536	7180	1983	3093	618	872	2825	3919
Other income	1177	1477	713	1005	493	733	243	376	525	751
Interest expended	4076	5976	3468	5055	1314	2108	262	379	1737	2633
Operating expenses	1998	2124	1363	1480	613	881	267	370	809	977
Cost of Funds (CoF)	4.75	5.90	4.80	5.83	5.18	6.13	4.03	4.40	4.82	5.81
Return on advances adjusted to CoF	3.72	3.65	3.99	3.67	4.38	4.87	5.74	6.54	4.12	4.11
Wages as % to total expenses	21.55	15.89	17.94	13.98	10.93	10.34	20.07	19.71	17.32	13.96
Return on Assets	0.86	0.97	0.94	1.01	1.02	1.15	2.28	2.57	1.04	1.16
CRAR	12.30	13.20	12.50	12.10	12.10	14.30	12.00	13.10	12.30	13.00
Net NPA ratio	1.32	1.43	0.92	0.77	0.97	1.09	0.73	0.78	1.01	1.00

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V. Bahuguna, Director

Division of Banking Studies

Department of Statistics and Information Management

Reserve Bank of India

C-9, 7th Floor, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051.