



A Profile of Banks 2008-09



Reserve Bank of India

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2008-09



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Department of Economic Analysis and Policy, Reserve Bank of India,
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Explanatory Notes

This publication provides quick data on select important items on scheduled commercial banks from 2004-05 to 2008-09, excluding regional rural banks. This is the fifth volume in the series; first volume of the series was published for the year 2004-05.

Data sources

- a) Most of the data presented in the publication are from annual accounts of banks.
- b) Data for the previous years are from the annual publication, "Statistical Tables Relating to Banks in India"; some data for the previous years have been revised.
- c) Data for the year 2008-09 are from published annual accounts of banks.
- d) Data on number of offices are from Master Office File, Department of Statistics and Information Management (DSIM), RBI.
- e) Data on number of employees are from Indian Banks' Association (IBA).

Data definitions

- a) Capital, reserves & surplus, deposits, investments, advances, interest income, interest expended and operating expenses are as in annual accounts of banks.
- b) Business (defined as deposits and advances) per employee, profit per employee, return on assets, capital adequacy ratio (CRAR) and net non-performing assets as percentage of net advances (Net NPA ratio) are from 'Notes on Accounts' of annual accounts.
- c) Number of offices includes branches and administrative offices.
- d) Cost of Funds (CoF) is defined as the ratio (in %) of interest paid on deposits and borrowings to average of deposits and borrowings for the years 2007-08 and 2008-09.
- e) Cost adjusted return on advances is CoF subtracted from return on advances, where return on advances is defined as the ratio (in %) of interest earned on advances to average of advances for the years 2007-08 and 2008-09.

- f) Wages as percentage to total expenses is computed as the ratio (in %) of payment to and provisions for employees to averages of total expenses for the years 2007-08 and 2008-09.

Bank group level averages

- a) Business per employee (or profit per employee) is computed by dividing the total business (or profit) for the group (as available in annual accounts) by the number of employees in the group (as obtained from IBA).
- b) CoF is computed as the ratio (in %) of interest paid on deposits and borrowings to average of deposits and borrowings of the group for the years 2007-08 and 2008-09.
- c) Return on advances adjusted to CoF is computed by subtracting CoF for the group from return on advances for the group; the latter is computed as the ratio (in %) of interest earned on advances by the group to average of total advances of the group for the years 2007-08 and 2008-09.
- d) Return on assets for a group is obtained as weighted average of return on assets of individual banks in the group, weights being the proportion of total assets of the bank as percentage to total assets of the group.
- e) Capital adequacy ratios for the four bank groups and also for all banks have been obtained from OSMOS, Department of Banking Supervision, RBI.
- f) For rest of the items, simple averages are used at the group level.
- g) Similar definitions are used at all banks' level.
- h) All banks' averages are computed based on state bank group (7 banks), nationalised banks (20), other scheduled commercial banks (21), and foreign banks (30), excluding Tamilnad Mercantile Bank and Bank International Indonesia.
- i) IDBI Bank Limited is considered as a nationalised bank.

General

- a) As on the date of printing, annual accounts of the two banks, namely, Tamilnad Mercantile Bank and Bank International Indonesia were not available. Therefore, these two banks' data have not been included in this publication.
- b) When a bank starts functioning at an intermediate year, no data are given for preceding years.
- c) The symbol '-' indicates nil or negligible and the symbol '.' indicates not applicable or not available.

Foreign Banks**AB Bank***(Amount in rupees crore)***A,B**

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average	Average
						2008-09	2008-09
No. of offices	1	1	1	1	1	10	825
No. of employees	26	26	27	26	27	1010	12039
Business per employee (in Rs. lakh)	183.07	193.03	209.48	212.37	216.67	1252.28	750.55
Profit per employee (in Rs. lakh)	10.29	11.04	8.80	10.67	25.10	24.78	5.60
Capital and Reserves & surplus	45	46	46	47	49	1995	4708
Deposits	23	21	25	31	31	7136	51970
Investments	8	8	9	11	11	4345	18542
Advances	22	34	33	26	29	5514	38389
Interest income	3	4	5	4	5	1011	4972
Other income	4	4	5	4	8	496	960
Interest expended	–	–	1	–	1	427	3366
Operating expenses	2	2	4	3	4	410	1142
Cost of Funds (CoF)	1.92	1.70	2.31	1.56	2.32	4.51	6.05
Return on advances adjusted to CoF	4.63	6.64	6.88	7.07	9.36	8.10	4.43
Wages as % to total expenses	24.97	23.99	16.93	21.18	20.25	19.45	13.52
Return on Assets	2.87	3.43	3.42	3.84	8.29	1.98	1.13
CRAR	109.39	86.21	100.00	43.09	50.67	14.30	13.98
Net NPA ratio	0.18	–	–	9.25	6.50	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	19	23	28	28	30	10	825
No. of employees	1908	3093	3550	3871	3241	1010	12039
Business per employee (in Rs. lakh)	823.70	905.82	1011.88	1070.26	1029.41	1252.28	750.55
Profit per employee (in Rs. lakh)	10.24	8.15	11.36	7.66	0.62	24.78	5.60
Capital and Reserves & surplus	1347	1589	1974	2366	2386	1995	4708
Deposits	7026	11864	15998	18912	15960	7136	51970
Investments	3331	4825	6407	11777	10811	4345	18542
Advances	9836	15073	18388	20381	16660	5514	38389
Interest income	907	1376	2185	3038	3120	1011	4972
Other income	435	612	862	644	1225	496	960
Interest expended	334	659	1038	1460	1437	427	3366
Operating expenses	567	748	970	1307	1497	410	1142
Cost of Funds (CoF)	2.94	3.78	3.81	3.96	4.25	4.51	6.05
Return on advances adjusted to CoF	4.57	4.29	6.30	7.30	8.22	8.10	4.43
Wages as % to total expenses	19.67	18.14	16.65	19.92	25.61	19.45	13.52
Return on Assets	1.27	1.03	1.37	0.78	0.06	1.98	1.13
CRAR	10.55	10.44	11.34	12.92	12.66	14.30	13.98
Net NPA ratio	0.35	0.11	0.12	0.85	2.20	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	2	2	2	2	2	10	825
No. of employees	40	38	36	39	39	1010	12039
Business per employee (in Rs. lakh)	1061.10	1720.49	1865.72	1772.97	1759.98	1252.28	750.55
Profit per employee (in Rs. lakh)	-77.24	12.06	4.80	78.29	41.96	24.78	5.60
Capital and Reserves & surplus	71	76	78	107	123	1995	4708
Deposits	1663	459	474	414	509	7136	51970
Investments	1257	142	144	162	195	4345	18542
Advances	90	119	203	162	137	5514	38389
Interest income	150	111	47	65	48	1011	4972
Other income	40	8	15	7	5	496	960
Interest expended	138	101	32	27	20	427	3366
Operating expenses	47	14	19	27	13	410	1142
Cost of Funds (CoF)	7.67	8.52	5.06	4.73	4.20	4.51	6.05
Return on advances adjusted to CoF	-0.28	-1.33	3.78	3.42	7.54	8.10	4.43
Wages as % to total expenses	4.46	2.82	10.22	10.90	16.30	19.45	13.52
Return on Assets	-2.57	0.35	0.23	3.96	2.40	1.98	1.13
CRAR	14.38	36.98	27.66	51.71	47.57	14.30	13.98
Net NPA ratio	12.73	15.97	0.63	-	-	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	2027	2047	2140	2136	2217	1968	825
No. of employees	18917	19134	20379	20079	20457	23303	12039
Business per employee (in Rs. lakh)	282.00	336.00	495.00	604.00	706.00	778.06	750.55
Profit per employee (in Rs. lakh)	2.86	3.69	3.68	4.85	3.75	4.83	5.60
Capital and Reserves & surplus	2328	3639	4477	5221	5852	6794	4708
Deposits	40762	48500	59544	71616	84972	105285	51970
Investments	18988	17985	18746	23400	29651	32752	18542
Advances	21151	29148	41290	49720	58802	76027	38389
Interest income	3186	3767	4884	6171	7365	9212	4972
Other income	640	482	376	965	1142	1305	960
Interest expended	1822	2190	3133	4499	5206	6584	3366
Operating expenses	1070	1036	1027	1158	1399	1755	1142
Cost of Funds (CoF)	4.88	4.74	5.57	6.50	6.21	6.18	6.05
Return on advances adjusted to CoF	4.34	3.97	3.65	3.30	3.91	4.01	4.43
Wages as % to total expenses	23.53	21.12	14.92	12.20	13.23	13.14	13.52
Return on Assets	1.33	1.42	1.26	1.32	0.90	1.03	1.13
CRAR	12.53	13.37	12.52	11.99	13.11	13.24	13.98
Net NPA ratio	1.28	0.84	1.07	0.80	0.72	0.68	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks ¹
						Average 2008-09	Average 2008-09
No. of offices					1	10	825
No. of employees					857	1010	12039
Business per employee (in Rs. lakh)					133.83	1252.28	750.55
Profit per employee (in Rs. lakh)					–	24.78	5.60
Capital and Reserves & surplus					481	1995	4708
Deposits					330	7136	51970
Investments					213	4345	18542
Advances					698	5514	38389
Interest income					77	1011	4972
Other income					335	496	960
Interest expended					81	427	3366
Operating expenses					375	410	1142
Cost of Funds (CoF)					19.06	4.51	6.05
Return on advances adjusted to CoF					-10.58	8.10	4.43
Wages as % to total expenses					22.38	19.45	13.52
Return on Assets					-7.92	1.98	1.13
CRAR					21.34	14.30	13.98
Net NPA ratio					4.34	1.80	1.05

Nationalised Banks
Andhra Bank
(Amount in rupees crore)

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	1162	1184	1230	1364	1425	1968	825
No. of employees	13108	14028	12981	13387	14255	23303	12039
Business per employee (in Rs. lakh)	346.25	426.75	536.06	626.53	728.29	778.06	750.55
Profit per employee (in Rs. lakh)	3.97	3.69	4.14	4.30	4.58	4.83	5.60
Capital and Reserves & surplus	1837	2894	3156	3249	3647	6794	4708
Deposits	27551	33922	41454	49437	59390	105285	51970
Investments	10646	11444	14301	14898	16911	32752	18542
Advances	17517	22100	27889	34238	44139	76027	38389
Interest income	2282	2675	3315	4210	5375	9212	4972
Other income	753	392	447	626	765	1305	960
Interest expended	1213	1506	1898	2870	3748	6584	3366
Operating expenses	829	858	933	909	1104	1755	1142
Cost of Funds (CoF)	4.45	4.57	4.82	6.12	6.52	6.18	6.05
Return on advances adjusted to CoF	4.55	4.33	4.40	4.11	4.24	4.01	4.43
Wages as % to total expenses	26.42	20.85	19.39	13.35	12.86	13.14	13.52
Return on Assets	1.59	1.38	1.31	1.16	1.09	1.03	1.13
CRAR	12.11	14.00	11.33	11.61	13.22	13.24	13.98
Net NPA ratio	0.28	0.24	0.17	0.15	0.18	0.68	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks ¹
						Average 2008-09	Average 2008-09
No. of offices	1	1	1	1	1	10	825
No. of employees	20	19	18	19	21	1010	12039
Business per employee (in Rs. lakh)	2267.01	2308.40	2071.57	2618.95	3371.97	1252.28	750.55
Profit per employee (in Rs. lakh)	33.40	41.22	55.63	53.54	70.76	24.78	5.60
Capital and Reserves & surplus	128	136	147	203	219	1995	4708
Deposits	50	53	54	80	81	7136	51970
Investments	165	141	158	171	215	4345	18542
Advances	434	422	375	476	700	5514	38389
Interest income	26	37	41	41	46	1011	4972
Other income	4	5	7	8	13	496	960
Interest expended	10	21	25	23	20	427	3366
Operating expenses	8	7	6	6	8	410	1142
Cost of Funds (CoF)	1.70	3.76	4.60	3.79	2.96	4.51	6.05
Return on advances adjusted to CoF	2.52	1.76	2.51	2.39	2.29	8.10	4.43
Wages as % to total expenses	16.22	9.94	8.78	10.00	12.69	19.45	13.52
Return on Assets	1.00	1.21	1.70	1.63	1.64	1.98	1.13
CRAR	39.99	39.67	46.48	37.09	26.79	14.30	13.98
Net NPA ratio	–	–	–	–	3.35	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	250	352	501	626	786	411	825
No. of employees	4761	6553	9980	14739	20624	8289	12039
Business per employee (in Rs. lakh)	1021.00	1020.00	1024.00	1117.00	1060.00	744.27	750.55
Profit per employee (in Rs. lakh)	8.02	8.69	7.59	8.39	10.02	6.16	5.60
Capital and Reserves & surplus	2422	2886	3402	8771	10215	4716	4708
Deposits	31712	40114	58786	87626	117374	34610	51970
Investments	15048	21527	26897	33705	46330	14440	18542
Advances	15603	22314	36876	59661	81557	27084	38389
Interest income	1924	2889	4462	7005	10835	4004	4972
Other income	416	730	1010	1795	2897	848	960
Interest expended	1193	1811	2993	4420	7149	2682	3366
Operating expenses	581	814	1215	2155	2858	1027	1142
Cost of Funds (CoF)	3.94	4.23	4.96	4.98	5.88	6.25	6.05
Return on advances adjusted to CoF	3.90	3.83	4.17	4.85	4.69	5.09	4.43
Wages as % to total expenses	9.97	9.15	9.06	10.19	9.97	10.79	13.52
Return on Assets	1.21	1.18	1.10	1.24	1.44	1.12	1.13
CRAR	12.66	11.08	11.57	13.73	13.69	15.23	13.98
Net NPA ratio	1.39	0.98	0.72	0.42	0.40	1.30	1.05

Foreign Banks
Bank International Indonesia
(Amount in rupees crore)

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	1	1	1	1	..	10	825
No. of employees	18	16	12	3	..	1010	12039
Business per employee (in Rs. lakh)	154.00	148.00	97.00	–	..	1252.28	750.55
Profit per employee (in Rs. lakh)	-4.15	-7.66	37.39	233.26	..	24.78	5.60
Capital and Reserves & surplus	74	75	76	78	..	1995	4708
Deposits	11	15	11	–	..	7136	51970
Investments	41	16	13	5	..	4345	18542
Advances	20	7	1	–	..	5514	38389
Interest income	4	4	5	2	..	1011	4972
Other income	–	1	4	11	..	496	960
Interest expended	1	1	1	–	..	427	3366
Operating expenses	3	3	3	5	..	410	1142
Cost of Funds (CoF)	1.81	2.07	3.99	1.12	..	4.51	6.05
Return on advances adjusted to CoF	5.44	8.14	18.26	21.30	..	8.10	4.43
Wages as % to total expenses	19.46	19.22	15.21	20.78	..	19.45	13.52
Return on Assets	-0.98	-1.28	6.52	8.78	..	1.98	1.13
CRAR	92.26	108.87	141.24	235.82	..	14.30	13.98
Net NPA ratio	10.49	–	–	–	..	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	5	5	5	5	5	10	825
No. of employees	275	282	283	314	294	1010	12039
Business per employee (in Rs. lakh)	1707.72	1924.81	1920.89	2483.54	2430.57	1252.28	750.55
Profit per employee (in Rs. lakh)	29.47	51.82	69.09	102.08	110.85	24.78	5.60
Capital and Reserves & surplus	1437	1582	1778	2411	2748	1995	4708
Deposits	1993	2106	2718	4191	4167	7136	51970
Investments	1599	1664	1886	2878	3670	4345	18542
Advances	3219	3369	2916	3452	3356	5514	38389
Interest income	257	348	430	514	607	1011	4972
Other income	119	198	233	348	393	496	960
Interest expended	128	147	169	163	152	427	3366
Operating expenses	91	113	140	167	175	410	1142
Cost of Funds (CoF)	3.24	4.01	4.70	3.70	2.64	4.51	6.05
Return on advances adjusted to CoF	1.65	2.13	2.24	4.08	8.64	8.10	4.43
Wages as % to total expenses	19.85	21.31	25.20	27.31	24.60	19.45	13.52
Return on Assets	1.46	2.41	3.10	3.76	3.42	1.98	1.13
CRAR	30.07	23.40	13.33	13.45	12.73	14.30	13.98
Net NPA ratio	–	–	–	–	–	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	2	2	2	2	2	10	825
No. of employees	80	68	76	94	123	1010	12039
Business per employee (in Rs. lakh)	820.00	728.00	704.00	718.00	617.00	1252.28	750.55
Profit per employee (in Rs. lakh)	-28.00	-10.00	-11.00	20.00	14.00	24.78	5.60
Capital and Reserves & surplus	67	88	88	95	100	1995	4708
Deposits	394	327	364	395	472	7136	51970
Investments	189	129	109	123	149	4345	18542
Advances	264	169	171	280	287	5514	38389
Interest income	34	29	30	35	49	1011	4972
Other income	2	5	5	9	15	496	960
Interest expended	22	20	17	19	25	427	3366
Operating expenses	13	12	11	12	17	410	1142
Cost of Funds (CoF)	3.90	4.35	4.59	4.50	5.19	4.51	6.05
Return on advances adjusted to CoF	1.86	3.54	5.38	5.06	7.11	8.10	4.43
Wages as % to total expenses	14.50	15.94	15.45	16.03	17.73	19.45	13.52
Return on Assets	-3.52	-1.32	-1.90	4.08	3.14	1.98	1.13
CRAR	11.66	18.77	22.00	21.61	25.58	14.30	13.98
Net NPA ratio	5.53	1.29	0.12	1.51	0.09	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	2775	2777	2812	2845	2916	1968	825
No. of employees	39529	38774	38604	37260	36838	23303	12039
Business per employee (in Rs. lakh)	316.00	396.00	555.00	710.00	914.00	778.06	750.55
Profit per employee (in Rs. lakh)	1.71	2.13	2.73	3.94	6.05	4.83	5.60
Capital and Reserves & surplus	5628	7844	8650	11044	12836	6794	4708
Deposits	81333	93662	124916	152034	192397	105285	51970
Investments	37074	35114	34944	43870	52446	32752	18542
Advances	43400	59912	83621	106701	143986	76027	38389
Interest income	6431	7050	9004	11813	15092	9212	4972
Other income	1313	1127	1382	2051	2758	1305	960
Interest expended	3452	3875	5427	7902	9968	6584	3366
Operating expenses	1980	2385	2544	3034	3576	1755	1142
Cost of Funds (CoF)	4.18	4.03	4.58	5.33	5.36	6.18	6.05
Return on advances adjusted to CoF	3.17	3.28	3.69	3.51	3.58	4.01	4.43
Wages as % to total expenses	25.41	24.34	20.63	17.41	17.34	13.14	13.52
Return on Assets	0.75	0.79	0.80	0.89	1.09	1.03	1.13
CRAR	12.61	13.65	11.80	12.94	14.05	13.24	13.98
Net NPA ratio	1.45	0.87	0.60	0.47	0.31	0.68	1.05

Foreign Banks
Bank of Ceylon
(Amount in rupees crore)

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	1	1	1	1	1	10	825
No. of employees	33	33	25	29	29	1010	12039
Business per employee (in Rs. lakh)	628.76	587.10	579.00	483.00	488.00	1252.28	750.55
Profit per employee (in Rs. lakh)	7.95	1.64	9.00	15.00	73.00	24.78	5.60
Capital and Reserves & surplus	54	55	57	61	80	1995	4708
Deposits	104	87	86	74	86	7136	51970
Investments	32	30	31	30	31	4345	18542
Advances	59	49	41	41	45	5514	38389
Interest income	8	10	10	11	14	1011	4972
Other income	6	4	3	4	15	496	960
Interest expended	5	4	4	3	3	427	3366
Operating expenses	2	3	3	3	3	410	1142
Cost of Funds (CoF)	4.49	3.98	4.18	3.70	3.82	4.51	6.05
Return on advances adjusted to CoF	4.52	5.34	4.17	9.07	10.29	8.10	4.43
Wages as % to total expenses	10.30	13.99	13.78	14.71	16.28	19.45	13.52
Return on Assets	1.19	0.25	1.25	2.24	10.23	1.98	1.13
CRAR	49.40	56.37	63.21	55.97	45.18	14.30	13.98
Net NPA ratio	13.76	23.74	14.96	4.01	—	1.80	1.05

Nationalised Banks
Bank of India
(Amount in rupees crore)

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	2670	2687	2760	2846	2934	1968	825
No. of employees	42220	42206	41511	40557	40155	23303	12039
Business per employee (in Rs. lakh)	320.00	381.00	498.00	652.00	833.00	778.06	750.55
Profit per employee (in Rs. lakh)	0.80	1.66	2.71	4.95	7.49	4.83	5.60
Capital and Reserves & surplus	4465	4984	5895	10589	13495	6794	4708
Deposits	78821	93932	119882	150012	189708	105285	51970
Investments	28686	31782	35493	41803	52607	32752	18542
Advances	55529	65174	85116	113476	142909	76027	38389
Interest income	6032	7029	8936	12355	16347	9212	4972
Other income	1156	1184	1563	2117	3052	1305	960
Interest expended	3795	4397	5496	8126	10848	6584	3366
Operating expenses	1932	2115	2608	2645	3094	1755	1142
Cost of Funds (CoF)	4.29	4.18	4.55	5.37	5.79	6.18	6.05
Return on advances adjusted to CoF	2.84	3.40	3.96	3.97	4.00	4.01	4.43
Wages as % to total expenses	22.06	20.40	19.92	15.38	13.90	13.14	13.52
Return on Assets	0.38	0.68	0.88	1.25	1.49	1.03	1.13
CRAR	11.52	10.75	11.75	12.04	13.01	13.24	13.98
Net NPA ratio	2.80	1.49	0.95	0.52	0.44	0.68	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	1330	1336	1386	1365	1407	1968	825
No. of employees	14126	14052	13893	13590	13631	23303	12039
Business per employee (in Rs. lakh)	294.65	306.18	404.94	515.69	635.61	778.06	750.55
Profit per employee (in Rs. lakh)	1.25	0.36	1.95	2.39	2.76	4.83	5.60
Capital and Reserves & surplus	1543	1572	1742	1782	2517	6794	4708
Deposits	28844	26906	33919	41758	52255	105285	51970
Investments	14480	11354	11298	12283	18382	32752	18542
Advances	13062	16470	22919	29286	34291	76027	38389
Interest income	2368	2474	2722	3440	4292	9212	4972
Other income	385	52	265	380	500	1305	960
Interest expended	1486	1503	1628	2312	3035	6584	3366
Operating expenses	720	659	746	836	963	1755	1142
Cost of Funds (CoF)	4.98	4.88	4.88	5.60	5.99	6.18	6.05
Return on advances adjusted to CoF	2.86	3.13	3.77	4.22	4.29	4.01	4.43
Wages as % to total expenses	23.28	19.64	19.55	15.42	14.50	13.14	13.52
Return on Assets	0.54	0.16	0.76	0.75	0.72	1.03	1.13
CRAR	12.68	11.27	12.06	10.85	12.05	13.24	13.98
Net NPA ratio	2.15	2.03	1.21	0.87	0.79	0.68	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	5	5	5	5	5	10	825
No. of employees	187	189	194	203	195	1010	12039
Business per employee (in Rs. lakh)	2085.17	2040.25	2311.12	3082.88	3890.97	1252.28	750.55
Profit per employee (in Rs. lakh)	-6.30	16.50	39.10	49.89	78.39	24.78	5.60
Capital and Reserves & surplus	257	303	608	708	861	1995	4708
Deposits	1602	2355	2079	3755	2976	7136	51970
Investments	895	981	1095	1644	1726	4345	18542
Advances	2053	2440	2969	4774	4805	5514	38389
Interest income	159	184	257	354	545	1011	4972
Other income	52	49	82	114	171	496	960
Interest expended	108	130	179	258	371	427	3366
Operating expenses	35	34	40	40	59	410	1142
Cost of Funds (CoF)	3.71	4.22	5.16	5.11	5.94	4.51	6.05
Return on advances adjusted to CoF	1.32	1.18	1.63	1.58	2.58	8.10	4.43
Wages as % to total expenses	9.17	8.21	7.06	5.67	4.16	19.45	13.52
Return on Assets	-0.35	0.83	1.73	1.73	2.04	1.98	1.13
CRAR	15.27	13.71	23.26	20.15	13.38	14.30	13.98
Net NPA ratio	3.08	1.00	-	-	-	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	388	418	458	458	458	411	825
No. of employees	4068	3990	3908	3936	4075	8289	12039
Business per employee (in Rs. lakh)	231.18	291.40	400.54	518.85	532.93	744.27	750.55
Profit per employee (in Rs. lakh)	0.86	0.38	2.83	2.93	2.89	6.16	5.60
Capital and Reserves & surplus	351	363	448	939	1046	4716	4708
Deposits	8120	8891	10816	13849	15187	34610	51970
Investments	3515	2567	3641	4729	6809	14440	18542
Advances	2896	4065	5704	7434	7781	27084	38389
Interest income	522	540	758	1049	1384	4004	4972
Other income	64	51	124	127	124	848	960
Interest expended	309	317	439	736	998	2682	3366
Operating expenses	195	255	251	270	315	1027	1142
Cost of Funds (CoF)	3.74	3.55	4.26	5.73	6.67	6.25	6.05
Return on advances adjusted to CoF	5.02	3.37	4.83	3.88	5.39	5.09	4.43
Wages as % to total expenses	23.96	30.01	23.37	17.40	15.90	10.79	13.52
Return on Assets	0.38	0.19	1.16	0.91	0.74	1.12	1.13
CRAR	12.75	10.60	11.32	11.87	11.50	15.23	13.98
Net NPA ratio	2.50	0.99	0.24	0.42	0.73	1.30	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	3	3	3	3	3	10	825
No. of employees	156	159	132	137	150	1010	12039
Business per employee (in Rs. lakh)	663.58	1113.29	1780.52	2613.45	3107.91	1252.28	750.55
Profit per employee (in Rs. lakh)	6.45	0.20	35.42	60.50	41.57	24.78	5.60
Capital and Reserves & surplus	369	595	642	1140	1208	1995	4708
Deposits	532	784	960	1327	2076	7136	51970
Investments	342	449	522	589	875	4345	18542
Advances	559	1034	1589	2307	2991	5514	38389
Interest income	57	79	127	214	315	1011	4972
Other income	57	36	49	43	63	496	960
Interest expended	16	30	48	77	174	427	3366
Operating expenses	34	42	42	30	41	410	1142
Cost of Funds (CoF)	1.74	2.74	2.49	2.91	5.26	4.51	6.05
Return on advances adjusted to CoF	4.18	3.16	4.37	5.70	3.78	8.10	4.43
Wages as % to total expenses	29.89	35.75	24.60	14.68	8.69	19.45	13.52
Return on Assets	0.93	0.02	2.11	2.40	1.49	1.98	1.13
CRAR	32.10	33.38	30.71	26.87	29.51	14.30	13.98
Net NPA ratio	0.01	-	-	-	-	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks ¹
						Average 2008-09	Average 2008-09
No. of offices	1	1	3	5	5	10	825
No. of employees	39	45	265	2078	1782	1010	12039
Business per employee (in Rs. lakh)	188.49	148.51	280.54	942.33	1110.13	1252.28	750.55
Profit per employee (in Rs. lakh)	160.21	271.00	36.28	0.50	1.96	24.78	5.60
Capital and Reserves & surplus	698	1378	1393	4865	5001	1995	4708
Deposits	75	361	1010	6902	12486	7136	51970
Investments	418	585	1342	2857	7883	4345	18542
Advances	2	4	173	7636	10551	5514	38389
Interest income	31	66	138	624	2037	1011	4972
Other income	126	234	217	568	589	496	960
Interest expended	9	28	71	323	979	427	3366
Operating expenses	31	52	128	692	892	410	1142
Cost of Funds (CoF)	3.64	6.70	5.10	6.14	8.68	4.51	6.05
Return on advances adjusted to CoF	19.97	13.08	20.64	4.93	8.61	8.10	4.43
Wages as % to total expenses	45.64	42.58	41.75	24.80	14.15	19.45	13.52
Return on Assets	3.29	9.64	4.45	0.10	0.16	1.98	1.13
CRAR	20.85	22.92	13.68	21.11	17.07	14.30	13.98
Net NPA ratio	–	–	–	0.42	4.59	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	9	9	9	9	9	10	825
No. of employees	314	303	328	359	347	1010	12039
Business per employee (in Rs. lakh)	980.52	1206.05	1353.00	1950.00	2035.00	1252.28	750.55
Profit per employee (in Rs. lakh)	4.70	6.29	19.00	36.00	49.00	24.78	5.60
Capital and Reserves & surplus	333	496	745	1214	1656	1995	4708
Deposits	1674	1847	2098	3236	3353	7136	51970
Investments	861	1108	1120	2690	3562	4345	18542
Advances	1719	1854	2342	3772	3710	5514	38389
Interest income	176	223	303	459	636	1011	4972
Other income	68	73	137	256	243	496	960
Interest expended	91	113	172	254	272	427	3366
Operating expenses	97	104	129	178	193	410	1142
Cost of Funds (CoF)	3.68	4.22	5.46	5.69	4.17	4.51	6.05
Return on advances adjusted to CoF	1.66	2.24	2.51	2.56	5.94	8.10	4.43
Wages as % to total expenses	24.74	23.01	21.84	22.17	19.58	19.45	13.52
Return on Assets	0.50	0.55	1.41	1.97	2.13	1.98	1.13
CRAR	9.41	11.61	10.76	12.66	12.37	14.30	13.98
Net NPA ratio	-	-	-	-	0.86	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks ¹
						Average 2008-09	Average 2008-09
No. of offices	4	6	6	6	6	10	825
No. of employees	105	108	109	131	120	1010	12039
Business per employee (in Rs. lakh)	946.00	1278.00	1629.00	2249.00	2105.00	1252.28	750.55
Profit per employee (in Rs. lakh)	-15.04	71.00	82.00	97.00	130.00	24.78	5.60
Capital and Reserves & surplus	328	718	781	849	910	1995	4708
Deposits	1306	372	775	1135	818	7136	51970
Investments	890	427	948	1461	4031	4345	18542
Advances	674	1012	1003	1812	1763	5514	38389
Interest income	117	130	168	276	347	1011	4972
Other income	22	107	152	230	255	496	960
Interest expended	98	105	95	143	174	427	3366
Operating expenses	53	53	79	108	100	410	1142
Cost of Funds (CoF)	10.09	8.90	5.41	5.31	4.12	4.51	6.05
Return on advances adjusted to CoF	3.78	-1.50	4.45	4.12	5.98	8.10	4.43
Wages as % to total expenses	13.14	17.80	27.09	27.39	21.08	19.45	13.52
Return on Assets	-0.80	4.30	4.60	4.20	4.10	1.98	1.13
CRAR	14.40	19.80	15.10	9.70	13.20	14.30	13.98
Net NPA ratio	0.30	0.20	-	-	-	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	2631	2647	2686	2690	2740	1968	825
No. of employees	47389	46893	46359	45260	44090	23303	12039
Business per employee (in Rs. lakh)	351.12	441.57	548.76	609.41	780.17	778.06	750.55
Profit per employee (in Rs. lakh)	2.48	3.02	3.24	3.65	4.97	4.83	5.60
Capital and Reserves & surplus	6109	7132	10354	10500	12208	6794	4708
Deposits	96796	116803	142381	154072	186893	105285	51970
Investments	38054	36974	45226	49812	57777	32752	18542
Advances	60421	79426	98506	107238	138219	76027	38389
Interest income	7572	8712	11365	14201	17119	9212	4972
Other income	1544	1316	1451	2213	2311	1305	960
Interest expended	4422	5130	7338	10663	12401	6584	3366
Operating expenses	2109	2347	2565	2791	3065	1755	1142
Cost of Funds (CoF)	4.60	4.57	5.35	6.77	6.75	6.18	6.05
Return on advances adjusted to CoF	3.25	3.28	3.08	2.83	3.69	4.01	4.43
Wages as % to total expenses	21.13	20.27	16.25	12.35	12.14	13.14	13.52
Return on Assets	1.01	1.13	0.98	0.92	1.06	1.03	1.13
CRAR	12.78	11.22	13.50	13.25	14.1	13.24	13.98
Net NPA ratio	1.88	1.12	0.94	0.84	1.09	0.68	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	314	327	345	358	360	411	825
No. of employees	2863	2863	2791	2723	2676	8289	12039
Business per employee (in Rs. lakh)	220.00	247.00	278.00	317.00	374.00	744.27	750.55
Profit per employee (in Rs. lakh)	0.37	0.22	0.68	1.34	1.39	6.16	5.60
Capital and Reserves & surplus	210	216	229	305	388	4716	4708
Deposits	4021	4289	4749	5318	6333	34610	51970
Investments	1323	1432	1553	1819	2184	14440	18542
Advances	2289	2695	3013	3314	3684	27084	38389
Interest income	368	365	409	481	557	4004	4972
Other income	46	40	43	60	100	848	960
Interest expended	222	218	252	317	391	2682	3366
Operating expenses	114	150	137	151	187	1027	1142
Cost of Funds (CoF)	5.46	5.08	5.33	6.11	6.55	6.25	6.05
Return on advances adjusted to CoF	4.51	4.58	4.87	5.11	5.21	5.09	4.43
Wages as % to total expenses	22.80	30.43	23.78	21.01	20.65	10.79	13.52
Return on Assets	0.24	0.13	0.37	0.64	0.57	1.12	1.13
CRAR	11.35	11.26	9.58	11.21	12.29	15.23	13.98
Net NPA ratio	3.80	2.78	1.98	1.61	2.39	1.30	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	3247	3252	3320	3325	3527	1968	825
No. of employees	38303	40124	39055	37488	35543	23303	12039
Business per employee (in Rs. lakh)	206.89	240.46	303.85	400.99	560.28	778.06	750.55
Profit per employee (in Rs. lakh)	0.93	0.68	1.35	1.56	1.71	4.83	5.60
Capital and Reserves & surplus	3265	3442	3790	5943	6412	6794	4708
Deposits	60752	66483	82776	110320	131272	105285	51970
Investments	30835	28639	27742	31455	43061	32752	18542
Advances	27277	37483	51795	72997	85483	76027	38389
Interest income	5205	5386	6234	7884	10455	9212	4972
Other income	920	531	476	902	1070	1305	960
Interest expended	2830	3006	3760	5772	8227	6584	3366
Operating expenses	1686	1716	1684	1746	1862	1755	1142
Cost of Funds (CoF)	4.63	4.53	4.78	5.76	6.59	6.18	6.05
Return on advances adjusted to CoF	4.32	3.47	3.42	2.73	3.19	4.01	4.43
Wages as % to total expenses	28.29	27.02	21.59	16.15	12.61	13.14	13.52
Return on Assets	0.53	0.37	0.62	0.54	0.45	1.03	1.13
CRAR	12.15	11.03	10.40	9.39	13.12	13.24	13.98
Net NPA ratio	2.98	2.59	1.70	1.45	1.24	0.68	1.05

Foreign Banks
Chinatrust Commercial Bank
(Amount in rupees crore)

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	1	1	1	1	1	10	825
No. of employees	18	21	21	26	31	1010	12039
Business per employee (in Rs. lakh)	628.66	980.00	1042.00	845.00	675.00	1252.28	750.55
Profit per employee (in Rs. lakh)	-52.51	-16.00	3.00	13.00	18.00	24.78	5.60
Capital and Reserves & surplus	45	42	43	46	116	1995	4708
Deposits	48	78	103	92	61	7136	51970
Investments	27	34	41	41	13	4345	18542
Advances	59	98	116	128	148	5514	38389
Interest income	9	9	12	14	19	1011	4972
Other income	1	1	1	2	2	496	960
Interest expended	3	3	7	8	6	427	3366
Operating expenses	5	4	4	5	9	410	1142
Cost of Funds (CoF)	4.63	3.02	5.23	5.57	5.68	4.51	6.05
Return on advances adjusted to CoF	3.41	4.71	3.42	3.70	6.16	8.10	4.43
Wages as % to total expenses	16.61	18.57	12.99	11.00	20.13	19.45	13.52
Return on Assets	-7.68	-1.71	0.34	1.63	2.91	1.98	1.13
CRAR	59.94	38.01	22.14	22.72	45.40	14.30	13.98
Net NPA ratio	6.02	1.80	0.27	-	-	1.80	1.05

Foreign Banks
Citibank
(Amount in rupees crore)

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	35	39	40	40	41	10	825
No. of employees	2754	3250	5194	4782	4795	1010	12039
Business per employee (in Rs. lakh)	1359.51	1607.92	1360.48	1763.78	1880.10	1252.28	750.55
Profit per employee (in Rs. lakh)	21.75	21.71	17.33	37.73	45.12	24.78	5.60
Capital and Reserves & surplus	3310	4347	6603	9351	11518	1995	4708
Deposits	21484	27912	37875	46125	51677	7136	51970
Investments	8120	10556	16021	18450	24519	4345	18542
Advances	18111	24455	32861	38377	39920	5514	38389
Interest income	2203	3064	4384	5964	6840	1011	4972
Other income	944	1043	1346	2446	3582	496	960
Interest expended	752	1006	1696	2311	2429	427	3366
Operating expenses	1223	1525	1853	2179	2587	410	1142
Cost of Funds (CoF)	2.77	3.04	3.87	4.26	3.57	4.51	6.05
Return on advances adjusted to CoF	6.29	6.53	6.30	7.31	9.04	8.10	4.43
Wages as % to total expenses	12.35	13.60	15.83	14.51	17.56	19.45	13.52
Return on Assets	2.84	3.07	2.79	2.24	2.12	1.98	1.13
CRAR	10.78	11.33	11.06	12.00	13.23	14.30	13.98
Net NPA ratio	1.00	0.95	1.02	1.23	2.63	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	137	143	164	182	209	411	825
No. of employees	1433	1606	1871	2170	2452	8289	12039
Business per employee (in Rs. lakh)	325.80	339.69	350.12	499.06	565.18	744.27	750.55
Profit per employee (in Rs. lakh)	3.23	3.51	3.84	4.69	4.98	6.16	5.60
Capital and Reserves & surplus	241	286	366	567	661	4716	4708
Deposits	3095	3518	4699	6425	8207	34610	51970
Investments	1102	1057	1307	1718	2397	14440	18542
Advances	2013	2550	3329	4537	5645	27084	38389
Interest income	291	326	400	596	804	4004	4972
Other income	33	40	54	90	124	848	960
Interest expended	180	187	233	396	562	2682	3366
Operating expenses	63	70	90	109	140	1027	1142
Cost of Funds (CoF)	6.00	5.53	5.51	7.04	7.63	6.25	6.05
Return on advances adjusted to CoF	4.42	5.19	4.98	5.15	5.25	5.09	4.43
Wages as % to total expenses	12.76	14.15	13.75	9.69	9.26	10.79	13.52
Return on Assets	1.33	1.46	1.57	1.60	1.50	1.12	1.13
CRAR	12.18	12.33	12.58	12.48	12.69	15.23	13.98
Net NPA ratio	3.37	1.95	1.09	0.98	1.08	1.30	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	799	862	923	964	1028	1968	825
No. of employees	10199	11325	11880	12010	12465	23303	12039
Business per employee (in Rs. lakh)	438.00	527.00	637.00	839.00	1049.00	778.06	750.55
Profit per employee (in Rs. lakh)	3.95	4.13	4.79	6.52	7.64	4.83	5.60
Capital and Reserves & surplus	3054	3375	3765	4229	4897	6794	4708
Deposits	27233	32877	42357	55424	73984	105285	51970
Investments	10261	10652	14417	17325	24938	32752	18542
Advances	18546	23962	29950	39186	48512	76027	38389
Interest income	2250	2626	3360	4517	6067	9212	4972
Other income	565	474	635	700	1107	1305	960
Interest expended	1120	1400	2052	3073	4376	6584	3366
Operating expenses	667	747	804	892	1002	1755	1142
Cost of Funds (CoF)	4.20	4.27	4.85	5.80	6.27	6.18	6.05
Return on advances adjusted to CoF	3.54	3.48	3.94	3.52	3.73	4.01	4.43
Wages as % to total expenses	17.51	16.94	13.25	10.79	8.70	13.14	13.52
Return on Assets	1.12	1.24	1.17	1.29	1.24	1.03	1.13
CRAR	16.23	13.92	12.76	12.09	13.61	13.24	13.98
Net NPA ratio	1.12	0.64	0.47	0.32	0.29	0.68	1.05

Foreign Banks
DBS Bank
(Amount in rupees crore)

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	1	2	2	2	10	10	825
No. of employees	62	130	186	230	359	1010	12039
Business per employee (in Rs. lakh)	1110.99	600.30	1003.02	1416.58	1662.32	1252.28	750.55
Profit per employee (in Rs. lakh)	14.52	12.24	39.84	28.27	72.16	24.78	5.60
Capital and Reserves & surplus	556	573	1076	1141	1401	1995	4708
Deposits	611	1452	3836	5096	6023	7136	51970
Investments	250	551	1078	4512	7811	4345	18542
Advances	560	892	1230	2364	2723	5514	38389
Interest income	35	154	381	634	809	1011	4972
Other income	4	-9	86	-33	302	496	960
Interest expended	9	60	242	393	494	427	3366
Operating expenses	18	39	74	88	165	410	1142
Cost of Funds (CoF)	1.56	4.33	7.52	6.74	6.24	4.51	6.05
Return on advances adjusted to CoF	1.72	-0.45	1.37	2.45	3.15	8.10	4.43
Wages as % to total expenses	38.56	22.76	14.52	11.52	13.89	19.45	13.52
Return on Assets	0.89	0.73	1.60	0.86	2.72	1.98	1.13
CRAR	35.06	31.33	29.24	18.15	15.70	14.30	13.98
Net NPA ratio	-	-	-	0.05	0.55	1.80	1.05

Nationalised Banks
Dena Bank
(Amount in rupees crore)

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	1072	1057	1071	1071	1093	1968	825
No. of employees	10201	10156	10120	9957	9883	23303	12039
Business per employee (in Rs. lakh)	313.00	364.00	458.00	559	714	778.06	750.55
Profit per employee (in Rs. lakh)	0.60	0.72	1.99	3.61	4.28	4.83	5.60
Capital and Reserves & surplus	1104	1339	1496	1801	2170	6794	4708
Deposits	20897	23623	27690	33943	43051	105285	51970
Investments	9697	8571	9235	10283	12473	32752	18542
Advances	11309	14231	18303	23024	28878	76027	38389
Interest income	1725	1760	2119	2676	3447	9212	4972
Other income	311	439	392	478	430	1305	960
Interest expended	1039	1037	1263	1817	2383	6584	3366
Operating expenses	616	561	612	650	768	1755	1142
Cost of Funds (CoF)	4.96	4.42	4.62	5.52	5.87	6.18	6.05
Return on advances adjusted to CoF	3.31	3.30	3.94	3.93	4.02	4.01	4.43
Wages as % to total expenses	25.42	22.16	20.49	15.03	14.85	13.14	13.52
Return on Assets	0.26	0.29	0.71	1.06	1.02	1.03	1.13
CRAR	11.91	10.62	11.52	11.09	12.07	13.24	13.98
Net NPA ratio	5.23	3.04	1.99	0.94	1.09	0.68	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	5	8	8	10	13	10	825
No. of employees	380	678	2250	3500	2005	1010	12039
Business per employee (in Rs. lakh)	1608.93	1016.83	1143.53	1616.74	1434.10	1252.28	750.55
Profit per employee (in Rs. lakh)	20.31	18.57	20.98	27.54	26.90	24.78	5.60
Capital and Reserves & surplus	1232	1311	1940	4292	4760	1995	4708
Deposits	3558	4380	6978	13755	14147	7136	51970
Investments	2254	3261	6204	10171	8705	4345	18542
Advances	2541	2582	4945	8960	8798	5514	38389
Interest income	390	604	972	1445	1881	1011	4972
Other income	408	555	654	1018	1020	496	960
Interest expended	305	368	467	537	588	427	3366
Operating expenses	275	466	744	1054	1155	410	1142
Cost of Funds (CoF)	3.85	4.10	4.00	3.25	3.21	4.51	6.05
Return on advances adjusted to CoF	1.52	1.97	5.45	7.05	10.11	8.10	4.43
Wages as % to total expenses	13.17	19.50	31.45	30.97	24.33	19.45	13.52
Return on Assets	0.72	1.04	1.23	1.56	1.72	1.98	1.13
CRAR	16.22	12.74	10.62	15.05	15.25	14.30	13.98
Net NPA ratio	–	–	0.01	0.22	0.88	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	89	91	93	77	81	411	825
No. of employees	1503	1492	1331	2235	1942	8289	12039
Business per employee (in Rs. lakh)	402.00	390.00	391.00	454.00	379.00	744.27	750.55
Profit per employee (in Rs. lakh)	-11.00	-7.00	0.40	2.00	-4.00	6.16	5.60
Capital and Reserves & surplus	200	164	336	636	598	4716	4708
Deposits	3895	3124	4415	6075	4647	34610	51970
Investments	1834	1307	1847	2135	1622	14440	18542
Advances	2156	1867	2658	4069	3274	27084	38389
Interest income	303	277	347	562	645	4004	4972
Other income	91	55	92	174	120	848	960
Interest expended	234	202	227	388	448	2682	3366
Operating expenses	165	150	171	238	242	1027	1142
Cost of Funds (CoF)	5.11	5.43	5.76	6.90	7.49	6.25	6.05
Return on advances adjusted to CoF	2.97	3.33	4.20	5.84	5.98	5.09	4.43
Wages as % to total expenses	13.63	14.89	17.18	15.51	15.13	10.79	13.52
Return on Assets	-3.38	-2.01	0.17	0.48	-1.25	1.12	1.13
CRAR	9.88	9.66	11.34	13.38	13.30	15.23	13.98
Net NPA ratio	6.34	4.50	1.64	0.66	3.88	1.30	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	182	186	189	181	181	411	825
No. of employees	1313	1385	1385	1411	1402	8289	12039
Business per employee (in Rs. lakh)	292.70	311.71	366.68	409.08	585.88	744.27	750.55
Profit per employee (in Rs. lakh)	-1.65	0.72	1.18	2.02	4.10	6.16	5.60
Capital and Reserves & surplus	114	134	147	172	424	4716	4708
Deposits	2339	2533	3088	3608	4969	34610	51970
Investments	708	710	865	1075	1567	14440	18542
Advances	1410	1594	1837	2102	3196	27084	38389
Interest income	192	210	249	312	408	4004	4972
Other income	15	22	28	42	79	848	960
Interest expended	119	127	150	214	287	2682	3366
Operating expenses	69	82	88	97	113	1027	1142
Cost of Funds (CoF)	5.07	4.97	5.10	6.17	6.53	6.25	6.05
Return on advances adjusted to CoF	4.62	4.65	5.22	4.98	4.50	5.09	4.43
Wages as % to total expenses	20.92	20.04	18.40	15.28	15.65	10.79	13.52
Return on Assets	-0.83	0.33	0.47	0.76	1.21	1.12	1.13
CRAR	10.16	9.75	9.77	9.21	15.38	15.23	13.98
Net NPA ratio	3.92	2.82	1.75	0.88	0.88	1.30	1.05

Other Scheduled Commercial Banks

Federal Bank

(Amount in rupees crore)

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	471	483	552	602	611	411	825
No. of employees	6474	6015	6029	6945	7570	8289	12039
Business per employee (in Rs. lakh)	366.00	431.00	544.00	655.00	750.00	744.27	750.55
Profit per employee (in Rs. lakh)	1.39	3.54	4.43	5.43	6.90	6.16	5.60
Capital and Reserves & surplus	723	1250	1502	3926	4326	4716	4708
Deposits	15193	17879	21584	25913	32198	34610	51970
Investments	5799	6272	7033	10027	12119	14440	18542
Advances	8823	11736	14899	18905	22392	27084	38389
Interest income	1191	1437	1801	2515	3315	4004	4972
Other income	212	217	303	395	516	848	960
Interest expended	689	837	1085	1647	2000	2682	3366
Operating expenses	314	365	406	469	571	1027	1142
Cost of Funds (CoF)	4.54	4.73	5.11	6.32	6.36	6.25	6.05
Return on advances adjusted to CoF	4.81	4.18	4.51	4.49	6.05	5.09	4.43
Wages as % to total expenses	18.53	19.01	17.47	12.82	12.35	10.79	13.52
Return on Assets	0.62	1.28	1.38	1.34	1.48	1.12	1.13
CRAR	11.27	13.75	13.43	22.46	20.22	15.23	13.98
Net NPA ratio	2.21	0.95	0.44	0.23	0.30	1.30	1.05

E,F

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	446	515	666	745	1400	411	825
No. of employees	9030	14878	21477	37386	52687	8289	12039
Business per employee (in Rs. lakh)	806.00	758.00	607.00	506.00	446.00	744.27	750.55
Profit per employee (in Rs. lakh)	8.80	7.39	6.13	4.97	4.18	6.16	5.60
Capital and Reserves & surplus	4520	5300	6433	11497	14652	4716	4708
Deposits	36354	55797	68298	100769	142812	34610	51970
Investments	19350	28394	30565	49394	58818	14440	18542
Advances	25566	35061	46945	63427	98883	27084	38389
Interest income	3093	4475	6648	10115	16332	4004	4972
Other income	651	1124	1516	2283	3291	848	960
Interest expended	1316	1930	3179	4887	8911	2682	3366
Operating expenses	1085	1691	2421	3746	5533	1027	1142
Cost of Funds (CoF)	3.45	3.76	4.58	5.24	6.83	6.25	6.05
Return on advances adjusted to CoF	4.23	5.15	5.99	7.38	8.12	5.09	4.43
Wages as % to total expenses	11.52	13.45	13.87	15.07	15.50	10.79	13.52
Return on Assets	1.47	1.38	1.33	1.32	1.28	1.12	1.13
CRAR	12.16	11.41	13.08	13.60	15.69	15.23	13.98
Net NPA ratio	0.24	0.44	0.43	0.47	0.63	1.30	1.05

G,H

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	39	43	47	47	47	10	825
No. of employees	3784	4985	6564	7753	7446	1010	12039
Business per employee (in Rs. lakh)	852.54	975.65	979.68	1012.34	961.81	1252.28	750.55
Profit per employee (in Rs. lakh)	9.74	12.07	14.32	16.69	16.06	24.78	5.60
Capital and Reserves & surplus	3578	4166	6159	8459	11214	1995	4708
Deposits	17013	24955	34825	42620	49970	7136	51970
Investments	9169	12142	14131	19290	31154	4345	18542
Advances	12621	16812	23142	29944	27589	5514	38389
Interest income	1627	2202	3508	4979	6327	1011	4972
Other income	661	928	1212	2117	2699	496	960
Interest expended	644	828	1213	2016	2661	427	3366
Operating expenses	698	1025	1584	2145	2195	410	1142
Cost of Funds (CoF)	3.03	3.25	3.49	4.39	4.83	4.51	6.05
Return on advances adjusted to CoF	4.83	5.47	7.11	7.87	8.80	8.10	4.43
Wages as % to total expenses	19.02	22.77	22.05	21.41	18.01	19.45	13.52
Return on Assets	1.27	1.58	1.82	1.82	1.51	1.98	1.13
CRAR	14.03	10.61	11.06	10.59	15.31	14.30	13.98
Net NPA ratio	0.50	0.58	0.43	0.58	1.42	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	515	569	716	1250	1408	411	825
No. of employees	18029	25384	33321	40686	34596	8289	12039
Business per employee (in Rs. lakh)	880.00	905.00	1027.00	1008.00	1154.00	744.27	750.55
Profit per employee (in Rs. lakh)	11.00	10.00	9.00	10.00	11.00	6.16	5.60
Capital and Reserves & surplus	12900	22556	24663	46820	49883	4716	4708
Deposits	99819	165083	230510	244431	218348	34610	51970
Investments	50487	71547	91258	111454	103058	14440	18542
Advances	91405	146163	195866	225616	218311	27084	38389
Interest income	9410	14306	21996	30788	31093	4004	4972
Other income	3416	4181	6928	8811	7604	848	960
Interest expended	6571	9597	16358	23484	22726	2682	3366
Operating expenses	3299	5001	6691	8154	7045	1027	1142
Cost of Funds (CoF)	3.02	4.01	5.34	6.40	5.97	6.25	6.05
Return on advances adjusted to CoF	5.75	4.58	4.08	4.33	4.09	5.09	4.43
Wages as % to total expenses	7.47	7.41	7.01	6.57	6.62	10.79	13.52
Return on Assets	1.48	1.30	1.09	1.12	0.98	1.12	1.13
CRAR	11.78	13.35	11.69	13.97	15.53	15.23	13.98
Net NPA ratio	1.65	0.72	1.02	1.55	2.09	1.30	1.05

I,J

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	37	173	442	500	510	1968	825
No. of employees	4530	4548	7482	8253	10201	23303	12039
Business per employee (in Rs. lakh)	1349.60	1718.24	1387.16	1809.17	2030.33	778.06	750.55
Profit per employee (in Rs. lakh)	6.85	12.45	8.44	8.86	8.42	4.83	5.60
Capital and Reserves & surplus	5926	6372	8300	8822	9424	6794	4708
Deposits	15103	26001	43354	72998	112401	105285	51970
Investments	25055	25351	25675	32803	50048	32752	18542
Advances	45414	52739	62471	82213	103428	76027	38389
Interest income	2656	5381	6345	8041	11632	9212	4972
Other income	627	1280	1027	1582	1390	1305	960
Interest expended	2468	5001	5687	7364	10306	6584	3366
Operating expenses	454	859	778	959	1338	1755	1142
Cost of Funds (CoF)	0.62	1.58	2.68	3.97	5.14	6.18	6.05
Return on advances adjusted to CoF	4.19	7.40	6.42	5.06	4.83	4.01	4.43
Wages as % to total expenses	5.39	5.44	4.38	4.62	4.89	13.14	13.52
Return on Assets	0.78	0.68	0.67	0.67	0.62	1.03	1.13
CRAR	15.51	14.80	13.73	11.95	11.57	13.24	13.98
Net NPA ratio	1.74	1.01	1.12	1.30	0.92	0.68	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	1417	1440	1478	1525	1611	1968	825
No. of employees	21567	21394	20892	20548	19993	23303	12039
Business per employee (in Rs. lakh)	246.00	295.00	364.00	488.00	617.00	778.06	750.55
Profit per employee (in Rs. lakh)	1.87	2.36	3.64	4.91	6.23	4.83	5.60
Capital and Reserves & surplus	5936	2491	3841	5160	7136	6794	4708
Deposits	34809	40806	47091	61046	72582	105285	51970
Investments	17921	19017	20878	21915	22801	32752	18542
Advances	18380	22485	29058	39839	51465	76027	38389
Interest income	2871	3365	4195	5213	6830	9212	4972
Other income	569	463	823	1006	1035	1305	960
Interest expended	1567	1854	2413	3159	4222	6584	3366
Operating expenses	914	1080	1247	1400	1415	1755	1142
Cost of Funds (CoF)	4.65	4.61	4.97	5.46	6.15	6.18	6.05
Return on advances adjusted to CoF	3.85	4.09	4.93	4.71	5.00	4.01	4.43
Wages as % to total expenses	25.69	26.36	24.01	21.22	17.38	13.14	13.52
Return on Assets	1.08	1.16	1.46	1.64	1.62	1.03	1.13
CRAR	14.14	13.19	14.14	12.74	13.98	13.24	13.98
Net NPA ratio	1.35	0.79	0.35	0.24	0.18	0.68	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	1583	1601	1777	1880	1927	1968	825
No. of employees	24366	24178	23861	24947	25512	23303	12039
Business per employee (in Rs. lakh)	269.48	354.73	467.23	582.70	689.50	778.06	750.55
Profit per employee (in Rs. lakh)	2.66	3.22	4.04	4.82	5.20	4.83	5.60
Capital and Reserves & surplus	2575	3177	3990	4866	7151	6794	4708
Deposits	44241	50529	68740	84326	100116	105285	51970
Investments	19015	18952	23974	28475	31215	32752	18542
Advances	25205	34756	47060	60402	74885	76027	38389
Interest income	3951	4406	5832	7739	9641	9212	4972
Other income	800	541	387	1037	1596	1305	960
Interest expended	2096	2339	3271	5289	6772	6584	3366
Operating expenses	1159	1262	1388	1485	1942	1755	1142
Cost of Funds (CoF)	4.64	4.65	4.93	6.20	6.55	6.18	6.05
Return on advances adjusted to CoF	4.56	4.12	4.60	4.07	4.23	4.01	4.43
Wages as % to total expenses	25.92	24.82	19.98	14.02	14.60	13.14	13.52
Return on Assets	1.28	1.32	1.36	1.30	1.17	1.03	1.13
CRAR	14.20	13.04	13.27	11.93	13.20	13.24	13.98
Net NPA ratio	1.27	0.65	0.55	0.60	1.33	0.68	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	127	152	185	182	182	411	825
No. of employees	2077	2365	2613	2869	4251	8289	12039
Business per employee (in Rs. lakh)	925.78	880.18	1039.77	1062.67	836.00	744.27	750.55
Profit per employee (in Rs. lakh)	10.12	1.56	2.61	2.62	3.49	6.16	5.60
Capital and Reserves & surplus	830	866	1057	1350	1664	4716	4708
Deposits	13114	15006	17645	19037	22110	34610	51970
Investments	4069	5410	5892	6630	8083	14440	18542
Advances	9000	9310	11084	12795	15771	27084	38389
Interest income	1134	1188	1500	1881	2309	4004	4972
Other income	251	189	244	298	456	848	960
Interest expended	719	873	1229	1580	1850	2682	3366
Operating expenses	265	317	344	402	547	1027	1142
Cost of Funds (CoF)	5.00	5.66	6.77	7.59	7.69	6.25	6.05
Return on advances adjusted to CoF	4.95	3.47	3.47	4.34	4.86	5.09	4.43
Wages as % to total expenses	6.11	7.13	6.12	6.15	7.81	10.79	13.52
Return on Assets	1.50	0.22	0.34	0.34	0.58	1.12	1.13
CRAR	11.62	10.54	12.54	11.91	12.33	15.23	13.98
Net NPA ratio	2.71	2.09	2.47	2.27	1.14	1.30	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	381	388	413	399	444	411	825
No. of employees	4587	4878	5162	5709	6086	8289	12039
Business per employee (in Rs. lakh)	394.92	426.00	486.09	547.28	606.39	744.27	750.55
Profit per employee (in Rs. lakh)	-0.73	0.17	1.66	2.68	3.03	6.16	5.60
Capital and Reserves & surplus	842	1020	1103	1536	1703	4716	4708
Deposits	12569	13335	15419	20458	24890	34610	51970
Investments	4196	4372	4528	6293	10496	14440	18542
Advances	9081	10232	11976	14650	16751	27084	38389
Interest income	991	1222	1268	1680	2240	4004	4972
Other income	123	139	286	419	548	848	960
Interest expended	634	741	822	1182	1590	2682	3366
Operating expenses	380	519	505	609	772	1027	1142
Cost of Funds (CoF)	4.32	4.67	4.82	5.69	5.96	6.25	6.05
Return on advances adjusted to CoF	3.75	3.87	3.83	4.05	5.17	5.09	4.43
Wages as % to total expenses	17.37	18.59	17.12	16.88	16.60	10.79	13.52
Return on Assets	-0.25	0.05	0.52	0.74	0.70	1.12	1.13
CRAR	9.09	10.67	10.56	10.20	11.65	15.23	13.98
Net NPA ratio	2.13	0.95	0.70	0.70	1.23	1.30	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	1	1	1	1	1	10	825
No. of employees	67	82	155	160	175	1010	12039
Business per employee (in Rs. lakh)	593.74	1252.09	1121.88	1614.67	1825.28	1252.28	750.55
Profit per employee (in Rs. lakh)	69.96	88.94	82.15	153.77	253.63	24.78	5.60
Capital and Reserves & surplus	266	545	1211	2068	2512	1995	4708
Deposits	930	1826	1667	3313	3587	7136	51970
Investments	380	2163	4367	6143	6694	4345	18542
Advances	150	76	799	1059	703	5514	38389
Interest income	40	126	279	451	516	1011	4972
Other income	93	101	172	384	718	496	960
Interest expended	16	52	127	204	231	427	3366
Operating expenses	27	42	71	128	138	410	1142
Cost of Funds (CoF)	2.19	2.68	1.97	2.52	2.56	4.51	6.05
Return on advances adjusted to CoF	-2.09	-2.65	3.85	8.64	5.80	8.10	4.43
Wages as % to total expenses	30.27	20.98	19.95	23.51	21.22	19.45	13.52
Return on Assets	3.58	2.53	1.71	3.07	4.21	1.98	1.13
CRAR	10.19	11.76	16.14	17.72	15.90	14.30	13.98
Net NPA ratio	0.00	0.00	2.17	2.12	1.27	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	442	455	461	480	491	411	825
No. of employees	6873	6833	6847	7558	7627	8289	12039
Business per employee (in Rs. lakh)	435.00	516.00	585.00	596.00	500.00	744.27	750.55
Profit per employee (in Rs. lakh)	2.00	3.00	4.00	5.00	5.00	6.16	5.60
Capital and Reserves & surplus	1665	1799	2009	2281	2623	4716	4708
Deposits	21645	23485	25194	28593	33004	34610	51970
Investments	9032	8994	7392	8758	10736	14440	18542
Advances	11517	14483	17080	18883	20930	27084	38389
Interest income	1549	1706	1899	2434	2988	4004	4972
Other income	96	111	160	245	245	848	960
Interest expended	953	1043	1131	1624	1988	2682	3366
Operating expenses	323	345	372	404	471	1027	1142
Cost of Funds (CoF)	4.61	4.52	4.56	5.89	6.28	6.25	6.05
Return on advances adjusted to CoF	3.81	3.96	4.01	4.55	5.25	5.09	4.43
Wages as % to total expenses	14.02	13.86	14.63	11.14	11.34	10.79	13.52
Return on Assets	0.47	0.67	0.96	1.09	1.09	1.12	1.13
CRAR	15.15	13.52	13.24	12.80	14.48	15.23	13.98
Net NPA ratio	1.41	0.92	1.13	1.07	1.38	1.30	1.05

Foreign Banks**JSC VTB Bank***(Amount in rupees crore)*

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices					1	10	825
No. of employees					16	1010	12039
Business per employee (in Rs. lakh)					73.26	1252.28	750.55
Profit per employee (in Rs. lakh)					0.00	24.78	5.60
Capital and Reserves & surplus					111	1995	4708
Deposits					2	7136	51970
Investments					0	4345	18542
Advances					10	5514	38389
Interest income					7	1011	4972
Other income					0	496	960
Interest expended					0	427	3366
Operating expenses					7	410	1142
Cost of Funds (CoF)					0.00	4.51	6.05
Return on advances adjusted to CoF					8.57	8.10	4.43
Wages as % to total expenses					33.38	19.45	13.52
Return on Assets					-0.26	1.98	1.13
CRAR					317.51	14.30	13.98
Net NPA ratio					0.00	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	398	412	428	436	452	411	825
No. of employees	4393	4346	4456	4677	4947	8289	12039
Business per employee (in Rs. lakh)	380.90	478.29	524.00	589.00	649.00	744.27	750.55
Profit per employee (in Rs. lakh)	3.35	4.05	4.00	5.00	5.00	6.16	5.60
Capital and Reserves & surplus	978	1111	1239	1380	1567	4716	4708
Deposits	10837	13243	14037	17016	20333	34610	51970
Investments	4556	5549	5048	6327	8961	14440	18542
Advances	6287	7792	9553	10842	11810	27084	38389
Interest income	840	1018	1256	1560	1917	4004	4972
Other income	221	167	174	237	353	848	960
Interest expended	523	652	836	1102	1444	2682	3366
Operating expenses	197	204	238	306	347	1027	1142
Cost of Funds (CoF)	5.00	5.31	5.94	6.86	7.56	6.25	6.05
Return on advances adjusted to CoF	3.38	3.42	3.45	4.15	4.72	5.09	4.43
Wages as % to total expenses	17.37	13.56	12.02	12.86	10.64	10.79	13.52
Return on Assets	1.27	1.28	1.15	1.37	1.25	1.12	1.13
CRAR	14.16	11.78	11.03	12.17	13.48	15.23	13.98
Net NPA ratio	2.29	1.18	1.22	0.98	0.98	1.30	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	257	263	289	274	296	411	825
No. of employees	2811	2908	3286	3580	3941	8289	12039
Business per employee (in Rs. lakh)	387.00	439.00	489.00	604.00	638.00	744.27	750.55
Profit per employee (in Rs. lakh)	3.75	4.65	4.87	5.82	5.98	6.16	5.60
Capital and Reserves & surplus	761	872	1063	1190	1350	4716	4708
Deposits	6672	7577	9340	12550	15101	34610	51970
Investments	2219	2298	2874	3526	4716	14440	18542
Advances	4620	5555	7040	9422	10410	27084	38389
Interest income	591	651	867	1106	1446	4004	4972
Other income	113	121	119	183	265	848	960
Interest expended	334	368	520	765	1036	2682	3366
Operating expenses	171	175	192	216	258	1027	1142
Cost of Funds (CoF)	5.18	4.99	5.96	6.79	7.36	6.25	6.05
Return on advances adjusted to CoF	3.75	3.91	3.90	3.64	4.14	5.09	4.43
Wages as % to total expenses	15.13	16.09	13.01	10.37	9.50	10.79	13.52
Return on Assets	1.45	1.65	1.53	1.63	1.49	1.12	1.13
CRAR	16.07	14.79	14.51	12.58	14.92	15.23	13.98
Net NPA ratio	1.66	0.81	0.23	0.18	0.25	1.30	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	54	79	110	180	220	411	825
No. of employees	2099	3597	5437	9058	8227	8289	12039
Business per employee (in Rs. lakh)	387.27	352.00	383.91	384.00	347.00	744.27	750.55
Profit per employee (in Rs. lakh)	5.37	4.15	3.13	4.00	3.00	6.16	5.60
Capital and Reserves & surplus	757	865	1662	3594	3906	4716	4708
Deposits	4300	6566	11000	16424	15645	34610	51970
Investments	1827	2856	6862	9142	9110	14440	18542
Advances	4017	6348	10924	15552	16625	27084	38389
Interest income	420	719	1319	2535	3065	4004	4972
Other income	132	218	319	463	358	848	960
Interest expended	195	339	699	1310	1547	2682	3366
Operating expenses	224	387	613	1019	1196	1027	1142
Cost of Funds (CoF)	3.55	4.82	5.11	6.14	6.11	6.25	6.05
Return on advances adjusted to CoF	6.91	5.58	6.51	7.48	9.39	5.09	4.43
Wages as % to total expenses	20.48	23.59	22.33	22.29	21.28	10.79	13.52
Return on Assets	1.56	1.39	0.94	1.10	1.03	1.12	1.13
CRAR	12.80	11.27	13.46	18.65	20.01	15.23	13.98
Net NPA ratio	0.37	0.24	1.98	1.78	2.39	1.30	1.05

Foreign Banks
Krung Thai Bank
(Amount in rupees crore)

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	1	1	1	1	1	10	825
No. of employees	11	11	10	10	10	1010	12039
Business per employee (in Rs. lakh)	460.75	395.25	539.16	812.81	1021.69	1252.28	750.55
Profit per employee (in Rs. lakh)	0.19	37.77	13.04	18.04	16.87	24.78	5.60
Capital and Reserves & surplus	40	42	44	45	45	1995	4708
Deposits	34	33	49	81	103	7136	51970
Investments	33	25	22	22	28	4345	18542
Advances	16	11	10	9	9	5514	38389
Interest income	4	4	6	8	10	1011	4972
Other income	–	6	–	1	1	496	960
Interest expended	1	1	1	2	5	427	3366
Operating expenses	2	3	3	3	3	410	1142
Cost of Funds (CoF)	2.21	1.98	2.62	3.69	4.95	4.51	6.05
Return on advances adjusted to CoF	6.25	4.76	6.63	5.41	3.47	8.10	4.43
Wages as % to total expenses	19.91	16.45	17.78	11.07	8.15	19.45	13.52
Return on Assets	0.03	5.37	1.72	1.90	1.36	1.98	1.13
CRAR	99.59	133.53	121.73	109.03	80.93	14.30	13.98
Net NPA ratio	–	–	–	–	–	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	239	241	250	235	247	411	825
No. of employees	1928	1873	1926	2078	2433	8289	12039
Business per employee (in Rs. lakh)	296.00	371.00	430.00	453.00	510.00	744.27	750.55
Profit per employee (in Rs. lakh)	0.17	1.20	0.91	1.22	2.07	6.16	5.60
Capital and Reserves & surplus	230	291	396	418	454	4716	4708
Deposits	3496	4336	5020	5618	7361	34610	51970
Investments	1181	1280	1309	1694	1863	14440	18542
Advances	2318	2953	3613	3859	5246	27084	38389
Interest income	298	322	418	506	658	4004	4972
Other income	38	35	57	82	107	848	960
Interest expended	192	217	299	382	504	2682	3366
Operating expenses	90	101	102	116	152	1027	1142
Cost of Funds (CoF)	5.29	5.24	6.09	6.85	7.62	6.25	6.05
Return on advances adjusted to CoF	3.29	2.98	3.41	3.30	3.76	5.09	4.43
Wages as % to total expenses	16.74	18.83	14.00	12.65	11.96	10.79	13.52
Return on Assets	0.08	0.53	0.33	0.41	0.71	1.12	1.13
CRAR	11.32	10.79	12.43	12.73	10.29	15.23	13.98
Net NPA ratio	4.98	1.89	1.58	1.55	1.24	1.30	1.05

Foreign Banks
Mashreq Bank
(Amount in rupees crore)

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	2	2	2	2	2	10	825
No. of employees	10	10	16	15	16	1010	12039
Business per employee (in Rs. lakh)	521.26	484.16	440.07	225.63	310.03	1252.28	750.55
Profit per employee (in Rs. lakh)	36.99	37.43	64.70	53.61	34.12	24.78	5.60
Capital and Reserves & surplus	58	63	73	82	87	1995	4708
Deposits	269	21	35	31	21	7136	51970
Investments	234	37	28	26	53	4345	18542
Advances	19	31	33	41	10	5514	38389
Interest income	29	20	8	8	5	1011	4972
Other income	4	7	8	10	10	496	960
Interest expended	25	18	1	–	–	427	3366
Operating expenses	4	4	6	6	6	410	1142
Cost of Funds (CoF)	8.98	12.68	1.11	0.66	0.59	4.51	6.05
Return on advances adjusted to CoF	-1.63	-5.64	6.14	3.20	4.75	8.10	4.43
Wages as % to total expenses	3.41	5.31	35.68	42.24	41.18	19.45	13.52
Return on Assets	1.10	1.30	8.19	8.82	4.43	1.98	1.13
CRAR	60.14	136.92	97.06	52.81	76.80	14.30	13.98
Net NPA ratio	–	–	–	–	–	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks ¹
						Average 2008-09	Average 2008-09
No. of offices	1	1	2	2	2	10	825
No. of employees	52	75	83	95	113	1010	12039
Business per employee (in Rs. lakh)	608.21	684.21	918.86	1589.56	2023.79	1252.28	750.55
Profit per employee (in Rs. lakh)	18.67	8.88	14.60	25.03	38.14	24.78	5.60
Capital and Reserves & surplus	164	369	381	401	744	1995	4708
Deposits	110	137	121	447	1148	7136	51970
Investments	151	91	160	247	404	4345	18542
Advances	267	328	641	857	1119	5514	38389
Interest income	17	24	44	75	129	1011	4972
Other income	6	8	13	20	38	496	960
Interest expended	6	11	15	34	58	427	3366
Operating expenses	8	9	17	26	36	410	1142
Cost of Funds (CoF)	2.41	4.56	4.32	4.71	4.86	4.51	6.05
Return on advances adjusted to CoF	2.73	1.65	3.40	3.37	5.96	8.10	4.43
Wages as % to total expenses	26.87	19.67	21.19	16.35	15.83	19.45	13.52
Return on Assets	2.13	0.88	1.30	1.96	2.43	1.98	1.13
CRAR	28.76	65.76	34.40	29.68	37.58	14.30	13.98
Net NPA ratio	–	0.15	–	–	–	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	69	81	82	87	92	411	825
No. of employees	614	624	662	667	693	8289	12039
Business per employee (in Rs. lakh)	162.32	225.00	279.00	366.00	425.00	744.27	750.55
Profit per employee (in Rs. lakh)	2.00	2.00	3.00	4.00	6.00	6.16	5.60
Capital and Reserves & surplus	76	113	125	146	175	4716	4708
Deposits	933	1125	1481	1790	2137	34610	51970
Investments	421	372	388	483	561	14440	18542
Advances	363	603	795	995	1131	27084	38389
Interest income	74	92	123	169	209	4004	4972
Other income	9	13	5	8	10	848	960
Interest expended	36	40	55	93	116	2682	3366
Operating expenses	25	37	34	32	39	1027	1142
Cost of Funds (CoF)	4.31	3.90	4.21	5.62	5.79	6.25	6.05
Return on advances adjusted to CoF	6.47	6.10	6.04	5.99	6.84	5.09	4.43
Wages as % to total expenses	28.56	35.67	26.27	16.32	16.70	10.79	13.52
Return on Assets	1.25	1.06	1.26	1.51	1.68	1.12	1.13
CRAR	14.85	13.88	12.89	12.32	13.10	15.23	13.98
Net NPA ratio	–	–	–	–	–	1.30	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	2	2	2	2	2	10	825
No. of employees	35	26	37	36	36	1010	12039
Business per employee (in Rs. lakh)	1132.28	784.01	528.62	484.99	480.49	1252.28	750.55
Profit per employee (in Rs. lakh)	-40.79	-9.35	-6.14	19.91	7.50	24.78	5.60
Capital and Reserves & surplus	161	162	164	166	168	1995	4708
Deposits	225	203	194	177	187	7136	51970
Investments	128	115	104	93	94	4345	18542
Advances	13	8	2	1	2	5514	38389
Interest income	18	17	16	15	15	1011	4972
Other income	2	-1	1	1	3	496	960
Interest expended	15	14	13	12	9	427	3366
Operating expenses	5	6	6	6	6	410	1142
Cost of Funds (CoF)	5.11	5.69	5.61	5.60	4.32	4.51	6.05
Return on advances adjusted to CoF	-1.89	-1.87	29.05	5.73	-0.25	8.10	4.43
Wages as % to total expenses	6.87	7.73	9.13	9.31	11.32	19.45	13.52
Return on Assets	-2.86	-1.31	-0.90	3.15	1.22	1.98	1.13
CRAR	13.52	9.58	10.99	23.09	25.17	14.30	13.98
Net NPA ratio	55.05	41.58	-	-	-	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	1168	1191	1334	1344	1422	1968	825
No. of employees	14563	14962	14730	14804	14656	23303	12039
Business per employee (in Rs. lakh)	512.23	570.26	742.64	924.38	1142.43	778.06	750.55
Profit per employee (in Rs. lakh)	6.67	5.37	5.61	5.84	6.18	4.83	5.60
Capital and Reserves & surplus	3327	5171	5600	5776	7403	6794	4708
Deposits	47850	50197	63996	77857	98369	105285	51970
Investments	18342	16818	19808	23951	28489	32752	18542
Advances	25299	33577	44138	54566	68500	76027	38389
Interest income	3572	4119	5165	6827	8856	9212	4972
Other income	505	553	603	628	1071	1305	960
Interest expended	2048	2514	3474	5156	6860	6584	3366
Operating expenses	796	966	998	1080	1383	1755	1142
Cost of Funds (CoF)	4.67	4.92	5.74	6.83	7.36	6.18	6.05
Return on advances adjusted to CoF	3.39	3.11	2.75	2.97	3.23	4.01	4.43
Wages as % to total expenses	13.96	14.38	11.65	8.81	9.17	13.14	13.52
Return on Assets	2.01	1.39	1.21	1.02	0.88	1.03	1.13
CRAR	9.21	11.04	12.51	12.12	12.98	13.24	13.98
Net NPA ratio	1.29	0.49	0.49	0.99	0.65	0.68	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	787	825	860	839	858	1968	825
No. of employees	9632	9542	9324	9013	8700	23303	12039
Business per employee (in Rs. lakh)	217.57	277.23	328.59	466.87	655.58	778.06	750.55
Profit per employee (in Rs. lakh)	-0.74	1.14	2.34	4.24	5.03	4.83	5.60
Capital and Reserves & surplus	440	1222	1406	2093	2140	6794	4708
Deposits	14171	16925	19319	24831	34676	105285	51970
Investments	7082	6956	6693	8474	12627	32752	18542
Advances	6322	9107	11738	18343	24615	76027	38389
Interest income	1249	1300	1727	2219	3247	9212	4972
Other income	256	120	228	318	408	1305	960
Interest expended	676	669	960	1433	2235	6584	3366
Operating expenses	571	483	523	561	692	1755	1142
Cost of Funds (CoF)	4.66	4.10	5.09	5.90	6.63	6.18	6.05
Return on advances adjusted to CoF	5.16	4.49	4.77	4.27	4.95	4.01	4.43
Wages as % to total expenses	36.66	31.39	25.43	21.09	17.74	13.14	13.52
Return on Assets	-0.45	0.64	1.01	1.49	1.26	1.03	1.13
CRAR	9.46	12.83	12.88	11.57	14.35	13.24	13.98
Net NPA ratio	8.11	2.43	0.66	0.37	0.32	0.68	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	4128	4142	4168	4180	4323	1968	825
No. of employees	58329	58047	57316	56025	54780	23303	12039
Business per employee (in Rs. lakh)	276.87	330.92	407.41	504.52	654.92	778.06	750.55
Profit per employee (in Rs. lakh)	2.42	2.48	2.68	3.66	5.64	4.83	5.60
Capital and Reserves & surplus	8161	9376	10435	12318	14654	6794	4708
Deposits	103167	119685	139860	166457	209760	105285	51970
Investments	50673	41055	45190	53992	63385	32752	18542
Advances	60413	74627	96597	119502	154703	76027	38389
Interest income	8460	9584	11236	14265	19326	9212	4972
Other income	1676	1274	1730	1998	2920	1305	960
Interest expended	4453	4917	6023	8731	12295	6584	3366
Operating expenses	3278	3023	3326	3525	4206	1755	1142
Cost of Funds (CoF)	4.31	4.03	4.24	5.31	6.05	6.18	6.05
Return on advances adjusted to CoF	3.58	3.88	4.69	4.35	4.62	4.01	4.43
Wages as % to total expenses	31.35	26.64	25.16	20.08	17.72	13.14	13.52
Return on Assets	1.17	1.09	1.03	1.15	1.39	1.03	1.13
CRAR	14.78	11.95	12.29	13.46	14.03	13.24	13.98
Net NPA ratio	0.20	0.29	0.76	0.64	0.17	0.68	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	75	78	80	79	84	411	825
No. of employees	545	544	553	544	566	8289	12039
Business per employee (in Rs. lakh)	220.75	250.92	254.41	310.00	373.00	744.27	750.55
Profit per employee (in Rs. lakh)	-1.73	0.11	0.54	3.00	5.00	6.16	5.60
Capital and Reserves & surplus	45	54	199	323	341	4716	4708
Deposits	784	874	876	1101	1307	34610	51970
Investments	265	277	316	361	407	14440	18542
Advances	424	491	531	586	801	27084	38389
Interest income	66	70	76	107	138	4004	4972
Other income	5	6	5	9	16	848	960
Interest expended	39	40	42	52	74	2682	3366
Operating expenses	22	23	32	30	33	1027	1142
Cost of Funds (CoF)	5.16	4.80	4.81	5.26	6.15	6.25	6.05
Return on advances adjusted to CoF	5.09	5.36	5.84	5.49	5.01	5.09	4.43
Wages as % to total expenses	21.69	22.82	29.60	20.85	19.04	10.79	13.52
Return on Assets	-1.17	0.07	0.31	1.31	1.96	1.12	1.13
CRAR	12.03	10.77	34.34	49.15	42.30	15.23	13.98
Net NPA ratio	5.54	2.61	1.92	0.99	0.68	1.30	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	3	3	3	2	2	411	825
No. of employees	103	101	90	93	84	8289	12039
Business per employee (in Rs. lakh)	527.06	626.43	648.34	754.67	960.48	744.27	750.55
Profit per employee (in Rs. lakh)	-9.73	5.70	7.79	13.82	13.17	6.16	5.60
Capital and Reserves & surplus	88	94	102	115	126	4716	4708
Deposits	331	378	488	522	588	34610	51970
Investments	101	111	126	144	217	14440	18542
Advances	231	254	329	358	311	27084	38389
Interest income	26	36	34	44	54	4004	4972
Other income	9	10	4	14	3	848	960
Interest expended	17	19	23	36	36	2682	3366
Operating expenses	8	8	9	9	10	1027	1142
Cost of Funds (CoF)	4.33	4.77	4.70	6.68	6.47	6.25	6.05
Return on advances adjusted to CoF	0.68	2.25	2.21	1.48	4.53	5.09	4.43
Wages as % to total expenses	12.77	11.51	14.38	8.73	9.10	10.79	13.52
Return on Assets	-2.10	1.09	1.13	1.93	1.52	1.12	1.13
CRAR	23.56	22.29	20.93	23.48	21.24	15.23	13.98
Net NPA ratio	7.65	3.82	0.00	0.00	0.00	1.30	1.05

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Foreign Banks
Shinhan Bank
(Amount in rupees crore)

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	1	1	2	2	2	10	825
No. of employees	15	16	34	38	50	1010	12039
Business per employee (in Rs. lakh)	1109.39	1503.26	1433.00	1709.81	2445.00	1252.28	750.55
Profit per employee (in Rs. lakh)	40.94	33.26	25.00	34.59	38.58	24.78	5.60
Capital and Reserves & surplus	72	121	217	230	249	1995	4708
Deposits	97	149	208	336	766	7136	51970
Investments	82	67	82	118	203	4345	18542
Advances	69	91	136	314	458	5514	38389
Interest income	13	17	25	48	64	1011	4972
Other income	5	5	3	6	8	496	960
Interest expended	3	7	6	15	26	427	3366
Operating expenses	4	5	9	13	13	410	1142
Cost of Funds (CoF)	0.99	2.17	1.70	4.15	4.25	4.51	6.05
Return on advances adjusted to CoF	6.74	3.51	5.42	3.19	6.95	8.10	4.43
Wages as % to total expenses	16.41	11.47	18.42	12.74	13.74	19.45	13.52
Return on Assets	2.49	1.48	1.60	1.86	1.86	1.98	1.13
CRAR	55.31	81.71	89.27	48.66	36.80	14.30	13.98
Net NPA ratio	–	–	–	–	–	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	2	2	2	2	2	10	825
No. of employees	58	113	114	118	114	1010	12039
Business per employee (in Rs. lakh)	1057.90	1467.20	1316.00	1459.10	1017.00	1252.28	750.55
Profit per employee (in Rs. lakh)	25.40	20.80	19.20	33.90	33.83	24.78	5.60
Capital and Reserves & surplus	321	339	348	372	381	1995	4708
Deposits	527	943	1128	1363	825	7136	51970
Investments	593	1087	1457	2516	1540	4345	18542
Advances	159	271	385	385	366	5514	38389
Interest income	37	93	169	221	153	1011	4972
Other income	12	24	40	42	69	496	960
Interest expended	20	52	117	165	80	427	3366
Operating expenses	17	30	49	61	66	410	1142
Cost of Funds (CoF)	3.96	5.26	5.97	4.38	3.14	4.51	6.05
Return on advances adjusted to CoF	0.90	1.39	2.75	5.81	9.54	8.10	4.43
Wages as % to total expenses	19.77	20.63	17.44	14.69	22.01	19.45	13.52
Return on Assets	1.61	1.15	0.96	1.33	2.07	1.98	1.13
CRAR	64.81	37.40	31.82	20.77	22.47	14.30	13.98
Net NPA ratio	–	–	–	–	–	1.80	1.05

Foreign Banks
Sonali Bank
(Amount in rupees crore)

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	1	1	2	2	2	10	825
No. of employees	42	40	39	41	41	1010	12039
Business per employee (in Rs. lakh)	66.68	54.81	71.45	74.02	138.45	1252.28	750.55
Profit per employee (in Rs. lakh)	3.39	1.21	1.38	1.38	2.79	24.78	5.60
Capital and Reserves & surplus	6	5	5	5	6	1995	4708
Deposits	22	20	28	23	42	7136	51970
Investments	7	7	5	5	5	4345	18542
Advances	6	3	3	8	11	5514	38389
Interest income	1	1	1	1	1	1011	4972
Other income	5	4	4	4	5	496	960
Interest expended	1	1	1	1	1	427	3366
Operating expenses	3	3	3	3	3	410	1142
Cost of Funds (CoF)	2.64	2.58	1.72	1.41	1.22	4.51	6.05
Return on advances adjusted to CoF	7.85	9.00	9.63	8.25	6.23	8.10	4.43
Wages as % to total expenses	41.96	44.44	47.48	48.11	50.14	19.45	13.52
Return on Assets	4.00	1.69	1.52	1.60	1.98	1.98	1.13
CRAR	105.81	93.78	71.42	41.25	37.05	14.30	13.98
Net NPA ratio	1.90	30.50	0.00	0.00	2.55	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	439	458	484	491	519	411	825
No. of employees	3588	3709	3868	4223	4523	8289	12039
Business per employee (in Rs. lakh)	352.00	422.00	508.00	600.43	645.14	744.27	750.55
Profit per employee (in Rs. lakh)	0.24	1.37	2.69	3.59	4.31	6.16	5.60
Capital and Reserves & surplus	456	641	724	1161	1304	4716	4708
Deposits	8492	9579	12239	15156	18092	34610	51970
Investments	3133	2739	3430	4572	6075	14440	18542
Advances	5365	6370	7919	10454	11852	27084	38389
Interest income	709	761	977	1291	1687	4004	4972
Other income	102	72	103	143	164	848	960
Interest expended	452	451	609	915	1164	2682	3366
Operating expenses	187	226	219	248	328	1027	1142
Cost of Funds (CoF)	5.18	4.81	5.43	6.57	6.87	6.25	6.05
Return on advances adjusted to CoF	3.97	4.55	4.29	3.89	4.53	5.09	4.43
Wages as % to total expenses	18.54	20.58	16.09	12.58	14.35	10.79	13.52
Return on Assets	0.09	0.53	0.88	1.01	1.09	1.12	1.13
CRAR	9.89	13.02	11.08	13.80	14.76	15.23	13.98
Net NPA ratio	3.81	1.86	0.98	0.33	1.13	1.30	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	85	87	82	90	90	10	825
No. of employees	5232	6497	6658	8967	7825	1010	12039
Business per employee (in Rs. lakh)	786.36	837.29	924.20	817.35	971.77	1252.28	750.55
Profit per employee (in Rs. lakh)	11.50	14.50	19.62	20.22	23.82	24.78	5.60
Capital and Reserves & surplus	3234	4562	5801	8370	10277	1995	4708
Deposits	22522	28460	34175	37004	41802	7136	51970
Investments	10160	10632	11902	12787	15552	4345	18542
Advances	19970	24077	30104	33352	37516	5514	38389
Interest income	2493	3056	4046	4878	5649	1011	4972
Other income	525	1058	1347	2322	3097	496	960
Interest expended	1107	1190	1652	2130	2490	427	3366
Operating expenses	842	1201	1404	2051	2500	410	1142
Cost of Funds (CoF)	3.20	3.50	4.17	4.92	5.05	4.51	6.05
Return on advances adjusted to CoF	6.07	5.64	5.41	5.98	7.25	8.10	4.43
Wages as % to total expenses	14.66	17.12	19.32	18.98	21.09	19.45	13.52
Return on Assets	1.97	2.49	3.06	3.13	2.87	1.98	1.13
CRAR	10.46	9.93	10.44	10.59	11.55	14.30	13.98
Net NPA ratio	1.12	1.57	1.43	1.04	1.37	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	833	840	876	847	857	2291	825
No. of employees	12120	12089	11752	11421	11439	38371	12039
Business per employee (in Rs. lakh)	220.29	276.85	355.89	445.45	555.39	650.28	750.55
Profit per employee (in Rs. lakh)	1.69	1.20	2.57	2.73	3.55	4.43	5.60
Capital and Reserves & surplus	1298	1406	1654	1713	2046	10346	4708
Deposits	19038	21694	28480	34108	39224	143863	51970
Investments	8362	7932	8735	10498	10999	51089	18542
Advances	12036	15896	20526	25076	29851	105658	38389
Interest income	1741	1966	2374	3052	3810	12742	4972
Other income	483	248	493	472	577	2296	960
Interest expended	872	973	1435	2113	2707	8824	3366
Operating expenses	622	760	753	750	787	2870	1142
Cost of Funds (CoF)	4.80	4.46	5.20	6.17	6.81	6.07	6.05
Return on advances adjusted to CoF	3.92	4.12	4.20	3.96	4.08	3.82	4.43
Wages as % to total expenses	27.79	28.52	21.79	15.61	13.19	15.06	13.52
Return on Assets	0.88	0.53	1.00	0.87	0.92	1.02	1.13
CRAR	12.60	12.08	12.89	12.51	14.52	13.96	13.98
Net NPA ratio	1.61	1.18	1.09	0.83	0.85	1.45	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	943	958	990	993	1022	2291	825
No. of employees	13107	13108	12880	12813	12577	38371	12039
Business per employee (in Rs. lakh)	339.74	414.34	473.64	599.08	839.82	650.28	750.55
Profit per employee (in Rs. lakh)	1.91	3.26	3.92	4.35	4.87	4.43	5.60
Capital and Reserves & surplus	1765	2114	2541	2694	3208	10346	4708
Deposits	28930	34025	41503	50108	62449	143863	51970
Investments	14559	14256	13919	16027	20982	51089	18542
Advances	15600	20863	28109	35849	43679	105658	38389
Interest income	2325	2749	3362	4403	5709	12742	4972
Other income	422	459	584	677	769	2296	960
Interest expended	1363	1655	2135	3290	4243	8824	3366
Operating expenses	671	816	809	799	933	2870	1142
Cost of Funds (CoF)	4.87	4.99	5.37	6.86	6.88	6.07	6.05
Return on advances adjusted to CoF	3.22	3.16	3.67	2.98	3.69	3.82	4.43
Wages as % to total expenses	19.53	21.51	16.71	11.47	10.67	15.06	13.52
Return on Assets	0.79	1.13	1.14	1.00	0.91	1.02	1.13
CRAR	11.74	12.08	12.51	12.35	11.53	13.96	13.98
Net NPA ratio	0.61	0.36	0.22	0.16	0.38	1.45	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	9185	9384	9632	10253	11447	2291	825
No. of employees	205515	198774	185388	179205	205896	38371	12039
Business per employee (in Rs. lakh)	243.08	299.23	357.00	456.00	556.00	650.28	750.55
Profit per employee (in Rs. lakh)	2.08	2.17	2.37	3.73	4.74	4.43	5.60
Capital and Reserves & surplus	24072	27644	31299	49033	57948	10346	4708
Deposits	367048	380046	435521	537404	742073	143863	51970
Investments	197098	162534	149149	189501	275954	51089	18542
Advances	202374	261801	337336	416768	542503	105658	38389
Interest income	32428	35980	37242	48950	63788	12742	4972
Other income	7120	7435	6765	8695	12691	2296	960
Interest expended	18483	20390	22184	31929	42915	8824	3366
Operating expenses	10074	11725	11824	12609	15649	2870	1142
Cost of Funds (CoF)	4.90	4.88	4.55	5.64	5.85	6.07	6.05
Return on advances adjusted to CoF	2.34	2.74	3.74	3.70	3.83	3.82	4.43
Wages as % to total expenses	24.19	25.29	23.33	17.48	16.64	15.06	13.52
Return on Assets	0.99	0.89	0.84	1.01	1.04	1.02	1.13
CRAR	12.45	11.88	12.34	13.54	14.25	13.96	13.98
Net NPA ratio	2.65	1.88	1.56	1.78	1.76	1.45	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	456	455	468	459	469	2291	825
No. of employees	6454	6647	6517	6272	6285	38371	12039
Business per employee (in Rs. lakh)	293.88	367.97	476.67	604.37	701.53	650.28	750.55
Profit per employee (in Rs. lakh)	2.07	2.09	2.91	3.73	4.44	4.43	5.60
Capital and Reserves & surplus	904	1018	1177	1316	1564	10346	4708
Deposits	13807	16661	19976	24699	28332	143863	51970
Investments	5898	5112	5992	7681	8051	51089	18542
Advances	9041	11876	15351	18224	21612	105658	38389
Interest income	1110	1323	1659	2226	2713	12742	4972
Other income	178	245	264	311	350	2296	960
Interest expended	608	781	1124	1654	1979	8824	3366
Operating expenses	328	397	410	431	460	2870	1142
Cost of Funds (CoF)	4.54	4.61	5.43	6.49	6.63	6.07	6.05
Return on advances adjusted to CoF	3.51	3.48	3.35	3.61	3.94	3.82	4.43
Wages as % to total expenses	20.87	18.18	14.59	10.51	10.43	15.06	13.52
Return on Assets	0.92	0.76	0.87	0.88	0.88	1.02	1.13
CRAR	11.61	11.40	11.77	11.29	13.46	13.96	13.98
Net NPA ratio	1.00	1.83	1.04	0.73	0.89	1.45	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	3	3	3	3	3	10	825
No. of employees	29	31	28	32	29	1010	12039
Business per employee (in Rs. lakh)	1191.00	1688.00	1236.00	1491.00	2327.00	1252.28	750.55
Profit per employee (in Rs. lakh)	18.00	10.00	28.00	17.00	20.00	24.78	5.60
Capital and Reserves & surplus	126	133	154	159	164	1995	4708
Deposits	150	264	212	248	372	7136	51970
Investments	140	119	126	90	133	4345	18542
Advances	222	225	134	214	303	5514	38389
Interest income	36	40	36	37	45	1011	4972
Other income	2	2	6	6	3	496	960
Interest expended	23	25	25	26	31	427	3366
Operating expenses	5	5	6	6	6	410	1142
Cost of Funds (CoF)	7.31	7.94	7.63	8.21	8.37	4.51	6.05
Return on advances adjusted to CoF	1.20	0.28	2.86	2.94	2.86	8.10	4.43
Wages as % to total expenses	4.98	5.76	6.07	6.01	5.01	19.45	13.52
Return on Assets	1.20	1.97	1.53	1.12	0.90	1.98	1.13
CRAR	31.06	35.42	38.99	41.66	38.01	14.30	13.98
Net NPA ratio	4.08	1.91	0.00	0.00	0.00	1.80	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	640	648	658	651	664	2291	825
No. of employees	9564	9741	9666	9720	9671	38371	12039
Business per employee (in Rs. lakh)	203.54	290.00	398.00	495.00	602.00	650.28	750.55
Profit per employee (in Rs. lakh)	2.16	2.22	2.60	3.28	3.48	4.43	5.60
Capital and Reserves & surplus	756	935	1141	1378	2271	10346	4708
Deposits	13585	16369	22022	27462	32916	143863	51970
Investments	5796	5694	6990	8403	11378	51089	18542
Advances	8781	11754	16466	21027	25616	105658	38389
Interest income	1174	1347	1776	2494	3247	12742	4972
Other income	380	336	350	422	480	2296	960
Interest expended	623	735	1093	1732	2409	8824	3366
Operating expenses	479	509	562	617	665	2870	1142
Cost of Funds (CoF)	4.69	4.51	5.01	6.09	6.50	6.07	6.05
Return on advances adjusted to CoF	4.01	4.00	3.99	4.07	4.34	3.82	4.43
Wages as % to total expenses	30.00	23.78	19.19	14.37	12.51	15.06	13.52
Return on Assets	1.25	1.23	1.10	1.08	0.91	1.02	1.13
CRAR	12.08	11.37	11.47	11.73	13.38	13.96	13.98
Net NPA ratio	0.92	0.74	0.45	0.43	0.50	1.45	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	754	763	792	802	848	2291	825
No. of employees	11595	11350	11329	11175	11365	38371	12039
Business per employee (in Rs. lakh)	361.15	493.01	599.54	759.82	910.24	650.28	750.55
Profit per employee (in Rs. lakh)	2.48	2.66	3.24	3.70	4.68	4.43	5.60
Capital and Reserves & surplus	2045	2235	2488	2709	3134	10346	4708
Deposits	26496	33778	39184	48571	60006	143863	51970
Investments	12312	12678	12358	14375	17029	51089	18542
Advances	15359	22180	28770	36400	43634	105658	38389
Interest income	2133	2462	3065	4310	5804	12742	4972
Other income	356	347	443	596	632	2296	960
Interest expended	1157	1465	2060	3420	4676	8824	3366
Operating expenses	479	612	659	707	794	2870	1142
Cost of Funds (CoF)	4.62	4.66	5.13	6.88	7.80	6.07	6.05
Return on advances adjusted to CoF	3.28	3.37	3.59	3.31	3.45	3.82	4.43
Wages as % to total expenses	17.98	17.92	14.72	9.32	8.12	15.06	13.52
Return on Assets	0.91	0.73	0.77	0.83	0.83	1.02	1.13
CRAR	14.21	13.67	12.38	13.56	12.60	13.96	13.98
Net NPA ratio	1.23	0.99	0.83	0.60	0.60	1.45	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	681	703	718	713	730	2291	825
No. of employees	11828	11642	11019	11423	11365	38371	12039
Business per employee (in Rs. lakh)	346.25	381.19	506.13	558.65	657.75	650.28	750.55
Profit per employee (in Rs. lakh)	2.21	2.34	2.96	3.40	5.36	4.43	5.60
Capital and Reserves & surplus	1130	1332	1599	1718	2250	10346	4708
Deposits	24133	25997	30984	35354	42042	143863	51970
Investments	10592	10630	9718	11353	13232	51089	18542
Advances	14848	18866	24630	28137	32711	105658	38389
Interest income	2008	2299	2691	3434	4123	12742	4972
Other income	409	351	364	439	573	2296	960
Interest expended	1112	1343	1698	2477	2841	8824	3366
Operating expenses	503	632	645	687	799	2870	1142
Cost of Funds (CoF)	4.76	4.89	4.96	6.11	6.21	6.07	6.05
Return on advances adjusted to CoF	3.03	3.01	3.70	3.73	4.22	3.82	4.43
Wages as % to total expenses	20.90	20.49	17.50	13.14	13.40	15.06	13.52
Return on Assets	0.86	0.86	0.86	0.89	1.30	1.02	1.13
CRAR	11.05	11.15	11.68	13.53	14.03	13.96	13.98
Net NPA ratio	1.81	1.47	1.08	0.94	0.58	1.45	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	1905	2048	2231	2189	2246	1968	825
No. of employees	24834	24624	24360	24656	25068	23303	12039
Business per employee (in Rs. lakh)	280.22	348.64	489.17	586.02	750.65	778.06	750.55
Profit per employee (in Rs. lakh)	1.53	2.05	2.76	3.18	3.64	4.83	5.60
Capital and Reserves & surplus	2199	2834	3627	4291	5010	6794	4708
Deposits	46295	53624	78634	95171	115885	105285	51970
Investments	20371	17269	25234	28076	30537	32752	18542
Advances	26729	36466	51670	64051	81532	76027	38389
Interest income	3758	4050	6040	7906	9580	9212	4972
Other income	590	562	618	890	860	1305	960
Interest expended	2064	2170	3890	5834	6978	6584	3366
Operating expenses	1264	1435	1386	1495	1716	1755	1142
Cost of Funds (CoF)	4.49	4.10	5.44	6.29	6.17	6.18	6.05
Return on advances adjusted to CoF	4.13	4.55	4.05	3.58	3.96	4.01	4.43
Wages as % to total expenses	28.89	28.78	16.95	12.68	12.02	13.14	13.52
Return on Assets	0.82	0.91	0.91	0.88	0.81	1.03	1.13
CRAR	10.70	11.73	11.74	11.82	12.68	13.24	13.98
Net NPA ratio	1.59	0.86	0.76	0.97	0.77	0.68	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	183	184	194	201	..	411	825
No. of employees	2286	2297	2227	2386	..	8289	12039
Business per employee (in Rs. lakh)	316.97	358.29	451.23	541.99	..	744.27	750.55
Profit per employee (in Rs. lakh)	3.60	4.41	4.76	5.31	..	6.16	5.60
Capital and Reserves & surplus	559	657	759	858	..	4716	4708
Deposits	4827	5203	6020	7670	..	34610	51970
Investments	2286	2362	2316	2554	..	14440	18542
Advances	2626	3126	4047	5331	..	27084	38389
Interest income	513	548	638	774	..	4004	4972
Other income	68	78	83	118	..	848	960
Interest expended	282	302	342	499	..	2682	3366
Operating expenses	125	130	147	169	..	1027	1142
Cost of Funds (CoF)	5.72	5.72	5.85	6.75	..	6.25	6.05
Return on advances adjusted to CoF	4.73	4.33	4.94	4.04	..	5.09	4.43
Wages as % to total expenses	17.96	17.63	18.17	15.19	..	10.79	13.52
Return on Assets	1.52	1.67	1.57	1.58	..	1.12	1.13
CRAR	19.74	18.33	16.77	15.35	..	15.23	13.98
Net NPA ratio	2.95	2.17	0.98	0.38	..	1.30	1.05

Foreign Banks
UBS AG
(Amount in rupees crore)

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices					1	10	825
No. of employees					18	1010	12039
Business per employee (in Rs. lakh)					0.00	1252.28	750.55
Profit per employee (in Rs. lakh)					-109.66	24.78	5.60
Capital and Reserves & surplus					284	1995	4708
Deposits					0	7136	51970
Investments					75	4345	18542
Advances					0	5514	38389
Interest income					8	1011	4972
Other income					0	496	960
Interest expended					0	427	3366
Operating expenses					26	410	1142
Cost of Funds (CoF)					0.00	4.51	6.05
Return on advances adjusted to CoF					0.00	8.10	4.43
Wages as % to total expenses					54.00	19.45	13.52
Return on Assets					-7.98	1.98	1.13
CRAR					229.37	14.30	13.98
Net NPA ratio					0.00	1.80	1.05

U,V,W

Nationalised Banks
UCO Bank
(Amount in rupees crore)

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	1798	1815	1923	1952	2058	1968	825
No. of employees	24855	24510	24773	23950	23736	23303	12039
Business per employee (in Rs. lakh)	321.00	387.00	464.00	580.00	732.00	778.06	750.55
Profit per employee (in Rs. lakh)	1.43	0.82	1.30	1.76	2.40	4.83	5.60
Capital and Reserves & surplus	2069	2463	2662	2926	3957	6794	4708
Deposits	49470	54544	64860	79909	100222	105285	51970
Investments	19064	19636	19525	24250	29385	32752	18542
Advances	27656	37378	46989	55082	68804	76027	38389
Interest income	3549	4355	5210	6509	8121	9212	4972
Other income	516	374	550	772	1020	1305	960
Interest expended	2140	2789	3623	5021	6477	6584	3366
Operating expenses	1085	1177	1193	1306	1463	1755	1142
Cost of Funds (CoF)	4.61	5.01	5.33	6.27	6.61	6.18	6.05
Return on advances adjusted to CoF	3.35	3.08	3.06	3.05	3.40	4.01	4.43
Wages as % to total expenses	26.64	22.19	17.30	14.14	12.56	13.14	13.52
Return on Assets	0.73	0.34	0.47	0.52	0.59	1.03	1.13
CRAR	11.26	11.12	11.56	11.02	11.93	13.24	13.98
Net NPA ratio	2.93	2.10	2.14	1.98	1.18	0.68	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	2139	2171	2286	2372	2569	1968	825
No. of employees	25645	26983	27536	27168	29014	23303	12039
Business per employee (in Rs. lakh)	343.08	436.47	509.21	620.00	694.00	778.06	750.55
Profit per employee (in Rs. lakh)	2.81	2.66	3.25	5.39	6.28	4.83	5.60
Capital and Reserves & surplus	3614	4558	5190	7348	8740	6794	4708
Deposits	61831	74094	85180	103859	138703	105285	51970
Investments	22793	25918	27982	33823	42997	32752	18542
Advances	40105	53380	62386	74267	96534	76027	38389
Interest income	4970	5864	7382	9215	11889	9212	4972
Other income	766	494	687	1320	1483	1305	960
Interest expended	2905	3489	4592	6361	8076	6584	3366
Operating expenses	1257	1402	1476	1593	2214	1755	1142
Cost of Funds (CoF)	4.74	4.61	5.16	6.12	6.15	6.18	6.05
Return on advances adjusted to CoF	3.58	3.43	3.60	3.73	4.27	4.01	4.43
Wages as % to total expenses	19.37	17.72	14.40	10.63	11.19	13.14	13.52
Return on Assets	1.10	0.84	0.92	1.26	1.27	1.03	1.13
CRAR	12.09	11.41	12.80	12.51	13.27	13.24	13.98
Net NPA ratio	2.64	1.56	0.96	0.17	0.34	0.68	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	1345	1353	1361	1399	1445	1968	825
No. of employees	17493	17319	16793	16009	15111	23303	12039
Business per employee (in Rs. lakh)	208.00	254.00	350.00	463.00	585.00	778.06	750.55
Profit per employee (in Rs. lakh)	1.72	1.18	1.59	1.99	1.22	4.83	5.60
Capital and Reserves & surplus	1957	1829	2415	2661	3078	6794	4708
Deposits	25348	29250	37167	46971	54536	105285	51970
Investments	14403	14130	14602	18515	17924	32752	18542
Advances	11390	15522	22156	27858	35394	76027	38389
Interest income	2133	2360	2825	3557	4312	9212	4972
Other income	478	437	348	465	491	1305	960
Interest expended	1218	1340	1675	2653	3150	6584	3366
Operating expenses	704	814	778	903	975	1755	1142
Cost of Funds (CoF)	4.97	4.72	4.80	5.85	5.78	6.18	6.05
Return on advances adjusted to CoF	3.70	3.85	3.98	3.13	3.72	4.01	4.43
Wages as % to total expenses	25.90	29.18	22.72	18.04	15.94	13.14	13.52
Return on Assets	1.04	0.66	0.73	0.68	0.34	1.03	1.13
CRAR	18.16	13.12	12.02	11.24	13.28	13.24	13.98
Net NPA ratio	2.43	1.95	1.50	1.10	1.48	0.68	1.05

Nationalised Banks
Vijaya Bank
(Amount in rupees crore)

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	968	982	1039	1053	1101	1968	825
No. of employees	11491	10926	11330	11439	11975	23303	12039
Business per employee (in Rs. lakh)	310.50	369.26	455.17	612.67	756.00	778.06	750.55
Profit per employee (in Rs. lakh)	3.45	1.16	3.04	3.32	2.34	4.83	5.60
Capital and Reserves & surplus	1590	1669	1897	2459	3149	6794	4708
Deposits	25618	27709	37604	47952	54535	105285	51970
Investments	12069	11180	12018	16617	17388	32752	18542
Advances	14336	16664	24224	31689	35468	76027	38389
Interest income	2097	2312	2823	3889	5238	9212	4972
Other income	351	284	275	532	699	1305	960
Interest expended	1110	1339	1751	3058	4113	6584	3366
Operating expenses	538	624	651	701	925	1755	1142
Cost of Funds (CoF)	4.51	4.63	5.05	6.62	7.26	6.18	6.05
Return on advances adjusted to CoF	4.53	4.03	3.57	3.05	4.14	4.01	4.43
Wages as % to total expenses	19.22	19.30	16.33	10.77	11.86	13.14	13.52
Return on Assets	1.43	0.45	0.92	0.75	0.59	1.03	1.13
CRAR	12.92	11.94	11.21	11.22	13.15	13.24	13.98
Net NPA ratio	0.59	0.85	0.59	0.57	0.82	0.68	1.05

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

Items	2004-05	2005-06	2006-07	2007-08	2008-09	Group	All Banks'
						Average 2008-09	Average 2008-09
No. of offices	3	9	41	68	118	411	825
No. of employees	207	627	2443	3150	2671	8289	12039
Business per employee (in Rs. lakh)	687.93	848.08	530.50	683.12	988.36	744.27	750.55
Profit per employee (in Rs. lakh)	-1.82	8.82	3.86	6.35	11.38	6.16	5.60
Capital and Reserves & surplus	217	573	787	1319	1624	4716	4708
Deposits	663	2910	8220	13273	16169	34610	51970
Investments	395	1350	3073	5094	7117	14440	18542
Advances	761	2407	6290	9430	12403	27084	38389
Interest income	30	193	588	1305	2003	4004	4972
Other income	18	97	195	361	435	848	960
Interest expended	12	105	416	974	1492	2682	3366
Operating expenses	40	86	193	341	419	1027	1142
Cost of Funds (CoF)	1.15	4.72	6.36	7.83	8.41	6.25	6.05
Return on advances adjusted to CoF	1.89	3.88	3.36	4.01	5.22	5.09	4.43
Wages as % to total expenses	41.07	26.27	19.26	15.39	11.41	10.79	13.52
Return on Assets	-0.29	2.13	1.44	1.54	1.60	1.12	1.13
CRAR	18.81	16.40	13.60	13.60	16.60	15.23	13.98
Net NPA ratio	0.00	0.00	0.00	0.09	0.33	1.30	1.05

X,Y,Z

Bank Group-wise Averages for 2007-08 & 2008-09

(Amount in rupees crore)

Items	SBI & its Associates		Nationalised Banks		Other SCBs		Foreign Banks		All Banks	
	2007-08	2008-09	2007-08	2008-09	2007-08	2008-09	2007-08	2008-09	2007-08	2008-09
No. of banks	8	7	20	20	23	21	28	30	79	78
No. of offices	1897	2291	1892	1968	348	411	10	10	776	825
No. of employees	31126	38371	23320	23303	7259	8289	1182	1010	11588	12039
Business per employee (in Rs. lakh)	549.22	650.28	618.28	778.06	714.80	744.27	1064.14	1252.28	633.22	750.55
Profit per employee (in Rs. lakh)	3.62	4.43	3.77	4.83	5.70	6.16	19.97	24.78	4.67	5.60
Capital and Reserves & surplus	7713	10346	5654	6794	3973	4716	1762	1995	3994	4708
Deposits	96734	143863	84000	105285	29349	34610	6827	7136	42026	51970
Investments	32978	51089	26801	32752	12112	14440	3533	4345	14903	18542
Advances	74215	105658	60184	76027	22539	27084	5755	5514	31354	38389
Interest income	8803	12742	7132	9212	3087	4004	872	1011	3905	4972
Other income	1477	2296	1049	1305	739	848	378	496	764	960
Interest expended	5976	8824	5055	6584	2108	2682	379	427	2633	3366
Operating expenses	2124	2870	1483	1755	881	1027	370	410	978	1142
Cost of Funds (CoF)	5.90	6.07	5.82	6.18	6.13	6.25	4.37	4.51	5.80	6.05
Return on advances adjusted to CoF	3.65	3.82	3.69	4.01	4.88	5.09	6.56	8.10	4.12	4.43
Wages as % to total expenses	15.89	15.06	14.05	13.14	10.34	10.79	19.68	19.45	13.99	13.52
Return on Assets	0.97	1.02	1.01	1.03	1.13	1.12	2.09	1.98	1.12	1.13
CRAR	13.21	13.96	12.13	13.24	14.34	15.23	13.08	14.30	13.01	13.98
Net NPA ratio	1.43	1.45	0.77	0.68	1.09	1.30	0.77	1.80	1.00	1.05

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