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RESERVE BANK OF INDIA

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A Profile of Banks 2009-10

The Reserve Bank of India has, today, placed on its website "[A Profile of Banks 2009-10](#)". The publication, "A Profile of Banks 2009-10", the sixth volume in the series, provides a bank-wise and bank group-wise information on important performance indicators of all scheduled commercial banks, excluding regional rural banks, for the period 2005-06 to 2009-10. The publication covers about 18 important indicators; e.g return on assets, CRAR and business per employee. To facilitate comparison the publication also provides aggregates at bank group level and at all banks level for 2009-10.

Highlights

- Employee productivity has been improving as both the productivity indicators, namely, business per employee and profit per employee at aggregate level, are increasing since 2005-06.
- Number of employees of all banks increased during 2009-10.
- Return on assets of all scheduled commercial banks at aggregate level declined during 2009-10. At bank group level, return on assets of all the bank groups with the exception of private sector banks witnessed a decline during 2009-10. The improvement in return on assets of private sector banks is mainly on account of new private sector banks.
- CRAR of all banks at aggregate level increased during 2009-10, exhibiting the strong capital base of Indian banking sector. Net NPA ratio of private sector banks at bank group level declined during 2009-10.

Copies of the publication can be obtained from the Director, Division of Reports, Reviews and Publications (Sales Section), Department of Economic Analysis and Policy, Reserve Bank of India, Amar Building, Ground Floor, 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).