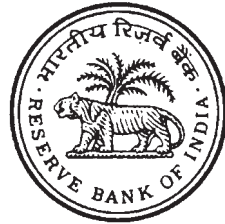


A Profile of Banks

2009-10



Reserve Bank of India

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Explanatory Notes

This publication provides quick data on select important items of scheduled commercial banks, excluding regional rural banks, from 2005-06 to 2009-10. This is the sixth volume in the series; first volume of the series was published for the year 2004-05.

1. Data sources

- 1.1. Most of the data presented in the publication are from annual accounts of banks.
- 1.2. Data on number of offices are from Master Office File, Department of Statistics and Information Management (DSIM), RBI.
- 1.3. Data on number of employees are from Indian Banks' Association (IBA). As number of employees of Jammu and Kashmir Bank as on 31 March 2010 is not available, figure as on 31 March 2009 has been used.

2. Data definitions

- 2.1. Capital, reserves & surplus, deposits, investments, advances, interest income, interest expended and operating expenses are as in annual accounts of banks.
- 2.2. Business (defined as deposits plus 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.
- 2.3. For the year 2009-10, bank-wise CRAR is given as per Basel-II. For the year 2008-09, bank-wise CRAR is given as per Basel-II except for Bank International Indonesia for which it is available only as per Basel-I. For the year 2007-08, CRAR is given as per Basel-II wherever available. For convenience, CRAR for 2007-08 and 2008-09 as per Basel-I are indicated by [§]. For the years 2005-06 and 2006-07, CRAR is given as per Basel-I.
- 2.4. Number of offices includes branches and administrative offices.
- 2.5. Cost of Funds (CoF) is defined as the ratio (in %) of interest paid on deposits and borrowings to average of opening and closing balances of deposits and borrowings for the respective years.
- 2.6. 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 opening and closing balances of advances for the respective years.
- 2.7. Wages as percentage to total expenses is computed as the ratio (in %) of payment to and provisions for employees to total expenses.

3. Bank group level aggregates

- 3.1. Bank group level aggregates have been computed from respective items at bank level. Computation of ratios follows definitions similar to those of bank level ratios; that is ratios of corresponding aggregates at bank group level. More specific details are as follows.
- i) Business per employee (or profit per employee) is computed by dividing the total business (or profit) for the group by the number of employees in the group.
 - ii) CoF is computed as the ratio (in %) of interest paid on deposits and borrowings to average of opening and closing balances of deposits and borrowings of the respective years.
 - iii) 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 opening and closing balances total advances of the group.
 - iv) 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.
 - v) Capital adequacy ratios for the bank groups and also for all banks have been obtained from OSMOS, Department of Banking Supervision, RBI.

4. General

- 4.1. IDBI Bank Limited, a public sector bank, is clubbed along with nationalised banks.
- 4.2. For quick comparison, bank group aggregates and all banks' aggregates for 2009-10 are given against every bank.
- 4.3. As on the date of printing, annual account of one bank, i. e., Bank International Indonesia was not available. Therefore, this bank's data have not been included in this publication. However, number of employees of this bank is used for the year 2009-10.
- 4.4. The symbol '-' indicates nil or negligible and the symbol '..' indicates not applicable or not available.

Foreign Banks

AB Bank

(Amount in rupees crore)

A,B

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1	1	1	1	1	310	71998
No. of employees	26	27	26	27	28	27742	944620
Business per employee (in ₹ lakh)	193.03	209.48	212.37	215.69	204.63	1445.87	873.32
Profit per employee (in ₹ lakh)	11.04	8.80	10.67	14.06	17.46	17.09	6.05
Capital and Reserves & surplus	46	46	47	49	54	69061	430046
Deposits	21	25	31	31	34	237853	4752456
Investments	8	9	11	11	16	159286	1719185
Advances	34	33	26	29	17	163260	3497054
Interest income	4	5	4	5	3	26389	415751
Other income	4	5	4	8	12	9951	78519
Interest expended	–	1	–	1	–	8938	272084
Operating expenses	2	4	3	4	7	11102	99769
Cost of Funds (CoF)	1.70	2.31	1.56	2.32	1.34	2.82	5.09
Return on advances adjusted to CoF	6.64	6.88	7.07	9.36	8.82	7.17	4.19
Wages as % to total expenses	23.99	16.93	21.18	20.25	14.51	23.48	14.83
Return on Assets	3.43	3.42	3.84	4.75	5.58	1.26	1.05
CRAR	86.21	100.00	43.09	50.67	30.01	17.25	14.58
Net NPA ratio	–	–	9.25	6.67	7.68	1.82	1.12

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

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	2	2	2	2	2	310	71998
No. of employees	38	36	39	40	41	27742	944620
Business per employee (in ₹ lakh)	1720.49	1865.72	1772.97	1759.98	1542.63	1445.87	873.32
Profit per employee (in ₹ lakh)	12.06	4.80	78.29	41.96	18.60	17.09	6.05
Capital and Reserves & surplus	76	78	107	123	131	69061	430046
Deposits	459	474	414	509	523	237853	4752456
Investments	142	144	162	195	246	159286	1719185
Advances	119	203	162	137	152	163260	3497054
Interest income	111	47	65	48	41	26389	415751
Other income	8	15	7	5	3	9951	78519
Interest expended	101	32	27	20	20	8938	272084
Operating expenses	14	19	27	13	13	11102	99769
Cost of Funds (CoF)	8.52	5.06	4.73	4.20	3.89	2.82	5.09
Return on advances adjusted to CoF	-1.33	3.78	3.42	7.54	4.57	7.17	4.19
Wages as % to total expenses	2.82	10.22	10.90	16.30	20.85	23.48	14.83
Return on Assets	0.35	0.23	3.96	2.40	1.13	1.26	1.05
CRAR	36.98	27.66	51.71	47.57	44.79	17.25	14.58
Net NPA ratio	15.97	0.63	—	—	0.19	1.82	1.12

Nationalised Banks
Allahabad Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	2078	2140	2234	2315	2231	43187	71998
No. of employees	19134	20379	20079	20457	20959	467262	944620
Business per employee (in ₹ lakh)	336.00	495.00	604.00	706.00	845.00	947.40	873.32
Profit per employee (in ₹ lakh)	3.69	3.68	4.85	3.75	5.76	5.74	6.05
Capital and Reserves & surplus	3639	4477	5221	5852	6753	157276	430046
Deposits	48500	59544	71616	84972	106056	2583716	4752456
Investments	17985	18746	23400	29651	38429	828125	1719185
Advances	29148	41290	49720	58802	71605	1843102	3497054
Interest income	3767	4884	6171	7365	8369	208535	415751
Other income	482	376	965	1142	1516	29994	78519
Interest expended	2190	3133	4499	5206	5719	145712	272084
Operating expenses	1036	1027	1158	1399	1618	40792	99769
Cost of Funds (CoF)	4.74	5.57	6.50	6.10	5.37	5.35	5.09
Return on advances adjusted to CoF	3.97	3.65	3.30	4.02	4.44	3.83	4.19
Wages as % to total expenses	21.12	14.92	12.20	13.23	13.79	13.65	14.83
Return on Assets	1.42	1.26	1.32	0.90	1.16	1.00	1.05
CRAR	13.37	12.52	11.99	13.11	13.62	13.25	14.58
Net NPA ratio	0.84	1.07	0.80	0.72	0.66	0.91	1.12

Foreign Banks
American Express Banking Corporation
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices				2	2	310	71998
No. of employees				857	870	27742	944620
Business per employee (in ₹ lakh)				133.83	137.58	1445.87	873.32
Profit per employee (in ₹ lakh)				–	–	17.09	6.05
Capital and Reserves & surplus				481	481	69061	430046
Deposits				330	569	237853	4752456
Investments				213	221	159286	1719185
Advances				695	875	163260	3497054
Interest income				77	64	26389	415751
Other income				335	315	9951	78519
Interest expended				81	32	8938	272084
Operating expenses				375	321	11102	99769
Cost of Funds (CoF)				19.06	6.17	2.82	5.09
Return on advances adjusted to CoF				-10.55	1.03	7.17	4.19
Wages as % to total expenses				22.38	24.40	23.48	14.83
Return on Assets				-7.92	-4.24	1.26	1.05
CRAR				21.34	19.10	17.25	14.58
Net NPA ratio				4.34	1.59	1.82	1.12

Nationalised Banks
Andhra Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1248	1322	1401	1463	1586	43187	71998
No. of employees	14028	12981	13387	14255	14292	467262	944620
Business per employee (in ₹ lakh)	426.75	536.06	626.53	728.29	938.94	947.40	873.32
Profit per employee (in ₹ lakh)	3.69	4.14	4.30	4.58	7.32	5.74	6.05
Capital and Reserves & surplus	2894	3156	3249	3647	4410	157276	430046
Deposits	33922	41454	49437	59390	77688	2583716	4752456
Investments	11444	14301	14898	16911	20881	828125	1719185
Advances	22100	27889	34238	44139	56114	1843102	3497054
Interest income	2675	3315	4210	5375	6373	208535	415751
Other income	392	447	626	765	965	29994	78519
Interest expended	1506	1898	2870	3748	4178	145712	272084
Operating expenses	858	933	909	1104	1350	40792	99769
Cost of Funds (CoF)	4.57	4.82	6.12	6.40	5.38	5.35	5.09
Return on advances adjusted to CoF	4.33	4.40	4.11	4.36	4.92	3.83	4.19
Wages as % to total expenses	20.85	19.39	13.35	12.86	14.91	13.65	14.83
Return on Assets	1.38	1.31	1.16	1.09	1.39	1.00	1.05
CRAR	14.00	11.33	11.61 [§]	13.22	13.93	13.25	14.58
Net NPA ratio	0.24	0.17	0.15	0.18	0.17	0.91	1.12

Foreign Banks
Antwerp Diamond Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1	1	1	1	1	310	71998
No. of employees	19	18	19	24	22	27742	944620
Business per employee (in ₹ lakh)	2308.40	2071.57	2618.95	3371.97	1955.63	1445.87	873.32
Profit per employee (in ₹ lakh)	41.22	55.63	53.54	70.76	-7.88	17.09	6.05
Capital and Reserves & surplus	136	147	203	219	217	69061	430046
Deposits	53	54	80	81	57	237853	4752456
Investments	141	158	171	215	195	159286	1719185
Advances	422	375	476	700	446	163260	3497054
Interest income	37	41	41	48	34	26389	415751
Other income	5	7	8	13	15	9951	78519
Interest expended	21	25	23	23	8	8938	272084
Operating expenses	7	6	6	8	11	11102	99769
Cost of Funds (CoF)	3.76	4.60	3.79	3.33	1.25	2.82	5.09
Return on advances adjusted to CoF	1.76	2.51	2.39	2.33	3.25	7.17	4.19
Wages as % to total expenses	9.94	8.78	10.00	11.73	23.24	23.48	14.83
Return on Assets	1.21	1.70	1.63	1.64	-0.25	1.26	1.05
CRAR	39.67	46.48	37.09	26.79	33.72	17.25	14.58
Net NPA ratio	—	—	—	3.35	14.32	1.82	1.12

Private Sector Banks
Axis Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	352	501	626	786	1019	10387	71998
No. of employees	6553	9980	14739	20624	21640	182284	944620
Business per employee (in ₹ lakh)	1020.00	1024.00	1117.00	1060.00	1111.00	798.37	873.32
Profit per employee (in ₹ lakh)	8.69	7.59	8.39	10.02	12.00	7.19	6.05
Capital and Reserves & surplus	2886	3402	8771	10215	16045	119984	430046
Deposits	40114	58786	87626	117374	141300	822801	4752456
Investments	21527	26897	33705	46330	55975	354117	1719185
Advances	22314	36876	59661	81557	104343	632494	3497054
Interest income	2889	4462	7005	10835	11638	82874	415751
Other income	730	1010	1795	2897	3946	20180	78519
Interest expended	1811	2993	4420	7149	6634	51206	272084
Operating expenses	814	1215	2155	2858	3710	22676	99769
Cost of Funds (CoF)	4.23	4.96	4.98	5.74	4.03	4.83	5.09
Return on advances adjusted to CoF	3.83	4.17	4.85	4.83	4.57	5.06	4.19
Wages as % to total expenses	9.15	9.06	10.19	9.97	12.14	12.76	14.83
Return on Assets	1.18	1.10	1.24	1.44	1.67	1.28	1.05
CRAR	11.08	11.57	13.73 [§]	13.69	15.80	17.45	14.58
Net NPA ratio	0.98	0.72	0.42	0.40	0.40	1.03	1.12

Foreign Banks
Bank International Indonesia
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1	1	1	1	1	310	71998
No. of employees	16	12	3	2	2	27742	944620
Business per employee (in ₹ lakh)	148.00	97.00	–	–	..	1445.87	873.32
Profit per employee (in ₹ lakh)	-7.66	37.39	233.26	67.08	..	17.09	6.05
Capital and Reserves & surplus	75	76	78	78	..	69061	430046
Deposits	15	11	–	–	..	237853	4752456
Investments	16	13	5	1	..	159286	1719185
Advances	7	1	–	–	..	163260	3497054
Interest income	4	5	2	–	..	26389	415751
Other income	1	4	11	1	..	9951	78519
Interest expended	1	1	–	–	..	8938	272084
Operating expenses	3	3	5	1	..	11102	99769
					..		
Cost of Funds (CoF)	2.07	3.99	1.12	–	..	2.82	5.09
Return on advances adjusted to CoF	8.14	18.26	21.30	–	..	7.17	4.19
Wages as % to total expenses	19.22	15.21	20.78	–	..	23.48	14.83
Return on Assets	-1.28	6.52	8.78	–	..	1.26	1.05
CRAR	108.87	141.24	235.82	501.34 ^s	..	17.25	14.58
Net NPA ratio	–	–	–	–	..	1.82	1.12

Foreign Banks

Bank of America

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	5	5	5	5	5	310	71998
No. of employees	282	283	314	293	284	27742	944620
Business per employee (in ₹ lakh)	1924.81	1920.89	2483.54	2430.57	3101.97	1445.87	873.32
Profit per employee (in ₹ lakh)	51.82	69.09	102.08	110.85	121.26	17.09	6.05
Capital and Reserves & surplus	1582	1778	2411	2748	3099	69061	430046
Deposits	2106	2718	4191	4167	5490	237853	4752456
Investments	1664	1886	2878	3670	8383	159286	1719185
Advances	3369	2916	3452	3356	3631	163260	3497054
Interest income	348	430	514	607	569	26389	415751
Other income	198	233	348	393	493	9951	78519
Interest expended	147	169	163	152	186	8938	272084
Operating expenses	113	140	167	175	244	11102	99769
Cost of Funds (CoF)	4.01	4.70	3.70	2.22	1.85	2.82	5.09
Return on advances adjusted to CoF	2.13	2.24	4.08	9.06	5.75	7.17	4.19
Wages as % to total expenses	21.31	25.20	27.31	24.60	29.50	23.48	14.83
Return on Assets	2.41	3.10	3.76	3.42	2.60	1.26	1.05
CRAR	23.40	13.33	13.45	12.73	15.49	17.25	14.58
Net NPA ratio	—	—	—	—	—	1.82	1.12

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

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	2	2	2	2	2	310	71998
No. of employees	68	76	94	123	106	27742	944620
Business per employee (in ₹ lakh)	728.00	704.00	718.00	617.00	850.00	1445.87	873.32
Profit per employee (in ₹ lakh)	-10.00	-11.00	20.00	14.00	2.00	17.09	6.05
Capital and Reserves & surplus	88	88	95	100	100	69061	430046
Deposits	327	364	395	472	515	237853	4752456
Investments	129	109	123	149	220	159286	1719185
Advances	169	171	280	287	387	163260	3497054
Interest income	29	30	35	49	41	26389	415751
Other income	5	5	9	15	10	9951	78519
Interest expended	20	17	19	25	27	8938	272084
Operating expenses	12	11	12	17	17	11102	99769
Cost of Funds (CoF)	4.35	4.59	4.50	5.19	4.92	2.82	5.09
Return on advances adjusted to CoF	3.54	5.38	5.06	7.12	4.16	7.17	4.19
Wages as % to total expenses	15.94	15.45	16.03	17.76	16.73	23.48	14.83
Return on Assets	-1.32	-1.90	4.08	3.14	0.38	1.26	1.05
CRAR	18.77	22.00	21.61	25.52	25.01	17.25	14.58
Net NPA ratio	1.29	0.12	1.51	0.09	1.95	1.82	1.12

Nationalised Banks
Bank of Baroda
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	2777	2812	2845	2916	3088	43187	71998
No. of employees	38774	38604	37260	36440	38960	467262	944620
Business per employee (in ₹ lakh)	396.00	555.00	710.00	914.00	981.00	947.40	873.32
Profit per employee (in ₹ lakh)	2.13	2.73	3.94	6.05	8.00	5.74	6.05
Capital and Reserves & surplus	7844	8650	11044	12880	15106	157276	430046
Deposits	93662	124916	152034	192397	241044	2583716	4752456
Investments	35114	34944	43870	52446	61182	828125	1719185
Advances	59912	83621	106701	143251	175035	1843102	3497054
Interest income	7050	9004	11813	15092	16698	208535	415751
Other income	1127	1382	2051	2758	2806	29994	78519
Interest expended	3875	5427	7902	9968	10759	145712	272084
Operating expenses	2385	2544	3034	3576	3811	40792	99769
Cost of Funds (CoF)	4.03	4.58	5.33	5.25	4.38	5.35	5.09
Return on advances adjusted to CoF	3.28	3.69	3.51	3.71	3.50	3.83	4.19
Wages as % to total expenses	24.34	20.63	17.41	17.34	16.14	13.65	14.83
Return on Assets	0.79	0.80	0.89	1.09	1.21	1.00	1.05
CRAR	13.65	11.80	12.94	14.05	14.36	13.25	14.58
Net NPA ratio	0.87	0.60	0.47	0.31	0.34	0.91	1.12

Foreign Banks
Bank of Ceylon
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1	1	1	1	1	310	71998
No. of employees	33	25	29	30	30	27742	944620
Business per employee (in ₹ lakh)	587.10	579.00	483.00	488.00	444.00	1445.87	873.32
Profit per employee (in ₹ lakh)	1.64	9.00	15.00	73.00	18.00	17.09	6.05
Capital and Reserves & surplus	55	57	61	80	86	69061	430046
Deposits	87	86	74	86	92	237853	4752456
Investments	30	31	30	31	63	159286	1719185
Advances	49	41	41	45	40	163260	3497054
Interest income	10	10	11	14	11	26389	415751
Other income	4	3	4	15	6	9951	78519
Interest expended	4	4	3	3	4	8938	272084
Operating expenses	3	3	3	3	4	11102	99769
Cost of Funds (CoF)	3.98	4.18	3.70	3.35	4.16	2.82	5.09
Return on advances adjusted to CoF	5.34	4.17	9.07	10.76	8.72	7.17	4.19
Wages as % to total expenses	13.99	13.78	14.71	16.28	17.69	23.48	14.83
Return on Assets	0.25	1.25	2.24	10.23	2.73	1.26	1.05
CRAR	56.37	63.21	55.97	45.18	50.85	17.25	14.58
Net NPA ratio	23.74	14.96	4.01	—	—	1.82	1.12

Nationalised Banks

Bank of India

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	2687	2760	2846	3076	3165	43187	71998
No. of employees	42206	41511	40557	40155	39202	467262	944620
Business per employee (in ₹ lakh)	381.00	498.00	652.00	833.00	1011.00	947.40	873.32
Profit per employee (in ₹ lakh)	1.66	2.71	4.95	7.49	4.39	5.74	6.05
Capital and Reserves & surplus	4984	5895	10589	13495	14230	157276	430046
Deposits	93932	119882	150012	189708	229762	2583716	4752456
Investments	31782	35493	41803	52607	67080	828125	1719185
Advances	65174	85116	113476	142909	168491	1843102	3497054
Interest income	7029	8936	12355	16347	17878	208535	415751
Other income	1184	1563	2117	3052	2617	29994	78519
Interest expended	4397	5496	8126	10848	12122	145712	272084
Operating expenses	2115	2608	2645	3094	3668	40792	99769
Cost of Funds (CoF)	4.18	4.55	5.37	5.69	4.97	5.35	5.09
Return on advances adjusted to CoF	3.40	3.96	3.97	4.09	3.45	3.83	4.19
Wages as % to total expenses	20.40	19.92	15.38	13.90	14.54	13.65	14.83
Return on Assets	0.68	0.88	1.25	1.49	0.70	1.00	1.05
CRAR	10.75	11.75	12.04	13.01	12.94	13.25	14.58
Net NPA ratio	1.49	0.95	0.52	0.44	1.31	0.91	1.12

Nationalised Banks
Bank of Maharashtra
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1341	1386	1416	1463	1495	43187	71998
No. of employees	14052	13893	13590	13631	13673	467262	944620
Business per employee (in ₹ lakh)	306.18	404.94	515.69	635.61	762	947.40	873.32
Profit per employee (in ₹ lakh)	0.36	1.95	2.39	2.76	3.21	5.74	6.05
Capital and Reserves & surplus	1572	1742	1782	2517	2858	157276	430046
Deposits	26906	33919	41758	52255	63304	2583716	4752456
Investments	11354	11298	12283	18382	21324	828125	1719185
Advances	16470	22919	29286	34291	40315	1843102	3497054
Interest income	2474	2722	3440	4292	4736	208535	415751
Other income	52	265	380	500	591	29994	78519
Interest expended	1503	1628	2312	3035	3439	145712	272084
Operating expenses	659	746	836	963	1073	40792	99769
Cost of Funds (CoF)	4.88	4.88	5.60	5.86	5.28	5.35	5.09
Return on advances adjusted to CoF	3.13	3.77	4.22	4.42	3.75	3.83	4.19
Wages as % to total expenses	19.64	19.55	15.42	14.50	14.53	13.65	14.83
Return on Assets	0.16	0.76	0.75	0.72	0.70	1.00	1.05
CRAR	11.27	12.06	10.85 ^{\$}	12.05	12.78	13.25	14.58
Net NPA ratio	2.03	1.21	0.87	0.79	1.64	0.91	1.12

Foreign Banks

Bank of Nova Scotia

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	5	5	5	5	5	310	71998
No. of employees	189	194	203	195	196	27742	944620
Business per employee (in ₹ lakh)	2040.25	2311.12	3082.88	3890.97	3750.43	1445.87	873.32
Profit per employee (in ₹ lakh)	16.50	39.10	49.89	78.39	101.43	17.09	6.05
Capital and Reserves & surplus	303	608	708	861	1060	69061	430046
Deposits	2355	2079	3755	2976	3454	237853	4752456
Investments	981	1095	1644	1726	1922	159286	1719185
Advances	2440	2969	4774	4805	5071	163260	3497054
Interest income	184	257	354	545	424	26389	415751
Other income	49	82	114	171	133	9951	78519
Interest expended	130	179	258	371	181	8938	272084
Operating expenses	34	40	40	59	46	11102	99769
Cost of Funds (CoF)	4.22	5.16	5.11	5.94	2.40	2.82	5.09
Return on advances adjusted to CoF	1.18	1.63	1.58	2.58	4.58	7.17	4.19
Wages as % to total expenses	8.21	7.06	5.67	4.16	8.48	23.48	14.83
Return on Assets	0.83	1.73	1.73	2.04	2.79	1.26	1.05
CRAR	13.71	23.26	20.15 [§]	12.70	13.15	17.25	14.58
Net NPA ratio	1.00	—	—	—	—	1.82	1.12

Private Sector Banks
Bank of Rajasthan
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	418	458	478	478	478	10387	71998
No. of employees	3990	3908	3936	4075	3983	182284	944620
Business per employee (in ₹ lakh)	291.40	400.54	518.85	532.93	569.77	798.37	873.32
Profit per employee (in ₹ lakh)	0.38	2.83	2.93	2.89	-2.56	7.19	6.05
Capital and Reserves & surplus	363	448	939	1046	937	119984	430046
Deposits	8891	10816	13849	15187	15062	822801	4752456
Investments	2567	3641	4729	6809	6723	354117	1719185
Advances	4065	5704	7434	7781	8329	632494	3497054
Interest income	540	758	1049	1376	1359	82874	415751
Other income	51	124	127	131	130	20180	78519
Interest expended	317	439	736	998	1024	51206	272084
Operating expenses	255	251	270	315	493	22676	99769
Cost of Funds (CoF)	3.55	4.26	5.73	6.67	6.52	4.83	5.09
Return on advances adjusted to CoF	3.37	4.83	3.88	5.39	4.72	5.06	4.19
Wages as % to total expenses	30.01	23.37	17.40	15.90	25.18	12.76	14.83
Return on Assets	0.19	1.16	0.91	0.74	-0.58	1.28	1.05
CRAR	10.60	11.32	11.87 ^{\$}	11.50	7.52	17.45	14.58
Net NPA ratio	0.99	0.24	0.42	0.73	1.60	1.03	1.12

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

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	3	3	3	3	3	310	71998
No. of employees	159	132	137	95	101	27742	944620
Business per employee (in ₹ lakh)	1113.29	1780.52	2613.45	3107.91	3069.80	1445.87	873.32
Profit per employee (in ₹ lakh)	0.20	35.42	60.50	41.57	40.70	17.09	6.05
Capital and Reserves & surplus	595	642	1140	1208	2307	69061	430046
Deposits	784	960	1327	2076	2199	237853	4752456
Investments	449	522	589	875	1440	159286	1719185
Advances	1034	1589	2307	2991	3348	163260	3497054
Interest income	79	127	214	315	256	26389	415751
Other income	36	49	43	63	77	9951	78519
Interest expended	30	48	77	174	126	8938	272084
Operating expenses	42	42	30	41	51	11102	99769
Cost of Funds (CoF)	2.74	2.49	2.91	5.26	2.98	2.82	5.09
Return on advances adjusted to CoF	3.16	4.37	5.70	3.78	3.45	7.17	4.19
Wages as % to total expenses	35.75	24.60	14.68	8.69	11.72	23.48	14.83
Return on Assets	0.02	2.11	2.40	1.49	1.31	1.26	1.05
CRAR	33.38	30.71	26.87	29.51	68.16	17.25	14.58
Net NPA ratio	—	—	—	0.03	0.02	1.82	1.12

Foreign Banks
Barclays Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1	3	5	5	7	310	71998
No. of employees	45	265	2078	1534	1083	27742	944620
Business per employee (in ₹ lakh)	148.51	280.54	942.33	1110.13	1113.76	1445.87	873.32
Profit per employee (in ₹ lakh)	271.00	36.28	0.50	1.96	-42.26	17.09	6.05
Capital and Reserves & surplus	1378	1393	4865	5001	5516	69061	430046
Deposits	361	1010	6902	12486	11496	237853	4752456
Investments	585	1342	2857	7883	10647	159286	1719185
Advances	4	173	7636	10551	7565	163260	3497054
Interest income	66	138	624	2037	1659	26389	415751
Other income	234	217	568	589	149	9951	78519
Interest expended	28	71	323	979	698	8938	272084
Operating expenses	52	128	692	892	780	11102	99769
Cost of Funds (CoF)	6.70	5.10	6.14	8.68	4.50	2.82	5.09
Return on advances adjusted to CoF	13.08	20.64	4.93	8.61	8.88	7.17	4.19
Wages as % to total expenses	42.58	41.75	24.80	14.15	22.00	23.48	14.83
Return on Assets	9.64	4.45	0.10	0.16	-3.12	1.26	1.05
CRAR	22.92	13.68	21.11 ^{\$}	17.07	16.99	17.25	14.58
Net NPA ratio	—	—	0.42	4.59	5.15	1.82	1.12

Foreign Banks

BNP Paribas

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	9	9	9	9	9	310	71998
No. of employees	303	328	359	347	330	27742	944620
Business per employee (in ₹ lakh)	1206.05	1353.00	1950.00	2035.00	2776.00	1445.87	873.32
Profit per employee (in ₹ lakh)	6.29	19.00	36.00	49.00	55.00	17.09	6.05
Capital and Reserves & surplus	496	745	1214	1656	1834	69061	430046
Deposits	1847	2098	3236	3353	5443	237853	4752456
Investments	1108	1120	2690	3562	4027	159286	1719185
Advances	1854	2342	3772	3710	3738	163260	3497054
Interest income	223	303	459	637	585	26389	415751
Other income	73	137	256	243	195	9951	78519
Interest expended	113	172	254	272	143	8938	272084
Operating expenses	104	129	178	193	238	11102	99769
Cost of Funds (CoF)	4.22	5.46	5.69	4.54	2.11	2.82	5.09
Return on advances adjusted to CoF	2.24	2.51	2.56	5.57	5.48	7.17	4.19
Wages as % to total expenses	23.01	21.84	22.17	19.57	26.72	23.48	14.83
Return on Assets	0.55	1.41	1.97	2.13	2.05	1.26	1.05
CRAR	11.61	10.76	12.66	12.37	15.78	17.25	14.58
Net NPA ratio	—	—	—	0.86	—	1.82	1.12

Nationalised Banks

Canara Bank

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	2652	2687	2788	2839	3135	43187	71998
No. of employees	46893	46359	45260	44090	43380	467262	944620
Business per employee (in ₹ lakh)	441.57	548.76	609.41	780.17	982.58	947.40	873.32
Profit per employee (in ₹ lakh)	3.02	3.24	3.65	4.97	7.35	5.74	6.05
Capital and Reserves & surplus	7132	10354	10500	12208	14672	157276	430046
Deposits	116803	142381	154072	186893	234651	2583716	4752456
Investments	36974	45226	49812	57777	69677	828125	1719185
Advances	79426	98506	107238	138219	169335	1843102	3497054
Interest income	8712	11365	14201	17119	18752	208535	415751
Other income	1316	1451	2213	2311	2858	29994	78519
Interest expended	5130	7338	10663	12401	13071	145712	272084
Operating expenses	2347	2565	2791	3065	3478	40792	99769
Cost of Funds (CoF)	4.57	5.35	6.77	6.62	5.61	5.35	5.09
Return on advances adjusted to CoF	3.28	3.08	2.83	3.82	3.46	3.83	4.19
Wages as % to total expenses	20.27	16.25	12.35	12.14	13.26	13.65	14.83
Return on Assets	1.13	0.98	0.92	1.06	1.30	1.00	1.05
CRAR	11.22	13.50	13.25	14.10	13.43	13.25	14.58
Net NPA ratio	1.12	0.94	0.84	1.09	1.06	0.91	1.12

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Private Sector Banks

Catholic Syrian Bank

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	333	356	375	377	377	10387	71998
No. of employees	2863	2791	2723	2676	2681	182284	944620
Business per employee (in ₹ lakh)	247.00	278.00	317.00	374.00	423.00	798.37	873.32
Profit per employee (in ₹ lakh)	0.22	0.68	1.34	1.39	0.06	7.19	6.05
Capital and Reserves & surplus	216	229	305	388	390	119984	430046
Deposits	4289	4749	5318	6333	6978	822801	4752456
Investments	1432	1553	1819	2184	2289	354117	1719185
Advances	2695	3013	3314	3684	4467	632494	3497054
Interest income	365	409	481	557	578	82874	415751
Other income	40	43	60	100	74	20180	78519
Interest expended	218	252	317	391	455	51206	272084
Operating expenses	150	137	151	187	189	22676	99769
Cost of Funds (CoF)	5.08	5.33	6.11	6.50	6.61	4.83	5.09
Return on advances adjusted to CoF	4.58	4.87	5.11	5.26	3.63	5.06	4.19
Wages as % to total expenses	30.43	23.78	21.01	20.65	18.11	12.76	14.83
Return on Assets	0.13	0.37	0.64	0.57	0.02	1.28	1.05
CRAR	11.26	9.58	11.21	12.29	10.81	17.45	14.58
Net NPA ratio	2.78	1.98	1.61	2.39	1.58	1.03	1.12

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

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	3254	3321	3435	3644	3702	43187	71998
No. of employees	40124	39055	37488	32804	32140	467262	944620
Business per employee (in ₹ lakh)	240.46	303.85	400.99	560.28	711.76	947.40	873.32
Profit per employee (in ₹ lakh)	0.68	1.35	1.56	1.71	3.30	5.74	6.05
Capital and Reserves & surplus	3442	3790	5943	6412	7692	157276	430046
Deposits	66483	82776	110320	131272	162107	2583716	4752456
Investments	28639	27742	31455	43061	50563	828125	1719185
Advances	37483	51795	72997	85483	105383	1843102	3497054
Interest income	5386	6234	7884	10455	12064	208535	415751
Other income	531	476	902	1070	1735	29994	78519
Interest expended	3006	3760	5772	8227	9519	145712	272084
Operating expenses	1716	1684	1746	1862	2222	40792	99769
Cost of Funds (CoF)	4.53	4.78	5.76	6.59	6.06	5.35	5.09
Return on advances adjusted to CoF	3.47	3.42	2.73	3.19	3.00	3.83	4.19
Wages as % to total expenses	27.02	21.59	16.15	12.61	13.15	13.65	14.83
Return on Assets	0.37	0.62	0.54	0.45	0.66	1.00	1.05
CRAR	11.03	10.40	9.39	13.12	12.23	13.25	14.58
Net NPA ratio	2.59	1.70	1.45	1.24	0.69	0.91	1.12

Foreign Banks

Chinatrust Commercial Bank

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1	1	1	1	1	310	71998
No. of employees	21	21	26	31	33	27742	944620
Business per employee (in ₹ lakh)	980.00	1042.00	845.00	675.00	963.00	1445.87	873.32
Profit per employee (in ₹ lakh)	-16.00	3.00	13.00	18.00	10.00	17.09	6.05
Capital and Reserves & surplus	42	43	46	116	119	69061	430046
Deposits	78	103	92	61	114	237853	4752456
Investments	34	41	41	13	17	159286	1719185
Advances	98	116	128	148	203	163260	3497054
Interest income	9	12	14	19	17	26389	415751
Other income	1	1	2	3	4	9951	78519
Interest expended	3	7	8	6	3	8938	272084
Operating expenses	4	4	5	9	12	11102	99769
Cost of Funds (CoF)	3.02	5.23	5.57	5.68	3.11	2.82	5.09
Return on advances adjusted to CoF	4.71	3.42	3.70	6.16	6.05	7.17	4.19
Wages as % to total expenses	18.57	12.99	11.00	20.13	24.79	23.48	14.83
Return on Assets	-1.71	0.34	1.63	2.91	1.34	1.26	1.05
CRAR	38.01	22.14	22.72	45.40	31.12	17.25	14.58
Net NPA ratio	1.80	0.27	—	—	1.39	1.82	1.12

Foreign Banks

Citibank

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	40	40	40	41	43	310	71998
No. of employees	3250	5194	4782	4795	4613	27742	944620
Business per employee (in ₹ lakh)	1607.92	1360.48	1763.78	1880.10	1979.89	1445.87	873.32
Profit per employee (in ₹ lakh)	21.71	17.33	37.73	45.12	18.32	17.09	6.05
Capital and Reserves & surplus	4347	6603	9351	11518	13514	69061	430046
Deposits	27912	37875	46125	51677	54452	237853	4752456
Investments	10556	16021	18450	24519	28109	159286	1719185
Advances	24455	32861	38377	39920	36655	163260	3497054
Interest income	3064	4384	5964	6840	6070	26389	415751
Other income	1043	1346	2446	3582	1591	9951	78519
Interest expended	1006	1696	2311	2429	2017	8938	272084
Operating expenses	1525	1853	2179	2587	2354	11102	99769
Cost of Funds (CoF)	3.04	3.87	4.26	3.56	2.67	2.82	5.09
Return on advances adjusted to CoF	6.53	6.30	7.31	9.04	7.82	7.17	4.19
Wages as % to total expenses	13.60	15.83	14.51	17.56	20.02	23.48	14.83
Return on Assets	3.07	2.79	2.24	2.12	0.96	1.26	1.05
CRAR	11.33	11.06	12.00	13.23	18.14	17.25	14.58
Net NPA ratio	0.95	1.02	1.23	2.63	2.14	1.82	1.12

Private Sector Banks
City Union Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	143	164	183	210	225	10387	71998
No. of employees	1606	1871	2170	2424	2597	182284	944620
Business per employee (in ₹ lakh)	339.69	350.12	499.06	565.18	650.96	798.37	873.32
Profit per employee (in ₹ lakh)	3.51	3.84	4.69	4.98	5.81	7.19	6.05
Capital and Reserves & surplus	286	366	567	661	826	119984	430046
Deposits	3518	4699	6425	8207	10285	822801	4752456
Investments	1057	1307	1718	2397	3210	354117	1719185
Advances	2550	3329	4537	5645	6833	632494	3497054
Interest income	326	400	596	804	957	82874	415751
Other income	40	54	90	124	143	20180	78519
Interest expended	187	233	396	562	678	51206	272084
Operating expenses	70	90	109	140	166	22676	99769
Cost of Funds (CoF)	5.53	5.51	7.04	7.63	7.28	4.83	5.09
Return on advances adjusted to CoF	5.19	4.98	5.15	5.25	4.83	5.06	4.19
Wages as % to total expenses	14.15	13.75	9.69	9.26	9.49	12.76	14.83
Return on Assets	1.46	1.57	1.60	1.50	1.52	1.28	1.05
CRAR	12.33	12.58	12.48 ^{\$}	12.69	13.46	17.45	14.58
Net NPA ratio	1.95	1.09	0.98	1.08	0.58	1.03	1.12

Nationalised Banks
Corporation Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	862	923	1006	1071	1124	43187	71998
No. of employees	11325	11880	12010	12465	13143	467262	944620
Business per employee (in ₹ lakh)	527.00	637.00	839.00	1049.00	1269.00	947.40	873.32
Profit per employee (in ₹ lakh)	4.13	4.79	6.52	7.64	9.52	5.74	6.05
Capital and Reserves & surplus	3375	3765	4229	4897	5775	157276	430046
Deposits	32877	42357	55424	73984	92734	2583716	4752456
Investments	10652	14417	17325	24938	34523	828125	1719185
Advances	23962	29950	39186	48512	63203	1843102	3497054
Interest income	2626	3360	4517	6067	7295	208535	415751
Other income	474	636	700	1107	1186	29994	78519
Interest expended	1400	2052	3073	4376	5084	145712	272084
Operating expenses	747	804	892	1047	1260	40792	99769
Cost of Funds (CoF)	4.27	4.85	5.80	6.14	5.08	5.35	5.09
Return on advances adjusted to CoF	3.48	3.94	3.52	3.86	3.84	3.83	4.19
Wages as % to total expenses	16.94	13.25	10.79	9.46	9.96	13.65	14.83
Return on Assets	1.24	1.17	1.29	1.24	1.24	1.00	1.05
CRAR	13.92	12.76	12.09 [§]	13.61	15.37	13.25	14.58
Net NPA ratio	0.64	0.47	0.32	0.29	0.31	0.91	1.12

Foreign Banks
Credit Agricole Bank (Erstwhile Calyon Bank)
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	6	6	6	6	6	310	71998
No. of employees	108	109	131	120	110	27742	944620
Business per employee (in ₹ lakh)	1278.00	1629.00	2249.00	2105.00	2983.00	1445.87	873.32
Profit per employee (in ₹ lakh)	71.00	82.00	97.00	130.00	71.00	17.09	6.05
Capital and Reserves & surplus	718	781	849	910	1345	69061	430046
Deposits	372	775	1135	818	1066	237853	4752456
Investments	427	948	1461	4031	4123	159286	1719185
Advances	1012	1003	1812	1763	2235	163260	3497054
Interest income	130	168	276	347	330	26389	415751
Other income	107	152	230	255	240	9951	78519
Interest expended	105	95	143	174	101	8938	272084
Operating expenses	53	79	108	100	80	11102	99769
Cost of Funds (CoF)	8.90	5.41	5.31	3.92	1.60	2.82	5.09
Return on advances adjusted to CoF	-1.50	4.45	4.12	6.18	4.81	7.17	4.19
Wages as % to total expenses	17.80	27.09	27.39	21.08	23.40	23.48	14.83
Return on Assets	4.30	4.60	4.20	4.10	1.70	1.26	1.05
CRAR	19.80	15.10	9.70	13.20	19.50	17.25	14.58
Net NPA ratio	0.20	—	—	—	6.18	1.82	1.12

Foreign Banks
DBS Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	2	2	2	10	10	310	71998
No. of employees	130	186	230	359	417	27742	944620
Business per employee (in ₹ lakh)	600.30	1003.02	1416.58	1662.32	2554.50	1445.87	873.32
Profit per employee (in ₹ lakh)	12.24	39.84	28.27	72.16	64.75	17.09	6.05
Capital and Reserves & surplus	573	1076	1141	1401	1671	69061	430046
Deposits	1452	3836	5096	6023	8313	237853	4752456
Investments	551	1078	4512	7811	10086	159286	1719185
Advances	892	1230	2364	2723	4015	163260	3497054
Interest income	154	381	634	809	880	26389	415751
Other income	-9	86	-33	302	155	9951	78519
Interest expended	60	242	393	494	318	8938	272084
Operating expenses	39	74	88	165	168	11102	99769
Cost of Funds (CoF)	4.33	7.52	6.74	5.47	2.59	2.82	5.09
Return on advances adjusted to CoF	-0.45	1.37	2.45	3.93	5.61	7.17	4.19
Wages as % to total expenses	22.76	14.52	11.52	13.89	15.11	23.48	14.83
Return on Assets	0.73	1.60	0.86	2.72	2.38	1.26	1.05
CRAR	31.33	29.24	18.15	15.70	16.96	17.25	14.58
Net NPA ratio	—	—	0.05	0.55	1.00	1.82	1.12

Nationalised Banks
Dena Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1058	1071	1098	1125	1164	43187	71998
No. of employees	10156	10120	9957	9883	10525	467262	944620
Business per employee (in ₹ lakh)	364.00	458.00	559.00	714.00	827.00	947.40	873.32
Profit per employee (in ₹ lakh)	0.72	1.99	3.61	4.28	4.86	5.74	6.05
Capital and Reserves & surplus	1339	1496	1801	2170	2602	157276	430046
Deposits	23623	27690	33943	43051	51344	2583716	4752456
Investments	8571	9235	10283	12473	15694	828125	1719185
Advances	14231	18303	23024	28878	35462	1843102	3497054
Interest income	1760	2119	2676	3447	4010	208535	415751
Other income	439	392	478	430	589	29994	78519
Interest expended	1037	1263	1817	2383	2910	145712	272084
Operating expenses	561	612	650	768	848	40792	99769
Cost of Funds (CoF)	4.42	4.62	5.52	5.77	5.67	5.35	5.09
Return on advances adjusted to CoF	3.30	3.94	3.93	4.12	3.68	3.83	4.19
Wages as % to total expenses	22.16	20.49	15.03	14.85	13.61	13.65	14.83
Return on Assets	0.29	0.71	1.06	1.02	1.01	1.00	1.05
CRAR	10.62	11.52	11.09 ^{\$}	12.07	12.77	13.25	14.58
Net NPA ratio	3.04	1.99	0.94	1.09	1.21	0.91	1.12

Foreign Banks
Deutsche Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	8	8	10	13	13	310	71998
No. of employees	678	2250	3500	1599	1498	27742	944620
Business per employee (in ₹ lakh)	1016.83	1143.53	1616.74	1434.10	1790.76	1445.87	873.32
Profit per employee (in ₹ lakh)	18.57	20.98	27.54	26.90	29.80	17.09	6.05
Capital and Reserves & surplus	1311	1940	4292	4760	4945	69061	430046
Deposits	4380	6978	13755	14147	13929	237853	4752456
Investments	3261	6204	10171	8705	9047	159286	1719185
Advances	2582	4945	8960	8798	12923	163260	3497054
Interest income	604	972	1445	1881	1579	26389	415751
Other income	555	654	1018	1020	817	9951	78519
Interest expended	368	467	537	588	302	8938	272084
Operating expenses	466	744	1054	1155	956	11102	99769
Cost of Funds (CoF)	4.10	4.00	3.25	3.21	1.64	2.82	5.09
Return on advances adjusted to CoF	1.97	5.45	7.05	10.11	7.07	7.17	4.19
Wages as % to total expenses	19.50	31.45	30.97	24.34	40.56	23.48	14.83
Return on Assets	1.04	1.23	1.56	1.72	1.73	1.26	1.05
CRAR	12.74	10.62	15.05	15.25	16.45	17.25	14.58
Net NPA ratio	—	0.01	0.22	0.88	0.79	1.82	1.12

Private Sector Banks

Development Credit Bank

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	91	93	104	110	110	10387	71998
No. of employees	1492	1331	2235	1942	1591	182284	944620
Business per employee (in ₹ lakh)	390.00	391.00	454.00	379.00	515.00	798.37	873.32
Profit per employee (in ₹ lakh)	-7.00	0.40	2.00	-4.00	-5.00	7.19	6.05
Capital and Reserves & surplus	164	336	636	598	601	119984	430046
Deposits	3124	4415	6075	4647	4787	822801	4752456
Investments	1307	1847	2135	1622	2018	354117	1719185
Advances	1867	2658	4069	3274	3460	632494	3497054
Interest income	277	347	562	645	459	82874	415751
Other income	55	92	174	120	107	20180	78519
Interest expended	202	227	388	448	317	51206	272084
Operating expenses	150	171	238	242	201	22676	99769
Cost of Funds (CoF)	5.43	5.76	6.90	7.43	5.87	4.83	5.09
Return on advances adjusted to CoF	3.33	4.20	5.84	6.04	4.82	5.06	4.19
Wages as % to total expenses	14.89	17.18	15.51	15.14	16.99	12.76	14.83
Return on Assets	-2.01	0.17	0.48	-1.25	-1.30	1.28	1.05
CRAR	9.66	11.34	13.38 [§]	13.30	14.85	17.45	14.58
Net NPA ratio	4.50	1.64	0.66	3.88	3.11	1.03	1.12

Private Sector Banks

Dhanalakshmi Bank

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	187	190	190	190	256	10387	71998
No. of employees	1385	1385	1411	1402	3275	182284	944620
Business per employee (in ₹ lakh)	311.71	366.68	409.08	585.88	369.61	798.37	873.32
Profit per employee (in ₹ lakh)	0.72	1.18	2.02	4.10	0.07	7.19	6.05
Capital and Reserves & surplus	134	147	172	424	440	119984	430046
Deposits	2533	3088	3608	4969	7098	822801	4752456
Investments	710	865	1075	1567	2028	354117	1719185
Advances	1594	1837	2102	3196	5006	632494	3497054
Interest income	210	249	312	408	535	82874	415751
Other income	22	28	42	79	91	20180	78519
Interest expended	127	150	214	287	394	51206	272084
Operating expenses	82	88	97	113	193	22676	99769
Cost of Funds (CoF)	4.97	5.10	6.17	6.53	6.25	4.83	5.09
Return on advances adjusted to CoF	4.65	5.22	4.98	4.50	3.97	5.06	4.19
Wages as % to total expenses	20.04	18.40	15.28	15.65	18.59	12.76	14.83
Return on Assets	0.33	0.47	0.76	1.21	0.35	1.28	1.05
CRAR	9.75	9.77	9.21 [§]	15.38	12.99	17.45	14.58
Net NPA ratio	2.82	1.75	0.88	0.88	0.84	1.03	1.12

Private Sector Banks
Federal Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	488	553	619	640	699	10387	71998
No. of employees	6015	6029	6945	7570	7896	182284	944620
Business per employee (in ₹ lakh)	431.00	544.00	655.00	750.00	813.00	798.37	873.32
Profit per employee (in ₹ lakh)	3.54	4.43	5.43	6.90	6.01	7.19	6.05
Capital and Reserves & surplus	1250	1502	3926	4326	4690	119984	430046
Deposits	17879	21584	25913	32198	36058	822801	4752456
Investments	6272	7033	10027	12119	13055	354117	1719185
Advances	11736	14899	18905	22392	26950	632494	3497054
Interest income	1437	1801	2515	3315	3673	82874	415751
Other income	217	303	395	516	531	20180	78519
Interest expended	837	1085	1647	2000	2262	51206	272084
Operating expenses	365	406	469	571	677	22676	99769
Cost of Funds (CoF)	4.73	5.11	6.32	6.32	6.11	4.83	5.09
Return on advances adjusted to CoF	4.18	4.51	4.49	6.10	5.44	5.06	4.19
Wages as % to total expenses	19.01	17.47	12.82	12.35	12.45	12.76	14.83
Return on Assets	1.28	1.38	1.34	1.48	1.15	1.28	1.05
CRAR	13.75	13.43	22.46 [§]	20.22	18.36	17.45	14.58
Net NPA ratio	0.95	0.44	0.23	0.30	0.48	1.03	1.12

E,F

Foreign Banks
FirstRand Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices					1	310	71998
No. of employees					35	27742	944620
Business per employee (in ₹ lakh)					71.61	1445.87	873.32
Profit per employee (in ₹ lakh)					-106.64	17.09	6.05
Capital and Reserves & surplus					140	69061	430046
Deposits					5	237853	4752456
Investments					209	159286	1719185
Advances					20	163260	3497054
Interest income					6	26389	415751
Other income					12	9951	78519
Interest expended					1	8938	272084
Operating expenses					54	11102	99769
Cost of Funds (CoF)					0.49	2.82	5.09
Return on advances adjusted to CoF					3.08	7.17	4.19
Wages as % to total expenses					72.07	23.48	14.83
Return on Assets					-21.45	1.26	1.05
CRAR					74.73	17.25	14.58
Net NPA ratio					—	1.82	1.12

Private Sector Banks
HDFC Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	516	666	745	1422	1729	10387	71998
No. of employees	14878	21477	37386	52687	51888	182284	944620
Business per employee (in ₹ lakh)	758.00	607.00	506.00	446.00	590.00	798.37	873.32
Profit per employee (in ₹ lakh)	7.39	6.13	4.97	4.18	5.98	7.19	6.05
Capital and Reserves & surplus	5300	6433	11497	14652	21522	119984	430046
Deposits	55797	68298	100769	142812	167404	822801	4752456
Investments	28394	30565	49394	58818	58608	354117	1719185
Advances	35061	46945	63427	98883	125831	632494	3497054
Interest income	4475	6648	10115	16332	16173	82874	415751
Other income	1124	1516	2283	3291	3808	20180	78519
Interest expended	1930	3179	4887	8911	7786	51206	272084
Operating expenses	1691	2421	3746	5533	5764	22676	99769
Cost of Funds (CoF)	3.76	4.58	5.24	6.92	4.66	4.83	5.09
Return on advances adjusted to CoF	5.15	5.99	7.38	8.04	6.11	5.06	4.19
Wages as % to total expenses	13.45	13.87	15.07	15.50	16.89	12.76	14.83
Return on Assets	1.38	1.33	1.32	1.28	1.53	1.28	1.05
CRAR	11.41	13.08	13.60 [§]	15.69	17.44	17.45	14.58
Net NPA ratio	0.44	0.43	0.47	0.63	0.31	1.03	1.12

G,H

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

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	43	47	47	47	50	310	71998
No. of employees	4985	6564	7753	7446	6685	27742	944620
Business per employee (in ₹ lakh)	975.65	979.68	1012.34	961.81	1135.52	1445.87	873.32
Profit per employee (in ₹ lakh)	12.07	14.32	16.69	16.06	11.73	17.09	6.05
Capital and Reserves & surplus	4166	6159	8459	11214	12135	69061	430046
Deposits	24955	34825	42620	49970	55748	237853	4752456
Investments	12142	14131	19290	31154	41289	159286	1719185
Advances	16812	23142	29944	27589	23475	163260	3497054
Interest income	2202	3508	4979	6327	5166	26389	415751
Other income	928	1212	2117	2699	2135	9951	78519
Interest expended	828	1213	2016	2661	1915	8938	272084
Operating expenses	1025	1584	2145	2195	1950	11102	99769
Cost of Funds (CoF)	3.25	3.49	4.39	4.82	3.17	2.82	5.09
Return on advances adjusted to CoF	5.47	7.11	7.87	8.81	7.19	7.17	4.19
Wages as % to total expenses	22.77	22.05	21.41	18.01	21.28	23.48	14.83
Return on Assets	1.58	1.82	1.82	1.51	0.88	1.26	1.05
CRAR	10.61	11.06	10.59 ^{\$}	15.31	18.03	17.25	14.58
Net NPA ratio	0.58	0.43	0.58	1.42	2.31	1.82	1.12

Private Sector Banks
ICICI Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	569	716	1269	1430	1717	10387	71998
No. of employees	25384	33321	40686	34596	35256	182284	944620
Business per employee (in ₹ lakh)	905.00	1027.00	1008.00	1154.00	1029.00	798.37	873.32
Profit per employee (in ₹ lakh)	10.00	9.00	10.00	11.00	12.00	7.19	6.05
Capital and Reserves & surplus	22556	24663	46820	49533	51618	119984	430046
Deposits	165083	230510	244431	218348	202017	822801	4752456
Investments	71547	91258	111454	103058	120893	354117	1719185
Advances	146163	195866	225616	218311	181206	632494	3497054
Interest income	14306	21996	30788	31093	25707	82874	415751
Other income	4181	6928	8811	7604	7478	20180	78519
Interest expended	9597	16358	23484	22726	17593	51206	272084
Operating expenses	5001	6691	8154	7045	5860	22676	99769
Cost of Funds (CoF)	4.01	5.34	6.40	5.72	4.18	4.83	5.09
Return on advances adjusted to CoF	4.58	4.08	4.33	4.33	4.51	5.06	4.19
Wages as % to total expenses	7.41	7.01	6.57	6.62	8.21	12.76	14.83
Return on Assets	1.30	1.09	1.12	0.98	1.13	1.28	1.05
CRAR	13.35	11.69	13.97	15.53	19.41	17.45	14.58
Net NPA ratio	0.72	1.02	1.55	2.09	2.12	1.03	1.12

I,J

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

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	173	442	509	520	705	43187	71998
No. of employees	4548	7482	8253	10201	12213	467262	944620
Business per employee (in ₹ lakh)	1718.24	1387.16	1809.17	2030.33	2417.42	947.40	873.32
Profit per employee (in ₹ lakh)	12.45	8.44	8.86	8.42	8.44	5.74	6.05
Capital and Reserves & surplus	6372	8300	8822	9424	10165	157276	430046
Deposits	26001	43354	72998	112401	167667	2583716	4752456
Investments	25351	25675	32803	50048	73345	828125	1719185
Advances	52739	62471	82213	103444	138202	1843102	3497054
Interest income	5381	6345	8041	11545	15273	208535	415751
Other income	1280	1027	1582	1476	2291	29994	78519
Interest expended	5001	5687	7364	10306	13005	145712	272084
Operating expenses	859	778	959	1338	1831	40792	99769
Cost of Funds (CoF)	1.58	2.68	3.97	5.14	5.19	5.35	5.09
Return on advances adjusted to CoF	7.40	6.42	5.06	4.62	3.73	3.83	4.19
Wages as % to total expenses	5.44	4.38	4.62	4.89	5.10	13.65	14.83
Return on Assets	0.68	0.67	0.67	0.62	0.53	1.00	1.05
CRAR	14.80	13.73	11.95 ^{\$}	11.57	11.31	13.25	14.58
Net NPA ratio	1.01	1.12	1.30	0.92	1.02	0.91	1.12

Nationalised Banks

Indian Bank

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1437	1478	1577	1677	1762	43187	71998
No. of employees	21394	20892	20548	19993	19641	467262	944620
Business per employee (in ₹ lakh)	295.00	364.00	488.00	617.00	761.00	947.40	873.32
Profit per employee (in ₹ lakh)	2.36	3.64	4.91	6.23	7.92	5.74	6.05
Capital and Reserves & surplus	2491	3841	5160	7136	8272	157276	430046
Deposits	40806	47091	61046	72582	88228	2583716	4752456
Investments	19017	20878	21915	22801	28268	828125	1719185
Advances	22485	29058	39839	51397	62146	1843102	3497054
Interest income	3365	4195	5213	6830	7857	208535	415751
Other income	463	823	1006	1035	1174	29994	78519
Interest expended	1854	2413	3159	4222	4553	145712	272084
Operating expenses	1080	1247	1400	1588	1730	40792	99769
Cost of Funds (CoF)	4.61	4.97	5.46	6.13	5.56	5.35	5.09
Return on advances adjusted to CoF	4.09	4.93	4.71	5.02	4.66	3.83	4.19
Wages as % to total expenses	26.36	24.01	21.22	19.84	19.30	13.65	14.83
Return on Assets	1.16	1.46	1.64	1.62	1.67	1.00	1.05
CRAR	13.19	14.14	12.74 [§]	13.98	12.71	13.25	14.58
Net NPA ratio	0.79	0.35	0.24	0.18	0.23	0.91	1.12

Nationalised Banks

Indian Overseas Bank

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1602	1777	1956	2003	2089	43187	71998
No. of employees	24178	23861	24947	25512	26892	467262	944620
Business per employee (in ₹ lakh)	354.73	467.23	582.70	689.50	712.00	947.40	873.32
Profit per employee (in ₹ lakh)	3.22	4.04	4.82	5.20	2.63	5.74	6.05
Capital and Reserves & surplus	3177	3990	4866	7151	7525	157276	430046
Deposits	50529	68740	84326	100116	110795	2583716	4752456
Investments	18952	23974	28475	31215	37651	828125	1719185
Advances	34756	47060	60402	74885	79004	1843102	3497054
Interest income	4406	5832	7739	9641	10246	208535	415751
Other income	541	387	1037	1596	1143	29994	78519
Interest expended	2339	3271	5289	6772	7078	145712	272084
Operating expenses	1262	1388	1485	1942	2466	40792	99769
Cost of Funds (CoF)	4.65	4.93	6.20	6.42	5.80	5.35	5.09
Return on advances adjusted to CoF	4.12	4.60	4.07	4.36	4.15	3.83	4.19
Wages as % to total expenses	24.82	19.98	14.02	14.60	18.18	13.65	14.83
Return on Assets	1.32	1.36	1.30	1.17	0.53	1.00	1.05
CRAR	13.04	13.27	11.93 [§]	13.20	14.78	13.25	14.58
Net NPA ratio	0.65	0.55	0.60	1.33	2.52	0.91	1.12

Private Sector Banks

IndusInd Bank

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	152	185	195	195	230	10387	71998
No. of employees	2365	2613	2869	4251	5383	182284	944620
Business per employee (in ₹ lakh)	880.18	1039.77	1062.67	836.00	837.46	798.37	873.32
Profit per employee (in ₹ lakh)	1.56	2.61	2.62	3.49	6.51	7.19	6.05
Capital and Reserves & surplus	866	1057	1350	1664	2397	119984	430046
Deposits	15006	17645	19037	22110	26710	822801	4752456
Investments	5410	5892	6630	8083	10402	354117	1719185
Advances	9310	11084	12795	15771	20551	632494	3497054
Interest income	1188	1500	1881	2309	2707	82874	415751
Other income	189	244	298	456	553	20180	78519
Interest expended	873	1229	1580	1850	1821	51206	272084
Operating expenses	317	344	402	547	736	22676	99769
Cost of Funds (CoF)	5.66	6.77	7.59	7.53	5.69	4.83	5.09
Return on advances adjusted to CoF	3.47	3.47	4.34	5.03	5.95	5.06	4.19
Wages as % to total expenses	7.13	6.12	6.15	7.81	11.37	12.76	14.83
Return on Assets	0.22	0.34	0.34	0.58	1.14	1.28	1.05
CRAR	10.54	12.54	11.91 [§]	12.55	15.33	17.45	14.58
Net NPA ratio	2.09	2.47	2.27	1.14	0.50	1.03	1.12

Private Sector Banks
ING Vysya Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	388	413	421	470	493	10387	71998
No. of employees	4878	5162	5709	6086	6113	182284	944620
Business per employee (in ₹ lakh)	426.00	486.09	547.28	606.39	623.78	798.37	873.32
Profit per employee (in ₹ lakh)	0.17	1.66	2.68	3.03	3.88	7.19	6.05
Capital and Reserves & surplus	1020	1103	1536	1703	2331	119984	430046
Deposits	13335	15419	20458	24889	25865	822801	4752456
Investments	4372	4528	6293	10496	10473	354117	1719185
Advances	10232	11976	14650	16756	18507	632494	3497054
Interest income	1222	1268	1680	2240	2233	82874	415751
Other income	139	286	419	548	620	20180	78519
Interest expended	741	822	1182	1590	1403	51206	272084
Operating expenses	519	505	609	772	808	22676	99769
Cost of Funds (CoF)	4.67	4.82	5.69	5.84	4.10	4.83	5.09
Return on advances adjusted to CoF	3.87	3.83	4.05	5.29	5.59	5.06	4.19
Wages as % to total expenses	18.59	17.12	16.88	16.60	19.40	12.76	14.83
Return on Assets	0.05	0.52	0.74	0.70	0.80	1.28	1.05
CRAR	10.67	10.56	10.20 ^{\$}	11.65	14.91	17.45	14.58
Net NPA ratio	0.95	0.70	0.70	1.20	1.20	1.03	1.12

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

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1	1	1	1	1	310	71998
No. of employees	82	155	160	175	182	27742	944620
Business per employee (in ₹ lakh)	1252.09	1121.88	1614.67	1825.28	2135.81	1445.87	873.32
Profit per employee (in ₹ lakh)	88.94	82.15	153.77	253.63	6.06	17.09	6.05
Capital and Reserves & surplus	545	1211	2068	2512	2977	69061	430046
Deposits	1826	1667	3313	3587	5931	237853	4752456
Investments	2163	4367	6143	6694	9162	159286	1719185
Advances	76	799	1059	703	1012	163260	3497054
Interest income	126	279	451	513	438	26389	415751
Other income	101	172	384	721	-101	9951	78519
Interest expended	52	127	204	231	180	8938	272084
Operating expenses	42	71	128	138	163	11102	99769
Cost of Funds (CoF)	2.68	1.97	2.52	2.69	2.04	2.82	5.09
Return on advances adjusted to CoF	-2.65	3.85	8.64	5.67	1.29	7.17	4.19
Wages as % to total expenses	20.98	19.95	23.51	21.22	28.60	23.48	14.83
Return on Assets	2.53	1.71	3.07	4.21	0.09	1.26	1.05
CRAR	11.76	16.14	17.72 [§]	15.90	23.63	17.25	14.58
Net NPA ratio	—	2.17	2.12	1.27	2.88	1.82	1.12

Private Sector Banks

Jammu & Kashmir Bank

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	455	461	499	510	510	10387	71998
No. of employees	6833	6847	7558	7627	7627	182284	944620
Business per employee (in ₹ lakh)	516.00	585.00	596.00	500.00	731.00	798.37	873.32
Profit per employee (in ₹ lakh)	3.00	4.00	5.00	5.00	7.00	7.19	6.05
Capital and Reserves & surplus	1799	2009	2281	2623	3010	119984	430046
Deposits	23485	25194	28593	33004	37237	822801	4752456
Investments	8994	7392	8758	10736	13956	354117	1719185
Advances	14483	17080	18883	20930	23057	632494	3497054
Interest income	1706	1899	2434	2972	3057	82874	415751
Other income	111	160	245	261	416	20180	78519
Interest expended	1043	1131	1624	1988	1938	51206	272084
Operating expenses	345	372	404	471	577	22676	99769
Cost of Funds (CoF)	4.52	4.56	5.89	6.28	5.32	4.83	5.09
Return on advances adjusted to CoF	3.96	4.01	4.55	5.25	5.33	5.06	4.19
Wages as % to total expenses	13.86	14.63	11.14	11.34	14.57	12.76	14.83
Return on Assets	0.67	0.96	1.09	1.09	1.20	1.28	1.05
CRAR	13.52	13.24	12.80 ^{\$}	14.48	15.89	17.45	14.58
Net NPA ratio	0.92	1.13	1.07	1.38	0.29	1.03	1.12

Foreign Banks

JSC VTB BANK

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices				1	1	310	71998
No. of employees				17	16	27742	944620
Business per employee (in ₹ lakh)				73.26	114.00	1445.87	873.32
Profit per employee (in ₹ lakh)				-1.72	-8.56	17.09	6.05
Capital and Reserves & surplus				111	111	69061	430046
Deposits				2	9	237853	4752456
Investments				–	2	159286	1719185
Advances				10	10	163260	3497054
Interest income				7	5	26389	415751
Other income				–	–	9951	78519
Interest expended				–	–	8938	272084
Operating expenses				7	8	11102	99769
Cost of Funds (CoF)				–	–	2.82	5.09
Return on advances adjusted to CoF				8.57	13.54	7.17	4.19
Wages as % to total expenses				33.38	35.46	23.48	14.83
Return on Assets				-0.26	-1.16	1.26	1.05
CRAR				317.51	221.67	17.25	14.58
Net NPA ratio				–	–	1.82	1.12

Private Sector Banks
Karnataka Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	412	428	453	469	486	10387	71998
No. of employees	4346	4456	4677	4947	5244	182284	944620
Business per employee (in ₹ lakh)	478.29	524.00	589.00	649.00	727.00	798.37	873.32
Profit per employee (in ₹ lakh)	4.05	4.00	5.00	5.00	3.00	7.19	6.05
Capital and Reserves & surplus	1111	1239	1380	1567	1833	119984	430046
Deposits	13243	14037	17016	20333	23731	822801	4752456
Investments	5549	5048	6327	8961	9992	354117	1719185
Advances	7792	9553	10842	11810	14436	632494	3497054
Interest income	1018	1256	1560	1948	2043	82874	415751
Other income	167	174	237	321	311	20180	78519
Interest expended	652	836	1102	1444	1708	51206	272084
Operating expenses	204	238	306	347	386	22676	99769
Cost of Funds (CoF)	5.31	5.94	6.86	7.56	7.50	4.83	5.09
Return on advances adjusted to CoF	3.42	3.45	4.15	4.72	3.08	5.06	4.19
Wages as % to total expenses	13.56	12.02	12.86	10.64	9.88	12.76	14.83
Return on Assets	1.28	1.15	1.37	1.25	0.67	1.28	1.05
CRAR	11.78	11.03	12.17 [§]	13.48	12.37	17.45	14.58
Net NPA ratio	1.18	1.22	0.98	0.98	1.31	1.03	1.12

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Private Sector Banks
Karur Vysya Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	265	293	319	344	367	10387	71998
No. of employees	2908	3286	3580	3941	4175	182284	944620
Business per employee (in ₹ lakh)	439.00	489.00	604.00	638.00	789.00	798.37	873.32
Profit per employee (in ₹ lakh)	4.65	4.87	5.82	5.98	8.05	7.19	6.05
Capital and Reserves & surplus	872	1063	1190	1350	1620	119984	430046
Deposits	7577	9340	12550	15101	19272	822801	4752456
Investments	2298	2874	3526	4716	6602	354117	1719185
Advances	5555	7040	9422	10410	13497	632494	3497054
Interest income	651	867	1106	1446	1758	82874	415751
Other income	121	119	183	265	247	20180	78519
Interest expended	368	520	765	1036	1193	51206	272084
Operating expenses	175	192	216	258	349	22676	99769
Cost of Funds (CoF)	4.99	5.96	6.79	7.36	6.79	4.83	5.09
Return on advances adjusted to CoF	3.91	3.90	3.64	4.14	4.40	5.06	4.19
Wages as % to total expenses	16.09	13.01	10.37	9.50	10.59	12.76	14.83
Return on Assets	1.65	1.53	1.63	1.49	1.76	1.28	1.05
CRAR	14.79	14.51	12.58 [§]	14.92	14.49	17.45	14.58
Net NPA ratio	0.81	0.23	0.18	0.25	0.23	1.03	1.12

Private Sector Banks
Kotak Mahindra Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	79	110	182	225	257	10387	71998
No. of employees	3597	5437	9058	8227	8632	182284	944620
Business per employee (in ₹ lakh)	352.00	383.91	383.84	347.00	487.00	798.37	873.32
Profit per employee (in ₹ lakh)	4.15	3.13	4.00	3.00	7.00	7.19	6.05
Capital and Reserves & surplus	865	1662	3594	3906	4540	119984	430046
Deposits	6566	11000	16424	15645	23886	822801	4752456
Investments	2856	6862	9142	9110	12513	354117	1719185
Advances	6348	10924	15552	16625	20775	632494	3497054
Interest income	719	1319	2535	3065	3256	82874	415751
Other income	218	319	463	274	628	20180	78519
Interest expended	339	699	1310	1547	1397	51206	272084
Operating expenses	387	613	1019	1196	1189	22676	99769
Cost of Funds (CoF)	4.82	5.11	6.14	6.00	4.50	4.83	5.09
Return on advances adjusted to CoF	5.58	6.51	7.48	9.50	9.01	5.06	4.19
Wages as % to total expenses	23.59	22.33	22.29	21.28	22.56	12.76	14.83
Return on Assets	1.39	0.94	1.10	1.03	1.72	1.28	1.05
CRAR	11.27	13.46	18.65 [§]	20.01	18.35	17.45	14.58
Net NPA ratio	0.24	1.98	1.78	2.39	1.73	1.03	1.12

Foreign Banks
Krung Thai Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1	1	1	1	1	310	71998
No. of employees	11	10	10	10	10	27742	944620
Business per employee (in ₹ lakh)	395.25	539.16	812.81	1021.69	1015.45	1445.87	873.32
Profit per employee (in ₹ lakh)	37.77	13.04	18.04	16.87	7.08	17.09	6.05
Capital and Reserves & surplus	42	44	45	45	44	69061	430046
Deposits	33	49	81	103	107	237853	4752456
Investments	25	22	22	28	31	159286	1719185
Advances	11	10	9	9	5	163260	3497054
Interest income	4	6	8	10	8	26389	415751
Other income	6	—	1	1	1	9951	78519
Interest expended	1	1	2	5	4	8938	272084
Operating expenses	3	3	3	3	4	11102	99769
Cost of Funds (CoF)	1.98	2.62	3.69	4.95	3.48	2.82	5.09
Return on advances adjusted to CoF	4.76	6.63	5.41	3.47	3.83	7.17	4.19
Wages as % to total expenses	16.45	17.78	11.07	8.15	9.36	23.48	14.83
Return on Assets	5.37	1.72	1.90	1.36	0.52	1.26	1.05
CRAR	133.53	121.73	109.03	81.86	61.02	17.25	14.58
Net NPA ratio	—	—	—	—	—	1.82	1.12

Private Sector Banks

Lakshmi Vilas Bank

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	241	250	253	265	279	10387	71998
No. of employees	1873	1926	2078	2433	2675	182284	944620
Business per employee (in ₹ lakh)	371.00	430.00	453.00	510.00	560.00	798.37	873.32
Profit per employee (in ₹ lakh)	1.20	0.91	1.22	2.07	1.13	7.19	6.05
Capital and Reserves & surplus	291	396	418	454	739	119984	430046
Deposits	4336	5020	5618	7361	9075	822801	4752456
Investments	1280	1309	1694	1863	2983	354117	1719185
Advances	2953	3613	3859	5236	6277	632494	3497054
Interest income	322	418	506	658	909	82874	415751
Other income	35	57	82	107	104	20180	78519
Interest expended	217	299	382	504	660	51206	272084
Operating expenses	101	102	116	152	186	22676	99769
Cost of Funds (CoF)	5.24	6.09	6.85	7.56	7.78	4.83	5.09
Return on advances adjusted to CoF	2.98	3.41	3.30	3.83	4.71	5.06	4.19
Wages as % to total expenses	18.83	14.00	12.65	11.96	10.92	12.76	14.83
Return on Assets	0.53	0.33	0.41	0.71	0.33	1.28	1.05
CRAR	10.79	12.43	12.73 [§]	10.29	14.82	17.45	14.58
Net NPA ratio	1.89	1.58	1.55	1.24	4.11	1.03	1.12

Foreign Banks

Mashreq Bank

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	2	2	2	2	2	310	71998
No. of employees	10	16	15	16	16	27742	944620
Business per employee (in ₹ lakh)	484.16	440.07	225.63	310.03	191.16	1445.87	873.32
Profit per employee (in ₹ lakh)	37.43	64.70	53.61	34.12	26.69	17.09	6.05
Capital and Reserves & surplus	63	73	82	87	92	69061	430046
Deposits	21	35	31	21	42	237853	4752456
Investments	37	28	26	53	34	159286	1719185
Advances	31	33	41	10	56	163260	3497054
Interest income	20	8	8	5	5	26389	415751
Other income	7	8	10	10	13	9951	78519
Interest expended	18	1	—	—	—	8938	272084
Operating expenses	4	6	6	6	8	11102	99769
Cost of Funds (CoF)	12.68	1.11	0.66	0.59	0.33	2.82	5.09
Return on advances adjusted to CoF	-5.64	6.14	3.20	4.75	3.46	7.17	4.19
Wages as % to total expenses	5.31	35.68	42.24	41.18	36.15	23.48	14.83
Return on Assets	1.30	8.19	8.82	4.43	3.35	1.26	1.05
CRAR	136.92	97.06	52.81	76.80	78.21	17.25	14.58
Net NPA ratio	—	—	—	—	—	1.82	1.12

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Foreign Banks
Mizuho Corporate Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1	2	2	2	2	310	71998
No. of employees	75	83	95	113	126	27742	944620
Business per employee (in ₹ lakh)	684.21	918.86	1589.56	2023.79	1940.86	1445.87	873.32
Profit per employee (in ₹ lakh)	8.88	14.60	25.03	38.14	17.56	17.09	6.05
Capital and Reserves & surplus	369	381	401	744	765	69061	430046
Deposits	137	121	447	1148	1188	237853	4752456
Investments	91	160	247	404	447	159286	1719185
Advances	328	641	857	1119	1083	163260	3497054
Interest income	24	44	75	129	98	26389	415751
Other income	8	13	20	38	37	9951	78519
Interest expended	11	15	34	58	51	8938	272084
Operating expenses	9	17	26	36	46	11102	99769
Cost of Funds (CoF)	4.56	4.32	4.71	4.86	3.69	2.82	5.09
Return on advances adjusted to CoF	1.65	3.40	3.37	5.96	3.52	7.17	4.19
Wages as % to total expenses	19.67	21.19	16.35	15.83	18.74	23.48	14.83
Return on Assets	0.88	1.30	1.96	2.43	0.89	1.26	1.05
CRAR	65.76	34.40	29.68	37.58	38.98	17.25	14.58
Net NPA ratio	0.15	—	—	—	—	1.82	1.12

Private Sector Banks

Nainital Bank

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	81	82	89	94	103	10387	71998
No. of employees	624	662	667	650	692	182284	944620
Business per employee (in ₹ lakh)	225.00	279.00	366.00	425.00	521.00	798.37	873.32
Profit per employee (in ₹ lakh)	2.00	3.00	4.00	6.00	6.00	7.19	6.05
Capital and Reserves & surplus	113	125	146	175	240	119984	430046
Deposits	1125	1481	1790	2137	2507	822801	4752456
Investments	372	388	483	561	707	354117	1719185
Advances	603	795	995	1131	1288	632494	3497054
Interest income	92	123	169	209	224	82874	415751
Other income	13	5	8	10	16	20180	78519
Interest expended	40	55	93	116	131	51206	272084
Operating expenses	37	34	32	39	45	22676	99769
Cost of Funds (CoF)	3.90	4.21	5.62	5.79	5.55	4.83	5.09
Return on advances adjusted to CoF	6.10	6.04	5.99	6.84	5.40	5.06	4.19
Wages as % to total expenses	35.67	26.27	16.32	16.70	15.77	12.76	14.83
Return on Assets	1.06	1.26	1.51	1.68	1.72	1.28	1.05
CRAR	13.88	12.89	12.32 [§]	13.10	15.68	17.45	14.58
Net NPA ratio	—	—	—	—	—	1.03	1.12

Foreign Banks
Oman International Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	2	2	2	2	2	310	71998
No. of employees	26	37	36	39	39	27742	944620
Business per employee (in ₹ lakh)	784.01	528.62	484.99	480.49	522.44	1445.87	873.32
Profit per employee (in ₹ lakh)	-9.35	-6.14	19.91	7.50	24.46	17.09	6.05
Capital and Reserves & surplus	162	164	166	168	170	69061	430046
Deposits	203	194	177	187	172	237853	4752456
Investments	115	104	93	94	94	159286	1719185
Advances	8	2	1	2	2	163260	3497054
Interest income	17	16	15	15	14	26389	415751
Other income	-1	1	1	3	11	9951	78519
Interest expended	14	13	12	9	8	8938	272084
Operating expenses	6	6	6	6	7	11102	99769
Cost of Funds (CoF)	5.69	5.61	5.60	4.32	4.04	2.82	5.09
Return on advances adjusted to CoF	-1.87	29.05	5.73	-0.25	0.21	7.17	4.19
Wages as % to total expenses	7.73	9.13	9.31	11.32	12.59	23.48	14.83
Return on Assets	-1.31	-0.90	3.15	1.22	3.52	1.26	1.05
CRAR	9.58	10.99	23.09	27.87	41.08	17.25	14.58
Net NPA ratio	41.58	—	—	—	—	1.82	1.12

O,P

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

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1218	1340	1391	1471	1559	43187	71998
No. of employees	14962	14730	14804	14656	15358	467262	944620
Business per employee (in ₹ lakh)	570.26	742.64	924.38	1142.43	1331.17	947.40	873.32
Profit per employee (in ₹ lakh)	5.37	5.61	5.84	6.18	7.39	5.74	6.05
Capital and Reserves & surplus	5171	5600	5776	7403	8238	157276	430046
Deposits	50197	63996	77857	98369	120258	2583716	4752456
Investments	16818	19808	23951	28489	35785	828125	1719185
Advances	33577	44138	54566	68500	83489	1843102	3497054
Interest income	4119	5165	6827	8856	10257	208535	415751
Other income	553	603	628	1071	1200	29994	78519
Interest expended	2514	3474	5156	6860	7350	145712	272084
Operating expenses	966	998	1080	1398	1686	40792	99769
Cost of Funds (CoF)	4.92	5.74	6.83	7.27	6.21	5.35	5.09
Return on advances adjusted to CoF	3.11	2.75	2.97	3.32	3.75	3.83	4.19
Wages as % to total expenses	14.38	11.65	8.81	9.34	10.75	13.65	14.83
Return on Assets	1.39	1.21	1.02	0.88	0.91	1.00	1.05
CRAR	11.04	12.51	12.12 ^{\$}	12.98	12.54	13.25	14.58
Net NPA ratio	0.49	0.49	0.99	0.65	0.87	0.91	1.12

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

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	840	860	871	897	897	43187	71998
No. of employees	9542	9324	9013	8700	8259	467262	944620
Business per employee (in ₹ lakh)	277.23	328.59	466.87	655.58	963	947.40	873.32
Profit per employee (in ₹ lakh)	1.14	2.34	4.24	5.03	6.00	5.74	6.05
Capital and Reserves & surplus	1222	1406	2093	2140	2616	157276	430046
Deposits	16925	19319	24831	34676	49155	2583716	4752456
Investments	6956	6693	8474	12627	17887	828125	1719185
Advances	9107	11738	18343	24615	32639	1843102	3497054
Interest income	1300	1727	2219	3247	3934	208535	415751
Other income	120	228	318	408	412	29994	78519
Interest expended	669	960	1433	2235	2750	145712	272084
Operating expenses	483	523	561	698	718	40792	99769
Cost of Funds (CoF)	4.10	5.09	5.90	6.54	5.75	5.35	5.09
Return on advances adjusted to CoF	4.49	4.77	4.27	5.04	3.87	3.83	4.19
Wages as % to total expenses	31.39	25.43	21.09	17.91	15.27	13.65	14.83
Return on Assets	0.64	1.01	1.49	1.24	1.05	1.00	1.05
CRAR	12.83	12.88	11.57 [§]	14.35	13.10	13.25	14.58
Net NPA ratio	2.43	0.66	0.37	0.32	0.36	0.91	1.12

Nationalised Banks

Punjab National Bank

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	4146	4192	4319	4472	4971	43187	71998
No. of employees	58047	57316	56025	54780	53417	467262	944620
Business per employee (in ₹ lakh)	330.92	407.41	504.52	654.92	807.95	947.40	873.32
Profit per employee (in ₹ lakh)	2.48	2.68	3.66	5.64	7.31	5.74	6.05
Capital and Reserves & surplus	9376	10435	12318	14654	17723	157276	430046
Deposits	119685	139860	166457	209760	249330	2583716	4752456
Investments	41055	45190	53992	63385	77724	828125	1719185
Advances	74627	96597	119502	154703	186601	1843102	3497054
Interest income	9584	11236	14265	19127	21467	208535	415751
Other income	1274	1730	1998	3065	3565	29994	78519
Interest expended	4917	6023	8731	12295	12944	145712	272084
Operating expenses	3023	3326	3525	4206	4762	40792	99769
Cost of Funds (CoF)	4.03	4.24	5.31	5.93	4.90	5.35	5.09
Return on advances adjusted to CoF	3.88	4.69	4.35	4.71	4.89	3.83	4.19
Wages as % to total expenses	26.64	25.16	20.08	17.72	17.63	13.65	14.83
Return on Assets	1.09	1.03	1.15	1.39	1.44	1.00	1.05
CRAR	11.95	12.29	13.46	14.03	14.16	13.25	14.58
Net NPA ratio	0.29	0.76	0.64	0.17	0.53	0.91	1.12

Private Sector Banks
Ratnakar Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	78	80	79	87	90	10387	71998
No. of employees	544	553	544	566	704	182284	944620
Business per employee (in ₹ lakh)	250.92	254.41	310.00	373.00	391.00	798.37	873.32
Profit per employee (in ₹ lakh)	0.11	0.54	3.00	5.00	3.00	7.19	6.05
Capital and Reserves & surplus	54	199	323	341	353	119984	430046
Deposits	874	876	1101	1307	1585	822801	4752456
Investments	277	316	361	407	507	354117	1719185
Advances	491	531	586	801	1170	632494	3497054
Interest income	70	76	107	138	144	82874	415751
Other income	6	5	9	16	13	20180	78519
Interest expended	40	42	52	74	85	51206	272084
Operating expenses	23	32	30	33	39	22676	99769
Cost of Funds (CoF)	4.80	4.81	5.26	6.14	5.86	4.83	5.09
Return on advances adjusted to CoF	5.36	5.84	5.49	5.02	3.86	5.06	4.19
Wages as % to total expenses	22.82	29.60	20.85	19.04	18.47	12.76	14.83
Return on Assets	0.07	0.31	1.31	1.96	1.05	1.28	1.05
CRAR	10.77	34.34	49.15 [§]	42.30	34.07	17.45	14.58
Net NPA ratio	2.61	1.92	0.99	0.68	0.97	1.03	1.12

Q,R

Foreign Banks
Royal Bank of Scotland N.V. (Erstwhile ABN AMRO Bank)
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	23	28	28	30	31	310	71998
No. of employees	3093	3550	3871	3241	2716	27742	944620
Business per employee (in ₹ lakh)	905.82	1011.88	1070.26	1029.41	1158.97	1445.87	873.32
Profit per employee (in ₹ lakh)	8.15	11.36	7.66	0.62	-4.06	17.09	6.05
Capital and Reserves & surplus	1589	1974	2366	2386	2281	69061	430046
Deposits	11864	15998	18912	15960	16601	237853	4752456
Investments	4825	6407	11777	10811	7265	159286	1719185
Advances	15073	18388	20381	16660	13406	163260	3497054
Interest income	1376	2185	3038	3120	2126	26389	415751
Other income	612	862	644	1225	749	9951	78519
Interest expended	659	1038	1460	1437	714	8938	272084
Operating expenses	748	970	1307	1497	996	11102	99769
Cost of Funds (CoF)	3.78	3.81	3.96	4.19	2.94	2.82	5.09
Return on advances adjusted to CoF	4.29	6.30	7.30	8.28	7.38	7.17	4.19
Wages as % to total expenses	18.14	16.65	19.92	25.61	24.37	23.48	14.83
Return on Assets	1.03	1.37	0.78	0.06	-0.40	1.26	1.05
CRAR	10.44	11.34	12.92	13.97	12.50	17.25	14.58
Net NPA ratio	0.11	0.12	0.85	2.20	1.95	1.82	1.12

Private Sector Banks

SBI Comm. & Intl. Bank

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	3	3	2	3	3	10387	71998
No. of employees	101	90	93	84	71	182284	944620
Business per employee (in ₹ lakh)	626.43	648.34	754.67	960.48	1055.38	798.37	873.32
Profit per employee (in ₹ lakh)	5.70	7.79	13.82	13.17	4.43	7.19	6.05
Capital and Reserves & surplus	94	102	115	126	129	119984	430046
Deposits	378	488	522	588	492	822801	4752456
Investments	111	126	144	295	319	354117	1719185
Advances	254	329	358	311	205	632494	3497054
Interest income	36	34	44	54	40	82874	415751
Other income	10	4	14	3	6	20180	78519
Interest expended	19	23	36	36	33	51206	272084
Operating expenses	8	9	9	10	10	22676	99769
Cost of Funds (CoF)	4.77	4.70	6.68	6.47	6.07	4.83	5.09
Return on advances adjusted to CoF	2.25	2.21	1.48	4.53	4.01	5.06	4.19
Wages as % to total expenses	11.51	14.38	8.73	9.10	10.97	12.76	14.83
Return on Assets	1.09	1.13	1.93	1.52	0.49	1.28	1.05
CRAR	22.29	20.93	23.48	21.24	27.31	17.45	14.58
Net NPA ratio	3.82	0.19	–	0.07	0.19	1.03	1.12

S,T

Foreign Banks
Shinhan Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1	2	2	2	2	310	71998
No. of employees	16	34	38	53	50	27742	944620
Business per employee (in ₹ lakh)	1503.26	1433.00	1709.81	2445.00	2210.54	1445.87	873.32
Profit per employee (in ₹ lakh)	33.26	25.00	34.59	38.58	45.77	17.09	6.05
Capital and Reserves & surplus	121	217	230	249	274	69061	430046
Deposits	149	208	336	766	692	237853	4752456
Investments	67	82	118	203	196	159286	1719185
Advances	91	136	314	458	480	163260	3497054
Interest income	17	25	48	64	69	26389	415751
Other income	5	3	6	8	13	9951	78519
Interest expended	7	6	15	26	22	8938	272084
Operating expenses	5	9	13	13	13	11102	99769
Cost of Funds (CoF)	2.17	1.70	4.15	4.25	2.93	2.82	5.09
Return on advances adjusted to CoF	3.51	5.42	3.19	6.95	6.61	7.17	4.19
Wages as % to total expenses	11.47	18.42	12.74	13.74	13.54	23.48	14.83
Return on Assets	1.48	1.60	1.86	1.86	2.28	1.26	1.05
CRAR	81.71	89.27	48.66	36.80	40.85	17.25	14.58
Net NPA ratio	—	—	—	—	—	1.82	1.12

Foreign Banks

Societe Generale

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	2	2	2	2	2	310	71998
No. of employees	113	114	118	115	102	27742	944620
Business per employee (in ₹ lakh)	1467.20	1316.00	1459.10	1017.00	1098.54	1445.87	873.32
Profit per employee (in ₹ lakh)	20.80	19.20	33.90	33.83	3.85	17.09	6.05
Capital and Reserves & surplus	339	348	372	381	363	69061	430046
Deposits	943	1128	1363	825	836	237853	4752456
Investments	1087	1457	2516	1540	1788	159286	1719185
Advances	271	385	385	366	415	163260	3497054
Interest income	93	169	221	153	109	26389	415751
Other income	24	40	42	69	9	9951	78519
Interest expended	52	117	165	80	44	8938	272084
Operating expenses	30	49	61	66	62	11102	99769
Cost of Funds (CoF)	5.26	5.97	4.38	3.14	2.16	2.82	5.09
Return on advances adjusted to CoF	1.39	2.75	5.81	9.54	5.42	7.17	4.19
Wages as % to total expenses	20.63	17.44	14.69	22.01	31.34	23.48	14.83
Return on Assets	1.15	0.96	1.33	2.07	0.31	1.26	1.05
CRAR	37.40	31.82	20.77	22.47	22.77	17.25	14.58
Net NPA ratio	—	—	—	—	0.29	1.82	1.12

Foreign Banks
Sonali Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1	2	2	2	2	310	71998
No. of employees	40	39	41	34	35	27742	944620
Business per employee (in ₹ lakh)	54.81	71.45	74.02	138.45	89.14	1445.87	873.32
Profit per employee (in ₹ lakh)	1.21	1.38	1.38	1.29	1.58	17.09	6.05
Capital and Reserves & surplus	5	5	5	6	6	69061	430046
Deposits	20	28	23	42	31	237853	4752456
Investments	7	5	5	5	5	159286	1719185
Advances	3	3	8	10	8	163260	3497054
Interest income	1	1	1	1	1	26389	415751
Other income	4	4	4	5	5	9951	78519
Interest expended	1	1	1	1	1	8938	272084
Operating expenses	3	3	3	3	4	11102	99769
Cost of Funds (CoF)	2.58	1.72	1.41	1.22	1.35	2.82	5.09
Return on advances adjusted to CoF	9.00	9.63	8.25	6.23	5.68	7.17	4.19
Wages as % to total expenses	44.44	47.48	48.11	50.14	54.74	23.48	14.83
Return on Assets	1.69	1.52	1.60	1.98	1.64	1.26	1.05
CRAR	93.78	71.42	41.25 ^{\$}	20.31	20.03	17.25	14.58
Net NPA ratio	0.75	0.67	—	2.55	3.39	1.82	1.12

Private Sector Banks
South Indian Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	458	484	510	541	575	10387	71998
No. of employees	3709	3868	4223	4523	4860	182284	944620
Business per employee (in ₹ lakh)	422.00	508.00	600.43	645.14	771.00	798.37	873.32
Profit per employee (in ₹ lakh)	1.37	2.69	3.59	4.31	5.00	7.19	6.05
Capital and Reserves & surplus	641	724	1161	1304	1485	119984	430046
Deposits	9579	12239	15156	18092	23012	822801	4752456
Investments	2739	3430	4572	6075	7156	354117	1719185
Advances	6370	7919	10454	11848	15823	632494	3497054
Interest income	761	977	1291	1687	1936	82874	415751
Other income	72	103	143	164	208	20180	78519
Interest expended	451	609	915	1164	1367	51206	272084
Operating expenses	226	219	248	328	366	22676	99769
Cost of Funds (CoF)	4.81	5.43	6.57	6.83	6.42	4.83	5.09
Return on advances adjusted to CoF	4.55	4.29	3.89	4.56	4.56	5.06	4.19
Wages as % to total expenses	20.58	16.09	12.58	14.35	13.06	12.76	14.83
Return on Assets	0.53	0.88	1.01	1.09	1.07	1.28	1.05
CRAR	13.02	11.08	13.80 [§]	14.76	15.39	17.45	14.58
Net NPA ratio	1.86	0.98	0.33	1.13	0.39	1.03	1.12

Foreign Banks
Standard Chartered Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	82	82	91	91	95	310	71998
No. of employees	6497	6658	8967	7825	7903	27742	944620
Business per employee (in ₹ lakh)	837.29	924.20	817.35	971.43	1083.45	1445.87	873.32
Profit per employee (in ₹ lakh)	14.50	19.62	20.22	23.82	26.31	17.09	6.05
Capital and Reserves & surplus	4562	5801	8370	10277	11606	69061	430046
Deposits	28460	34175	37004	41802	48192	237853	4752456
Investments	10632	11902	12787	15552	18477	159286	1719185
Advances	24077	30104	33352	37489	41552	163260	3497054
Interest income	3056	4046	4878	5649	5675	26389	415751
Other income	1058	1347	2322	3097	2838	9951	78519
Interest expended	1190	1652	2130	2490	1784	8938	272084
Operating expenses	1201	1404	2051	2500	2419	11102	99769
Cost of Funds (CoF)	3.50	4.17	4.92	4.89	2.94	2.82	5.09
Return on advances adjusted to CoF	5.64	5.41	5.98	7.41	7.62	7.17	4.19
Wages as % to total expenses	17.12	19.32	18.98	21.09	24.38	23.48	14.83
Return on Assets	2.49	3.06	3.13	2.87	3.03	1.26	1.05
CRAR	9.93	10.44	10.59	11.56	12.41	17.25	14.58
Net NPA ratio	1.57	1.43	1.04	1.37	1.40	1.82	1.12

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	861	887	909	928	952	18114	71998
No. of employees	12089	11752	11421	11439	12356	267332	944620
Business per employee (in ₹ lakh)	276.85	355.89	445.45	555.39	627.67	735.52	873.32
Profit per employee (in ₹ lakh)	1.20	2.57	2.73	3.55	3.96	4.65	6.05
Capital and Reserves & surplus	1406	1654	1713	2046	2417	83726	430046
Deposits	21694	28480	34108	39224	46059	1108086	4752456
Investments	7932	8735	10498	10999	13601	377658	1719185
Advances	15896	20526	25076	29851	35223	858198	3497054
Interest income	1966	2374	3052	3810	3977	97954	415751
Other income	248	493	472	577	583	18394	78519
Interest expended	973	1435	2113	2707	2766	66229	272084
Operating expenses	760	753	750	787	890	25199	99769
Cost of Funds (CoF)	4.46	5.20	6.17	6.66	5.77	5.32	5.09
Return on advances adjusted to CoF	4.12	4.20	3.96	4.22	3.81	3.60	4.19
Wages as % to total expenses	28.52	21.79	15.61	13.19	13.73	17.03	14.83
Return on Assets	0.53	1.00	0.87	0.92	0.93	0.91	1.05
CRAR	12.08	12.89	12.51	14.52	13.30	13.46	14.58
Net NPA ratio	1.18	1.09	0.83	0.85	0.77	1.50	1.12

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	968	990	1026	1059	1162	18114	71998
No. of employees	13108	12880	12813	12577	13597	267332	944620
Business per employee (in ₹ lakh)	414.34	473.64	599.08	839.82	755.62	735.52	873.32
Profit per employee (in ₹ lakh)	3.26	3.92	4.35	4.87	5.58	4.65	6.05
Capital and Reserves & surplus	2114	2541	2694	3208	4264	83726	430046
Deposits	34025	41503	50108	62449	72971	1108086	4752456
Investments	14256	13919	16027	20982	24009	377658	1719185
Advances	20863	28109	35849	43679	53040	858198	3497054
Interest income	2749	3362	4403	5709	6334	97954	415751
Other income	459	584	677	769	841	18394	78519
Interest expended	1655	2135	3290	4243	4471	66229	272084
Operating expenses	816	809	799	933	984	25199	99769
Cost of Funds (CoF)	4.99	5.37	6.86	6.75	5.76	5.32	5.09
Return on advances adjusted to CoF	3.16	3.67	2.98	3.82	3.95	3.60	4.19
Wages as % to total expenses	21.51	16.71	11.47	10.67	11.05	17.03	14.83
Return on Assets	1.13	1.14	1.00	0.91	1.03	0.91	1.05
CRAR	12.08	12.51	11.97	11.53	14.90	13.46	14.58
Net NPA ratio	0.36	0.22	0.16	0.38	0.55	1.50	1.12

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	9468	9679	10683	12022	13039	18114	71998
No. of employees	198774	185388	179205	205896	200299	267332	944620
Business per employee (in ₹ lakh)	299.23	357.00	456.00	556.00	636	735.52	873.32
Profit per employee (in ₹ lakh)	2.17	2.37	3.73	4.74	4.46	4.65	6.05
Capital and Reserves & surplus	27644	31299	49033	57948	65949	83726	430046
Deposits	380046	435521	537404	742073	804116	1108086	4752456
Investments	162534	149149	189501	275954	285790	377658	1719185
Advances	261801	337336	416768	542503	631914	858198	3497054
Interest income	35980	37242	48950	63788	70994	97954	415751
Other income	7435	6765	8695	12691	14968	18394	78519
Interest expended	20390	22184	31929	42915	47322	66229	272084
Operating expenses	11725	11824	12609	15649	20319	25199	99769
Cost of Funds (CoF)	4.88	4.55	5.64	5.72	5.14	5.32	5.09
Return on advances adjusted to CoF	2.74	3.74	3.70	3.95	3.48	3.60	4.19
Wages as % to total expenses	25.29	23.33	17.48	16.64	18.86	17.03	14.83
Return on Assets	0.89	0.84	1.01	1.04	0.88	0.91	1.05
CRAR	11.88	12.34	13.54 [§]	14.25	13.39	13.46	14.58
Net NPA ratio	1.88	1.56	1.78	1.79	1.72	1.50	1.12

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	455	468	488	507	510	18114	71998
No. of employees	6647	6517	6272	6285	6368	267332	944620
Business per employee (in ₹ lakh)	367.97	476.67	604.37	701.53	763.51	735.52	873.32
Profit per employee (in ₹ lakh)	2.09	2.91	3.73	4.44	4.83	4.65	6.05
Capital and Reserves & surplus	1018	1177	1316	1564	1842	83726	430046
Deposits	16661	19976	24699	28332	30624	1108086	4752456
Investments	5112	5992	7681	8051	8575	377658	1719185
Advances	11876	15351	18224	21612	23677	858198	3497054
Interest income	1323	1659	2226	2713	2736	97954	415751
Other income	245	264	311	350	373	18394	78519
Interest expended	781	1124	1654	1979	1928	66229	272084
Operating expenses	397	410	431	460	508	25199	99769
Cost of Funds (CoF)	4.61	5.43	6.49	6.50	5.66	5.32	5.09
Return on advances adjusted to CoF	3.48	3.35	3.61	4.07	3.71	3.60	4.19
Wages as % to total expenses	18.18	14.59	10.51	10.43	10.63	17.03	14.83
Return on Assets	0.76	0.87	0.88	0.88	0.91	0.91	1.05
CRAR	11.40	11.77	11.29	13.46	13.53	13.46	14.58
Net NPA ratio	1.83	1.04	0.73	0.89	1.13	1.50	1.12

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

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	3	3	3	3	3	310	71998
No. of employees	31	28	32	29	29	27742	944620
Business per employee (in ₹ lakh)	1688.00	1236.00	1491.00	2327.00	2613.00	1445.87	873.32
Profit per employee (in ₹ lakh)	10.00	28.00	17.00	20.00	-14.00	17.09	6.05
Capital and Reserves & surplus	133	154	159	164	162	69061	430046
Deposits	264	212	248	372	348	237853	4752456
Investments	119	126	90	133	122	159286	1719185
Advances	225	134	214	303	410	163260	3497054
Interest income	40	36	37	45	44	26389	415751
Other income	2	6	6	3	5	9951	78519
Interest expended	25	25	26	31	36	8938	272084
Operating expenses	5	6	6	6	7	11102	99769
Cost of Funds (CoF)	7.94	7.63	8.21	8.37	8.01	2.82	5.09
Return on advances adjusted to CoF	0.28	2.86	2.94	2.86	0.79	7.17	4.19
Wages as % to total expenses	5.76	6.07	6.01	5.01	5.50	23.48	14.83
Return on Assets	1.97	1.53	1.12	0.90	-0.66	1.26	1.05
CRAR	35.42	38.99	41.66	38.01	34.40	17.25	14.58
Net NPA ratio	1.91	—	—	—	4.32	1.82	1.12

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	651	661	687	718	734	18114	71998
No. of employees	9741	9666	9720	9671	10111	267332	944620
Business per employee (in ₹ lakh)	290.00	398.00	495.00	602.00	672.00	735.52	873.32
Profit per employee (in ₹ lakh)	2.22	2.60	3.28	3.48	4.41	4.65	6.05
Capital and Reserves & surplus	935	1141	1378	2271	2665	83726	430046
Deposits	16369	22022	27462	32916	38880	1108086	4752456
Investments	5694	6990	8403	11378	11494	377658	1719185
Advances	11754	16466	21027	25616	29536	858198	3497054
Interest income	1347	1776	2494	3247	3559	97954	415751
Other income	336	350	422	480	426	18394	78519
Interest expended	735	1093	1732	2409	2322	66229	272084
Operating expenses	509	562	617	665	725	25199	99769
Cost of Funds (CoF)	4.51	5.01	6.09	6.39	5.65	5.32	5.09
Return on advances adjusted to CoF	4.00	3.99	4.07	4.45	4.22	3.60	4.19
Wages as % to total expenses	23.78	19.19	14.37	12.51	13.73	17.03	14.83
Return on Assets	1.23	1.10	1.08	0.91	1.06	0.91	1.05
CRAR	11.37	11.47	11.73	12.99	12.42	13.46	14.58
Net NPA ratio	0.74	0.45	0.43	0.50	1.02	1.50	1.12

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	763	792	840	889	937	18114	71998
No. of employees	11350	11329	11175	11365	12409	267332	944620
Business per employee (in ₹ lakh)	493.01	599.54	759.82	910.24	895.21	735.52	873.32
Profit per employee (in ₹ lakh)	2.66	3.24	3.70	4.68	4.45	4.65	6.05
Capital and Reserves & surplus	2235	2488	2709	3134	3747	83726	430046
Deposits	33778	39184	48571	60006	64552	1108086	4752456
Investments	12678	12358	14375	17029	18165	377658	1719185
Advances	22180	28770	36400	43634	46347	858198	3497054
Interest income	2462	3065	4310	5804	5975	97954	415751
Other income	347	443	596	632	674	18394	78519
Interest expended	1465	2060	3420	4676	4441	66229	272084
Operating expenses	612	659	707	794	901	25199	99769
Cost of Funds (CoF)	4.66	5.13	6.88	7.65	6.36	5.32	5.09
Return on advances adjusted to CoF	3.37	3.59	3.31	3.61	3.89	3.60	4.19
Wages as % to total expenses	17.92	14.72	9.32	8.12	9.37	17.03	14.83
Return on Assets	0.73	0.77	0.83	0.83	0.79	0.91	1.05
CRAR	13.67	12.38	13.56	12.60	13.26	13.46	14.58
Net NPA ratio	0.99	0.83	0.60	0.60	1.04	1.50	1.12

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	703	719	727	755	780	18114	71998
No. of employees	11642	11019	11423	11365	12192	267332	944620
Business per employee (in ₹ lakh)	381.19	506.13	558.65	658.00	696.00	735.52	873.32
Profit per employee (in ₹ lakh)	2.34	2.96	3.40	5.00	6.00	4.65	6.05
Capital and Reserves & surplus	1332	1599	1718	2250	2841	83726	430046
Deposits	25997	30984	35354	42042	50883	1108086	4752456
Investments	10630	9718	11353	13232	16024	377658	1719185
Advances	18866	24630	28137	32601	38461	858198	3497054
Interest income	2299	2691	3434	4123	4378	97954	415751
Other income	351	364	439	573	528	18394	78519
Interest expended	1343	1698	2477	2841	2978	66229	272084
Operating expenses	632	645	687	799	872	25199	99769
Cost of Funds (CoF)	4.89	4.96	6.11	6.08	5.58	5.32	5.09
Return on advances adjusted to CoF	3.01	3.70	3.73	4.37	3.88	3.60	4.19
Wages as % to total expenses	20.49	17.50	13.14	13.40	13.81	17.03	14.83
Return on Assets	0.86	0.86	0.89	1.30	1.26	0.91	1.05
CRAR	11.15	11.68	13.53	14.03	13.74	13.46	14.58
Net NPA ratio	1.47	1.08	0.94	0.58	0.91	1.50	1.12

Nationalised Banks

Syndicate Bank

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	2111	2231	2282	2343	2426	43187	71998
No. of employees	24624	24360	24656	25068	25569	467262	944620
Business per employee (in ₹ lakh)	348.64	489.17	586.02	750.65	746.84	947.40	873.32
Profit per employee (in ₹ lakh)	2.05	2.76	3.18	3.64	3.18	5.74	6.05
Capital and Reserves & surplus	2834	3627	4291	5010	5627	157276	430046
Deposits	53624	78634	95171	115885	117026	2583716	4752456
Investments	17269	25234	28076	30537	33011	828125	1719185
Advances	36466	51670	64051	81532	90406	1843102	3497054
Interest income	4050	6040	7906	9525	10047	208535	415751
Other income	562	618	890	915	1167	29994	78519
Interest expended	2170	3890	5834	6978	7307	145712	272084
Operating expenses	1435	1386	1495	1791	2034	40792	99769
Cost of Funds (CoF)	4.10	5.44	6.29	6.08	5.42	5.35	5.09
Return on advances adjusted to CoF	4.55	4.05	3.58	4.06	3.53	3.83	4.19
Wages as % to total expenses	28.78	16.95	12.68	12.77	14.32	13.65	14.83
Return on Assets	0.91	0.91	0.88	0.81	0.62	1.00	1.05
CRAR	11.73	11.74	11.82	12.68	12.70	13.25	14.58
Net NPA ratio	0.86	0.76	0.97	0.77	1.07	0.91	1.12

Private Sector Banks

Tamilnad Mercantile Bank

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	184	194	217	230	233	10387	71998
No. of employees	2297	2227	2386	2337	2267	182284	944620
Business per employee (in ₹ lakh)	358.29	451.23	541.99	679.25	870.16	798.37	873.32
Profit per employee (in ₹ lakh)	4.41	4.76	5.31	6.43	8.14	7.19	6.05
Capital and Reserves & surplus	657	759	858	989	1148	119984	430046
Deposits	5203	6020	7670	9566	11639	822801	4752456
Investments	2362	2316	2554	3207	3499	354117	1719185
Advances	3126	4047	5331	6572	8288	632494	3497054
Interest income	548	638	774	977	1118	82874	415751
Other income	78	83	131	136	173	20180	78519
Interest expended	302	342	499	643	744	51206	272084
Operating expenses	130	147	169	204	231	22676	99769
Cost of Funds (CoF)	5.72	5.85	6.75	7.41	6.96	4.83	5.09
Return on advances adjusted to CoF	4.33	4.94	4.04	5.06	4.54	5.06	4.19
Wages as % to total expenses	17.63	18.17	15.19	14.67	14.76	12.76	14.83
Return on Assets	1.67	1.57	1.58	1.51	1.54	1.28	1.05
CRAR	18.33	16.77	15.35 ^{\$}	16.05	15.54	17.45	14.58
Net NPA ratio	2.17	0.98	0.38	0.34	0.24	1.03	1.12

Foreign Banks

UBS AG

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices				1	1	310	71998
No. of employees				18	34	27742	944620
Business per employee (in ₹ lakh)				–	673.73	1445.87	873.32
Profit per employee (in ₹ lakh)				-109.66	3.09	17.09	6.05
Capital and Reserves & surplus				284	1459	69061	430046
Deposits				–	204	237853	4752456
Investments				75	1403	159286	1719185
Advances				–	25	163260	3497054
Interest income				8	61	26389	415751
Other income				–	8	9951	78519
Interest expended				–	13	8938	272084
Operating expenses				26	58	11102	99769
Cost of Funds (CoF)				–	12.40	2.82	5.09
Return on advances adjusted to CoF				–	-12.38	7.17	4.19
Wages as % to total expenses				54.00	39.99	23.48	14.83
Return on Assets				-7.98	0.10	1.26	1.05
CRAR				229.37	157.86	17.25	14.58
Net NPA ratio				–	–	1.82	1.12

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Nationalised Banks

UCO Bank

(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1815	1923	2018	2133	2180	43187	71998
No. of employees	24510	24773	23950	23736	23370	467262	944620
Business per employee (in ₹ lakh)	387.00	464.00	580.00	732.00	901.00	947.40	873.32
Profit per employee (in ₹ lakh)	0.82	1.30	1.76	2.40	4.43	5.74	6.05
Capital and Reserves & surplus	2463	2662	2926	3957	5211	157276	430046
Deposits	54544	64860	79909	100222	122416	2583716	4752456
Investments	19636	19525	24250	29385	43521	828125	1719185
Advances	37378	46989	55082	68804	82505	1843102	3497054
Interest income	4355	5210	6509	8121	9526	208535	415751
Other income	374	550	772	1020	966	29994	78519
Interest expended	2789	3623	5021	6477	7202	145712	272084
Operating expenses	1177	1193	1306	1463	1584	40792	99769
Cost of Funds (CoF)	5.01	5.33	6.27	6.50	5.78	5.35	5.09
Return on advances adjusted to CoF	3.08	3.06	3.05	3.50	3.61	3.83	4.19
Wages as % to total expenses	22.19	17.30	14.14	12.56	12.04	13.65	14.83
Return on Assets	0.34	0.47	0.52	0.59	0.87	1.00	1.05
CRAR	11.12	11.56	11.02	11.93	13.21	13.25	14.58
Net NPA ratio	2.10	2.14	1.98	1.18	1.17	0.91	1.12

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

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	2179	2307	2473	2674	2926	43187	71998
No. of employees	26983	27536	27168	29014	29419	467262	944620
Business per employee (in ₹ lakh)	436.47	509.21	620.00	694.00	853.00	947.40	873.32
Profit per employee (in ₹ lakh)	2.66	3.25	5.39	6.28	7.47	5.74	6.05
Capital and Reserves & surplus	4558	5190	7348	8740	10424	157276	430046
Deposits	74094	85180	103859	138703	170040	2583716	4752456
Investments	25918	27982	33823	42997	54404	828125	1719185
Advances	53380	62386	74267	96534	119315	1843102	3497054
Interest income	5864	7382	9215	11889	13303	208535	415751
Other income	494	687	1320	1483	1975	29994	78519
Interest expended	3489	4592	6361	8076	9110	145712	272084
Operating expenses	1402	1476	1593	2214	2508	40792	99769
Cost of Funds (CoF)	4.61	5.16	6.12	6.03	5.28	5.35	5.09
Return on advances adjusted to CoF	3.43	3.60	3.73	4.39	3.70	3.83	4.19
Wages as % to total expenses	17.72	14.40	10.63	11.19	11.66	13.65	14.83
Return on Assets	0.84	0.92	1.26	1.27	1.25	1.00	1.05
CRAR	11.41	12.80	12.51 [§]	13.27	12.51	13.25	14.58
Net NPA ratio	1.56	0.96	0.17	0.34	0.81	0.91	1.12

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

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	1353	1361	1436	1483	1562	43187	71998
No. of employees	17319	16793	16009	15111	15285	467262	944620
Business per employee (in ₹ lakh)	254.00	350.00	463.00	585.00	714.00	947.40	873.32
Profit per employee (in ₹ lakh)	1.18	1.59	1.99	1.22	2.11	5.74	6.05
Capital and Reserves & surplus	1829	2415	2661	3078	3903	157276	430046
Deposits	29250	37167	46971	54536	68180	2583716	4752456
Investments	14130	14602	18515	17924	26068	828125	1719185
Advances	15522	22156	27858	35394	42330	1843102	3497054
Interest income	2360	2825	3557	4312	5249	208535	415751
Other income	437	348	465	491	559	29994	78519
Interest expended	1340	1675	2653	3150	3858	145712	272084
Operating expenses	814	778	903	975	1074	40792	99769
Cost of Funds (CoF)	4.72	4.80	5.85	5.78	5.92	5.35	5.09
Return on advances adjusted to CoF	3.85	3.98	3.13	3.72	3.55	3.83	4.19
Wages as % to total expenses	29.18	22.72	18.04	15.94	13.43	13.65	14.83
Return on Assets	0.66	0.73	0.68	0.34	0.45	1.00	1.05
CRAR	13.12	12.02	11.24	13.28	12.80	13.25	14.58
Net NPA ratio	1.95	1.50	1.10	1.48	1.84	0.91	1.12

Nationalised Banks
Vijaya Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	986	1039	1113	1173	1226	43187	71998
No. of employees	10926	11330	11439	11975	11565	467262	944620
Business per employee (in ₹ lakh)	369.26	455.17	612.67	756.00	836.00	947.40	873.32
Profit per employee (in ₹ lakh)	1.16	3.04	3.32	2.34	4.50	5.74	6.05
Capital and Reserves & surplus	1669	1897	2459	3149	3475	157276	430046
Deposits	27709	37604	47952	54535	61932	2583716	4752456
Investments	11180	12018	16617	17388	21107	828125	1719185
Advances	16664	24224	31689	35468	41522	1843102	3497054
Interest income	2312	2823	3889	5238	5201	208535	415751
Other income	284	275	532	699	679	29994	78519
Interest expended	1339	1751	3058	4113	3752	145712	272084
Operating expenses	624	651	701	925	1072	40792	99769
Cost of Funds (CoF)	4.63	5.05	6.62	7.15	5.84	5.35	5.09
Return on advances adjusted to CoF	4.03	3.57	3.05	4.25	4.13	3.83	4.19
Wages as % to total expenses	19.30	16.33	10.77	11.86	14.63	13.65	14.83
Return on Assets	0.45	0.92	0.75	0.59	0.76	1.00	1.05
CRAR	11.94	11.21	11.22 [§]	13.15	12.50	13.25	14.58
Net NPA ratio	0.85	0.59	0.57	0.82	1.40	0.91	1.12

Private Sector Banks
Yes Bank
(Amount in rupees crore)

Items	2005-06	2006-07	2007-08	2008-09	2009-10	Group Aggregate 2009-10	All Banks' Aggregate 2009-10
No. of offices	9	41	68	118	151	10387	71998
No. of employees	627	2443	3150	2671	3034	182284	944620
Business per employee (in ₹ lakh)	848.08	530.50	683.12	988.36	1526.70	798.37	873.32
Profit per employee (in ₹ lakh)	8.82	3.86	6.35	11.38	15.75	7.19	6.05
Capital and Reserves & surplus	573	787	1319	1624	3090	119984	430046
Deposits	2910	8220	13273	16169	26799	822801	4752456
Investments	1350	3073	5094	7117	10210	354117	1719185
Advances	2407	6290	9430	12403	22193	632494	3497054
Interest income	193	588	1305	2001	2370	82874	415751
Other income	97	195	361	435	576	20180	78519
Interest expended	105	416	974	1492	1582	51206	272084
Operating expenses	86	193	341	419	500	22676	99769
Cost of Funds (CoF)	4.72	6.36	7.83	8.67	6.05	4.83	5.09
Return on advances adjusted to CoF	3.88	3.36	4.01	4.96	4.19	5.06	4.19
Wages as % to total expenses	26.27	19.26	15.39	11.41	12.34	12.76	14.83
Return on Assets	2.13	1.44	1.54	1.59	1.79	1.28	1.05
CRAR	16.40	13.60	13.60 [§]	16.60	20.60	17.45	14.58
Net NPA ratio	—	—	0.09	0.33	0.06	1.03	1.12

X,Y,Z

State Bank of India & its Associates

(Amount in rupees crore)

Items	Bank Group-wise Aggregates				
	2005-06	2006-07	2007-08	2008-09	2009-10
No. of offices	14130	14673	15846	16878	18114
No. of employees	270608	255699	242029	268598	267332
Business per employee (in ₹ lakh)	337.79	436.35	565.06	650.22	735.52
Profit per employee (in ₹ lakh)	2.20	2.57	3.72	4.43	4.65
Capital and Reserves & surplus	37660	42941	61706	72422	83726
Deposits	542409	633476	773875	1007041	1108086
Investments	224761	211875	263823	357624	377658
Advances	371679	482270	593722	739450	858198
Interest income	49301	53465	70428	89196	97954
Other income	9526	9420	11818	16073	18394
Interest expended	28040	32607	47809	61770	66229
Operating expenses	15760	15987	16993	20088	25199
Cost of Funds (CoF)	4.84	4.75	5.90	5.94	5.32
Return on advances adjusted to CoF	2.93	3.72	3.65	3.95	3.60
Wages as % to total expenses	24.35	21.55	15.89	15.06	17.03
Return on Assets	0.87	0.86	0.97	1.02	0.91
CRAR	11.95	12.30	13.21	13.96	13.46
Net NPA ratio	1.63	1.32	1.43	1.47	1.50

Nationalised Banks (Includes IDBI Bank Limited)

(Amount in rupees crore)

Items	Bank Group-wise Aggregates				
	2005-06	2006-07	2007-08	2008-09	2009-10
No. of offices	35858	37431	39234	40854	43187
No. of employees	473725	473179	466400	462926	467262
Business per employee (in ₹ lakh)	383.07	490.01	618.28	783.16	947.40
Profit per employee (in ₹ lakh)	2.23	2.87	3.77	4.86	5.74
Capital and Reserves & surplus	77384	92689	113079	135920	157276
Deposits	1080072	1360724	1679993	2105706	2583716
Investments	408796	452981	536018	655042	828125
Advances	734608	957877	1203678	1519762	1843102
Interest income	88574	110720	142647	183892	208535
Other income	12379	14264	20979	26394	29994
Interest expended	52464	69353	101093	131676	145712
Operating expenses	25548	27268	29670	35416	40792
Cost of Funds (CoF)	4.27	4.80	5.82	6.09	5.35
Return on advances adjusted to CoF	3.86	3.99	3.69	4.09	3.83
Wages as % to total expenses	21.42	17.94	14.05	13.31	13.65
Return on Assets	0.89	0.94	1.01	1.03	1.00
CRAR	12.27	12.37	12.13	13.24	13.25
Net NPA ratio	1.16	0.94	0.77	0.68	0.91

Public Sector Banks

(Amount in rupees crore)

Items	Bank Group-wise Aggregates				
	2005-06	2006-07	2007-08	2008-09	2009-10
No. of offices	50168	52104	55080	57732	61301
No. of employees	744333	728878	708429	731524	734594
Business per employee (in ₹ lakh)	366.61	471.18	600.10	734.35	870.29
Profit per employee (in ₹ lakh)	2.22	2.76	3.75	4.70	5.34
Capital and Reserves & surplus	115044	135630	174785	208342	241001
Deposits	1622481	1994200	2453868	3112747	3691802
Investments	633557	664856	799841	1012666	1205783
Advances	1106288	1440146	1797401	2259212	2701300
Interest income	137874	164185	213075	273088	306488
Other income	21905	23684	32797	42466	48388
Interest expended	80504	101960	148902	193447	211940
Operating expenses	41308	43255	46663	55504	65991
Cost of Funds (CoF)	4.46	4.79	5.85	6.04	5.34
Return on advances adjusted to CoF	3.55	3.90	3.67	4.04	3.76
Wages as % to total expenses	22.48	19.15	14.66	13.88	14.76
Return on Assets	0.88	0.92	1.00	1.03	0.97
CRAR	12.17	12.36	12.51	13.49	13.32
Net NPA ratio	1.32	1.06	0.99	0.94	1.10

Old Private Sector Banks

(Amount in rupees crore)

Items	Bank Group-wise Aggregates				
	2005-06	2006-07	2007-08	2008-09	2009-10
No. of offices	4819	4826	4690	4908	5174
No. of employees	51138	48667	48700	51341	54860
Business per employee (in ₹ lakh)	417.33	474.93	569.32	638.43	700.02
Profit per employee (in ₹ lakh)	1.69	2.31	4.06	4.69	4.22
Capital and Reserves & surplus	9684	10736	15315	17477	20171
Deposits	130456	138249	165589	199274	229897
Investments	45254	43647	54080	72393	83499
Advances	82957	92887	111670	128504	154136
Interest income	10372	11474	14614	18790	20565
Other income	1221	1568	2184	2782	3084
Interest expended	6247	7055	9960	12834	14076
Operating expenses	3089	2967	3235	3939	4715
Cost of Funds (CoF)	4.77	4.98	6.20	6.67	6.13
Return on advances adjusted to CoF	3.95	4.06	4.26	5.15	4.81
Wages as % to total expenses	18.93	16.89	13.67	13.26	14.57
Return on Assets	0.64	0.78	1.14	1.15	0.95
CRAR	11.69	12.08	14.08	14.76	15.21
Net NPA ratio	1.66	0.96	0.66	0.90	0.83

New Private Sector Banks

(Amount in rupees crore)

Items	Bank Group-wise Aggregates				
	2005-06	2006-07	2007-08	2008-09	2009-10
No. of offices	2016	2598	3632	4328	5213
No. of employees	59367	88617	110123	124998	127424
Business per employee (in ₹ lakh)	889.39	830.09	831.96	787.15	840.71
Profit per employee (in ₹ lakh)	6.92	6.03	6.85	6.77	8.47
Capital and Reserves & surplus	34140	39736	76056	82192	99813
Deposits	298000	413738	509444	537104	592904
Investments	135314	171008	224498	234139	270618
Advances	230005	321865	406733	446824	478358
Interest income	24851	38092	56377	66282	62310
Other income	6870	10745	14822	15078	17095
Interest expended	15261	25802	38535	44123	37130
Operating expenses	8949	12353	17032	17840	17960
Cost of Funds (CoF)	4.14	5.24	6.11	6.06	4.43
Return on advances adjusted to CoF	4.58	4.47	5.05	5.23	5.13
Wages as % to total expenses	9.54	9.36	9.56	10.17	12.14
Return on Assets	1.22	1.09	1.13	1.12	1.38
CRAR	12.60	11.99	14.39	15.33	17.96
Net NPA ratio	0.78	0.97	1.21	1.40	1.09

Private Sector Banks

(Amount in rupees crore)

Items	Bank Group-wise Aggregates				
	2005-06	2006-07	2007-08	2008-09	2009-10
No. of offices	6835	7424	8322	9236	10387
No. of employees	110505	137284	158823	176339	182284
Business per employee (in ₹ lakh)	670.94	704.19	751.42	743.85	798.37
Profit per employee (in ₹ lakh)	4.50	4.71	6.00	6.16	7.19
Capital and Reserves & surplus	43823	50473	91371	99669	119984
Deposits	428456	551987	675033	736378	822801
Investments	180568	214655	278578	306531	354117
Advances	312962	414751	518402	575328	632494
Interest income	35223	49567	70991	85071	82874
Other income	8091	12313	17006	17860	20180
Interest expended	21507	32856	48495	56957	51206
Operating expenses	12038	15320	20267	21779	22676
Cost of Funds (CoF)	4.35	5.18	6.13	6.18	4.83
Return on advances adjusted to CoF	4.41	4.38	4.88	5.23	5.06
Wages as % to total expenses	12.15	10.93	10.35	10.83	12.76
Return on Assets	1.07	1.02	1.13	1.13	1.28
CRAR	12.42	12.10	14.34	15.23	17.45
Net NPA ratio	1.01	0.97	1.09	1.29	1.03

Foreign Banks

(Amount in rupees crore)

Items	Bank Group-wise Aggregates				
	2005-06	2006-07	2007-08	2008-09	2009-10
No. of offices	259	272	279	295	310
No. of employees	22117	28426	33969	29582	27742
Business per employee (in ₹ lakh)	955.41	974.77	1037.10	1282.74	1445.87
Profit per employee (in ₹ lakh)	13.87	16.13	19.47	25.39	17.09
Capital and Reserves & surplus	24314	33075	49332	59937	69061
Deposits	113745	150750	191161	214076	237853
Investments	52384	71471	98910	130354	159286
Advances	97562	126339	161133	165385	163260
Interest income	12291	17924	24417	30322	26389
Other income	5371	7044	10588	14894	9951
Interest expended	5149	7603	10604	12819	8938
Operating expenses	5854	7745	10353	12298	11102
Cost of Funds (CoF)	3.63	4.03	4.33	4.46	2.82
Return on advances adjusted to CoF	4.90	5.74	6.60	8.14	7.17
Wages as % to total expenses	18.22	20.08	19.95	19.44	23.48
Return on Assets	2.08	2.28	2.09	1.99	1.26
CRAR	13.02	12.39	13.08	14.32	17.25
Net NPA ratio	0.83	0.73	0.77	1.81	1.82

All Scheduled Commercial Banks

(Amount in rupees crore)

Items	Bank Group-wise Aggregates				
	2005-06	2006-07	2007-08	2008-09	2009-10
No. of offices	57262	59800	63681	67263	71998
No. of employees	876955	894588	901221	937445	944620
Business per employee (in ₹ lakh)	419.80	522.94	643.24	753.44	873.32
Profit per employee (in ₹ lakh)	2.80	3.49	4.74	5.63	6.05
Capital and Reserves & surplus	183181	219179	315488	367947	430046
Deposits	2164682	2696937	3320062	4063201	4752456
Investments	866508	950982	1177330	1449551	1719185
Advances	1516811	1981236	2476936	2999924	3497054
Interest income	185388	231675	308482	388482	415751
Other income	35368	43041	60391	75220	78519
Interest expended	107161	142420	208001	263223	272084
Operating expenses	59201	66319	77283	89581	99769
Cost of Funds (CoF)	4.39	4.82	5.80	5.96	5.09
Return on advances adjusted to CoF	3.80	4.12	4.12	4.53	4.19
Wages as % to total expenses	20.11	17.32	14.01	13.60	14.83
Return on Assets	1.01	1.05	1.12	1.13	1.05
CRAR	12.32	12.28	13.01	13.98	14.58
Net NPA ratio	1.22	1.02	1.00	1.05	1.12