

# An Economic Analysis of Productivity and Performance of Public Sector Banks in India

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**Abstract** The paper makes an attempt to analyze the productivity performance of public sector banks in India on the basis of Employee Productivity and Branch Productivity. The variables selected for the study is based on secondary data published by Indian Banks Association (IBA) for the period 1991-2010. Mean, standard deviation and coefficient of variation have been used to analyze the productivity. Based on the findings the banks are divided into four categories i.e. excellent, good, fair and poor for the period under study. Finally, appropriate policy suggestions are made for improvement of productivity in public sector banks in India.

**Keywords** Branch Productivity, Employee Productivity, India, National Banks, SBI Group.

## 1. Introduction

Efficient banking systems contribute in an extensive way for higher economic growth in any country, studies in this nature are very important for policy makers, industry leaders and many others who are reliant on the banking sector.

In India, till the eighties, the banks operated in a protected environment and the reform started in 1991. The reform process was to improve productivity and efficiency of the financial system. Banking performance is the mirror reflection of an economy.

Productivity is defined as the ratio of Output to Input. In manufacturing organizations the value added or net output is taken as the output measure. In the service sector it is difficult to quantify the output because it is intangible. Hence, different proxy indicators are used for measuring productivity of service organizations. The indicators commonly used for assessing productivity of banks are Business per employee/ Branch, advances per employee/Branch, number of accounts per employee/branch etc. In our study we have used Deposits per employee, Advances per employee, Net Profit per employee, Deposits per branch, Advances per Branch and Net profit per branch

as indicators of productivity of banks. The sample used for the study consists of 27 public sector banks in which nationalized banks (19) and SBI & its associates (7).

## 2. Objectives of the Study

The main objectives of the study are as follows:-

1. To analyze the performance of public sector banks in India.
2. To study about the productivity in public sector banks in India.
3. To suggest measures for improvement of financial performance of banks.

## 3. Literature Review

Shanmugam and Das(2004) measured the technical efficiency of banks in four different ownership groups in India during the reform period 1992-1999. In this study variables of outputs taken are net interest margin, non-interest income, credits and investments. The inputs used are deposits, borrowings, labor and fixed assets. The data set is an unbalanced panel of 94 banks belonging to different ownership groups using stochastic frontier approach for panel data. The result shows the dominance of deposit in producing all outputs. The technical efficiency of raising interest margin is varied widely across sample banks and is time-invariant. The several reform measures have not so far helped the banks in raising their interest margin. However, the banking sector shows a progress in terms of efficiency of raising non-interest income, investments and credits. This improvement is considerable in the case of investments in all banks, particularly in private banks. Thus, the result matches with the economic growth objective of the reform measure. In case of sample banks, the result shows the state bank group and private foreign banks perform better than their counter parts.

Mohan (2005) explores the efficiency of banks during post reform period in India. There has been a consistent decline in the share of public sector banks in total assets of commercial

banks and a declining trend of Herfindahl's concentration index. Improvements in efficiency of the banking system were reflected in a number of indicators, such as, a gradual reduction in cost of intermediation (defined as the ratio of operating expense to total assets) across various bank groups (barring foreign banks), and decline in the non-performing loans. As a result of these changes, there has been an all-around productivity improvement in the Indian banking sector. While the cost income-ratio (i.e., the ratio of operating expenses to total income less interest expense) as well as net interest margin (i.e., the excess of interest income over interest expense, scaled by total bank assets) of Indian banks showed a declining trend. The business per employee of Indian banks increased over three-fold in real terms exhibiting an annual compound growth rate of nearly 9 percent. Such productivity improvements in the banking sector could be driven by two factors: technological improvements, which expands the range of production possibilities and peer pressure among banks compels them to raise their productivity levels.

Das (2010) estimated the performance of the Indian banking sector after the initiation of financial liberalization and also aims to measure the cost efficiency of the Indian banking sector during the post reform period 1996-2007. Using Stochastic Frontier Approach (cost frontier) and RBI data for 60 Indian commercial banks in which input include interest cost, labor cost and capital cost and output include total loans, investment in securities and other investments. On the basis of panel investigation, the paper concludes that after financial liberalization there has been no significant change in the cost efficiency of the public sector banks. The finding shows a marginal decline in the cost efficiency of the public sector banks in the post reform period. A comparison among various bank groups in the post reform period shows, the domestic private banks are becoming more efficient in comparison to the public sector and the foreign banks. The study finds that after deregulation, the concentration has declined which resulted in increasing competition. The share of private and foreign banks in banking asset, deposit and credit has gone up. The profitability of all bank groups has gone up, but the foreign banks are more profitable and the public sector banks are more cost efficient than the private and the foreign banks.

The empirical literature on Indian banks examines differences in operational efficiency and profitability across private and state-owned banks as opposed to differences across foreign and domestic banks (Sabi 1996). The general perception is that public sector involvement in the banking sector blunts incentives to effectively respond to market-based reforms (Bhattacharya and Patel, 2003; Kumbhakar and Sarkar, 2003) so that deregulation benefits private banks. In the Indian context, in particular, a research

agenda focused on within public sector bank performance would be a significant contribution to the literature.

## 4. Data and Methodology

The study is mainly based on secondary data drawn from the performance highlights of public sector banks published by Indian Banks Association (IBA). This data is related to years (1991-2010). For analysis of the data, two important statistical tools viz. mean and coefficient of variation has been used to arrive at conclusions in a scientific way.

## 5. Research Framework -Performance Indices

The 27 banks names are listed serially in Appendix A. The chosen time period is 1991-2010 as the reform process began in India in 1991. The sample period 1991-2010 divided into two sub periods:

- (i) 1991-2000
- (ii) 2001-2010

To analyze the performance, six productivity indices are calculated for the study period (1991-2010). The indices computed are as follows:

$$Index = \frac{\text{Average ratio of the concerned public sector bank}}{\text{Average ratio for the aggregate of all public sector banks}}$$

With regard to these productivity indices, the performance of the public sector banks has been assessed at four levels, i.e. excellent, good, fair and poor. For excellent performance level, the banks included are those lying at top 25% area of normal distribution, i.e. where growth index value is greater than  $(\bar{X} + 0.6745\sigma)$ . Good performance category the bank whose growth lies between  $(\bar{X} \text{ to } \bar{X} + 0.6745\sigma)$ . Fair performance category includes banks whose growth index value lies between  $(\bar{X} \text{ to } \bar{X} - 0.6745\sigma)$ . Poor performance category includes banks whose growth index value is lower than  $(\bar{X} - 0.6745\sigma)$ .

In table 5.1 the bank productivity indices for 27 public sector banks measured by employee productivity and branch productivity. The maximum employee productivity indices were revealed by Oriental bank of Commerce (1.55) in deposit per employee, Bank of Baroda (1.51) in advances per employee and Corporation bank (6.8) in net profit per employee. On the other hand least productivity indices were revealed by State bank of Bikaner and Jaipur (0.71) in deposit per employee, united bank of India (0.59) in advances per employee and Indian bank (-6.35) in net profit per employee.

**Table 5.1.** Indices of Productivity Performance (1991-2000)

Name of the bank	D/E	A/E	NP/E	D/B	A/B	NP/B
Allahabad bank	0.99 F	0.93 F	-0.17 P	0.66P	0.62 P	-0.16 P
Andhra bank	1.03 G	0.88 F	0.62 F	0.85 F	0.72 P	0.32 F
Bank of Baroda	1.35 E	1.51 E	3.07 E	1.36 E	1.51 E	3.15 E
Bank of India	1.16 E	1.34 E	0.39 F	1.35 E	1.54 E	0.33 F
Bank of Maharashtra	0.91 F	0.76 P	-0.54 P	0.71 P	0.59P	-0.68 P
Canara bank	1.09 G	1.06 G	1.99 G	1.42 E	1.37 E	2.66 E
Central Bank of India	0.87 F	0.75 P	-0.53 P	0.79 P	0.67 P	-0.59 P
Corporation bank	1.49 E	1.44 E	6.82 E	1.44 E	1.37 E	6.59 E
Dena bank	1.05 G	1.09 G	-0.28 P	0.73 P	0.75 P	0.04 F
Indian bank	1.02 G	1.09 G	-6.35 P	1.03 G	1.09 G	-6.56 P
Indian Overseas bank	1.07 G	1.07 G	-1.24 P	1.22 E	1.21 E	-1.67 P
Oriental Bank of Commerce	1.55 E	1.5 E	6.11 E	1.48 E	1.42 E	5.94 E
Punjab & Sind bank	1.04 G	0.95 F	-1.29 P	0.95 F	0.86 F	-1.33 P
Punjab National Bank	0.89 F	0.88 F	1.93 G	0.88 F	0.85 F	1.87 E
Syndicate bank	0.78 P	0.74 P	-0.29 P	0.95 F	0.88 F	-0.72 P
UCO bank	0.75 P	0.7 P	-2.62 P	0.77P	0.71 P	-2.87 P
Union Bank of India	1.18 E	1.11 G	2.13 G	1 G	0.94 F	1.83 E
United Bank of India	0.9 F	0.59 P	1.87 G	0.83 P	0.54 P	1.79 E
Vijaya bank	0.93 F	0.79 P	-0.45 P	0.88 F	0.75 P	-0.49 P
State Bank of India	0.98 F	1.09 G	2.48 G	1.41 E	1.56 E	3.64 E
Bank of Bikaner & Jaipur	0.71 P	0.76 P	1.98 G	0.76 P	0.81 F	2.13 E
State bank of Hyderabad	1.01 G	1.09 G	2.77 E	0.96 F	1.04 G	2.66 E
State bank of Indore	0.84 P	0.96 F	1.82 G	0.83 P	0.95 F	1.8 E
State bank of Mysore	0.72 P	0.81 P	1.22 G	0.77 P	0.86 F	1.35 G
State bank of Patiala	0.95 F	1.07 G	3.33 E	1.01 G	1.14 G	3.54 E
State bank of Saurashtra	0.82 P	0.97 F	0.53 F	0.95 F	1.11 G	0.58 F
State bank of Tranvancore	0.92 F	1.04 G	1.69 G	1.01 G	1.13 G	1.85 E
Mean	1	1	1	1	1	1
SD	0.21	0.24	2.56	0.25	0.31	2.65

Source: Calculated

D/E= Deposits per Employee

A/E= Advances per Employee

NP/E= Net Profit per Employee

D/B= Deposits per Branch

A/B= Advances per Branch

NP/B= Net Profit per Branch

'E'= Excellent

'G'= Good

'F'= Fair

'P'= Poor

In branch productivity analysis, maximum productivity indices were revealed by Oriental bank of commerce (1.48) in deposits per branch, State bank of India (1.56) in advances per branch and Corporation bank (6.59) in net profit per branch. On the other hand, least performance were revealed by Allahabad bank(0.66) in deposits per branch, united bank of India (0.54) in advances per branch and Indian bank (-6.56) in net profit per branch.

**Table 5.2.** Indices of Productivity Performance (2001-2010)

Name of the bank	D/E	A/E	NP/E	D/B	A/B	NP/B
Allahabad bank	1.02 G	0.99 F	1.1G	0.76P	0.75 P	0.81F
Andhra bank	1.07 G	1.11G	1.41 E	0.86F	0.89 F	1.13 G
Bank of Baroda	1.21 E	1.22 E	1.29E	1.24E	1.27 E	1.3E
Bank of India	1.11 G	1.19E	1.06G	1.21E	1.31 E	1.15G
Bank of Maharashtra	0.92 F	0.84 P	0.6 P	0.73P	0.67 P	0.48P
Canara bank	1.07 G	1.09 G	1.25 E	1.39E	1.17 G	1.58E
Central Bank of India	0.89 F	0.79 P	0.51 P	0.74P	0.52P	0.41P
Corporation bank	1.37 E	1.4 E	1.79E	1.34E	1.39E	1.75E
Dena bank	1.03 G	0.99 F	0.81 F	0.71P	0.69 P	0.55P
Indian bank	0.87 P	0.82 P	1.22 G	0.89F	0.84F	1.2G
Indian Overseas bank	0.95 F	0.96 F	1G	1.05G	1.07 G	1.12G
Oriental Bank of Commerce	1.54 E	1.5 E	1.63 E	1.39E	1.38E	1.5E
Punjab & Sind bank	0.98 F	0.93 F	0.77P	0.79P	0.74 P	0.59P
Punjab National Bank	0.87 P	0.94 F	1.16 G	0.86F	0.93 F	1.1G
Syndicate bank	0.98 F	1 G	0.78 P	0.92F	0.95 F	0.74P
UCO bank	0.99 F	0.97 F	0.61P	0.96F	0.95 F	0.57P
Union Bank of India	1.16 E	1.19 E	1.26 E	1.05G	1.1G	1.12G
United Bank of India	0.84 P	0.72 P	0.55 P	0.75 P	0.64P	0.51P
Vijaya bank	1.11 G	1.03 G	0.94F	0.98F	0.92F	0.8F
State Bank of India	0.84 P	0.88 F	0.96 F	1.26E	1.31 E	1.3E
Bank of Bikaner & Jaipur	0.79 P	0.84 P	0.8 F	0.88 F	0.95F	0.89F
State bank of Hyderabad	1.12 G	1.1 G	1.23 E	1.11 G	1.1 G	1.24G
State bank of Indore	0.93 F	1 G	1G	1.05G	1.14G	1.13G
State bank of Mysore	0.76 P	0.83 P	0.84F	0.89 F	0.99F	0.99F
State bank of Patiala	1.12 G	1.17 E	1.09 G	1.26E	1.34 E	1.24G
State bank of Saurashtra	0.56 P	0.52P	0.36 P	0.75 P	0.7P	0.49P
State bank of Tranvancore	0.9 F	0.98 F	1.01 G	1.17 E	1.29 E	1.3 E
Mean	1	1	1	1	1	1
SD	0.19	0.2	0.34	0.22	0.25	0.37

Source: Calculated

The maximum employee productivity indices were revealed by Oriental bank of Commerce (1.54) in deposit per employee, Oriental bank of Commerce (1.5) in advances per employee and Corporation bank (1.79) in net profit per employee. On the other hand least productivity indices were revealed by State bank of Mysore (0.76) in deposit per employee, united bank of India (0.72) in advances per employee and Central bank of India (0.51) in net profit per employee. In branch productivity analysis, maximum productivity indices were revealed by Oriental bank of commerce (1.39) in deposits per branch, Corporation bank (1.39) in advances per branch and Corporation bank (1.75) in net profit per branch. On the other hand, least performance was revealed by Dena bank (0.71) in deposits per branch, central bank of India (0.52) in advances per branch and central bank of India (0.41) in net profit per branch.

## 6. Conclusions

In deposit per employee Bank of Baroda, Corporation bank, Oriental bank of Commerce, Union bank of India remain in excellent category in both periods except Bank of India, on the other hand State bank of Bikaner and Jaipur, State bank of Indore, state bank of Mysore and state bank of Saurashtra remain in poor category in addition Indian bank, PNB, United bank of India and SBI fall in this category except Syndicate bank and UCO bank.

Advances per employee shows that banks which are excellent maintained their excellence performance in both periods except SBOP, in addition Union bank of India also come under this category on the other hand, Bank of Maharashtra, Central bank of India, Indian bank, United bank of India, State bank of Bikaner and Jaipur, state bank of

Mysore, state bank of Saurashtra remain poor while Syndicate bank, UCO bank and Vijaya bank improved in their performance.

Net profit per employee indicates improved performance of Andhra bank, Allahabad bank, Indian bank; Indian Oversea bank, Dena bank and Vijaya bank fall in excellent category and bank set of poor category remain at their previous level.

In deposit per branch SBOP, State bank of Tranvancore come under excellent category during 2001-10 period while Indian oversea bank slips to good category on the other hand, UCO bank, State bank of Indore State bank of Bikaner and Jaipur, state bank of Mysore shows improvement however, Punjab and Sind bank and state bank of Saurashtra fall in poor category.

Advances per branch shows mixed trend 2 new banks come in excellent category (SBOP and State bank of Tranvancore) while 2 banks (Canara bank and Indian Oversea bank) slips from this category on the other hand, Andhra bank, UCO bank and Vijaya bank has shown improved performance from poor category however, Punjab and Sind bank and state bank of Saurashtra shifted to poor category.

Net profit per branch depict that PNB, Union bank of India, State bank of Hyderabad, State bank of Indore, SBOP, United bank of India and State bank of Bikaner and Jaipur slip from excellent category, while Allahabad bank, Indian bank, Indian Oversea bank and Vijaya bank improve. On the other hand Dena bank, united bank of India and state bank of Saurashtra fall in poor category.

## 7. Policy Implications

To reduce overstaffing in public sector banks although efforts made to reduce the number of staff employed through VRS but they need to improve further. They should have a strategic tie up with the rural regional banks for reaching the far-fetched areas instead of opening branches themselves in the areas which cannot provide them the break even business.

They should embrace latest technology such as Mobile banking (M-banking) has the potential to unlock a large untapped market. Public sector banks have a unique advantage over their competition in terms of their branch network and the large customer base. But extending branch networks is often too expensive instead of opening new branches banks can significantly improve its services through adopting new techniques M-banking and able to provide 24 x 7 Banking (anywhere, anytime banking).

The face of banking is changing rapidly. Competition is going to be tough and with financial liberalization Indian public sector banks will have to benchmark themselves against the best in the world. These days introducing internationally followed best practices and observing universally acceptable standards and codes is necessary for strengthening the domestic financial architecture. This includes best practices in the area of corporate governance along with full transparency in disclosures.

For a strong and resilient banking and financial system, therefore, banks need to go beyond peripheral issues and tackle significant issues like improvements in profitability, maintain management efficiency level and technology and exploring available cost-effective solutions.

## Appendix A

### Deposit per Employee

(Rs.in lakh)

Name of Banks	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	Mean	SD	CV
ALLA	29.89	33.82	36.95	40.17	44.2	50.55	59.9	69.41	79.74	95.7	54	21.7	40.23
AND	24.74	26.86	30.02	32.47	39.16	47.07	53.03	70.67	98.73	143	56.6	38	67.24
BOB	42.47	46.91	53.89	58.05	61.83	70.3	85.18	96.59	109	117	74.1	26.3	35.51
BOI	36.56	36.68	40.3	45.01	50.93	59.99	74.91	83.76	91.07	117	63.7	27.3	42.84
BOM	19.33	20.76	23.68	30.52	34.64	43.7	55.04	66.82	83.28	120	49.7	32.3	64.97
CAN	27.65	31.69	37.62	42.15	48.56	57.89	69.55	76.15	86.7	122	60	29.4	48.92
CBI	25.23	26.67	29.25	34.25	38.61	45.76	53.06	62.64	74.33	87.5	47.7	21.3	44.7
CORP	25.93	31.56	45	66.75	62.08	71.15	97.26	123.8	134.9	161	81.9	45.7	55.78
DENA	20.77	25.11	29.76	35.52	40.57	50.36	66.95	79.26	92.19	133	57.4	35.7	62.25
IND	34.85	44.48	44.55	47.65	48.9	52.55	57.13	63.97	72.39	94.7	56.1	17.2	30.73
IOB	27.15	32.69	37.46	43.49	51.21	55.76	68.19	77.34	86.19	105	58.5	25.4	43.37
OBC	33.15	37.64	44.06	53.96	66.35	74.04	91.71	116.3	153.5	182	85.2	50.7	59.43
PSB	23	27.16	31.97	42.36	47.09	51.82	62.55	77.89	87.04	118	56.9	30	52.76
PNB	27.23	30.41	30.16	34.24	38.06	45.56	52.81	62.06	73.35	96.3	49	22.4	45.8
SYND	20.59	23.07	26.44	31.15	34.06	40.5	46.37	55.71	68.41	81.7	42.8	20.3	47.48
UCO Bank	27.07	28.22	26.7	29.65	33.45	37.57	43.95	50.65	58.8	73.8	41	15.8	38.63
UNI	24.23	28.38	36.03	47.07	54.29	64.7	74.61	91.25	102.4	124	64.7	33.3	51.46
UTD	23.81	27.09	30.83	35.65	39.06	46.39	54.62	66.72	78.76	92.6	49.5	23.2	46.87
VIJ	20.01	24.03	30.67	41.6	41.88	47.85	58.11	68.53	80.93	93.8	50.7	24.4	48.12
SBI	26.86	29.32	33.35	36.69	41.38	46.87	54.7	71.17	84.32	113	53.8	27.8	51.79
SBBJ	17.5	19.98	23.4	26.39	30.94	35.8	43.37	51.71	61.4	77.1	38.8	19.5	50.41
SBH	23.38	28.23	35.07	39.94	43.44	51.27	60.61	72.64	84.99	112	55.1	27.8	50.41
INDO	19.13	22.33	26.51	30.7	36.51	41.07	49.32	58.74	73.58	102	46	26	56.56
SBM	17.49	21.8	24.87	30.34	35.07	39.37	42.52	48.74	58.08	76.3	39.5	18	45.57
SBP	22.14	26.11	33.75	38.95	45.34	51.62	59.03	67.5	77.34	96.9	51.9	23.7	45.71
SBS	17.35	21.87	25.69	32.51	39.13	46.16	49.98	58.62	70.99	89	45.1	22.8	50.56
SBT	22.32	25.95	31.73	37.63	42.19	49.76	57.23	65.42	78.61	95.1	50.6	23.6	46.73

Name of banks	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	Mean	SD	CV
ALLA	114	130	163	211	253	292	357	415	506	621	306	168	54.82
AND	144	162	175	210	242	300	369	417	544	654	322	173	53.69
BOB	159	165	183	209	242	328	405	528	619	776	361	215	59.59
BOI	138	149	167	187	223	289	369	472	586	751	333	210	62.92
BOM	135	158	187	204	191	244	307	383	463	482	276	127	46.08
CAN	134	152	181	204	249	307	340	424	541	677	321	179	55.77
CBI	119	130	144	159	166	212	294	400	504	527	266	158	59.35
CORP	185	202	216	267	290	357	461	594	706	842	412	231	56.02
DENA	144	156	177	197	233	274	341	436	488	645	309	167	53.91
IND	108	123	140	161	191	225	297	363	449	548	260	150	57.65
IOB	129	150	170	182	209	288	341	392	412	567	284	142	50.13
OBC	210	221	263	329	335	434	526	671	783	837	461	233	50.51
PSB	126	135	140	147	177	207	276	399	595	737	294	216	73.37
PNB	111	129	149	177	206	137	297	383	467	549	261	156	59.96
SYND	112	113	159	186	218	323	386	462	458	516	293	155	52.72
UCO Bank	105	125	156	199	223	262	335	422	524	630	298	177	59.41
UNI	154	174	197	228	275	309	382	478	578	687	346	182	52.54
UTD	109	119	127	145	169	221	293	361	446	517	251	147	58.62
VIJ	124	146	181	223	254	349	419	455	536	642	333	176	52.92
SBI	129	142	154	179	191	235	300	360	401	419	251	111	44.14
SBBJ	87.7	101	120	148	179	242	299	343	373	471	236	131	55.36
SBH	129	154	183	221	260	322	391	497	537	656	335	179	53.61
INDO	121	141	159	214	251	307	394	451	481		280	136	48.52
SBM	86.4	92.5	114	142	168	229	283	340	385	435	228	127	55.87
SBP	118	153	193	229	298	346	435	528	520	542	336	162	48.35
SBS	102	122	144	172	191	221	232				169	49	28.93
SBT	111	133	164	204	223	267	326	370	417	482	270	125	46.51

## Advances per Employee

(Rs.in lakh)

Name of Banks	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	Mean	SD	CV
ALLA	15.44	17.39	16.26	18.44	20.97	21.63	25.32	31.26	37.24	45.61	24.96	10.06	40.3
AND	12.2	12.24	11.74	14.73	16.93	19.3	22.07	30.63	38.17	58	23.6	14.87	62.99
BOB	23.34	26.35	29.49	32.83	34.9	36.13	43.11	45.67	51.84	80.72	40.44	16.68	41.26
BOI	23.93	21.71	20.55	22.44	28.86	34.41	41.93	44.28	48.13	73.03	35.93	16.49	45.91
BOM	10.42	9.942	9.549	13.39	15.62	18.46	21.81	24.83	32.63	46.86	20.35	11.9	58.46
CAN	15.54	15.48	15.71	20.4	24.23	26.54	30.76	35.45	42.53	57.67	28.43	13.7	48.2
CBI	12.98	7.28	10.98	15.15	17.4	17.45	21.48	26.16	32.75	39.67	20.13	10.1	50.19
CORP	11.17	13.65	15.55	22.48	26.44	32.15	44.75	61.74	73.46	84.18	38.56	26.29	68.2
DENA	10.17	12.05	13.04	17.64	21.31	25.91	34.07	42.98	49.39	63.96	29.05	18.12	62.36
IND	25.18	30	25.34	29.46	28.89	25.18	26.89	28.05	31.07	41.2	29.13	4.73	16.27
IOB	17.84	18.48	18.51	22.71	26.34	25.32	30.57	35.71	41.02	50.35	28.69	10.81	37.69
OBC	16.24	19.53	21.59	28.54	35.59	35.98	44.37	53.35	64.77	81.52	40.15	21.15	52.67
PSB	11.67	12.43	13.47	19.57	22.35	22.67	26.19	33.63	39.29	51.38	25.26	12.85	50.85
PNB	14.01	16.53	13.57	16.1	17.79	20.8	24.09	28.99	34.87	48.09	23.48	11.04	47
SYND	10.46	11	10.41	11.69	14.45	15.8	19.19	26.05	35.3	42.71	19.71	11.39	57.79
UCO Bank	18.24	16.4	13.14	14	14.57	14.6	17.05	19.39	24.44	34.58	18.64	6.503	34.88
UNI	11.23	13.65	15.76	21.79	26.34	29.65	33.25	35.41	48.11	62.42	29.76	16.06	53.97
UTD	12.47	12.87	11.15	12.48	12.67	13.57	15.29	17.67	21.41	28.75	15.83	5.47	34.59
VIJ	11.27	11.66	13.04	16.7	17.09	17.35	22.81	26.64	32.73	42.46	21.17	10.14	47.88
SBI	19.79	21.08	18.11	20.92	25.68	26.35	30.98	34.68	42.03	52.87	29.25	11.18	38.22
SBBJ	10.43	11.69	12.12	13.82	16.25	19.98	24.33	25.66	29.78	38.59	20.26	9.22	45.54
SBH	14.39	16.37	17.3	23.71	27.64	28.63	32.45	36.49	41.3	53.4	29.17	12.27	42.06
INDO	12.48	13.81	15.37	18.67	21.77	23.59	27.84	30.92	41.03	52.25	25.77	12.75	49.48
SBM	10.59	12.84	12.77	16.6	18.83	21.71	23.46	26.11	30.61	43	21.65	9.84	45.45
SBP	14.02	15.89	16.57	20.38	24.12	27.04	31.32	36.72	43.87	57.21	28.72	13.88	48.33
SBS	11.67	13.68	13.73	19.03	22.57	26.89	30.01	33.37	39.35	47.96	25.83	12.01	46.52
SBT	12.2	15.34	17.86	24.56	26.05	28.17	30.66	32.13	39.61	52.56	27.91	11.97	42.9



Name of banks	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	Mean	SD	CV
ALLA	55.3	64.3	79.6	110	152	203	248	287	342	441	198	130	65.67
AND	75.5	88.6	98.4	134	158	202	256	310	393	507	222	144	64.73
BOB	86.5	87.7	89.4	112	155	220	285	393	449	581	246	176	71.6
BOI	88.2	98.8	108	133	154	205	279	356	430	536	239	156	65.34
BOM	58.4	67.7	82.8	92.5	117	165	215	252	295	338	168	101	60.03
CAN	69.3	85.1	100	128	169	212	237	313	390	490	219	140	63.95
CBI	53.7	5.73	58.6	71.2	93.4	133	195	261	328	381	158	128	80.88
CORP	107	112	129	182	212	252	326	389	481	627	282	173	61.51
DENA	70.3	79.9	91	111	140	181	231	292	337	450	198	127	64.19
IND	48.9	55.7	64.8	85.2	105	139	194	257	316	390	166	120	72.25
IOB	61.5	71.3	83.2	103	144	197	244	294	294	436	193	123	63.92
OBC	104	116	145	174	224	300	369	467	544	577	302	178	59.11
PSB	56.2	60	61.7	65.6	95.4	126	204	283	395	526	187	164	87.84
PNB	59.4	68.2	80.3	104	129	169	213	282	349	425	188	127	67.63
SYND	58.2	60.2	77.2	108	148	212	260	325	354	406	201	130	64.6
UCO Bank	50.1	63.5	82.1	111	152	190	231	290	353	430	195	129	66.17
UNI	82.8	99.3	115	148	198	227	274	333	406	512	239	142	59.42
UTD	38	41.4	44.5	65.1	89.6	132	174	234	277	355	145	112	76.98
VIJ	52.4	67.3	95	125	153	225	277	296	359	427	208	129	62.25
SBI	57.7	65.9	76.3	98.5	132	182	233	263	315	339	176	106	60.12
SBBJ	44.6	51.3	65.9	93.2	131	175	220	261	285	360	169	110	64.99
SBH	62.5	72.2	89	119	159	218	280	347	390	479	222	147	66.14
INDO	65.6	79.4	98	140	179	236	291	344	372		200	116	57.65
SBM	49.8	54	65.1	91.8	121	171	216	265	292	343	167	107	64.19
SBP	73.3	92.2	112	132	195	254	326	384	373	410	235	131	55.62
SBS	55.3	62.8	70.9	91.7	116	155	175				104	46.9	45.1
SBT	61.3	76.4	92.7	126	162	214	260	287	315	381	197	111	56.1

## Net profit per employee

(Rs.in lakh)

Name of Banks	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	Mean	SD	CV
ALLA	0.13	-0.47	-1.61	-0.33	0.03	0.28	0.57	0.6	0.31	0.19	-0	0.65	-2218
AND	0.05	-0.9	-0.98	-0.27	0.07	0.24	0.5	0.61	0.83	0.95	0.11	0.67	613
BOB	0.21	0.02	0.15	0.39	0.45	0.61	1	0.91	1.07	0.59	0.54	0.36	67.5
BOI	0.11	-0.62	-2.05	0.09	0.51	0.68	0.69	0.38	0.33	0.57	0.07	0.84	1214
BOM	0.02	-1.06	-1.57	-0.23	0.08	0.28	0.34	0.32	0.56	0.32	-0.1	0.69	-724
CAN	0.3	0.05	0.23	0.38	0.47	0.27	0.37	0.41	0.43	0.59	0.35	0.15	42.2
CBI	0.06	-0.74	-1.3	-0.16	-0.1	0.3	0.35	0.3	0.31	0.1	-0.1	0.54	-579
CORP	0.06	0.04	0.3	0.79	1.14	1.33	1.74	1.89	2.2	2.54	1.2	0.89	74.4
DENA	0.05	-0.55	-0.42	0.18	0.33	0.47	0.69	0.74	0.44	-2.4	-0	0.94	-1894
IND	0.14	0.03	-1.46	0.05	-4.9	-1.4	-1.1	-2.9	1.62	-1.2	-1.1	1.81	-162
IOB	0.03	-2.59	-1.22	0.03	0.01	0.37	0.4	0.2	0.14	0.45	-0.2	0.96	-439
OBC	0.25	0.18	0.27	0.92	1.32	1.33	1.47	1.59	1.94	1.49	1.08	0.63	58.9
PSB	0.01	-1.56	-1.4	-0.06	-1.1	0.16	0.53	0.46	0.51	0.13	-0.2	0.8	-354
PNB	0.19	0.06	0.1	0.12	-0.1	0.35	0.72	0.57	0.63	0.8	0.34	0.32	93.8
SYND	0.01	-1.74	-0.78	-0.24	0.05	0.18	0.23	0.4	0.62	0.76	-0.1	0.74	-1457
UCO Bank	-0.06	-1.25	-1.57	-0.24	-0.7	-0.5	-0.3	-0.2	0.12	0.11	-0.5	0.57	-123
UNI	0.09	0.03	0.15	0.32	0.24	0.7	0.81	0.52	0.33	0.55	0.38	0.26	69.6
UTD	0.03	-1.23	2.72	0.87	1.04	-0.5	0.05	0.07	0.15	0.1	0.33	1.05	321
VIJ	0.01	-0.71	0.03	0.23	-1.8	0.13	0.16	0.21	0.37	0.53	-0.1	0.67	-848
SBI	0.08	0.09	0.12	0.31	0.36	0.57	0.78	0.43	0.88	0.75	0.44	0.3	68.1
SBBJ	0.07	0.08	0.05	0.05	0.17	0.27	0.6	0.61	0.81	0.79	0.35	0.32	91
SBH	0.1	0.12	0.17	0.32	0.36	0.37	0.68	0.76	0.87	1.13	0.49	0.35	72.2
INDO	0.05	0.04	0.06	0.13	0.18	0.25	0.41	0.45	0.65	0.98	0.32	0.31	95.6
SBM	0.04	0.04	0.02	0.03	0.24	0.36	0.45	0.29	0.42	0.26	0.22	0.17	79.8
SBP	0.24	0.15	0.22	0.24	0.38	0.42	1.09	0.77	0.99	1.35	0.59	0.43	73.5
SBS	0.07	0.06	0.07	0.17	-2.9	0.89	0.98	0.31	1.06	0.18	0.09	1.11	1183

SBT	0.04	0.06	0.07	0.16	0.2	0.31	0.48	0.33	0.51	0.8	0.3	0.24	81.8
Name of banks	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	Mean	SD	CV
ALLA	0.4	0.85	2.4	2.81	3.69	3.68	4.85	3.76	5.76	6.7	3.49	1.99	56.97
AND	1.58	3.1	3.54	3.97	3.46	3.89	4.3	4.58	7.32	9	4.47	2.14	47.93
BOB	1.4	1.92	2.43	1.74	2.13	2.7	3.83	6.11	7.85	11	4.11	3.2	77.78
BOI	1.16	1.97	2.37	0.81	1.66	2.71	4.95	7.49	4.44	6.2	3.38	2.27	67.25
BOM	1.03	1.58	2.15	1.25	0.36	1.96	2.42	2.75	3.21	2.38	1.91	0.86	45.07
CAN	1.55	2.14	2.81	2.34	2.86	3.06	3.46	4.7	6.97	9.76	3.97	2.55	64.3
CBI	0.41	0.78	1.59	0.93	0.64	1.28	1.47	1.74	3.29	3.95	1.61	1.15	71.77
CORP	3.01	3.88	4.7	3.94	3.92	4.51	6.12	7.16	8.9	10.9	5.71	2.56	44.88
DENA	0.11	1.08	2.23	0.6	0.72	1.99	3.61	4.28	4.86	6.15	2.56	2.06	80.3
IND	0.15	0.86	1.86	1.89	2.36	3.64	4.91	6.23	7.92	8.88	3.87	3.01	77.7
IOB	0.93	1.7	2.1	2.67	3.24	4.23	4.86	5.2	2.63	4.15	3.17	1.41	44.44
OBC	2.36	3.38	5.05	5.22	3.72	3.94	5.68	6.08	7.39	9.04	5.19	1.99	38.39
PSB	0.23	0.05	0.09	-0.74	1.14	2.34	4.24	4.96	6.16	6	2.45	2.67	109
PNB	0.97	1.43	1.88	2.42	2.48	2.69	3.66	5.64	7.31	8.35	3.68	2.55	69.22
SYND	0.98	1.27	1.62	1.62	2.18	2.94	3.44	3.64	3.18	3.99	2.49	1.08	43.5
UCO Bank	0.64	0.83	1.73	1.39	0.8	1.28	1.73	2.35	4.33	4.19	1.93	1.33	69.15
UNI	1.22	2.15	2.78	2.65	2.5	3.07	5.11	5.95	7.05	7.5	4	2.22	55.43
UTD	0.66	1.72	1.76	1.72	1.18	1.59	1.99	1.22	2.11	3.48	1.74	0.74	42.71
VIJ	1.11	1.68	3.54	3.31	1.16	3.08	3.16	2.19	4.39	6.3	2.99	1.58	52.98
SBI	1.16	1.49	1.78	2.09	2.22	2.45	3.75	4.43	4.58	6.44	3.04	1.69	55.75
SBBJ	1.24	1.54	2.31	1.6	1.2	2.6	2.76	3.53	3.68	5	2.55	1.24	48.69
SBH	1.68	2.25	2.87	1.91	3.26	3.92	4.35	4.9	6.05	7.89	3.91	1.97	50.3
INDO	1.91	3.07	3.46	2.06	2.09	2.91	3.73	4.44	4.83		3.17	1.05	33.12
SBM	0.67	1.19	1.82	2.16	2.22	2.6	3.28	3.48	4.41	5	2.68	1.37	51.04
SBP	1.97	2.76	3.69	2.48	2.67	3.24	3.7	4.68	4.44	5.2	3.48	1.05	30.16
SBS	1.1	1.25	2.4	0.56	0.83	1.22	0.74				1.16	0.6	52.18
SBT	1	1.42	2.04	2.09	2.22	2.81	3.56	5.35	5.61	6	3.21	1.83	56.97

## Deposit per branch

(Rs.in lakh)

Name of banks	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	Mean	SD	CV
ALLA	368.7	426.6	458.4	497.6	545.4	619.48	722.2	823.3	932	1057	645.1	231.2	35.84
AND	406	436.7	509.9	547.6	610.1	728.03	806.6	1038	1416	1793	829.2	458.3	55.27
BOB	805.8	871.3	950.1	1070	1146	1290.3	1551	1734	1935	2026	1338	446.5	33.37
BOI	817.4	819.7	896.2	1011	1122	1291.8	1577	1767	1886	2039	1323	462	34.93
BOM	300.2	341.9	396.8	470.2	524.7	642.11	786.1	930.1	1122	1397	691.1	363.6	52.61
CAN	702.8	804	949.7	1052	1197	1390.1	1646	1764	2003	2456	1396	565.4	40.49
CBI	433.3	454.4	521.5	573.8	640.5	746.71	854	990.9	1156	1335	770.7	308.3	40
CORP	532.2	637.1	874.3	1247	1145	1316.2	1610	2042	2204	2540	1415	675.5	47.75
DENA	310.4	371	439.3	511.4	571.1	687.75	875	1012	1136	1240	715.3	331.2	46.3
IND	655.9	835.2	846.3	884.7	904.6	963.62	1032	1142	1278	1524	1007	250.7	24.91
IOB	605.8	726.8	813	944.3	1077	1165.1	1401	1563	1707	1910	1191	439.8	36.92
OBC	675.2	773.4	898.6	1080	1243	1331.7	1553	1869	2415	2648	1449	675.7	46.64
PSB	393	442.7	588.5	763.7	839.6	906.25	1070	1308	1434	1596	934.2	413.5	44.26
PNB	531.5	590.1	596.6	667.8	726.4	818.22	927.3	1067	1232	1447	860.4	305	35.45
SYND	489.7	569	649	751.1	800.4	927.75	1101	1192	1390	1448	931.9	338.3	36.3
UCO Bank	536.7	558.4	517.7	576	635	699.61	802.1	905.9	1040	1251	752.3	246	32.7
UNI	429.8	498.6	622.7	806.9	892.8	985.47	1105	1328	1456	1699	982.4	419.1	42.66
UTD	408.4	464.1	524.9	603.8	659.4	776.14	903.1	1089	1261	1405	809.5	345.3	42.65
VIJ	378.8	445.7	552.8	724.7	717.2	817.6	984	1166	1385	1500	867.2	384.7	44.37
SBI	697.7	759.1	867.1	963	1085	1245.5	1469	1882	2177	2675	1382	663.7	48.02
SBBJ	360.9	412.7	467.9	547.1	624.7	706.54	850.7	992.4	1153	1307	742.3	324	43.64
SBH	446.5	529.9	642.4	724.5	782	904.75	1040	1242	1433	1690	943.5	405.5	42.98
INDO	377.9	440.5	498.3	584.1	684.7	751.88	888.9	1041	1274	1638	817.9	401.4	49.07
SBM	353	436.2	508.8	620.2	698.2	783.84	848.6	962.8	1118	1262	759.2	295.7	38.95
SBP	483	571.1	718.7	827.7	948.2	1034.2	1094	1243	1426	1601	994.7	361.2	36.31
SBS	424.1	496.8	590.8	709.8	833.7	973.68	1040	1195	1429	1638	933.1	401.6	43.03
SBT	445.6	521.6	634.7	741.5	833.2	988.38	1132	1304	1527	1725	985.2	431.3	43.78

Name of banks	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	Mean	SD	CV
ALLA	1184	1328	1627	2089	2426	2889	3323	3760	4637	5459	2872	1430	49.78
AND	1730	1915	2034	2359	2797	3216	3619	4147	4990	5647	3245	1345	41.45
BOB	2307	2413	2711	2971	3415	4506	5244	6474	7657	8936	4663	2350	50.4
BOI	2343	2505	2771	3012	3551	4359	5164	6224	7100	8493	4552	2130	46.8
BOM	1566	1800	2073	2234	2070	2522	3037	3677	4357	4352	2769	1035	37.36
CAN	2658	2974	3497	3858	4613	5523	5753	6838	7704	9026	5244	2120	40.42
CBI	1513	1641	1786	1931	2125	2592	3335	3731	4532	4811	2800	1224	43.71
CORP	2872	3176	3212	3505	3937	4701	5650	7013	8029	8565	5066	2130	42.04
DENA	1353	1453	1617	1790	2105	2440	3196	3636	4198	4974	2676	1262	47.14
IND	1721	1963	2213	2519	2911	3263	3956	4415	5019	5679	3366	1353	40.19
IOB	2198	2561	2837	2947	3329	3847	4551	5217	5518	6631	3964	1462	36.9
OBC	2946	3014	3522	4235	4373	5027	5885	7021	7975	8584	5258	2034	38.68
PSB	1660	1754	1795	1862	2082	2289	2861	3802	5355	6189	2965	1626	54.86
PNB	1663	1878	2186	2552	2944	1909	3901	4494	4985	5766	3228	1461	45.27
SYND	1631	1761	2410	2573	2673	3700	4388	5201	5070	5437	3485	1460	41.9
UCO Bank	1565	1834	2286	2865	3128	3500	4075	4844	5688	6586	3637	1660	45.64
UNI	1967	2215	2503	3015	3559	3861	4399	5422	6062	6713	3972	1651	41.57
UTD	1504	1619	1748	1935	2219	2805	3353	3759	4445	4874	2826	1224	43.33
VIJ	1773	2027	2427	2815	3002	3845	4563	4953	5348	6104	3686	1499	40.68
SBI	2978	3276	3525	4009	4124	4677	5233	6431	6363	6818	4743	1402	29.56
SBBJ	1472	1675	1946	2310	2607	3374	4013	4561	5349	5970	3328	1588	47.73
SBH	1966	2304	2689	3114	3600	4301	5006	6057	6158	6740	4194	1725	41.15
INDO	1890	2160	2395	3138	3787	4489	5381	6028	6488		3973	1719	43.28
SBM	1411	1480	1785	2146	2554	3420	4199	4884	5643	6114	3364	1756	52.22
SBP	1929	2421	3025	3533	4456	5115	6087	7093	7286	6753	4770	1994	41.8
SBS	1850	2187	2554	3010	3249	3497	3515				2837	655	23.07
SBT	1997	2374	2952	3602	3768	4401	4979	5791	6803	7343	4401	1817	41.29

## Advances per branch

(Rs.in lakh)

Name of banks	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	Mean	SD	CV
ALLA	190	219	202	228	259	265	305	371	435	504	297.9	106	35.6
AND	200	199	199	248	264	298	336	450	548	728	347	176	50.8
BOB	443	489	520	605	647	663	785	820	920	1402	729.4	281	38.5
BOI	535	485	457	504	636	741	883	934	996	1270	744	270	36.3
BOM	162	164	160	206	237	271	312	346	440	547	284.4	130	45.6
CAN	395	393	397	509	597	637	728	821	982	1157	661.6	262	39.7
CBI	223	124	196	254	289	285	346	414	510	606	324.5	148	45.6
CORP	229	275	302	420	487	595	741	1019	1200	1329	659.8	398	60.4
DENA	152	178	193	254	300	354	445	549	608	596	362.8	176	48.6
IND	474	563	481	547	534	462	486	501	548	663	526	60	11.4
IOB	398	411	402	493	554	529	628	722	812	913	586.2	180	30.7
OBC	331	401	440	571	666	647	751	857	1019	1188	687.3	275	40
PSB	199	203	248	353	399	396	448	565	647	694	415.3	176	42.4
PNB	273	321	268	314	340	374	423	498	586	723	412	149	36.1
SYND	249	271	256	282	340	362	456	558	717	757	424.7	191	45
UCO Bank	362	325	255	272	276	272	311	347	432	586	343.8	101	29.3
UNI	199	240	272	373	433	452	492	515	684	853	451.4	202	44.8
UTD	214	221	190	211	214	227	253	288	343	436	259.7	77	29.6
VIJ	213	216	235	291	293	296	386	453	560	679	362.4	157	43.4
SBI	514	546	471	549	673	700	832	917	1085	1251	753.8	263	34.9
SBBJ	215	241	242	286	328	394	477	492	559	654	389.1	151	38.8
SBH	275	307	317	430	498	505	556	624	697	808	501.6	176	35
INDO	247	272	289	355	408	432	502	548	710	838	460.2	194	42.2
SBM	214	257	261	339	375	432	468	516	589	711	416.3	159	38.2
SBP	306	348	353	433	505	542	581	676	809	945	549.7	210	38.1
SBS	285	311	316	415	481	567	625	680	792	883	535.5	209	39.1
SBT	244	308	357	484	514	559	606	640	769	953	543.6	215	39.6

Name of banks	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	Mean	SD	CV
ALLA	574	654	793	1084	1458	2003	2307	2602	3131	3875	1848	1128	61.04
AND	905	1047	1142	1500	1822	2164	2506	3082	3604	4377	2215	1171	52.87
BOB	1257	1284	1322	1585	2184	3017	3681	4820	5560	6690	3140	1978	63
BOI	1504	1666	1790	2140	2464	3089	3906	4689	5207	6056	3251	1625	49.99
BOM	676	772	919	1012	1267	1704	2130	2413	2775	3052	1672	872	52.18
CAN	1375	1670	1929	2405	3137	3821	4004	5057	5559	65.2	2902	1729	59.58
CBI	683	72.2	729	867	1198	1622	2207	2430	2946	34.8	1279	996	77.85
CORP	1667	1759	1924	2387	2870	3324	3994	4598	5472	6372	3437	1636	47.61
DENA	663	743	829	1007	1268	1613	2168	2439	2900	3472	1710	987	57.71
IND	781	892	1027	1330	1604	2014	2582	3126	3535	4039	2093	1169	55.86
IOB	1048	1218	1388	1679	2290	2633	3261	3902	3934	5107	2646	1371	51.8
OBC	1464	1585	1943	2239	2925	3467	4124	4889	5536	5920	3409	1647	48.3
PSB	742	781	793	831	1120	1391	2113	2699	3555	4418	1844	1315	71.3
PNB	891	996	1174	1494	1835	2345	2801	3314	3731	4461	2304	1239	53.77
SYND	851	937	1168	1486	1818	2432	2953	3659	3917	4282	2350	1289	54.83
UCO Bank	746	932	1201	1601	2143	2536	2809	3325	3834	4491	2362	1269	53.72
UNI	1057	1263	1457	1955	2564	2828	3149	3774	4254	5006	2731	1332	48.79
UTD	523	566	612	869	1178	1672	1988	2439	2759	3350	1596	1010	63.31
VIJ	748	935	1275	1575	1805	2477	3015	3221	3586	4060	2270	1165	51.34
SBI	1330	1524	1747	2210	2841	3623	4059	4701	5000	5524	3256	1539	47.26
SBBJ	749	854	1069	1457	1911	2432	2950	3471	4091	4568	2355	1375	58.36
SBH	952	1081	1310	1679	2208	2913	3581	4237	4476	4922	2736	1497	54.7
INDO	1024	1214	1473	2055	2699	3450	3970	4598	5016		2833	1497	52.84
SBM	814	864	1016	1387	1834	2557	3215	3801	4287	4813	2459	1496	60.84
SBP	1200	1456	1761	2048	2926	3756	4561	5152	5231	5103	3319	1636	49.28
SBS	1000	1123	1254	1602	1982	2452	2661				1725	658	38.13
SBT	1103	1367	1667	2216	2734	3521	3963	4491	5142	5814	3202	1641	51.27

## Net Profit per branch

(Rs.in lakh)

Name of banks	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	Mean	SD	CV
ALLA	1.55	-5.88	-19.9	-4.1	0.32	3.44	6.88	7.17	3.66	2.1	-0.48	8.01	-1667
AND	0.84	-14.7	-16.7	-4.54	1.12	3.7	7.64	8.95	11.8	11.9	1.00	10.2	1021
BOB	4.02	0.33	2.71	7.16	8.4	11.1	18.2	16.4	19	10.3	9.75	6.51	66.8
BOI	2.43	-13.9	-45.6	2.06	11.2	14.5	14.6	8	6.83	9.94	1.02	18.4	1798
BOM	0.36	-17.4	-26.3	-3.61	1.14	4.1	4.82	4.42	7.54	3.71	-2.12	11	-520
CAN	7.75	1.27	5.74	9.55	11.5	6.5	8.78	9.46	9.85	11.9	8.23	3.13	38
CBI	1	-12.6	-23.3	-2.73	-2.4	4.89	5.67	4.73	4.86	1.49	-1.83	9.33	-509
CORP	1.13	0.89	5.73	14.8	21	24.7	28.7	31.1	35.9	40.2	20.41	14.3	69.9
DENA	0.82	-8.06	-6.24	2.65	4.59	6.39	9.08	9.44	5.37	-23	0.13	9.93	7136
IND	2.71	0.51	-27.8	0.97	-91	-26	-20	-52	28.5	-19	-20.3	33.1	-163
IOB	0.69	-57.6	-26.4	0.74	0.22	7.66	8.19	3.95	2.83	8.08	-5.16	21	-406
OBC	5.07	3.8	5.49	18.4	24.7	23.8	25	25.6	30.5	21.8	18.41	9.88	53.7
PSB	0.14	-25.5	-25.7	-1.01	-19	2.84	9.14	7.74	8.35	1.78	-4.10	13.8	-337
PNB	3.67	1.23	2.04	2.32	-2.6	6.32	12.6	9.74	10.6	12	5.78	5.21	90
SYND	0.26	-43	-19.2	-5.87	1.26	4.16	5.44	8.54	12.7	13.6	-2.21	17.2	-776
UCO Bank	-1.17	-24.8	-30.4	-4.68	-13	-9.8	-5.3	-3.8	2.08	1.92	-8.90	11	-123
UNI	1.57	0.59	2.64	5.55	3.99	10.6	12	7.56	4.74	7.57	5.68	3.76	66.1
UTD	0.53	-21	46.4	14.8	17.6	-8.6	0.75	1.1	2.36	1.46	5.53	17.9	324
VIJ	0.28	-13.2	0.51	3.95	-30	2.28	2.75	3.64	6.31	8.4	-1.51	11.6	-765
SBI	2.03	2.43	3.12	8.09	9.36	15.2	20.9	11.4	22.7	17.7	11.29	7.62	67.5
SBBJ	1.43	1.55	0.95	1.09	3.49	5.24	11.7	11.8	15.3	13.3	6.59	5.78	87.7
SBH	1.83	2.33	3.2	5.73	6.42	6.5	11.7	13	14.6	17.1	8.24	5.46	66.2
INDO	0.9	0.89	1.13	2.56	3.33	4.57	7.39	8.02	11.3	15.6	5.57	4.97	89.2
SBM	0.79	0.78	0.38	0.57	4.78	7.18	9.07	5.8	8.13	4.27	4.17	3.37	80.7
SBP	5.22	3.34	4.64	5.16	7.94	8.44	20.2	14.2	18.3	22.3	10.98	7.14	65
SBS	1.83	1.45	1.67	3.79	-61	18.7	20.3	6.34	21.4	3.37	1.78	23.5	1319
SBT	0.81	1.3	1.43	3.25	3.99	6.12	9.55	6.52	9.96	14.5	5.74	4.5	78.3



Name of banks	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	Mean	SD	CV
ALLA	4.19	8.65	23.9	27.8	35.3	36.4	45.2	34	52.7	58.9	32.7	17.5	53.52
AND	18.9	36.6	41.1	44.5	40	41.7	42.1	45.6	67.2	77.6	45.5	16.2	35.58
BOB	20.4	28.1	35.9	24.7	30.1	37	49.5	74.9	97.2	124	52.2	35	67.12
BOI	19.8	33.3	39.4	13	26.5	40.8	69.2	98.7	53.8	70.7	46.5	26.6	57.18
BOM	11.9	18	23.9	13.7	3.91	20.2	23.9	26.4	30.3	21.5	19.4	7.76	40.09
CAN	30.8	42	54.2	44.2	53	55.1	58.4	75.8	99.2	124	63.6	28.4	44.55
CBI	5.24	9.8	19.7	11.4	8.23	15.6	16.6	16.2	29.6	33.6	16.6	9.08	54.66
CORP	46.8	60.8	69.8	51.8	53.2	59.5	74.9	84.6	101	104	70.6	20.3	28.7
DENA	1	10.1	20.3	5.43	6.51	17.8	33.9	35.7	41.8	47.4	22	16.6	75.57
IND	2.38	13.7	29.5	29.6	36	52.7	65.4	75.7	88.5	92	48.5	31.2	64.23
IOB	15.9	29	35.1	43.4	51.6	56.4	64.9	69.1	35.2	49	45	16.5	36.8
OBC	33.1	46.2	67.7	67.3	48.5	45.6	63.6	63.6	75.2	92.8	60.4	17.3	28.65
PSB	3.06	0.59	1.17	-9.34	13.3	25.9	44.1	47.3	55.4	54.5	23.6	24.9	105.7
PNB	14.6	20.9	27.6	34.9	35.4	37.4	48	66.2	78.1	81.7	44.5	23.5	52.8
SYND	14.3	19.8	24.6	22.4	26.7	33.7	39.1	41	35.2	42	29.9	9.64	32.28
UCO Bank	9.59	12.1	25.4	20	11.3	17.1	21	27	47	41.1	23.2	12.5	54.05
UNI	15.5	27.4	35.3	35.1	32.4	38.3	58.7	67.5	74	69	45.3	20.2	44.66
UTD	9.13	23.5	24.2	22.9	15.5	20.2	22.8	12.7	21	32.8	20.5	6.67	32.56
VIJ	15.8	23.3	47.5	41.8	13.7	33.9	34.4	23.8	43.8	43.7	32.2	12.3	38.18
SBI	26.8	34.4	40.7	47	47.8	48.8	65.5	79	72.5	60.3	52.3	16.8	32.08
SBBJ	20.8	25.6	37.5	25	17.4	36.2	37.1	46.9	52.9	61.1	36	14.3	39.69
SBH	25.6	33.7	42.3	27	45.2	52.4	55.6	59.7	69.4	88.7	50	19.7	39.35
INDO	29.9	46.9	52	30.3	31.6	42.7	51	59.3	65.2		45.4	12.9	28.4
SBM	10.9	19	28.4	32.6	33.8	38.7	48.8	50	64.7	70.8	39.8	19	47.79
SBP	32.2	43.6	57.9	38.3	40	47.8	51.8	62.8	62.2	64.8	50.2	11.5	22.99
SBS	20	22.4	42.4	9.82	14.1	19.3	11.3				19.9	11	55.16
SBT	17.9	25.5	36.6	36.9	37.5	46.3	54.4	83.7	91.5	91.9	52.2	27.3	52.37

**Employee Productivity Performance for the period 1991- 2000**

Index → Performance ↓	Deposit per Employee	Advances per Employee	Net Profit per Employee
Excellent	Bank of Baroda, Bank of India, Corporation bank, Oriental bank of Commerce, Union bank of India	Bank of Baroda, Bank of India, Corporation bank, Oriental bank of Commerce	Bank of Baroda, Corporation bank, Oriental bank of Commerce, State bank of Hyderabad, SBOP
Good	Andhra bank, Canara bank, Dena bank, Indian bank, Indian Oversea bank, Punjab and Sind bank, State bank of Hyderabad.	Canara bank, Dena bank, Indian bank, Indian Oversea bank, Union bank of India, SBI, State bank of Hyderabad, SBOP, State bank of Tranvancore	Canara bank, PNB, Union bank of India, United bank of India, SBI, State bank of Bikaner and Jaipur, State bank of Indore, state bank of Mysore, State bank of Tranvancore
Fair	Allahabad bank, bank of Maharashtra, Central bank of India, PNB, United bank of India, Vijaya bank, SBI, SBOP, State bank of Tranvancore	Allahabad bank, Andhra bank, Punjab and Sind bank, PNB, State bank of Indore, state bank of Saurashtra	Andhra bank, Bank of India, state bank of Saurashtra
Poor	Syndicate bank, UCO bank, State bank of Bikaner and Jaipur, State bank of Indore, Mysore and Saurashtra	Bank of Maharashtra, Central bank of India, Syndicate bank, UCO bank, United bank of India, Vijaya bank, State bank of Bikaner and Jaipur, state bank of Mysore	Allahabad bank, Bank of Maharashtra, Central bank of India, Dena bank, Indian bank, Indian Oversea bank, Punjab and Sind bank, Syndicate bank, UCO bank, Vijaya bank

**Employee Productivity Performance for the period 2001-2010**

Index → Performance ↓	Deposit per Employee	Advances per Employee	Net Profit per Employee
Excellent	Bank of Baroda, Corporation bank, Oriental bank of Commerce, Union bank of India	Bank of Baroda, Bank of India, Corporation bank, Oriental bank of Commerce, Union bank of India, SBOP	Andhra bank, Bank of Baroda, Canara bank, Corporation bank, Oriental bank of Commerce, Union bank of India, State bank of Hyderabad
Good	Allahabad bank, Andhra bank, Bank of India, Canara bank, Dena bank, Vijaya bank, State bank of Hyderabad, SBOP	Andhra bank, Canara bank, Syndicate bank, Vijaya bank, State bank of Hyderabad, State bank of Indore	Allahabad bank, Bank of India, Indian bank, Indian Oversea bank, PNB, State bank of Indore, SBOP, State bank of Tranvancore
Fair	Bank of Maharashtra, Central bank of India, Indian Oversea bank, Punjab and Sind bank, Syndicate bank, UCO bank, State bank of Indore, State bank of Tranvancore	Allahabad bank, Dena bank, Indian Oversea bank, Punjab and Sind bank, PNB, UCO bank, SBI, State bank of Tranvancore	Dena bank, Vijaya bank, SBI, State bank of Bikaner and Jaipur, Mysore
Poor	Indian bank, PNB, United bank of India, SBI, State bank of Bikaner and Jaipur, state bank of Mysore, state bank of Saurashtra	Bank of Maharashtra, Central bank of India, Indian bank, United bank of India, State bank of Bikaner and Jaipur, state bank of Mysore, state bank of Saurashtra	Bank of Maharashtra, Central bank of India, Punjab and Sind bank, Syndicate bank, UCO bank, United bank of India, state bank of Saurashtra

**Branch Productivity Performance for the period 1991-2000**

Index → Performance ↓	Deposit per Branch	Advances per Branch	Net Profit per Branch
Excellent	Bank of Baroda, Bank of India, Canara bank, Corporation bank, Indian Oversea bank, Oriental bank of Commerce, SBI	Bank of Baroda, Bank of India, Canara bank, Corporation bank, Indian Oversea bank, Oriental bank of Commerce, SBI	Bank of Baroda, Canara bank, Corporation bank, Oriental bank of Commerce, PNB, Union bank of India, United bank of India, SBI, State bank of Bikaner and Jaipur, State bank of Hyderabad, State bank of Indore, SBOP, State bank of Travancore
Good	Indian bank, Union bank of India, SBOP, State bank of Travancore	Indian bank, State bank of Hyderabad, SBOP, Saurashtra, State bank of Travancore	State bank of Mysore
Fair	Andhra bank, Punjab and Sind bank, PNB, Syndicate bank, Vijaya bank, State bank of Hyderabad, state bank of Saurashtra	Punjab and Sind bank, PNB, Syndicate bank, Union bank of India, State bank of Bikaner and Jaipur, State bank of Indore, state bank of Mysore	Andhra bank, Bank of India, Dena bank, state bank of Saurashtra
Poor	Allahabad bank, Bank of Maharashtra, Central bank of India, Dena bank, UCO bank, United bank of India, State bank of Bikaner and Jaipur, State bank of Indore, state bank of Mysore	Allahabad bank Andhra bank, bank of Maharashtra, Central bank of India, Dena bank, UCO bank, United bank of India, Vijaya bank	Allahabad bank, bank of Maharashtra, Central bank of India, Indian bank, Indian Oversea bank, Punjab and Sind bank, Syndicate bank, UCO bank, Vijaya bank

**Branch Productivity Performance for the period 2001-2010**

Index → Performance ↓	Deposit per Branch	Advances per Branch	Net Profit per Branch
Excellent	Bank of Baroda, Bank of India, Canara bank, Corporation bank, Oriental bank of Commerce, SBI, SBOP, State bank of Travancore	Bank of Baroda, Bank of India, Corporation bank, Oriental bank of Commerce, SBI, SBOP, State bank of Travancore	Bank of Baroda, Canara bank, Corporation bank, Oriental bank of Commerce, SBI, State bank of Travancore
Good	Indian Oversea bank, Union bank of India, State bank of Hyderabad, State bank of Indore	Canara bank, Indian Oversea bank, Union bank of India, State bank of Hyderabad, State bank of Indore	Andhra bank, Bank of India, Indian bank, Indian Oversea bank, PNB, Union bank of India, State bank of Hyderabad, State bank of Indore, SBOP
Fair	Andhra bank, Indian bank, PNB, Syndicate bank, UCO bank, Vijaya bank, State bank of Bikaner and Jaipur, state bank of Mysore	Andhra bank, Indian bank, PNB, Syndicate bank, UCO bank, Vijaya bank, State bank of Bikaner and Jaipur, state bank of Mysore	Allahabad bank, Vijaya bank, State bank of Bikaner and Jaipur, state bank of Mysore
Poor	Allahabad bank, Bank of Maharashtra, Central bank of India, Dena bank, Punjab and Sind bank, United bank of India, state bank of Saurashtra	Allahabad bank, Bank of Maharashtra, Central bank of India, Dena bank, Punjab and Sind bank, United bank of India, state bank of Saurashtra	Bank of Maharashtra, Central bank of India, Dena bank, Punjab and Sind bank, Syndicate bank, UCO bank, United bank of India, state bank of Saurashtra

No of Banks	Legends	Name of the Banks
1	ALLA	Allahabad bank
2	AND	Andhra bank
3	BOB	Bank of Baroda
4	BOI	Bank of India
5	BOM	Bank of Maharashtra
6	CAN	Canara bank
7	CBI	Central Bank of India
8	CORP	Corporation bank
9	DENA	Dena bank
10	IND	Indian bank
11	IOB	Indian Overseas bank
12	OBC	Oriental Bank of Commerce
13	PSB	Punjab & Sind bank
14	PNB	Punjab National Bank
15	SYND	Syndicate bank
16	UCO Bank	UCO bank
17	UNI	Union Bank of India
18	UTD	United Bank of India
19	VIJ	Vijaya bank
20	SBI	State Bank of India
21	SBBJ	Bank of Bikaner & Jaipur
22	SBH	State bank of Hyderabad
23	INDO	State bank of Indore
24	SBM	State bank of Mysore
25	SBP	State bank of Patiala
26	SBS	State bank of Saurashtra
27	SBT	State bank of Travancore

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