



**भारतीय रिज़र्व बैंक**

**RESERVE BANK OF INDIA**

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## A Profile of Banks 2010-11

The Reserve Bank of India has, today, placed on its website [A Profile of Banks 2010-11](#). The publication, being seventh volume in the series, provides bank-wise and bank group-wise information on important performance indicators of all scheduled commercial banks, excluding regional rural banks, for the period 2006-07 to 2010-11. The publication covers about 18 important indicators, including return on assets, capital adequacy ratio (CRAR), business per employee, and profit per employee. To facilitate comparison, the publication also provides aggregates at bank groups and all banks level for 2010-11.

### Highlights

- Business per employee across the bank groups increased during 2010-11 over 2009-10, except for new private sector banks.
- Profit per employee across the bank groups increased during 2010-11 over 2009-10, except for State Bank of India and its associates.
- At all banks' level, employees' productivity show improvement in terms of both business per employee and profit per employee; these two indicators have been increasing since 2006-07.
- Profitability in terms of return on assets of all scheduled commercial banks at aggregate level improved during 2010-11. At bank group level, all the bank groups witnessed an increase in return on assets during 2010-11, except State Bank of India and its associates, which witnessed decline in return on assets.
- CRAR of all banks at aggregate level declined during 2010-11.
- Net NPA ratio of all scheduled commercial banks at aggregate level declined during 2010-11.

Copies of the publication can be obtained from the Director, Division of Reports and Knowledge Dissemination (Sales Section), Department of Economic and Policy Research, Reserve Bank of India, Amar Building, Ground Floor, P. M. Road, P. B. No.1036, Fort, Mumbai - 400 001. This publication is also available at the Reserve Bank's website on the Internet at ([www.rbi.org.in](http://www.rbi.org.in)).