



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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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

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**A Profile of Banks: 2012-13**

The Reserve Bank of India released on its website "[A Profile of Banks: 2012-13](#)". The publication, ninth 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 2008-09 to 2012-13. The publication covers 21 important indicators, including return on assets, net interest margin, capital to risk weighted assets ratio (CRAR), business per employee, and profit per employee.

**Highlights:**

- Business per employee as well as profit per employee of all scheduled commercial banks at aggregate level increased during 2012-13 *vis-à-vis* that in 2011-12.
- Profitability in terms of return on assets of all scheduled commercial banks at the aggregate level declined during 2012-13. At the bank group level, all the bank groups witnessed an increase in return on assets during 2012-13 as compared to the previous year with the exception of public sector banks.
- Cost of funds of all scheduled commercial banks increased during 2012-13 as compared to that in 2011-12.
- CRAR of all scheduled commercial banks at the aggregate level decreased at end March 2013 as compared to the previous year.
- Net non-performing assets (NPA) ratio of all scheduled commercial banks at the aggregate level increased at end March 2013 as compared to the previous year.

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](http://www.rbi.org.in).

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**Sangeeta Das**  
Director