

Annexures

Annexure I

Government of India and LIC's Shareholding in PSBs as on 31 March

(Referred to in Paragraph No. 1.3.2)

(figures in per cent)

Name of PSBs	2016-17		2015-16		2014-15		2013-14		2012-13		2011-12		2010-11	
	Govt	LIC	Govt	LIC	Govt	LIC	Govt	LIC	Govt	LIC	Govt	LIC	Govt	LIC
Allahabad Bank	65.92	14.17	61.38	14.50	60.83	11.46	58.90	8.26	55.24	10.61	55.24	12.93	58	7.61
Andhra Bank	61.26	11.58	61.26	11.58	61.02	6.51	60.14	7.28	58	8.07	58	8.65	58	8.47
Bank of Baroda	59.24	10.03	59.24	11.89	56.26	9.95	56.26	10.79	55.41	11.16	54.31	12.10	57.03	6.44
Bank of India	73.72	12.83	68.01	14.61	64.43	14.93	66.70	11.82	64.11	12.82	62.72	13.52	65.86	8.31
Bank of Maharashtra	81.61	12.72	81.61	12.72	79.80	13.80	85.21	5.31	81.24	7.82	78.95	8.94	79.24	6.57
Canara Bank	66.30	13.62	66.30	13.75	69.91	7.29	69	5.35	67.72	4.97	67.72	4.97	67.72	4.71
Central Bank of India	81.28	13.83	79.94	14.50	81.46	13.41	88.63	5.44	85.31	7.03	79.15	10	80.20	6.55
Corporation Bank	70.76	18.91	67.20	21.22	63.33	22.54	63.33	22.54	59.82	24.69	58.52	25.49	58.52	24.81
Dena Bank	68.55	12.23	62.89	14.50	59.75	12.66	58.01	13.42	55.24	6.35	55.24	10.30	58.01	6.34
Indian Overseas Bank	79.56	10.68	77.32	14.50	73.80	12.62	73.80	14.77	73.80	8.90	69.62	10.47	65.87	9.78
Indian Bank	82.10	3.14	82.10	3.14	82.10	2.64	81.51	2.21	80	2.42	80	2.42	80	1.87
Oriental Bank of Commerce	58.38	13.05	55.17	14.06	59.13	7.88	59.13	8.22	58	11.06	58	11.91	58	10.49
Punjab National Bank	65.01	12.52	62.08	13.85	59.86	11.19	58.87	12.70	57.87	12.79	56.10	14.15	58	6.37
Punjab & Sind Bank	79.62	0.00	79.62	10.49	79.62	10.49	81.42	4.21	79.86	4.56	78.16	4.94	82.07	-
Syndicate Bank	72.92	11.28	65.17	14.50	69.24	8.12	67.39	9.52	66.17	11.32	66.17	14.53	69.47	10.42
UCO Bank	76.67	14.50	72.83	14.36	72.83	14.36	77.20	7.56	69.26	10.20	65.19	10.47	68.13	7.33
Union Bank	63.44	10.24	63.44	10.24	60.47	10.73	60.13	10.28	57.89	10.88	54.35	12.36	57.07	4.14
United Bank of India	85.23	7.30	82	12.12	82	12.12	88	3.10	82.23	4.60	81.56	4.77	85.48	-
Vijaya Bank	70.33	12.93	68.23	14.50	74.06	7.13	74.06	6.92	55.02	12.34	55.02	10.17	57.69	6.35
State Bank of India	62.22	8.96	61.32	11.49	58.60	11.82	58.60	14.99	62.31	9.99	61.58	11.08	59.40	11.26
IDBI Bank Ltd.	73.98	13.87	73.98	14.37	76.50	7	76.50	7.04	71.72	8.63	70.52	9.21	65.13	10.18

(Source : BSE and NSE websites)

Annexure-II

Statement of Year and Bank-wise Advances of PSBs

(Referred to in Paragraph No. 1.5.2)

(₹ in million)

Banks	2015-16	2014-15	2013-14	2012-13	2011-12	2010-11	2009-10	2008-09
Allahabad Bank	1523721	1498768	1380066	1294897	1111451	936249	716049	588018
Andhara Bank	1307879	1259547	1076442	983733	832230	714354	561135	441393
Bank of Baroda	3837702	4280651	3970058	3281858	2873773	2286764	1750353	1432514
Bank of India	3591890	4020255	3707335	2893675	2488333	2130962	1684907	1429094
Bank of Maharashtra	1075627	985991	889204	754708	560598	468808	403147	342908
Canara Bank	3247148	3300355	3010675	2421766	2324898	2112683	1693346	1382194
Central Bank of India	1800096	1884775	1773152	1719358	1475129	1297254	1053835	854832
Corporation Bank	1403222	1450660	1370863	1187166	1004690	868504	632026	485122
Dena Bank	823283	789343	775538	657812	566925	448280	354624	288780
IDBI Bank Limited	2158934	2083769	1976860	1963064	1805723	1570981	1382019	1034445
Indian Bank	1290491	1258635	1222090	1056425	903236	752499	621461	513965
Indian Overseas Bank	1608607	1717560	1758816	1603641	1407244	1118330	789992	748853
Oriental Bank of Commerce	1488800	1452613	1390798	1289551	1119777	959082	834893	685004
Punjab and Sind Bank	639161	638702	572391	514308	461514	426378	326391	246153
Punjab National Bank	4123258	3805344	3492691	3087959	2937748	2421067	1866012	1547030
Syndicate Bank	2013685	2027198	1739124	1475690	1236202	1067819	904064	815323
UCO Bank	1259054	1473509	1495842	1282829	1155400	990708	825045	688039
Union Bank of India	2673540	2556546	2291044	2081022	1778821	1509861	1193153	965342
United Bank of India	680602	667630	657675	689087	630433	535024	423300	353935
Vijaya Bank	889870	866959	815040	697658	579037	487186	415067	354677
State Bank of India ³³	18499200	16743683	15645662	13792240	11519913	9941536	8579368	7394499
TOTAL	55935768	54762496	51011367	44728447	38773075	33044329	27010187	22592117

(Source : RBI Database : Statistical Tables Relating to Banks)

³³ State Bank of India figures include the figures of its associate banks and Bhartiya Mahila Bank

Annexure-III

Mismatch Between SOI and MoU - (2011-12)

(Referred to in Paragraph No. 4.2.5)

Bank	CASA (in per cent)		ROA (in per cent)		Cost to Income Ratio (in per cent)		Net Profit per employee(₹ in lakh)		Ratio of Staff in Branches to Total Staff (in per cent)	
	SOI target	MOU target	SOI target	MOU target	SOI target	MOU target	SOI target	MOU target	SOI target	MOU target
Allahabad Bank	30	30.01	1.02	1.02	44	44	6.98	7	89	89
Andhra Bank	30	29.1	1.38	1.38	39.90	39.91	8.5	8.5	89.84	88
Bank of Baroda	33.5	33.5	1.15	1.15	40	40	11	11	86	86
Bank of India	30	31.01	0.82	0.7	44	44	6	6.5	90	89.74
Bank of Maharashtra	38	38	0.55	0.55	59	59	5	5	90	90
Canara Bank	28	28	1.1	1.1	42	42	10	10	80	80
Central Bank of India	32	32	0.55	0.5	54.64	54.64	4.17	3.5	89	86
Corporation Bank	30	26.34	1.15	1.15	40	40	11.18	11.18	85	85
Dena Bank	35.43	36.34	1	1.1	42.67	42.67	7	7.86	84.21	88
IDBI Bank Limited	24	24	0.8	0.8	39.4	39.4	12.1	12.5	80	80
Indian Bank	31	31	1.25	1.25	42	42	9	9	84	84
Indian Overseas Bank	30	31	0.56	0.62	45.50	46.27	5.02	5.02	88.5	88.3
Oriental Bank of Commerce	25	25	0.87	0.87	37.18	37.18	9.11	9.25	88	88
Punjab and Sind Bank	25.23	25	1	1	49.9	49.9	7.5	7.5	80	80
Punjab National Bank	35	35	1.1	1.1	42	43	8.25	8.25	89	89
State bank of Bikaner & Jaipur	30	38.95	0.92	1.15	51	47.37	4.3	7.3	80	80
State Bank of Hyderabad	26	32.41	0.9	1.3	44	38.27	7.84	9.42	88.65	88.65
State Bank of India	46	45	1.02	1.02	45	45	6	6	81	81
State Bank of Mysore	35.53	35.53	1.18	1.18	41.20	41.20	7.49	7.49	83.58	83.38
State Bank of Patiala	31.68	31.68	1.07	1.07	40.63	40.63	7.54	7.54	81.86	81.86
State Bank of Travancore	30.58	33.22	0.74	1.23	44.36	44.36	4.76	8.24	81	81
Syndicate Bank	30	33	0.85	0.85	44	44	5	5	80	80
UCO Bank	30	24.19	0.74	0.74	43	43	5	5	88	88
Union Bank of India	30	32.34	0.9	0.9	47	43.46	6.87	7	87	81
United Bank of India	39	39	0.8	0.8	42.50	42.5	4	4	85	85
Vijaya Bank	30	26	0.94	0.94	49	53.53	5	5	83	83

(Source : Records of DFS)

Annexure IV
Mismatch Between SOI and MoU- (2012-13)
(Referred to in Paragraph No. 4.2.5)

Bank	CASA (in per cent)		ROA (in per cent)		Cost to Income Ratio (in per cent)		Net Profit per employee(₹ in lakh)		Ratio of Staff in Branches to Total Staff (in per cent)	
	SOI target	MOU target	SOI target	MOU target	SOI target	MOU target	SOI target	MOU target	SOI target	MOU target
Allahabad Bank	31.87	31.87	1.08	1.2	42.75	41.75	9.7	9.69	88	88
Andhra Bank	27	30.88	1.2	1.4	39.23	39.23	9	9.62	88	88
Bank of Baroda	32	35	1.1	1.3	39	38	11.5	13	86	84
Bank of India	32.5	32.5	0.6	0.85	45	42	5.66	8.33	90	89.88
Bank of Maharashtra	38.6	38.6	0.7	0.85	52	52	4.14	5.5	87	87
Canara Bank	29	30	1.05	1.25	42.50	40	10	11	80	80
Central Bank of India	33.5	33	0.55	0.7	53	51	3.55	5	87.72	86
Corporation Bank	25	29.23	1.1	1.18	40	40	11.65	11.79	85	85
Dena Bank	35	37.25	1	1.2	42	40.54	8.15	9.17	85	86
IDBI Bank Limited	27.5	27	0.9	0.9	38.75	38.8	14.09	13.75	82	80
Indian Bank	31.5	31.5	1.05	1.3	41.74	41.74	9.26	9.2	85	82.5
Indian Overseas Bank	27	32	0.55	0.7	46	45.1	3.85	5.76	88.5	88.3
Oriental Bank of Commerce	25.20	27	0.75	1.02	41.50	40.52	7.50	10.73	88	88
Punjab and Sind Bank	30	27	0.75	1.08	50	45.1	5.27	9	85	80
Punjab National Bank	35	35.5	1.15	1.15	43.40	43.4	8.33	10	85	89
State bank of Bikaner & Jaipur	37.5	39.4	1	1.3	46	42.07	5.5	9.75	82.5	80
State Bank of Hyderabad	27	35.66	1.15	1.39	40	36.87	8	10.96	87.73	
State Bank of India	45	45	1	1.08	44	44	6.85	7.2	81.5	81.5
State Bank of Mysore	35	37.44	1.33	1.33	39.24	38.54	4	9.85	88	81.88
State Bank of Patiala	30	35.25	1	1.25	41	38.21	7.37	9.88	81.06	81.06
State Bank of Travancore	32	36.12	0.65	1.34	47.50	40.35	5.25	10.28	84	81
Syndicate Bank	32	33	0.83	0.95	44	41	5.76	6.33	85	80
UCO Bank	24.5	27	0.75	1	41	40.25	5.39	6.25	87	86
Union Bank of India	32.5	35	0.9	1.09	44	41.02	6.83	8.4	87	Above 81
United Bank of India	39	38	0.56	1	42	41.5	3.48	6	85	85
Vijaya Bank	26	31	0.7	1.19	48	49.02	5.11	9	82	82

(Source : Records of DFS)

Annexure V
Mismatch Between SOI and MoU- (2013-14)
(Referred to in Paragraph No.4.2.5)

Bank	CASA (in %)		ROA (in %)		Cost to Income Ratio (in %)		Net Profit per employee(₹ in lakh)		Ratio of Staff in Branches to Total Staff (in percent)	
	SOI target	MOU target	SOI target	MOU target	SOI target	MOU target	SOI target	MOU target	SOI target	MOU target
Allahabad Bank	32	33.57	0.75	1.3	45	39.25	6	12.26	90	87
Andhra Bank	26	33.03	0.5	1.42	45.50	37.72	3.94	11.23	90	88
Bank of Baroda	31	39	0.68	1.4	40.50	36.5	9.62	14.75	88	82
Bank of India	33	34.04	0.65	0.98	48	38.5	6.05	10.47	80	90.23
Bank of Maharashtra	35	39.25	0.74	1.2	47.05	44	5.73	8.75	86.5	84
Canara Bank	26	32	0.75	1.4	42	38	5.53	13	80	80
Central Bank of India	33.07	33	0.03	0.8	59.30	47.5	0.19	7.5	86	86
Corporation Bank	23	32.11	0.7	1.22	40	40	8.1	12.39	87	85
Dena Bank	29	38.17	0.67	1.3	44	38.49	4.7	10.87	85	85
IDBI Bank Limited	27	30	0.81	1	38.44	37.25	12.3	15.25	86	81
Indian Bank	27.5	32	0.83	1.35	52	42.51	4.75	9.5	85	81
Indian Overseas Bank	27	33	0.24	0.82	49	44.6	2	8.28	88	88.3
Oriental Bank of Commerce	24	28.5	0.6	1.05	44	39.36	5.94	12.1	90	88
Punjab and Sind Bank	23	29	0.48	1.14	57.70	42.3	3.45	10	85	80
Punjab National Bank	37	37.5	0.95	1.2	45	43.7	8.15	12	88	89
State bank of Bikaner & Jaipur	36.4	39.7	0.98	1.4	49.50	38.54	6.15	11.38	83	80
State Bank of Hyderabad	32	37.83	1.02	1.44	43.61	35.94	7.33	11.98	87.75	
State Bank of India	45	45	0.96	1.16	48.65	42	6.81	8.62	80	82
State Bank of Mysore	35	38.72	0.67	1.41	49	36.77	4	11.43	90	80.9
State Bank of Patiala	30	37.63	0.71	1.38	47.50	36.61	5.14	11.44	85	80.53
State Bank of Travancore	27.65	38.05	0.7	1.42	50	37.68	4.9	11.64	85	81
Syndicate Bank	31.25	34	0.8	1.03	47	37	5.5	7.84	84	80
UCO Bank	31	33	0.6	1.25	40	38.12	5.21	9.25	87	84
Union Bank of India	31.5	37.5	0.8	1.18	47.10	37.98	6.12	10.08	88.66	Above 81
United Bank of India	35	37.5	0.25	1.25	42.25	40	1.25	8	85	85
Vijaya Bank	22	34	0.35	1.34	55	46.01	5.51	11	82	81

(Source : Records of DFS)

Annexure VI

Mismatch Between SOI and MoU- (2014-15)

(Referred to in Paragraph No. 4.2.5)

Bank	CASA (in per cent)		ROA (in per cent)		Cost to Income Ratio (in per cent)		Net Profit per employee(₹ in lakh)		Ratio of Staff in Branches to Total Staff (in per cent)	
	SOI target	MOU target	SOI target	MOU target	SOI target	MOU target	SOI target	MOU target	SOI target	MOU target
Allahabad Bank	32.5	35	0.53	1.4	48.50	37	4.93	13	90	85
Andhra Bank	26	35	0.5	1.5	45	35	4.29	13	90	88
Bank of Baroda	32.5	45	0.65	1.5	45	35	9.32	16	88	80
Bank of India	33	35	0.65	1.1	46	35	6.65	13	90	90.78
Bank of Maharashtra	36.5	40	0.4	1.5	54	35	3.71	13	88	80
Canara Bank	28	35	0.5	1.5	48	35	5.1	15	80	80
Central Bank of India	34	35	0.15	1	60.30	39	1.21	10	86	86
Corporation Bank	23	35	0.33	1.25	44	40	3.85	14	87	85
Dena Bank	32	39.08	0.6	1.4	44	36.63	4.75	13.47	88.5	85
IDBI Bank Limited	26	32	0.43	1.1	41	35	6.75	16.25	88	82
Indian Bank	28.5	32.5	0.38	1.4	55	44	3.37	10	84	80
Indian Overseas Bank	27	35	0.3	0.97	49	43.67	2.8	12	88	88.3
Oriental Bank of Commerce	25.5	30	0.55	1.1	44	37	5.71	13.73	90	88
Punjab and Sind Bank	23	30	0.48	1.18	58	41	3.7	11	85	80
Punjab National Bank	37.25	38.3	0.6	1.25	47.50	44.4	5.65	15	88	89
State bank of Bikaner & Jaipur	38	40	0.9	1.5	50	35	5.81	13	82	80
State Bank of Hyderabad	32.5	40	0.75	1.5	46	35	6	13	86.52	
State Bank of India	46	45	0.7	1.23	50	40	5.92	10.34	83	83
State Bank of Mysore	35.25	40	0.5	1.5	49	35	3	13	90	80
State Bank of Patiala	33.5	40	0.6	1.5	55.50	35	4.66	13	87.5	80
State Bank of Travancore	30	40	0.5	1.5	52	35	2.92	13	87	81
Syndicate Bank	31.5	35	0.81	1.1	47.25	35	7.15	10	86.5	80
UCO Bank	33.5	40	0.75	1.5	37	35	7.1	13	88.5	80
Union Bank of India	31.5	40	0.55	1.25	52	35	4.89	12.1	90	81
United Bank of India	37.75	37	0.13	1.5	45	35.5	0.91	10	87	85
Vijaya Bank	22	40	0.55	1.5	51	40	3.57	13	88	80

(Source : Records of DFS)

Annexure VII

Targets with Respect to Parameters in MoU vis a vis Achievements (2011-12)

(Referred to in Paragraph No. 4.2.7)

Name of PSB/Parameter	CASA (in per cent)		ROA (in per cent)		Profit Per Employee (₹in Lakh)		Cost to Income Ratio (in per cent)		Ratio of Staff in Branches to Total Staff (in per cent)	
	Targets	Achievements	Targets	Achievements	Targets	Achievements	Targets	Achievements	Targets	Achievements
Allahabad Bank	30.01	30.78	1.02	1.02	7	8.36	44	41.65	89	89.2
Andhra Bank	29.1	26.4	1.38	1.19	8.5	8.91	39.91	39.06	88	88.95
Bank of Baroda	33.5	33.18	1.15	1.24	11	11.87	40	37.55	86	87.54
Bank of India	31.01	34.25	0.7	0.72	6.5	6.37	44	42.47	89.74	88.76
Bank of Maharashtra	38	41.33	0.55	0.55	5	3.12	59	52.02	90	90
Canara Bank	28	25.16	1.1	0.95	10	8.21	42	44.02	80	80.8
Central Bank of India	32	33.27	0.5	0.26	3.5	1.48	54.64	38.18	86	86.78
Corporation Bank	26.34	22.12	1.15	1.06	11.18	10.9	40	38.44	85	85.43
Dena Bank	36.34	34.46	1.1	1.08	7.86	7.87	42.67	43.04	88	87.62
IDBI Bank Limited	24	24.1	0.8	0.81	12.5	13.16	39.4	39.13	80	84
Indian Bank	31	31	1.25	1.31	9	9.3	42	38.71	84	88.66
Indian Overseas Bank	31	26.42	0.62	0.52	5.02	3.84	46.27	47.23	88.3	88.07
Oriental Bank of Commerce	25	24.13	0.87	0.67	9.25	6.21	37.18	42.44	88	90.05
Punab and Sind Bank	25	23.95	1	0.65	7.5	5.61	49.9	60.39	80	82.98
Punjab National Bank	35	35.34	1.1	1.19	8.25	8.42	43	39.75	89	87
State bank of Bikaner & Jaipur	38.95	37.34	1.15	0.99	7.3	5.42	47.37	47.18	80	85
State Bank of Hyderabad	32.41	27.27	1.3	1.15	9.42	8.63	38.27	39.55	88.65	87.53
State Bank of India	45	46.86	1.02	0.88	6	5.31	45	45.23	81	80.6
State Bank of Mysore	35.53	31.7	1.18	0.67	7.49	3.60	41.20	49.55	83.38	88.59
State Bank of Patiala	31.68	24.39	1.07	0.93	7.54	5.87	40.63	43.06	81.86	82.55
State Bank of Travancore	33.22	27.34	1.23	0.65	8.24	4.20	44.36	49.62	81	84
Syndicate Bank	33	31.43	0.85	0.81	5	5.29	44	45.68	80	85.31
UCO Bank	24.19	23.85	0.74	0.69	5	5.09	43	42.24	88	88
Union Bank of India	32.34	31.28	0.9	0.79	7	5.8	43.46	43.15	Above 80	88.1
United Bank of India	39	40.76	0.8	0.7	4	4.08	42.5	43.06	85	88
Vijaya Bank	26	22.06	0.94	0.66	5	5.16	53.53	49.39	83	84.55

(Source : Records of DFS)

Annexure VIII
Targets with Respect to Parameters in MoU vis a vis Achievements (2012-13)
(Referred to in Paragraph No. 4.2.7)

Name of PSB/Parameter	CASA (in per cent)		ROA (in per cent)		Profit Per Employee (₹ in Lakh)		Cost to Income Ratio (in per cent)		Ratio of Staff in Branches to Total Staff (in per cent)	
	Targets	Achievements	Targets	Achievements	Targets	Achievements	Targets	Achievements	Targets	Achievements
Allahabad Bank	31.87	31.05	1.2	0.64	9.69	5.25	41.75	46.63	88	89
Andhra Bank	30.88	25.65	1.4	0.99	9.62	7.8	39.23	42.40	88	90.1
Bank of Baroda	35	30.38	1.3	0.82	13	10.39	38	39.79	84	87.34
Bank of India	32.5	32.79	0.85	0.65	8.33	6.44	42	41.69	89.88	89.68
Bank of Maharashtra	38.6	40.79	0.85	0.74	5.5	5.59	52	45.54	87	86.49
Canara Bank	30	25.12	1.25	0.77	11	6.96	40	46.61	80	80
Central Bank of India	33	32.55	0.7	0.44	5	2.83	51	57.16	86	85.07
Corporation Bank	29.23	21.68	1.18	0.88	11.79	9.68	40	39.67	85	87.31
Dena Bank	37.25	28.84	1.2	0.86	9.17	7.31	40.54	42.77	86	87.96
IDBI Bank Limited	27	25.12	0.9	0.72	13.75	12.18	38.8	36.48	80	86
Indian Bank	31.5	28.68	1.3	1.02	9.2	8.38	41.74	47.33	82.5	89
Indian Overseas Bank	32	26.51	0.7	0.24	5.76	1.99	45.1	47.17	88.3	88.58
Oriental Bank of Commerce	27	24.55	1.02	0.71	10.73	7.03	40.52	41.49	88	91
Punjab and Sind Bank	27	22.28	1.08	0.44	9	3.98	45.1	54.38	80	84
Punjab National Bank	35.5	39	1.15	1	10	8.06	43.4	42.8	89	86
State bank of Bikaner & Jaipur	39.4	35.88	1.3	0.96	9.75	5.91	42.07	47.97	80	82.92
State Bank of Hyderabad	35.66	27.88	1.39	0.99	10.96	8.29	36.87	43.02		87.85
State Bank of India	45	47	1.08	0.91	7.2	6.45	44	48.51	81.5	80.52
State Bank of Mysore	37.44	31.22	1.33	0.66	9.85	3.86	38.54	46.25	81.88	88.79
State Bank of Patiala	35.25	25.06	1.25	0.68	9.88	4.62	38.21	49.55	81.06	85
State Bank of Travancore	36.12	25.79	1.34	0.66	10.28	5.06	40.35	51.42	81	85
Syndicate Bank	33	31.08	0.95	1.07	6.33	8.11	41	47.96	80	83.61
UCO Bank	27	35	1	0.33	6.25	2.72	40.25	39.33	86	88
Union Bank of India	35	30.95	1.09	0.79	8.4	6.79	41.02	44.7	Above 80	88.28
United Bank of India	38	39.61	1	0.38	6	2.53	41.5	42.32	85	87.47
Vijaya Bank	31	20.97	1.19	0.35	9	5.05	49.02	54.85	82	89

(Source : Records of DFS)

Annexure IX

Targets with Respect to Parameters in MoU vis a vis Achievements (2013-14)

(Referred to in Paragraph No. 4.2.7)

Name of PSB/Parameter	CASA (in per cent)		ROA (in per cent)		Profit Per Employee (₹ in Lakh)		Cost to Income Ratio (in per cent)		Ratio of Staff in Branches to Total Staff (in per cent)	
	Targets	Achievements	Targets	Achievements	Targets	Achievements	Targets	Achievements	Targets	Achievements
Allahabad Bank	33.57	31.53	1.3	0.57	12.26	4.77	39.25	46.23	87	90.06
Andhra Bank	33.03	24.81	1.42	0.29	11.23	2.33	37.72	45.56	88	92.07
Bank of Baroda	39	31.76	1.4	0.69	14.75	9.87	36.5	43.44	82	87.53
Bank of India	34.04	29.97	0.98	0.51	10.47	6.28	38.5	44.3	90.23	90.58
Bank of Maharashtra	39.25	35.89	1.2	0.3	8.75	2.68	44	54.43	84	89.27
Canara Bank	32	25.9	1.4	0.54	13	5.01	38	47.22	80	80
Central Bank of India	33	33.33	0.8	-0.47	7.5	-3.11	47.5	61.53	86	85.99
Corporation Bank	32.11	20.33	1.22	0.29	12.39	3.29	40	44.04	85	86.9
Dena Bank	38.17	28.01	1.3	0.51	10.87	4.25	38.49	48.16	85	87.38
IDBI Bank Limited	30	22.63	1	0.38	15.25	6.82	37.25	36.88	81	87.16
Indian Bank	32	28.34	1.35	0.67	9.5	5.97	42.51	49.4	81	89.68
Indian Overseas Bank	33	25.34	0.82	0.23	8.28	2.01	44.6	48.4	88.3	88.54
Oriental Bank of Commerce	28.5	24.31	1.05	0.56	12.1	5.83	39.36	41.24	88	91.17
Punab and Sind Bank	29	20.88	1.14	0.35	10	3.39	42.3	60.91	80	84
Punjab National Bank	37.5	38	1.2	0.64	12	5.49	43.7	45	89	88.4
State bank of Bikaner & Jaipur	39.7	39.51	1.4	0.87	11.38	5.62	38.54	54.2	80	81.63
State Bank of Hyderabad	37.83	30.51	1.44	0.7	11.98	6.1	35.94	45.73		86.44
State Bank of India	45	44	1.16	0.65	8.62	4.85	42	52.67	82	81.27
State Bank of Mysore	38.72	33.25	1.41	0.4	11.43	2.53	36.77	53.4	80.9	89.38
State Bank of Patiala	37.63	31.37	1.38	0.42	11.44	2.98	36.61	58.23	80.53	87.5
State Bank of Travancore	38.05	27.65	1.42	0.29	11.64	2.2	37.68	57.66	81	84
Syndicate Bank	34	29.90	1.03	0.78	7.84	6.83	37	48.1	80	86.38
UCO Bank	33	32	1.25	0.7	9.25	6.55	38.12	33.05	84	89
Union Bank of India	37.5	29.5	1.18	0.52	10.08	5.02	37.98	51.24	Above 80	87.23
United Bank of India	37.5	37	1.25	-0.99	8	-7.35	40	45.31	85	86.59
Vijaya Bank	34	18	1.34	0.5	11	3.62	46.01	60.49	81	84

(Source : Records of DFS)

