



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल email: helpdoc@rbi.org.in

संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

DEPARTMENT OF COMMUNICATION, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 91 22 2266 0502 फैक्स/Fax: 91 22 22660358

October 1, 2012

A Profile of Banks : 2011-12

The Reserve Bank of India today placed on its website the publication '[A Profile of Banks: 2011-12](#)'. The publication, being eighth volume in the series, provides bank-wise and bank group-wise information on important performance indicators of all scheduled commercial banks (SCBs), excluding regional rural banks, for the period 2007-08 to 2011-12. The publication covers 18 important indicators, including return on assets (RoA), capital to risk weighted assets ratio (CRAR), business per employee, and profit per employee.

Highlights

- Employee productivity in terms of both business per employee and profit per employee in all SCBs at aggregate level increased continuously in all the financial years during the period 2007-08 to 2011-12.
- Profitability in terms of RoA of all SCBs at the aggregate level declined in 2011-12 as compared to the previous financial year whereas the cost of funds and net NPA ratio increased.
- CRAR of all SCBs increased at the end of 2011-12.
- Bank group wise analysis revealed that business per employee across all bank groups increased during 2011-12 vis-à-vis that in 2010-11. Profit per employee also increased across all bank groups except in respect of 'nationalised banks' group during 2011-12. For 'nationalised banks' group, profit per employee in 2011-12 remained the same as that in 2010-11.
- RoA increased in all bank groups in 2011-12, except for 'nationalised banks'.
- Cost of funds increased in all the bank groups in 2011-12.
- CRAR of all bank groups at aggregate level declined at the end of 2011-12 except in 'SBI and its associate bank' group.
- Net NPA ratios in all bank groups increased in 2011-12 except in 'new private sector banks' and 'foreign banks' groups.

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 (www.rbi.org.in).