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Appendices

Other Income to Total Income						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	16.69	9.49	12.07	16.32	37.81	20.17
2014-15	19.17	11.25	10.82	15.85	39.08	19.83
2015-16	18.70	12.07	11.57	15.07	41.52	19.38
2016-17	22.83	16.02	15.14	14.94	46.26	21.57
2017-18	25.30	15.42	14.79	15.84	47.75	20.29
2018-19	23.40	12.38	12.97	15.27	45.18	20.20
2019-20	26.67	14.60	13.38	16.92	43.36	20.41
2020-21	27.83	13.82	16.50	17.53	44.69	19.98

Return on Equity						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	9.88	9.26	13.18	20.06	15.51	15.80
2014-15	10.90	7.91	9.22	17.08	15.49	16.75
2015-16	7.14	-9.50	-12.02	17.37	12.12	15.74
2016-17	-0.22	2.31	4.17	16.75	11.30	7.10
2017-18	-2.05	-32.90	-4.15	17.02	8.56	0.73
2018-19	1.47	-24.45	2.20	14.66	5.18	7.50
2019-20	8.03	0.63	1.25	15.53	9.47	2.19
2020-21	9.67	2.59	1.79	15.22	13.21	7.04

Return on Asset						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	0.60	0.61	0.73	1.74	1.56	1.63
2014-15	0.65	0.53	0.52	1.76	1.57	1.59
2015-16	0.43	-0.51	-0.73	1.76	1.19	1.57
2016-17	-0.01	0.12	0.25	1.71	1.15	0.65
2017-18	-0.12	-1.62	-0.26	1.68	0.81	0.07
2018-19	0.08	-1.27	0.13	1.74	0.46	0.62
2019-20	0.43	0.04	0.08	1.73	0.82	0.20
2020-21	0.50	0.17	0.12	1.77	1.28	0.72

Return on Investment						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	32.66	30.13	33.14	35.59	18.49	27.18
2014-15	29.89	31.07	34.48	30.84	18.15	26.80
2015-16	31.46	30.77	35.53	39.06	20.73	33.98
2016-17	22.43	25.09	31.61	34.76	20.01	35.01
2017-18	19.34	23.66	26.30	35.77	16.70	30.46
2018-19	22.63	24.86	27.03	36.65	18.08	32.20
2019-20	21.97	21.64	27.23	31.39	19.13	41.03
2020-21	17.44	20.25	26.37	28.97	16.62	28.71

Cost of Deposit						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	5.93	5.54	4.46	5.19	5.12	5.50
2014-15	5.92	5.46	4.51	5.22	5.38	5.31
2015-16	5.87	5.36	5.11	5.34	4.88	5.17
2016-17	5.34	4.79	4.48	4.87	4.54	4.73
2017-18	5.00	4.72	4.42	4.15	4.05	4.21
2018-19	4.79	4.74	4.29	4.45	3.96	4.31
2019-20	4.52	4.86	4.61	4.43	4.15	4.58
2020-21	3.85	4.25	3.89	4.42	3.51	3.80

Cost of Borrowing						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	2.74	2.30	1.84	6.95	1.37	1.75
2014-15	2.13	2.35	1.12	4.17	0.80	1.83
2015-16	1.90	1.68	1.01	4.69	0.71	2.00
2016-17	1.37	0.67	0.98	6.69	0.81	1.67
2017-18	1.54	0.90	0.88	6.10	0.68	1.19
2018-19	2.44	1.14	3.06	7.92	1.18	1.87
2019-20	2.16	1.07	2.80	6.05	1.01	1.32
2020-21	1.44	1.70	2.58	5.10	0.83	0.98

Gross Profit Ratio						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	9.40	10.01	13.03	25.98	20.47	24.62

2014-15	10.05	8.04	11.88	26.70	20.33	25.32
2015-16	6.66	-9.26	-12.03	26.23	14.11	24.71
2016-17	0.32	2.69	5.77	27.11	12.18	10.34
2017-18	-3.99	-34.45	-3.90	28.09	9.23	0.97
2018-19	1.58	-25.82	2.51	27.65	5.64	10.81
2019-20	8.24	1.29	-1.35	25.97	12.41	6.60
2020-21	8.51	3.98	7.16	27.45	16.06	12.42

Net Profit Ratio						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	6.38	7.12	10.72	17.24	14.68	16.39
2014-15	6.81	6.09	7.61	17.77	14.35	16.71
2015-16	4.67	-6.34	-9.76	17.23	10.78	16.27
2016-17	-0.13	1.57	3.39	17.74	10.00	6.89
2017-18	-1.37	-21.84	-3.54	18.31	7.65	0.79
2018-19	0.93	-16.85	1.79	18.09	4.33	7.19
2019-20	4.94	0.57	1.03	18.56	7.49	2.35
2020-21	6.30	2.27	1.63	20.44	12.54	8.97

Return on Advance						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	0.92	0.97	1.22	2.78	3.01	2.72
2014-15	1.04	0.83	0.88	2.79	2.95	2.62
2015-16	0.68	-0.82	-1.29	2.63	2.21	2.42
2016-17	-0.02	0.21	0.45	2.61	2.20	1.04
2017-18	-0.21	-2.87	-0.44	2.65	1.61	0.10
2018-19	0.14	-2.17	0.22	2.58	0.88	1.00
2019-20	0.77	0.08	0.13	2.62	1.59	0.32
2020-21	0.97	0.32	0.20	2.69	2.55	1.14

Operating Expense to Total Income						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	16.77	19.29	16.50	24.52	38.54	21.32
2014-15	16.24	19.69	17.08	24.21	38.82	21.56
2015-16	17.03	17.91	19.24	23.98	40.23	20.66
2016-17	29.23	16.64	19.75	24.08	42.48	22.09

2017-18	31.37	23.68	20.96	23.61	46.87	25.29
2018-19	34.72	19.64	21.00	22.32	48.94	23.81
2019-20	35.81	18.89	22.59	22.46	47.75	22.57
2020-21	39.04	21.60	25.97	22.45	47.32	23.71

Gross NPA to Total Asset						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	2.57	3.28	1.76	0.59	1.41	0.81
2014-15	2.10	4.04	2.22	0.57	1.83	0.88
2015-16	3.30	7.83	5.86	0.60	2.91	1.14
2016-17	3.26	7.55	5.94	0.66	4.32	3.48
2017-18	6.18	11.12	7.55	0.78	4.81	4.87
2018-19	4.44	9.94	5.88	0.87	3.74	3.66
2019-20	3.55	8.63	5.78	0.80	3.01	3.26
2020-21	2.61	8.16	5.54	0.84	2.63	2.51

NET NPA to Total Asset						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	1.30	1.73	0.89	0.16	0.44	0.27
2014-15	1.02	2.42	1.10	0.15	0.76	0.28
2015-16	1.88	4.97	2.81	0.18	1.45	0.47
2016-17	1.69	4.46	2.51	0.21	2.58	1.41
2017-18	3.07	6.25	3.14	0.24	2.48	2.36
2018-19	16.95	3.80	1.90	0.25	1.10	1.39
2019-20	1.24	3.20	1.80	0.22	0.73	1.01
2020-21	0.76	3.01	1.81	0.25	0.58	0.69

Interest Income to Total Asset						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	7.89	7.82	5.98	8.45	6.62	7.96
2014-15	7.70	7.66	6.12	8.35	6.65	7.65
2015-16	7.47	7.13	6.63	8.65	6.45	7.78
2016-17	6.69	6.55	6.18	8.21	6.18	7.39
2017-18	6.33	6.25	6.16	7.73	5.53	6.62
2018-19	6.51	6.60	6.45	8.13	5.81	6.88
2019-20	6.43	6.45	6.57	7.73	6.16	6.87

2020-21	5.74	6.40	6.18	7.14	5.67	6.40
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Non-Interest Income To Total Asset						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	1.58	0.82	0.82	1.65	4.02	2.01
2014-15	1.83	0.97	0.74	1.57	4.27	1.89
2015-16	1.72	0.86	0.87	1.54	4.58	1.87
2016-17	1.98	1.25	1.10	1.45	5.32	2.03
2017-18	2.14	1.14	1.07	1.46	5.05	1.69
2018-19	1.99	0.93	0.96	1.47	4.79	1.74
2019-20	2.34	1.10	1.02	1.57	4.72	1.76
2020-21	2.21	1.03	1.22	1.56	4.58	1.60

Operating Expense to Total Asset						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	1.59	1.67	1.12	2.48	4.10	2.12
2014-15	1.55	1.70	1.17	2.40	4.24	2.06
2015-16	1.56	1.45	1.44	2.44	4.44	1.99
2016-17	2.53	1.30	1.44	2.33	4.89	2.08
2017-18	2.66	1.75	1.51	2.17	4.96	2.10
2018-19	2.95	1.48	1.56	2.14	5.19	2.05
2019-20	3.14	1.43	1.71	2.09	5.19	1.95
2020-21	3.10	1.60	1.92	1.95	4.85	1.90

Income On Asset						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	0.10	0.09	0.07	0.11	0.11	0.11
2014-15	0.10	0.09	0.07	0.11	0.11	0.10
2015-16	0.10	0.08	0.07	0.11	0.12	0.10
2016-17	0.09	0.08	0.07	0.11	0.12	0.10
2017-18	0.09	0.08	0.07	0.10	0.11	0.09
2018-19	0.09	0.08	0.08	0.10	0.11	0.09
2019-20	0.09	0.08	0.09	0.10	0.11	0.09
2020-21	0.09	0.09	0.07	0.09	0.11	0.08

Operating Profit to Total Asset

YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	0.02	0.02	0.02	0.03	0.03	0.03
2014-15	0.02	0.02	0.02	0.03	0.03	0.03
2015-16	0.02	0.02	0.01	0.03	0.03	0.03
2016-17	0.02	0.02	0.02	0.03	0.03	0.03
2017-18	0.02	0.01	0.02	0.03	0.03	0.02
2018-19	0.02	0.02	0.02	0.03	0.02	0.02
2019-20	0.02	0.02	0.02	0.03	0.02	0.03
2020-21	0.02	0.02	0.02	0.04	0.03	0.03

Current Ratio						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	0.96	1.23	2.19	0.95	0.52	1.07
2014-15	1.05	1.39	2.17	0.90	0.48	0.81
2015-16	1.05	1.45	2.11	0.70	0.61	0.83
2016-17	0.91	1.39	1.73	0.67	0.58	0.85
2017-18	0.79	1.38	1.33	0.83	0.65	0.88
2018-19	0.81	1.35	1.24	0.38	0.87	1.00
2019-20	0.71	1.38	1.11	0.73	0.90	1.11
2020-21	0.70	1.28	1.08	0.65	0.83	0.86

Demand And Saving Bank Deposit to Total Deposit						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	0.40	0.38	0.26	0.45	0.42	0.31
2014-15	0.39	0.36	0.26	0.44	0.45	0.45
2015-16	0.41	0.37	0.26	0.43	0.45	0.47
2016-17	0.44	0.42	0.32	0.48	0.50	0.51
2017-18	0.44	0.41	0.36	0.43	0.51	0.54
2018-19	0.45	0.42	0.35	0.42	0.49	0.44
2019-20	0.44	0.43	0.35	0.42	0.45	0.41
2020-21	0.45	0.44	0.40	0.46	0.46	0.45

Total Investment to Deposit Ratio						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	31.48	32.36	21.05	32.57	74.44	40.31
2014-15	33.89	30.42	20.67	36.48	78.44	41.37

2015-16	31.29	28.95	21.97	29.62	63.41	34.02
2016-17	39.51	30.42	22.80	32.77	59.40	31.09
2017-18	43.49	31.75	28.83	30.25	63.54	33.59
2018-19	38.06	30.76	29.40	31.10	58.45	31.60
2019-20	37.51	35.73	29.77	33.96	55.38	24.18
2020-21	42.93	36.31	28.30	32.90	55.90	31.84

Absolute Liquid Ratio						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	0.07	0.22	0.77	0.19	0.17	0.28
2014-15	0.18	0.27	0.78	0.15	0.14	0.22
2015-16	0.17	0.32	0.75	0.12	0.17	0.17
2016-17	0.19	0.33	0.68	0.13	0.12	0.21
2017-18	0.12	0.31	0.35	0.29	0.17	0.16
2018-19	0.13	0.25	0.33	0.17	0.21	0.23
2019-20	0.10	0.22	0.29	0.15	0.27	0.30
2020-21	0.16	0.22	0.28	0.17	0.27	0.16

Weighted Average =W.A

Other Income to Total Income Ratio

W.A (2013-14)								
PUBLIC SECTOR BANKS	O.I		W.A O.I	T.I		W.A T.I	O.I.T.I	W.A O.I.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			AMOUNT
SBI	37882.12	0.79	29802.85	226944.56	0.70	159636.95	0.186691403	.11
PNB	4714.34	0.10	461.56	49668.43	0.15	7646.36	0.060363757	
BOB	5555.15	0.12	640.89	46018.04	0.14	6563.72	0.097640651	
TOTAL	48,151.61	1	30905.29	322631.03	1	173847.03	0.34	

W.A (2013-14)								
PRIVATE SECTOR BANKS	O.I		W.A O.I	T.I		W.A T.I	O.I.T.I	W.A O.I.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			AMOUNT
HDFC	8297.5	0.18	1491.89	50852.52	0.30	15309.03	0.09745199	.26
ICICI	30084.61	0.65	19612.48	79563.86	0.47	37476.09	0.523333135	

AXIS	7766.25	0.17	1306.97	38502.20	0.23	8775.94	0.148926777
TOTAL	46,148.36	1	22411.35	168918.58	1	61561.06	0.77

W.A(2014-15)								
PUBLIC SECTOR BANKS	O.I		W.A O.I	T.I		W.A T.I	O.I.T.I	W.A O.I.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			
SBI	49315.16	0.81	39908.50	257289.5	0.71	182595.64	0.218562151	.12
PNB	6174.6	0.10	625.64	54884.42	0.15	8308.92	0.075297003	
BOB	5449.27	0.09	487.28	50364.24	0.14	6996.66	0.069645053	
TOTAL	60,939.03	1	41021.41	362538.16	1	197901.22	0.36	

W.A(2014-15)									
PRIVATE SECTOR BANKS	O.I		W.A O.I	T.I		W.A T.I	O.I.T.I	W.A O.I.T.I	
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)				
	HDFC	9545.68	0.18	1698.86	60212.17	0.31	18592.91	0.091371291	.26
	ICICI	35252.24	0.66	23169.51	90216.24	0.46	41739.60	0.555096603	
	AXIS	8838.11	0.16	1456.34	44565.57	0.23	10185.39	0.142983016	
TOTAL	53,636.03	1	26324.70	194993.98	1	70517.90	0.79		

W.A(2015-16)								
PUBLIC SECTOR BANKS	O.I		W.A O.I	T.I		W.A T.I	O.I.T.I	W.A O.I.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			AMOUNT
SBI	51016.18	0.80	40675.97	272871.02	0.71	194692.18	0.208924548	.13
PNB	6976.6	0.11	760.69	57780.47	0.15	8729.63	0.087139273	
BOB	5992.18	0.09	561.17	51791.17	0.14	7013.67	0.080010445	
TOTAL	63,984.96	1	41997.83	382442.66	1	210435.47	0.38	

W.A(2015-16)								
PRIVATE SECTOR BANKS	O.I		W.A O.I	T.I		W.A T.I	O.I.T.I	W.A O.I.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			AMOUNT
HDFC	11211.65	0.18	1986.78	74373.21	0.33	24352.99	0.081582575	

ICICI	42102.14	0.67	28016.83	101395.85	0.45	45264.69	0.618955436	.28
AXIS	9954.98	0.16	1566.36	51364.23	0.23	11615.58	0.134849897	
TOTAL	63,268.77	1	31569.97	227133.29	1	81233.26	0.84	

W.A(2016-17)								
PUBLIC SECTOR BANKS	O.I		W.A O.I	T.I		W.A T.I	O.I.T.I	W.A O.I.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			
SBI	68,192.96	0.80	54518.47	298640.45	0.73	218445.47	0.249574752	.16
PNB	9167.58	0.11	985.31	57225.66	0.14	8020.98	0.122841928	
BOB	7936.78	0.09	738.50	52410.23	0.13	6727.88	0.109767906	
TOTAL	85,297.32	1	56242.29	408276.34	1	233194.33	0.48	

W.A(2016-17)								
PRIVATE SECTOR BANKS	O.I		W.A O.I	T.I		W.A T.I	O.I.T.I	W.A O.I.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			
HDFC	12877.63	0.17	2132.72	86176.43	0.34	28877.22	0.073854614	.31
ICICI	52457.65	0.67	35389.86	113397.63	0.44	50001.89	0.707770491	
AXIS	12421.6	0.16	1984.34	57596.69	0.22	12899.52	0.153830614	
TOTAL	77,756.88	1	39506.92	257170.75	1	91778.63	0.94	

W.A(2017-18)								
PUBLIC SECTOR BANKS	O.I		W.A O.I	T.I		W.A T.I	O.I.T.I	W.A O.I.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			
SBI	77,557.24	0.82	63697.42	306527.52	0.73	224683.50	0.283498453	.16
PNB	8883.34	0.09	835.66	57608.19	0.14	7935.98	0.105300165	
BOB	7992.21	0.08	676.41	54048.63	0.13	6985.57	0.096829868	
TOTAL	94,432.79	1	65209.50	418184.34	1	239605.05	0.49	

W.A(2017-18)								
PRIVATE SECTOR BANKS	O.I		W.A O.I	TOTAL INCOME		W.A T.I	O.I.T.I	W.A O.I.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			

HDFC	16056.6	0.19	3042.92	101344.44	0.36	36840.23	0.082597767	.32
ICICI	56806.75	0.67	38087.58	118969.1	0.43	50768.09	0.750226705	
AXIS	11862.62	0.14	1660.90	58476.68	0.21	12265.57	0.135411892	
TOTAL	84,725.97	1	42791.40	278790.22	1	99873.89	0.97	

W.A(2018-19)								
PUBLIC SECTOR BANKS	O.I		W.A O.I	T.I		W.A T.I	O.I.T.I	W.A O.I.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			
SBI	77,365.22	0.84	64623.19	330687.36	0.73	242472.95	0.266517116	.14
PNB	7367.38	0.08	586.03	59514.52	0.13	7853.69	0.074618933	
BOB	7887.05	0.09	671.62	60793.3	0.13	8194.82	0.081957087	
TOTAL	92,619.65	1	65880.85	450995.18	1	258521.46	0.42	

W.A(2018-19)								
PRIVATE SECTOR BANKS	O.I		W.A O.I	T.I		W.A T.I	O.I.T.I	W.A O.I.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			AMOUNT
HDFC	18,947.05	0.20	3882.63	124107.79	0.38	47298.94	0.082087087	.31
ICICI	59324.85	0.64	38064.17	131306.5	0.40	52945.10	0.718936566	
AXIS	14188.75	0.15	2177.37	70232.4	0.22	15147.06	0.143748387	
TOTAL	92,460.65	1	44124.17	325646.69	1	115391.10	0.94	

W.A(2019-20)								
PUBLIC SECTOR BANKS	O.I		W.A O.I	T.I		W.A T.I	O.I.T.I	W.A O.I.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			AMOUNT
SBI	98,158.99	FALSE	0.00	368010.65	0.70	258752.60	0	.06
PNB	9387.66	0.08	736.01	64306.13	0.12	7900.76	0.093156696	
BOB	12191.33	0.10	1241.28	91086.03	0.17	15851.40	0.07830739	
TOTAL	119,737.98	0.1802184	1977.29	523402.81	1	282504.75	0.17	

W.A(2019-20)								
PRIVATE SECTOR BANKS	O.I		W.A O.I	T.I		W.A T.I	O.I.T.I	W.A O.I.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			AMOUNT
HDFC	24878.97	0.23	5829.85	147068.26	0.39	57384.94	0.101592065	.31
ICICI	64950.33	0.61	39733.39	149786.1	0.40	59525.50	0.667502048	
AXIS	16341.99	0.15	2515.38	80057.67	0.21	17004.58	0.147923404	
TOTAL	106,171.29	1	48078.62	376912.03	1	133915.01	0.92	

W.A(2020-21)								
PUBLIC SECTOR BANKS	O.I		W.A O.I	T.I		W.A T.I	O.I.T.I	W.A O.I.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			AMOUNT
SBI	107,222.41	0.79	85138.85	385337.89	0.68	260807.11	0.326443767	.17
PNB	13,124.45	0.10	1275.61	94,990.85	0.17	15848.92	0.080485818	
BOB	14687.2	0.11	1597.48	89001.18	0.16	13913.22	0.114817258	
TOTAL	135,034.06	1	88011.94	569329.92	1	290569.24	0.52	

W.A(2020-21)								
PRIVATE SECTOR BANKS	O.I		W.A O.I	T.I		W.A T.I	O.I.T.I	W.A O.I.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			AMOUNT
HDFC	27,332.88	0.24	6467.50	155,885.28	0.39	61067.28	0.105907786	.31
ICICI	72,029.53	0.62	44914.52	161,192.19	0.41	65295.96	0.687860678	
AXIS	16,151.52	0.14	2258.36	80,847.94	0.20	16426.17	0.137485278	
TOTAL	115,513.93	1	53640.38	397925.41	1	142789.40	0.93	

Return on Equity

W.A(2013-14)								
PUBLIC SECTOR BANKS	N.P		W.A N.P	S.F		W.A S.F	ROE	W.A ROE
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
SBI	14,489.47	0.63	9145.79	146623.96	0.66	96755.76	0.09452455	
PNB	3,534.62	0.15	544.25	38154.26	0.17	6551.69	0.0830709	.12
BOB	4,931.24	0.21	1059.32	37416.15	0.17	6300.65	0.16812937	

TOTAL	22,955.33	1	10749.37	222194.37	1	109608.09	0.35	
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W.A(2013-14)								
PRIVATE SECTOR BANKS	N.P		W.A N.P	S.F		W.A S.F	ROE	W.A R.O.E
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			AMOUNT
HDFC	8,764.51	0.33	2871.56	43686.82	0.27	12012.36	0.23905085	
ICICI	11,677.12	0.44	5097.24	75268.23	0.47	35657.49	0.14294993	.18
AXIS	6,309.17	0.24	1488.02	39926.2	0.25	10033.29	0.14830793	
TOTAL	26,750.80	1.00	9456.82	158881.25	1	57703.13	0.53	

W.A(2014-15)								
PUBLIC SECTOR BANKS	N.P		W.A N.P	S.F		W.A S.F FUND	ROE	W.A ROE
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
SBI	17,517.37	0.71	12427.70	160,640.97	0.66	105573.18	0.11771643	
PNB	3,341.42	0.14	452.18	42217.48	0.17	7291.65	0.06201395	.09
BOB	3,832.69	0.16	594.92	41574.09	0.17	7071.09	0.08413443	
TOTAL	24,691.48	1.00	13474.80	244432.54	1.00	119935.92	0.26	

W.A(2014-15)								
PRIVATE SECTOR BANKS	N.P		W.A N.P	S.F		W.A S.F	ROE	W.A ROE
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
HDFC	10,700.05	0.34	3682.47	62652.77	0.33	20587.71	0.17886745	
ICICI	12,942.30	0.42	5387.54	83537.44	0.44	36600.73	0.14719764	.17
AXIS	7,448.48	0.24	1784.44	44475.49	0.23	10374.54	0.17200223	
TOTAL	31,090.83	1.00	10854.46	190665.7	1	67562.98	0.50	

W.A(2015-16)								
PUBLIC SECTOR BANKS	N.P		W.A N.P	S.F		W.A S.F	ROE	W.A ROE
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
SBI	12,743.28	3.16	40326.30	178,442.06	0.69	122916.75	0.32807815	
PNB	-3,663.27	-0.91	3332.45	38566.75	0.15	5741.73	0.58039156	.60

BOB	-5,053.08	-1.25	6340.72	42041.07	0.16	6822.82	0.92933895	
TOTAL	4,026.93	1.00	49999.47	259049.88	1	135481.30	1.84	

W.A(2015-16)								
PRIVATE SECTOR BANKS	N.P		W.A N.P	S.F		W.A S.F	ROE	W.A ROE
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
HDFC	12,817.33	0.40	5117.59	73798.49	0.34	25097.31	0.20390998	
ICICI	10,926.89	0.34	3719.32	90123.36	0.42	37428.89	0.09937032	.16
AXIS	8,357.59	0.26	2175.87	53082.19	0.24	12984.64	0.1675725	
TOTAL	32,101.81	1.00	11012.78	217004.04	1	75510.83	0.47	

W.A(2016-17)								
PUBLIC SECTOR BANKS	N.P		W.A N.P	S.F		W.A S.F	ROE	W.A ROE
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
SBI	-390.67	-0.17	66.71	180,800.92	0.69	124606.14	0.00053536	
PNB	901.13	0.39	354.93	38931.97	0.15	5777.65	0.06143171	.09
BOB	1,777.41	0.78	1380.84	42605.48	0.16	6919.41	0.19956059	
TOTAL	2,287.87	1.00	1802.48	262338.37	1	137303.20	0.26	

W.A(2016-17)								
PRIVATE SECTOR BANKS	N.P		W.A N.P	S.F		W.A S.F	ROE	W.A ROE
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
HDFC	15,287.41	0.50	7638.72	91281.44	0.37	33655.22	0.226969889	
ICICI	11,340.33	0.37	4203.43	100395.52	0.41	40711.40	0.103249534	.12
AXIS	3,967.03	0.13	514.38	55901.34	0.23	12622.11	0.04075228	
TOTAL	30,594.77	1.00	12356.53	247578.3	1	86988.73	0.37	

W.A(2017-18)								
PUBLIC SECTOR BANKS	N.P		W.A N.P	S.F		W.A S.F	ROE	W.A ROE
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
SBI	-4,187.41	0.22	-938.48	204,581.50	0.71	144889.00	-0.0064	

PNB	-12,584.33	0.67	-8476.08	38249.21	0.13	5064.63	-1.67358	-.57
BOB	-1,912.05	0.10	-195.67	46035.87	0.16	7336.61	-0.02667	
TOTAL	-18,683.79	1.00	-9610.24	288,866.58	1	157290.24	-1.71	

W.A(2017-18)								
PRIVATE SECTOR BANKS	N.P		W.A N.P	S.F		W.A S.F	ROE	W.A ROE
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
HDFC	18,560.85	0.66	12249.32	109080.11	0.39	42633.88	0.287314363	
ICICI	9,099.54	0.32	2944.12	106310.68	0.38	40496.50	0.072700573	.12
AXIS	464.03	0.02	7.66	63694.1	0.23	14536.57	0.00052668	
TOTAL	28,124.42	1.00	15201.10	279084.89	1	97666.95	0.36	

W.A(2018-19)								
PUBLIC SECTOR BANKS	N.P		W.A N.P	S.F		W.A S.F	ROE	W.A ROE
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
SBI	3,069.07	-0.52	-1604.56	208,949.26	0.70	145830.08	-.0110	
PNB	-10,026.41	1.71	-17125.09	41015.09	0.14	5618.92	-3.0470	-1.03
BOB	1,087.07	-0.19	-201.31	49423.76	0.17	8159.00	-0.02467	
TOTAL	-5,870.27	1.00	-18930.95	299388.11	1	159608.00	-3.08	

W.A(2018-19)								
PRIVATE SECTOR BANKS	N.P		W.A N.P	S.F		W.A S.F	ROE	W.A ROE
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
HDFC	22,445.62	0.68	15183.17	153128	0.46	70989.37	0.21387943	
ICICI	5,689.16	0.17	975.43	109889.27	0.33	36559.03	0.026680917	.10
AXIS	5,047.09	0.15	767.68	67288.29	0.20	13707.65	0.056003883	
TOTAL	33,181.87	1.00	16926.28	330305.56	1	121256.06	0.30	

W.A2019-20								
PUBLIC SECTOR BANKS	N.P		W.A N.P	S.F		W.A S.F	ROE	W.A ROE
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			

SBI	18,176.83	0.93	16958.79	226,404.99	0.63	142642.66	0.118890055	
PNB	363.34	0.02	6.78	57770.16	0.16	9287.20	0.000729626	.04
BOB	942.18	0.05	45.56	75178.92	0.21	15727.86	0.002897056	
TOTAL	19,482.35	1.00	17011.13	359354.07	1	167657.71	0.12	

W.A(2019-20)								
PRIVATE SECTOR BANKS	N.P		W.A N.P	S.F		W.A S.F	ROE	W.A ROE
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
HDFC	27,296.27	0.68	18442.51	175810.38	0.46	81317.78	0.226795506	
ICICI	11,225.47	0.28	3119.05	118518.45	0.31	36954.59	0.084402245	.11
AXIS	1,878.75	0.05	87.37	85776.09	0.23	19356.60	0.004513593	
TOTAL	40,400.49	1.00	21648.93	380104.92	1	19356.60	0.32	

W.A(2020-21)								
PUBLIC SECTOR BANKS	N.P		W.A N.P	S.F		W.A S.F	ROE	W.A ROE
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
SBI	24,279.71	0.87	21139.76	251,091.75	0.60	151670.60	0.139379452	
PNB	2,152.43	0.08	166.14	83238.38	0.20	16668.01	0.009967528	.05
BOB	1,453.90	0.05	75.80	81354.05	0.20	15921.90	0.004760881	
TOTAL	27,886.04	1.00	21381.71	415684.18	1	184260.50	0.15	

W.A(2020-21)								
PRIVATE SECTOR BANKS	N.P		W.A N.P	S.F		W.A S.F	ROE	W.A ROE
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
HDFC	31,856.77	0.63	20162.14	209258.91	0.45	94106.65	0.214247748	
ICICI	11,225.47	0.22	2503.47	153075.71	0.33	50357.59	0.049713828	.10
AXIS	7,252.39	0.14	1044.95	102980.95	0.22	22791.15	0.045848931	
TOTAL	50,334.63	1.00	23710.56	465315.57	1	167255.40	0.31	

Return on Asset Ratio

W.A(2013-14)						
PRIVATE	N.P	W.A	T.A	W.A		W.A R.O.A

SECTOR BANKS	AMOUNT	% TO TOTAL(WEI GHT)	N.P	AMOUNT	%TOTOTA L(WEIGH T)	T.A	R.O.A	
SBI	14,489.47	0.63	9145.79	2395981.61	0.66	1574132.11	0.005810056	
PNB	3,534.62	0.15	544.25	574820.48	0.16	90602.19	0.006007078	.01
BOB	4,931.24	0.21	1059.32	676,114.11	0.19	125347.08	0.008451125	
TOTAL	22,955.33	1.00	10749.37	3646916.2	1.00	1790081.37	0.02	

W.A(2013-14)								
PRIVATE SECTOR BANKS	N.P		W.A N.P	T.A		W.A T.A	R.O.A	W.A R.O.A
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
HDFC	8,764.51	0.33	2871.56	503619.96	0.31	154890.83	0.018539278	
ICICI	11,677.12	0.44	5097.24	747,525.68	0.46	341249.53	0.014936975	.02
AXIS	6,309.17	0.24	1488.02	386,350.06	0.24	91155.27	0.016323974	
TOTAL	26,750.80	1	9456.82	1637495.7	1	587295.63	0.05	

W.A(2014-15)								
PUBLIC SECTOR BANKS	N.P		W.A N.P	T.A		W.A T.A	R.O.A	W.A R.O.A
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
SBI	17,517.37	0.71	12427.70	2700110.02	0.66	1791257.38	0.006937974	
PNB	3,341.42	0.14	452.18	636011.17	0.16	99385.85	0.004549781	.01
BOB	3,832.69	0.16	594.92	733,977.38	0.18	132361.12	0.004494691	
TOTAL	24,691.48	1	13474.80	4070098.57	1	2023004.35	0.02	

W.A(2014-15)								
PRIVATE SECTOR BANKS	N.P		W.A N.P	T.A		W.A T.A	R.O.A	W.A R.O.A
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
HDFC	10,700.05	0.34	3682.47	607096.52	0.32	193939.47	0.018987732	
ICICI	12,942.30	0.42	5387.54	826,079.17	0.43	359082.35	0.015003637	.02
AXIS	7,448.48	0.24	1784.44	467,242.97	0.25	114877.84	0.015533407	
TOTAL	31,090.83	1	10854.46	1900418.66	1.00	667899.66	0.05	

W.A(2015-16)								
PUBLIC SECTOR BANKS	N.P		W.A N.P	T.A		W.A T.A	R.O.A	W.A R.O.A
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
SBI	12,743.28	3.16	40326.30	2970897.64	0.68	2017484.73	0.019988404	
PNB	-3,663.27	-0.91	3332.45	712792.96	0.16	116134.61	0.028694727	.04
BOB	-5,053.08	-1.25	6340.72	691,179.08	0.16	109198.34	0.058066041	
TOTAL	4,026.93	1	49999.47	4374869.68	1	2242817.69	0.11	

W.A(2015-16)								
PRIVATE SECTOR BANKS	N.P		W.A N.P	T.A		W.A T.A	R.O.A	W.A R.O.A
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
HDFC	12,817.33	0.40	5117.59	730261.82	0.33	244507.01	0.020930244	
ICICI	10,926.89	0.34	3719.32	918,756.20	0.42	387021.15	0.009610122	.02
AXIS	8,357.59	0.26	2175.87	532,033.21	0.24	129781.15	0.016765673	
TOTAL	32,101.81	1	11012.78	2181051.23	1	761309.31	0.05	

W.A(2016-17)								
PUBLIC SECTOR BANKS	N.P		W.A N.P	T.A		W.A T.A	R.O.A	W.A R.O.A
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
SBI	-390.67	-0.17	66.71	3445121.56	0.70	2423377.61	2.75276E-05	
PNB	901.13	0.39	354.93	733310.91	0.15	109796.45	0.003232625	.01
BOB	1,777.41	0.78	1380.84	719220.51	0.15	105617.56	0.013073979	
TOTAL	2,287.87	1	1802.48	4897652.98	1	2638791.61	0.02	

W.A(2016-17)								
PRIVATE SECTOR BANKS	N.P		W.A N.P	T.A		W.A T.A	R.O.A	W.A R.O.A
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
HDFC	15,287.41	0.50	7638.72	892344.16	0.36	319809.82	0.023885198	.01
ICICI	11,340.33	0.37	4203.43	986,042.66	0.40	390497.65	0.010764299	
AXIS	3,967.03	0.13	514.38	611,462.01	0.25	150164.05	0.003425451	
TOTAL	30,594.77	1	12356.53	2489848.83	1	860471.52	0.04	

W.A(2017-18)								
PUBLIC SECTOR BANKS	N.P		W.A N.P	T.A		W.A T.A	R.O.A	W.A R.O.A
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
SBI	-4,187.41	0.22	-938.48	3616433	0.70	2542872.95	-0.000369064	-.02
PNB	-12,584.33	0.67	-8476.08	778994.91	0.15	117986.70	-0.071839312	
BOB	-1,912.05	0.10	-195.67	747804.92	0.15	108727.76	-0.001799671	
TOTAL	-18,683.79	1	-9610.24	5143232.83	1	2769587.41	-0.07	

W.A(2017-18)								
PRIVATE SECTOR BANKS	N.P		W.A N.P	T.A		W.A T.A	R.O.A	W.A R.O.A
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
HDFC	18,560.85	0.66	12249.32	1103186.17	0.38	415199.22	0.029502283	
ICICI	9,099.54	0.32	2944.12	1,124,281.04	0.38	431229.72	0.006827263	.01
AXIS	464.03	0.02	7.66	703,703.37	0.24	168942.21	4.5318E-05	
TOTAL	28,124.42	1	15201.10	2931170.58	1	1015371.14	0.04	

W.A(2018-19)								
PUBLIC SECTOR BANKS	N.P		W.A N.P	T.A		W.A T.A	R.O.A	W.A R.O.A
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
SBI	3,069.07	-0.52	-1604.56	3888467.06	0.71	2750420.73	-0.000583387	
PNB	-10,026.41	1.71	-17125.09	789265.79	0.14	113315.38	-0.151127675	-.05
BOB	1,087.07	-0.19	-201.31	819671.94	0.15	122214.41	-0.001647155	
TOTAL	-5,870.27	1	-18930.95	5497404.79	1	2985950.51	-0.15	

W.A(2018-19)								
PRIVATE SECTOR BANKS	N.P		W.A N.P	T.A		W.A T.A	R.O.A	W.A R.O.A
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
HDFC	22,445.62	0.68	15183.17	1292805.71	0.39	499558.78	0.030393153	
ICICI	5,689.16	0.17	975.43	1,238,793.89	0.37	458688.84	0.002126558	.01
AXIS	5,047.09	0.15	767.68	814,045.97	0.24	198069.65	0.003875817	
TOTAL	33,181.87	1	16926.28	3345645.57	1	1156317.27	0.04	

W.A(2019-20)								
PUBLIC SECTOR BANKS	N.P		W.A N.P	T.A		W.A T.A	R.O.A	W.A R.O.A
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
SBI	18,176.83	0.93	16958.79	4197492.34	0.67	2819530.68	0.006014758	
PNB	363.34	0.02	6.78	851457.25	0.14	116017.28	5.84067E-05	0
BOB	942.18	0.05	45.56	1199942.14	0.19	230418.64	0.000197747	
TOTAL	19,482.35	1	17011.13	6248891.73	1	3165966.60	0.01	

W.A(2019-20)								
PRIVATE SECTOR BANKS	N.P		W.A N.P	T.A		W.A T.A	R.O.A	W.A R.O.A
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
HDFC	27,296.27	0.68	18442.51	1580830.44	0.41	643085.03	0.028678179	
ICICI	11,225.47	0.28	3119.05	1,377,292.23	0.35	488146.32	0.006389582	.01
AXIS	1,878.75	0.05	87.37	927,871.81	0.24	221551.03	0.000394346	
TOTAL	40,400.49	1	21648.93	3885994.48	1	1352782.38	0.04	

W.A(2020-21)								
PUBLIC SECTOR BANKS	N.P		W.A.N.P	T.A		W.A T.A	R.O.A	W.A R.O.A
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)			
SBI	24,279.71	0.87	21139.76	4845618.55	0.66	3204142.60	0.006597635	
PNB	2,152.43	0.08	166.14	1,279,725.06	0.17	223484.16	0.000743403	0
BOB	1,453.90	0.05	75.80	1202675.79	0.16	197383.36	0.000384036	
TOTAL	27,886.04	1	21381.71	7328019.4	1	3625010.11	0.01	

W.A(2020-21)						
PRIVATE	N.P		W.A.N.P	T.A	W.A	W.A R.O.A

SECTOR BANKS	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTOTA L(WEIGH T)	T.A	R.O.A	
HDFC	31,856.77	0.54	17105.58	1799506.64	0.41	738705.97	0.023156136	
ICICI	20,219.67	0.34	6891.00	1,573,812.24	0.36	565028.74	0.012195842	.01
ASIS	7,252.39	0.12	886.54	1,010,325.33	0.23	232855.87	0.003807232	
TOTAL	59,328.83	1	24883.11	4383644.21	1	1536590.58	0.04	

Return on Investment Ratio

W.A (2013-14)								
PUBLIC SECTOR BANKS	I.E		W.A I.E	T.I		W.A T.I	ROI	W.A R.O.I
	AMOUNT	% TO TOTAL(WEI GHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	189062.44	0.69	130225.01	578,793.09	0.68	394058.77	0.33047103	
PNB	44958.09	0.16	7363.76	149224.7	0.18	26193.63	0.28112783	.32
BOB	40462.89	0.15	5964.82	122,112.86	0.14	17540.30	0.34006391	
TOTAL	274,483.42	1	143553.59	850130.65	1	437792.71	0.95	

W.A(2013-14)								
PRIVATE SECTOR BANKS	I.E		W.A I.E	T.I		W.A T.I	ROI	W.A R.O.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	42555.02	0.35	14750.56	119571.06	0.24	28578.86	0.51613544	
ICICI	49479.25	0.40	19941.29	267,609.44	0.53	143151.38	0.13930208	.32
AXIS	30735.96	0.25	7694.86	113,092.78	0.23	25565.98	0.30098028	
TOTAL	122,770.23	1	42386.70	500273.28	1	197296.22	0.96	

W.A(2014-15)								
PUBLIC SECTOR BANKS	I.E		W.A I.E	T.I		W.A T.I	ROE	W.A R.O.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	207974.33	0.69	143413.29	695,691.75	0.71	492507.46	0.29119009	
PNB	48709.82	0.16	7866.89	156761.66	0.16	25006.84	0.31458946	.33
BOB	44914.97	0.15	6688.86	130,246.45	0.13	17262.79	0.38747284	
TOTAL	301,599.12	1	157969.04	982699.86	1	534777.09	0.99	

W.A(2014-15)								
PRIVATE SECTOR BANKS	I.E		W.A I.E	T.I		W.A T.I	ROI	W.A R.O.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	50666.49	0.36	18160.23	164272.61	0.27	44949.34	0.40401558	
ICICI	54964	0.39	21371.57	302,761.63	0.50	152684.39	0.1399722	.28
AXIS	35727.46	0.25	9029.92	133,319.24	0.22	29605.92	0.30500392	
TOTAL	141,357.95	1	48561.73	600353.48	1	227239.65	0.85	

W.A(2015-16)								
PUBLIC SECTOR BANKS	I.E		W.A I.E	T.I		W.A T.I	ROI	W.A R.O.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTOTA L(WEIGH T)			
SBI	221,854.84	0.70	154556.07	705,189.08	0.71	497685.00	0.31054998	
PNB	50803.87	0.16	8104.79	165126.48	0.17	27288.32	0.29700585	.33
BOB	45798.99	0.14	6586.58	128,894.06	0.13	16626.82	0.39614196	
TOTAL	318,457.70	1	169247.44	999209.62	1	541600.14	1.00	

W.A(2015-16)								
PRIVATE SECTOR BANKS	I.E		W.A I.E	T.I		W.A T.I	ROI	W.A R.O.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			
HDFC	63161.56	0.39	24345.62	161683.34	0.28	45893.83	0.53047688	
ICICI	59293.71	0.36	21455.19	286,044.09	0.50	143644.74	0.14936285	.36
AXIS	41409.25	0.25	10464.29	121,880.78	0.21	26079.20	0.4012505	
TOTAL	163,864.52	1	56265.09	569608.21	1	215617.76	1.08	

W.A(2016-17)								
PUBLIC SECTOR BANKS	I.E		W.A I.E	T.I		W.A T.I	ROI	W.A R.O.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			
SBI	230,447.49	0.71	164425.68	1,027,280.87	0.76	776231.70	0.21182552	
PNB	48058.08	0.15	7150.86	191527.16	0.14	26981.97	0.26502376	.30
BOB	44473.45	0.14	6123.89	140,716.43	0.10	14564.74	0.42046005	
TOTAL	322,979.02	1	177700.44	1359524.46	1	817778.41	0.90	

W.A(2016-17)								
PRIVATE SECTOR BANKS	I.E		W.A I.E	T.I		W.A T.I	ROI	W.A R.O.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			
HDFC	73271.35	0.41	29928.08	210777.11	0.33	68954.19	0.43402843	
ICICI	60939.98	0.34	20702.13	304,501.74	0.47	143910.78	0.14385393	.34
AXIS	45175.09	0.25	11376.50	129,018.35	0.20	25835.49	0.44034368	
TOTAL	179,386.42	1	62006.70	644297.2	1	238700.45	1.02	

W.A(2017-18)								
PUBLIC SECTOR BANKS	I.E		W.A I.E	T.I		W.A T.I	ROI	W.A R.O.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			
SBI	228,970.28	0.71	161937.11	1,183,794.24	0.76	895533.94	0.18082744	
PNB	48724.85	0.15	7333.13	205910.18	0.13	27094.76	0.27064744	.26
BOB	46056.42	0.14	6551.92	175,137.23	0.11	19601.38	0.3342581	
TOTAL	323,751.55	1	175822.15	1564841.65	1	942230.07	0.79	

W.A(2017-18)								
PRIVATE SECTOR BANKS	I.E		W.A I.E	T.I		W.A T.I	ROI	W.A R.O.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			
HDFC	85287.84	0.44	37482.51	238460.92	0.31	74457.53	0.50340795	
ICICI	62162.35	0.32	19911.74	372,207.68	0.49	181403.16	0.10976515	.33
AXIS	46614.06	0.24	11196.66	153,036.71	0.20	30666.59	0.3651093	
TOTAL	194,064.25	1	68590.91	763705.31	1	286527.28	0.98	

W.A(2018-19)								
PUBLIC SECTOR BANKS	I.E		W.A I.E	T.I		W.A T.I	ROI	W.A R.O.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			
SBI	253,322.14	0.71	179063.86	1,119,247.77	0.73	821621.46	0.21793961	
PNB	52147.14	0.15	7587.92	209,723.01	0.14	28847.72	0.26303357	.26
BOB	52906.25	0.15	7810.44	195,716.24	0.13	25123.09	0.31088702	
TOTAL	358,375.53	1	194462.22	1524687.02	1	875592.26	0.79	

W.A(2018-19)								
PRIVATE SECTOR BANKS	I.E		W.A I.E	T.I		W.A T.I	ROI	W.A R.O.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			
HDFC	105160.74	0.45	47424.71	286917.68	0.33	95814.97	0.49496145	
ICICI	71981.65	0.31	22219.85	398,200.76	0.46	184553.76	0.12039769	.33
AXIS	56043.65	0.24	13469.46	174,055.85	0.20	35261.11	0.38199203	
TOTAL	233,186.04	1	83114.02	859174.29	1	315629.83	1.00	

W.A(2019-20)								
PUBLIC SECTOR BANKS	I.E		W.A I.E	T.I		W.A T.I	ROI	W.A R.O.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			
SBI	269,851.66	0.67	180396.99	1,228,284.28	0.69	851500.07	0.21185786	
PNB	54918.47	0.14	7471.64	253782.47	0.14	36350.48	0.20554447	.25
BOB	78894.7	0.20	15419.66	289,726.72	0.16	47376.61	0.32546983	
TOTAL	403,664.83	1	203288.28	1771793.47	1	935227.17	0.74	

W.A(2019-20)								
PRIVATE SECTOR BANKS	I.E		W.A I.E	T.I		W.A T.I	ROI	W.A R.O.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			
HDFC	122189.29	0.45	55145.83	389304.95	0.39400974	153389.941	0.3595139	
ICICI	84835.77	0.31	26583.03	4,43,472.63	0.44883204	199044.725	0.1335530	.37
AXIS	63715.68	0.24	14994.74	1,55,281.63	0.15715822	24403.7851	0.6144433	
TOTAL	2,70,740.74	1	96723.60	988059.21	1	376838.45	1.11	

W.A(2020-21)						
PRIVATE	I.E	W.A	T.I	W.A		W.A R.O.I

SECTOR BANKS	AMOUNT	%TOTAL(W EIGHT)	I.E	AMOUNT	%TOTAL (WEIGHT)	T.I	ROI	
SBI	278,115.48	0.64	178100.29	1,595,100.27	0.70	1115291.01	0.15968953	
PNB	81,866.40	0.19	15432.12	404,368.96	0.18	71675.02	0.21530685	.25
BOB	74313.98	0.17	12716.14	281,859.00	0.12	34823.79	0.36515673	
TOTAL	434,295.86	1	206248.56	2281328.23	1	1221789.83	0.74	

W.A(2020-21)								
PRIVATE SECTOR BANKS	I.E		W.A I.E	T.I		W.A T.I	ROI	W.A R.O.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL (WEIGHT)			
HDFC	128552.4	0.46	58516.46	438823.11	0.37	160372.87	0.36487753	
ICICI	89,162.66	0.32	28150.34	536,578.62	0.45	239783.15	0.11739917	.28
ASIS	64,696.42	0.23	14821.02	225,335.77	0.19	42287.52	0.35048219	
TOTAL	282,411.48	1	101487.82	1200737.5	1	442443.54	0.83	

Cost of Deposit Ratio

W.A(2013-14)								
PUBLIC SECTOR BANKS	I.P.D		W.A I.P.D	T.D		W.A T.D	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	109,113.09	0.68	74158.02	1,838,852.36	0.64	1174068.00	0.063163	
PNB	25,565.98	0.16	4071.26	461203.53	0.16	73855.83	0.055124	0.05
BOB	25,865.48	0.16	4167.21	579997.05	0.20	116802.22	0.035678	
TOTAL	160,544.55	1	82396.50	2880052.94	1	1364726.05	0.15	

W.A(2013-14)								
PRIVATE SECTOR BANKS	I.P.D		W.A I.P.D	T.D		W.A T.D	COD	W.A C.O.D
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	19,042.56	0.36	6855.65	367080.33	0.36	133793.48	0.051241	
ICICI	18419.02	0.35	6414.03	359,512.68	0.36	128333.82	0.049979	0.05
AXIS	15431.86	0.29	4502.30	280,541.07	0.28	78145.79	0.057614	
TOTAL	52,893.43	1	17771.99	1007134.08	1	340273.09	0.16	

W.A(2014-15)								
PUBLIC SECTOR BANKS	I.P.D		W.A I.P.D	T.D		W.A T.D	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			AMOUNT
SBI	121,588.38	0.68	83013.70	2,052,960.79	0.64	1317823.94	0.062993	
PNB	28,115.08	0.16	4438.58	515245.43	0.16	83008.85	0.053471	0.05
BOB	28,384.42	0.16	4524.03	629981.25	0.20	124094.16	0.036456	
TOTAL	178,087.88	1	91976.32	3198187.47	1	1524926.94	0.15	

W.A(2014-15)								
PRIVATE SECTOR BANKS	I.P.D		W.A I.P.D	T.D		W.A T.D AMOUNT	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	23,504.78	0.38	9000.17	450283.65	0.39	175017.98	0.051424	
ICICI	20772.31	0.34	7029.24	385,955.25	0.33	128583.20	0.054667	0.05
AXIS	17107.81	0.28	4767.90	322,244.17	0.28	89635.58	0.053192	
TOTAL	61,384.90	1	20797.31	1158483.07	1	393236.76	0.16	

W.A(2015-16)								
PUBLIC SECTOR BANKS	I.P.D		W.A I.P.D	T.D		W.A T.D	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	132,402.04	0.69	90838.88	2,253,857.56	0.66	1489292.63	0.060995	0.05
PNB	30,598.18	0.16	4851.47	570382.64	0.17	95380.52	0.050864	
BOB	29,982.12	0.16	4658.08	586690.46	0.17	100912.55	0.04616	
TOTAL	192,982.34	1	100348.44	3410930.66	1	1685585.70	0.16	

W.A(2015-16)								
PRIVATE SECTOR BANKS	I.P.D		W.A I.P.D	T.D		W.A T.D	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	29,150.95	0.42	12197.06	545873.29	0.40	219868.67	0.055474	
ICICI	21998.98	0.32	6946.32	451,077.39	0.33	150134.94	0.046267	0.05
AXIS	18520.78	0.27	4923.44	358,302.19	0.26	94728.05	0.051974	
TOTAL	69,670.71	1	24066.82	1355252.87	1	464731.66	0.15	

W.A(2016-17)								
PUBLIC SECTOR BANKS	I.P.D		W.A I.P.D	T.D		W.A T.D	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	138,786.78	0.71	97996.73	2,599,810.66	0.68	1757086.11	0.055772	
PNB	30,138.50	0.15	4621.24	629650.86	0.16	103064.53	0.044838	0.05
BOB	27,629.96	0.14	3883.97	617256.87	0.16	99047.03	0.039213	
TOTAL	196,555.24	1	106501.94	3846718.39	1	1959197.67	0.14	

W.A(2016-17)								
PRIVATE SECTOR	I.P.D		W.A I.P.D	T.D		W.A T.D	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL L(WEIG		AMOUNT	%TOTAL L(WEIG			
HDFC	31,295.59	0.42	13199.85	643134.25	0.41	263335.18	0.050126	
ICICI	23262.65	0.31	7293.25	512,587.26	0.33	167278.92	0.043599	0.05
AXIS	19640.65	0.26	5198.94	414,982.68	0.26	109639.12	0.047419	
TOTAL	74,198.89	1	25692.03	1570704.19	1	540253.21	0.14	

W.A(2017-18)								
PUBLIC SECTOR BANKS	I.P.D		W.A I.P.D	T.D		W.A T.D	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			AMOUNT
SBI	136,109.15	0.70	95711.03	2722178.28	0.68	1862776.95	0.051381	
PNB	30,583.84	0.16	4832.49	648439.01	0.16	105697.81	0.04572	0.05
BOB	26,865.70	0.14	3728.92	607451.36	0.15	92757.86	0.040201	
TOTAL	193,558.69	1	104272.44	3978068.65	1	2061232.63	0.14	

W.A(2017-18)								
PRIVATE SECTOR BANKS	I.P.D		W.A I.P.D	T.D		W.A T.D	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	% TOTAL(WE IGHT)			
HDFC	32,754.04	0.43	14174.32	788375.14	0.43	339668.55	0.04173	
ICICI	23739.69	0.31	7445.99	585796.11	0.32	187535.05	0.039705	0.04
AXIS	19194.39	0.25	4867.67	455657.76	0.25	113466.34	0.0429	
TOTAL	75,688.13	1	26487.97	1829829.01	1	640669.94	0.12	

W.A(2018-19)								
PUBLIC SECTOR BANKS	I.P.D		W.A I.P.D	T.D		W.A T.D	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	% TOTAL (WEIGHT)			
SBI	140,920.19	0.70	98400.37	2,940,541.06	0.69	2016505.08	0.048797	
PNB	32,320.78	0.16	5176.23	681874.18	0.16	108430.96	0.047738	0.05
BOB	28,572.30	0.14	4045.21	665588.69	0.16	103313.41	0.039155	
TOTAL	201,813.27	1	107621.81	4288003.93	1	2228249.46	0.14	

W.A(2018-19)								
PRIVATE SECTOR BANKS	I.P.D		W.A I.P.D	T.D		W.A T.D	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	% TOTAL (WEIGHT)			
HDFC	41,044.26	0.45	18355.21	922502.68	0.43	394980.41	0.046471	
ICICI	26995.18	0.29	7940.12	681,316.94	0.32	215446.11	0.036854	0.04
AXIS	23740.01	0.26	6140.68	550,745.94	0.26	140780.63	0.043619	
TOTAL	91,779.45	1	32436.01	2154565.56	1	751207.15	0.13	

W.A(2019-20)								
PUBLIC SECTOR BANKS	I.P.D		W.A I.P.D	T.D		W.A T.D	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			AMOUNT
SBI	148,136.84	0.65	96467.82	3,274,160.63	0.66	2162343.58	0.044613	
PNB	34,486.93	0.15	5228.36	710254.37	0.14	101754.25	0.051382	0.05
BOB	44,856.48	0.20	8845.18	973228.15	0.20	191053.09	0.046297	
TOTAL	227,480.25	1	110541.36	4957643.15	1	2455150.92	0.14	

W.A(2019-20)								
PRIVATE SECTOR BANKS	I.P.D		W.A I.P.D	T.D		W.A T.D	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	50,788.88	0.45	22742.20	1146207.13	0.44	507421.89	0.044819	
ICICI	33224.28	0.29	9732.09	800,784.46	0.31	247670.49	0.039295	0.04
AXIS	29410.81	0.26	7626.21	642,157.21	0.25	159266.97	0.047883	

TOTAL	113,423.96	1	40100.51	2589148.8	1	914359.35	0.13	
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W.A(2020-21)								
PUBLIC SECTOR BANKS	I.P.D		W.A I.P.D	T.D		W.A T.D	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			AMOUNT
SBI	143060.44	0.62	89354.77	3,715,331.24	0.64	2369748.66	0.037706	0.04
PNB	47,282.57	0.21	9760.70	1113716.86	0.19	212939.78	0.045838	
BOB	38,702.28	0.17	6539.61	995909.81	0.17	170273.57	0.038406	
TOTAL	229,045.29	1	105655.08	5824957.91	1	2752962.01	0.12	

W.A(2020-21)								
PRIVATE SECTOR BANKS	I.P.D		W.A I.P.D	T.D		W.A T.D	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	50,126.03	0.45	22694.75	1333720.88	0.44	592683.40	0.038292	0.04
ICICI	33,719.66	0.30	10269.87	959,940.02	0.32	307030.17	0.033449	
AXIS	26,867.98	0.24	6520.32	707,623.42	0.24	166838.88	0.039082	
TOTAL	110,713.67	1	39484.94	3001284.32	1	1066552.45	0.11	

Cost of Borrowing Ratio

W.A(2013-14)								
PUBLIC SECTOR BANKS	I.P.B		W.A I.P.B	T.B		W.A T.B	C.O.B	W.A C.O.B
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			AMOUNT
SBI	6,126.95	0.75	4599.48	223,759.71	0.70	156576.65	0.029375273	0.02
PNB	1,355.60	0.17	225.16	59,033.31	0.18	10898.27	0.020659784	
BOB	679.14	0.08	56.51	36,976.30	0.12	4275.73	0.013216676	
TOTAL	8,161.69	1.00	4881.15	319,769.32	1.00	171750.64		

W.A(2013-14)								
PRIVATE SECTOR BANKS	I.P.B		W.A I.P.B	T.B		W.A T.B	C.O.B	W.A C.O.B
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			AMOUNT
HDFC	3,446.89	0.50	1728.11	49,596.72	0.17	8604.49	0.20083846	0.07
ICICI	2506.83	0.36	914.04	183,542.07	0.64	117839.39	0.007756694	
AXIS	921.44	0.13	123.50	52,739.22	0.18	9729.41	0.012693055	
TOTAL	6,875.16	1	2765.65	285,878.01	1.00	136173.30		

W.A(2014-15)								
PUBLIC SECTOR BANKS	I.P.B		W.A I.P.B	T.B		W.A T.B	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			AMOUNT
SBI	5,218.58	0.74	3886.24	244,663.46	0.72	176386.41	0.022032513	0.02
PNB	1,391.76	0.20	276.41	59,204.76	0.17	10328.57	0.026761659	
BOB	397.36	0.06	22.53	35,501.52	0.10	3713.82	0.00606699	
TOTAL	7,007.70	1	4185.18	339,369.74	1	190428.79		

W.A(2014-15)								
PRIVATE SECTOR BANKS	I.P.B		W.A I.P.B	T.B		W.A T.B	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			AMOUNT
HDFC	2,478.54	0.43	1075.33	59,478.25	0.17	9961.77	0.107945947	0.04
ICICI	1693.52	0.30	502.03	211,252.00	0.59	125667.20	0.003994918	
AXIS	1540.74	0.27	415.54	84,393.50	0.24	20055.72	0.020719122	
TOTAL	5,712.79	1	1992.90	355,123.75	1	155684.69		

W.A(2015-16)								
PUBLIC SECTOR BANKS	I.P.B		W.A I.P.B	T.B		W.A T.B	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			AMOUNT
SBI	4,893.83	0.74	3625.33	258,214.39	0.69	178401.71	0.020321165	0.01
PNB	1,372.01	0.21	284.95	81,673.74	0.22	17848.55	0.015964701	
BOB	340.34	0.05	17.53	33,845.23	0.09	3065.02	0.005720668	
TOTAL	6,606.19	1	3927.81	373,733.36	1	199315.28		

W.A(2015-16)								
PRIVATE SECTOR BANKS	I.P.B		W.A I.P.B	T.B		W.A T.B	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			AMOUNT
HDFC	3,366.45	0.48	1615.04	71,763.45	0.18	12984.22	0.124385142	0.05
ICICI	1558.73	0.22	346.24	220,377.66	0.56	122445.91	0.002827726	
ASIS	2091.97	0.30	623.66	104,493.73	0.26	27528.95	0.022654757	
TOTAL	7,017.15	1	2584.95	396,634.84	1	162959.07		

W.A(2016-17)								
PUBLIC SECTOR BANKS	I.P.B		W.A I.P.B	T.B		W.A T.B	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			AMOUNT
SBI	4,617.77	0.89	4088.79	336,365.66	0.82	275322.06	0.014850926	0.01
PNB	290.75	0.06	16.21	43,336.01	0.11	4569.99	0.003546939	
BOB	306.67	0.06	18.03	31,242.00	0.08	2375.17	0.007592364	
TOTAL	5,215.19	1.00	4123.03	410,943.67	1.00	282267.23		

W.A(2016-17)								
PRIVATE SECTOR BANKS	I.P.B		W.A I.P.B	T.B		W.A T.B	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			AMOUNT
HDFC	6,583.50	0.66	4341.60	98,415.64	0.25	24265.22	0.178922813	0.06
ICICI	1519.48	0.15	231.27	188,286.76	0.47	88816.91	0.002603929	
ASIS	1880.07	0.19	354.07	112,454.76	0.28	31681.94	0.011175699	
TOTAL	9,983.04	1	4926.94	399,157.16	1	144764.07		

W.A(2017-18)								
PUBLIC SECTOR BANKS	I.P.B		W.A I.P.B	T.B		W.A T.B	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			AMOUNT
SBI	5,686.90	0.83	4723.66	369,079.34	0.74	272838.11	0.017313058	0.01
PNB	588.25	0.09	50.54	65,329.66	0.13	8548.43	0.00591242	
BOB	571.41	0.08	47.69	64,859.82	0.13	8425.91	0.005659835	
TOTAL	6,846.56	1	4821.89	499,268.82	1	289812.45		

W.A(2017-18)								
PRIVATE SECTOR BANKS	I.P.B		W.A I.P.B	T.B		W.A T.B	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			AMOUNT
HDFC	9,542.61	0.74	7029.97	156,442.08	0.29	45187.64	0.155572918	0.05
ICICI	1550.68	0.12	185.64	229,401.83	0.42	97164.20	0.001910533	
ASIS	1860.03	0.14	267.09	155,767.09	0.29	44798.55	0.005962016	
TOTAL	12,953.31	1.00	7482.70	541611	1	187150.39		

W.A(2018-19)								
PUBLIC SECTOR BANKS	I.P.B		W.A I.P.B	T.B		W.A T.B	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			AMOUNT
10,103.58	0.79	8010.65	413,747.66	0.78	323334.28	0.024775144	10,103.58	0.02
535.25	0.04	22.48	46,827.98	0.09	4141.82	0.005427996	535.25	
2,104.49	0.17	347.54	68,867.53	0.13	8957.97	0.038797158	2,104.49	
12,743.31	1	8380.68	529443.17	1	336434.07		12,743.31	

W.A(2018-19)								
PRIVATE SECTOR BANKS	I.P.B		W.A I.P.B	T.B		W.A T.B	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			AMOUNT
HDFC	12,497.82	0.69	8681.70	157,732.78	0.30	47004.18	0.184700598	0.07
ICICI	2471.77	0.14	339.59	210,324.12	0.40	83573.91	0.00406333	
ASIS	3021.76	0.17	507.52	161,249.83	0.30	49123.71	0.010331535	
TOTAL	17,991.35	1.00	9528.81	529306.73	1	179701.80		

W.A(2019-20)								
PUBLIC SECTOR BANKS	I.P.B		W.A I.P.B	T.B		W.A T.B	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			AMOUNT
SBI	7,191.77	0.68	4904.25	332,900.67	0.68	225632.28	0.021735585	0.02
PNB	671.01	0.06	42.69	62,512.41	0.13	7956.18	0.005366056	
BOB	2,683.48	0.25	682.81	95,752.70	0.19	18666.98	0.036578471	
TOTAL	10,546.26	1.00	5629.75	491165.78	1	252255.43		

W.A(2019-20)								
PRIVATE SECTOR BANKS	I.P.B		W.A I.P.B	T.B		W.A T.B	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			AMOUNT
HDFC	11,306.81	0.73	8238.75	186,834.32	0.34	62797.59	0.131195374	0.05
ICICI	2166.49	0.14	302.48	213,851.78	0.38	82272.64	0.003676559	
ASIS	2044.08	0.13	269.26	155,180.17	0.28	43321.36	0.006215476	
TOTAL	15,517.38	1.00	8810.50	555866.27	1	188391.59		

W.A(2020-21)								
PUBLIC SECTOR BANKS	I.P.B		W.A I.P.B	T.B		W.A T.B	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			AMOUNT
SBI	6237.2	0.70	4338.73	433,796.21	0.78	337627.26	0.012850663	0.02
PNB	889.15	0.10	88.17	52,298.14	0.09	4907.25	0.017967816	
BOB	1,840.01	0.21	377.59	71,263.34	0.13	9111.68	0.041440683	
TOTAL	8966.3625	1	4804.50	557357.69	1	351646.19		

W.A(2020-21)								
PRIVATE SECTOR BANKS	I.P.B		W.A I.P.B	T.B		W.A T.B	C.O.D	W.A C.O.D
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	9,064.43	0.77	6987.87	177,696.75	0.38	66638.05	0.104863097	0.04
ICICI	1,200.11	0.10	122.49	143,899.94	0.30	43700.31	0.002803006	
ASIS	1,493.52	0.13	189.71	152,248.72	0.32	48918.22	0.003878086	
TOTAL	11,758.06	1	7300.07	473,845.41	1	159256.58		

Gross Profit Ratio

W.A(2013-14)								
PUBLIC SECTOR BANKS	P.B.T		W.A P.B.T	T.I		W.A T.I	G.P	W.A G.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	21,325.54	0.66	14083.59	226944.56	0.70	159636.95	0.088223	0.12
PNB	4,969.46	0.15	764.77	49668.43	0.15	7646.36	0.100018	
BOB	5,996.39	0.19	1113.51	46018.04	0.14	6563.72	0.169646	

TOTAL	32,291.39	1	15961.87	322631.03	1	173847.03	0.36	
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W.A(2013-14)								
PRIVATE SECTOR BANKS	P.B.T		W.A P.B.T	T.I		W.A T.I	G.P	W.A G.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	13,210.67	0.34	4477.59	50852.52	0.30	15309.03	0.29248	0.25
ICICI	16,286.63	0.42	6805.46	79563.86	0.47	37476.09	0.181595	
AXIS	9,479.42	0.24	2305.46	38502.20	0.23	8775.94	0.262703	
TOTAL	38,976.72	1	13588.51	168918.58	1	61561.06	0.74	

W.A(2014-15)								
PUBLIC SECTOR BANKS	P.B.T		W.A P.B.T	T.I		W.A T.I	G.P	W.A G.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	25,854.57	0.71	18440.21	257289.5	0.71	182595.64	0.100989	0.10
PNB	4,412.26	0.12	537.05	54884.42	0.15	8308.92	0.064635	
BOB	5,983.23	0.17	987.56	50364.24	0.14	6996.66	0.141147	
TOTAL	36,250.06	1	19964.82	362538.16	1	197901.22	0.31	

W.A(2014-15)								
PRIVATE SECTOR BANKS	P.B.T		W.A P.B.T	T.I		W.A T.I	G.P	W.A G.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	16,079.45	0.35	5657.31	60212.17	0.31	18592.91	0.304272	0.25
ICICI	18,339.03	0.40	7359.02	90216.24	0.46	41739.60	0.176308	
AXIS	11,283.24	0.25	2785.70	44565.57	0.23	10185.39	0.2735	
TOTAL	45,701.72	1	15802.04	194993.98	1	70517.90	0.75	

W.A(2015-16)								
PUBLIC SECTOR BANKS	P.B.T		W.A P.B.T	T.I		W.A T.I	G.P	W.A G.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	18,176.78	2.72	49480.45	272871.02	0.71	194692.18	0.254147	0.52
PNB	-5,266.83	-0.79	4154.30	57780.47	0.15	8729.63	0.475886	

BOB	-6,232.66	-0.93	5817.64	51791.17	0.14	7013.67	0.829472	
TOTAL	6,677.29	1	59452.39	382442.66	1	210435.47	1.56	

W.A(2015-16)								
PRIVATE SECTOR BANKS	P.B.T		W.A P.B.T	T.I		W.A T.I	G.P	W.A G.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	19,510.99	0.42	8185.69	74373.21	0.33	24352.99	0.336127	0.24
ICICI	14,304.41	0.31	4399.84	101395.85	0.45	45264.69	0.097202	
AXIS	12,689.97	0.27	3462.73	51364.23	0.23	11615.58	0.298111	
TOTAL	46,505.37	1	16048.26	227133.29	1	81233.26	0.73	

W.A(2016-17)								
PUBLIC SECTOR BANKS	P.B.T		W.A P.B.T	T.I		W.A T.I	G.P	W.A G.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	944.83	0.17	162.04	298640.45	0.73	218445.47	0.000742	0.10
PNB	1,540.09	0.28	430.53	57225.66	0.14	8020.98	0.053675	
BOB	3,024.34	0.55	1660.23	52410.23	0.13	6727.88	0.246769	
TOTAL	5,509.26	1	2252.79	408276.34	1	233194.33	0.30	

W.A(2016-17)								
PRIVATE SECTOR BANKS	P.B.T		W.A P.B.T	T.I		W.A T.I	G.P	W.A G.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	23,365.53	0.54	12658.58	86176.43	0.34	28877.22	0.438359	0.20
ICICI	13,809.35	0.32	4421.61	113397.63	0.44	50001.89	0.088429	
AXIS	5,953.80	0.14	821.91	57596.69	0.22	12899.52	0.063716	
TOTAL	43,128.68	1	17902.10	257170.75	1	91778.63	0.59	

W.A(2017-18)								
PUBLIC SECTOR BANKS	P.B.T		W.A P.B.T	T.I		W.A T.I	G.P	W.A G.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	-12,244.91	0.36	-4384.57	306527.52	0.73	224683.50	-0.01951	-.50

PNB	-19,846.14	0.58	-11517.75	57608.19	0.14	7935.98	-1.45133	
BOB	-2,105.67	0.06	-129.66	54048.63	0.13	6985.57	-0.01856	
TOTAL	-34,196.72	1	-16031.97	418184.34	1	239605.05	-1.49	

W.A(2017-18)								
PRIVATE SECTOR BANKS	P.B.T		W.A P.B.T	T.I		W.A T.I	G.P	W.A G.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	28,463.93	0.71	20250.69	101344.44	0.36	36840.23	0.54969	0.20
ICICI	10,978.46	0.27	3012.54	118969.1	0.43	50768.09	0.059339	
AXIS	565.89	0.01	8.00	58476.68	0.21	12265.57	0.000653	
TOTAL	40,008.28	1	23271.24	278790.22	1	99873.89	0.61	

W.A(2018-19)								
PUBLIC SECTOR BANKS	P.B.T		W.A P.B.T	T.I		W.A T.I	G.P	W.A G.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	5,220.48	-0.61	-3161.76	330687.36	0.73	242472.95	-0.01304	-1.18
PNB	-15,364.76	1.78	-27387.94	59514.52	0.13	7853.69	-3.48727	
BOB	1,524.58	-0.18	-269.65	60793.3	0.13	8194.82	-0.03291	
TOTAL	-8,619.70	1	-30819.36	450995.18	1	258521.46	-3.53	

W.A(2018-19)								
PRIVATE SECTOR BANKS	P.B.T		W.A P.B.T	T.I		W.A T.I	G.P	W.A G.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	34,318.17	0.70	23880.23	124107.79	0.38	47298.94	0.504879	0.20
ICICI	7,408.26	0.15	1112.81	131306.5	0.40	52945.10	0.021018	
AXIS	7,592.05	0.15	1168.71	70232.4	0.22	15147.06	0.077158	
TOTAL	49,318.48	1	26161.76	325646.69	1	115391.10	0.60	

W.A(2019-20)								
PUBLIC SECTOR BANKS	P.B.T		W.A P.B.T	T.I		W.A T.I	G.P	W.A G.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			

SBI	30,316.59	1.01	30729.02	368010.65	0.70	258752.60	0.118758	0.04
PNB	827.02	0.03	22.87	64306.13	0.12	7900.76	0.002894	
BOB	-1,233.91	-0.04	50.90	91086.03	0.17	15851.40	0.003211	
TOTAL	29,909.70	1	30802.79	523402.81	1	282504.75	0.12	

W.A(2019-20)								
PRIVATE SECTOR BANKS	P.B.T		W.A P.B.T	T.I		W.A T.I	G.P	W.A G.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	38,194.86	0.62	23505.72	147068.26	0.39	57384.94	0.409615	0.18
ICICI	18,588.61	0.30	5567.47	149786.1	0.40	59525.50	0.093531	
AXIS	5,280.04	0.09	449.20	80057.67	0.21	17004.58	0.026416	
TOTAL	62,063.51	1	29522.38	376912.03	1	133915.01	0.53	

W.A(2020-21)								
PUBLIC SECTOR BANKS	P.B.T		W.A P.B.T	T.I		W.A T.I	G.P	W.A G.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	32,795.96	0.76	25040.40	385337.89	0.68	260807.11	0.096011	0.06
PNB	3,784.46	0.09	333.43	94,990.85	0.17	15848.92	0.021038	
BOB	6,373.17	0.15	945.61	89001.18	0.16	13913.22	0.067965	
TOTAL	42,953.59	1	26319.44	569329.92	1	290569.24	0.19	

W.A(2020-21)								
PRIVATE SECTOR BANKS	P.B.T		W.A P.B.T	T.I		W.A T.I	G.P	W.A G.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	42,796.14	0.55	23352.08	155,885.28	0.39	61067.28	0.382399	0.20
ICICI	25,884.04	0.33	8542.41	161,192.19	0.41	65295.96	0.130826	
AXIS	9,750.08	0.12	1212.08	80,847.94	0.20	16426.17	0.07379	
TOTAL	78,430.26	1	33106.57	397925.41	1	142789.40	0.59	

N.P RATIO

W.A(2013-14)								
PUBLIC SECTOR BANKS	P.A.T		W.A P.A.T	T.I		W.A T.I	N.P	W.A .N.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	14,489.47	0.63	9145.79	226944.56	0.70	159636.95	0.057291216	0.10
PNB	3,534.62	0.15	544.25	49668.43	0.15	7646.36	0.071178231	
BOB	4,931.24	0.21	1059.32	46018.04	0.14	6563.72	0.16139075	
TOTAL	22,955.33	1	10749.37	322631.03	1	173847.03	0.29	

W.A(2013-14)								
PRIVATE SECTOR BANKS	P.A.T		W.A P.A.T	T.I		W.A T.I	N.P	W.A .N.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	8,764.51	0.33	2871.56	50852.52	0.30	15309.03	0.187573279	0.16
ICICI	11,677.12	0.44	5097.24	79563.86	0.47	37476.09	0.136013008	
AXIS	6,309.17	0.24	1488.02	38502.20	0.23	8775.94	0.169556333	
TOTAL	26,750.80	1	9456.82	168918.58	1	61561.06	0.49	

W.A(2014-15)								
PUBLIC SECTOR BANKS	P.A.T		W.A P.A.T	T.I		W.A T.I	N.P	W.A .N.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	17,517.37	0.71	12427.70	257289.5	0.71	182595.64	0.068061307	0.07
PNB	3,341.42	0.14	452.18	54884.42	0.15	8308.92	0.054421509	
BOB	3,832.69	0.16	594.92	50364.24	0.14	6996.66	0.08502946	
TOTAL	24,691.48	1	13474.80	362538.16	1	197901.22	0.21	

W.A(2014-15)								
PRIVATE SECTOR BANKS	P.A.T		W.A P.A.T	T.I		W.A T.I	N.P	W.A .N.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	10,700.05	0.34	3682.40	60212.17	0.31	18592.91	0.198054038	0.17
ICICI	12,942.89	0.42	5387.93	90216.24	0.46	41739.60	0.129084388	
AXIS	7,448.48	0.24	1784.41	44565.57	0.23	10185.39	0.175193112	

TOTAL	31,091.42	1	10854.74	194993.98	1	70517.90	0.50	
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W.A(2015-16)								
PUBLIC SECTOR BANKS	P.A.T		W.A P.A.T	T.I		W.A T.I	N.P	W.A .N.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	12,743.28	3.16	40326.30	272871.02	0.71	194692.18	0.207128506	0.50
PNB	-3,663.27	-0.91	3332.45	57780.47	0.15	8729.63	0.381740263	
BOB	-5,053.08	-1.25	6340.72	51791.17	0.14	7013.67	0.904051463	
TOTAL	4,026.93	1	49999.47	382442.66	1.00	210435.47	1.49	

W.A(2015-16)								
PRIVATE SECTOR BANKS	P.A.T		W.A P.A.T	T.I		W.A T.I	N.P	W.A .N.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	12,817.33	0.40	5117.59	74373.21	0.33	24352.99	0.210142237	0.16
ICICI	10,926.89	0.34	3719.32	101395.85	0.45	45264.69	0.082168253	
AXIS	8,357.59	0.26	2175.87	51364.23	0.23	11615.58	0.187323314	
TOTAL	32,101.81	1	11012.78	227133.29	1	81233.26	0.48	

W.A(2016-17)								
PUBLIC SECTOR BANKS	P.A.T		W.A P.A.T	T.I		W.A T.I	N.P	W.A .N.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	-390.67	-0.17	66.71	298640.45	0.73	218445.47	0.000305384	0.08
PNB	901.13	0.39	354.93	57225.66	0.14	8020.98	0.044250292	
BOB	1,777.41	0.78	1380.84	52410.23	0.13	6727.88	0.205241876	
TOTAL	2,287.87	1	1802.48	408276.34	1	233194.33	0.25	

W.A(2016-17)								
PRIVATE SECTOR BANKS	P.A.T		W.A P.A.T	T.I		W.A T.I	N.P	W.A .N.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	15,287.41	0.50	7638.72	86176.43	0.34	28877.22	0.264524077	0.13

ICICI	11,340.33	0.37	4203.43	113397.63	0.44	50001.89	0.084065501	
AXIS	3,967.03	0.13	514.38	57596.69	0.22	12899.52	0.039875881	
TOTAL	30,594.77	1	12356.53	257170.75	1	91778.63	0.39	

W.A(2017-18)								
PUBLIC SECTOR BANKS	P.A.T		W.A P.A.T	T.I		W.A T.I	N.P	W.A .N.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	-4,187.41	0.22	-938.48	306527.52	0.73	224683.50	-0.004107	-.37
PNB	-12,584.33	0.67	-8476.08	57608.19	0.14	7935.98	-1.06803	
BOB	-1,912.05	0.10	-195.67	54048.63	0.13	6985.57	-.0280112	
TOTAL	-18,683.79	1	-9610.24	418184.34	1	239605.05	-1.10	

W.A(2017-18)								
PRIVATE SECTOR BANKS	P.A.T		W.A P.A.T	T.I		W.A T.I	N.P	W.A .N.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	18,560.85	0.66	12249.32	101344.44	0.36	36840.23	0.332498605	0.13
ICICI	9,099.54	0.32	2944.12	118969.1	0.43	50768.09	0.057991519	
AXIS	464.03	0.02	7.66	58476.68	0.21	12265.57	0.000624196	
TOTAL	28,124.42	1	15201.10	278790.22	1	99873.89	0.39	

W.A(2018-19)								
PUBLIC SECTOR BANKS	P.A.T		W.A P.A.T	T.I		W.A T.I	N.P	W.A .N.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	3,069.07	-0.52	-1604.56	330687.36	0.73	242472.95	-.006674	-.74
PNB	-10,026.41	1.71	-17125.09	59514.52	0.13	7853.69	-2.180566	
BOB	1,087.07	-0.19	-201.31	60793.3	0.13	8194.82	-.0236	
TOTAL	-5,870.27	1	-18930.95	450995.18	1	258521.46	-2.21	

W.A(2018-19)								
PRIVATE SECTOR BANKS	P.A.T		W.A P.A.T	T.I		W.A T.I	N.P	W.A .N.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			

HDFC	22,445.62	0.68	15183.17	124107.79	0.38	47298.94	0.321004365	0.13
ICICI	5,689.16	0.17	975.43	131306.5	0.40	52945.10	0.018423395	
AXIS	5,047.09	0.15	767.68	70232.4	0.22	15147.06	0.0506819	
TOTAL	33,181.87	1	16926.28	325646.69	1	115391.10	0.39	

W.A(2019-20)								
PUBLIC SECTOR BANKS	P.A.T		W.A P.A.T	T.I		W.A T.I	N.P	W.A .N.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	18,176.83	0.93	16958.79	368010.65	0.70	258752.60	0.065540572	0.02
PNB	363.34	0.02	6.78	64306.13	0.12	7900.76	0.000857662	
BOB	942.18	0.05	45.56	91086.03	0.17	15851.40	0.002874478	
TOTAL	19,482.35	1	17011.13	523402.81	1	282504.75	0.07	

W.A(2019-20)								
PRIVATE SECTOR BANKS	P.A.T		W.A P.A.T	T.I		W.A T.I	N.P	W.A .N.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	27,296.27	0.68	18442.51	147068.26	0.39	57384.94	0.321382385	0.13
ICICI	11,225.47	0.28	3119.05	149786.1	0.40	59525.50	0.052398567	
AXIS	1,878.75	0.05	87.37	80057.67	0.21	17004.58	0.005137898	
TOTAL	40,400.49	1	21648.93	376912.03	1	133915.01	0.38	

W.A(2020-21)								
PUBLIC SECTOR BANKS	P.A.T		W.A P.A.T	T.I		W.A T.I	N.P	W.A .N.P
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	24,179.71	0.87	21041.44	385337.89	0.68	260807.11	0.080678181	0.03
PNB	2,152.43	0.08	166.74	94,990.85	0.17	15848.92	0.010520391	
BOB	1,453.90	0.05	76.08	89001.18	0.16	13913.22	0.005467829	
TOTAL	27,786.04	1	21284.25	569329.92	1	290569.24	0.10	

W.A(2020-21)						
PRIVATE	P.A.T	W.A	T.I	W.A		W.A .N.P

SECTOR BANKS	AMOUNT	%TOTAL(W EIGHT)	P.A.T	AMOUNT	%TOTAL(W EIGHT)	T.I	N.P	
HDFC	31,856.77	0.54	17105.58	155,885.28	0.39	61067.28	0.280110348	0.15
ICICI	20,219.67	0.34	6891.00	161,192.19	0.41	65295.96	0.105534881	
AXIS	7,252.39	0.12	886.54	80,847.94	0.20	16426.17	0.053970976	
TOTAL	59,328.83	1	24883.11	397925.41	1	142789.40	0.44	

Return on advance Ratio

W.A(2013-14)								
PUBLIC SECTOR BANKS	I.E.A.B		W.A I.E.A.B	T.A		W.A T.A	R.O.Ad	W.A..R.O.Ad
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	141382.60	0.69	98106.28	1,578,276.69	0.67	1060855.22	0.092478484	0.08
PNB	33709.68	0.17	5577.17	366073.21	0.16	57072.35	0.097721115	
BOB	28656.55	0.14	4030.44	403,715.37	0.17	69412.93	0.058064694	
TOTAL	203,748.83	1.00	107713.90	2348065.27	1.00	1187340.51	0.25	

W.A(2013-14)								
PRIVATE SECTOR BANKS	I.E.A.B		W.A I.E.A.B	T.A		W.A T.A	R.O.Ad	W.A..R.O.Ad
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	33,077.51	0.37	12318.29	315418.86	0.34	106389.21	0.115785163	0.10
ICICI	33,720.88	0.38	12802.14	387341.78	0.41	160439.37	0.07979425	
AXIS	22,022.52	0.25	5460.33	232,381.73	0.25	57746.57	0.094556752	
TOTAL	88,820.91	1	30580.76	935142.37	1	324575.16	0.29	

W.A(2014-15)								
PUBLIC SECTOR BANKS	I.E.A.B		W.A I.E.A.B	T.A		W.A T.A	R.O.Ad	W.A..R.O.Ad
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	153144.59	0.69	105868.60	1,692,211.33	0.67	1130847.86	0.093618779	0.08
PNB	36717.9	0.17	6085.83	404614.06	0.16	64651.25	0.094133147	
BOB	31669.36	0.14	4527.33	435,415.49	0.17	74869.12	0.060469944	
TOTAL	221,531.85	1	116481.75	2,532,240.88	1	1270368.23	0.25	

W.A(2014-15)								
PRIVATE SECTOR BANKS	I.E.A.B		W.A I.E.A.B	T.A		W.A T.A	R.O.Ad	WA..R.O.Ad
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
hdfc	39,334.66	0.38	14952.07	383407.97	0.35	132871.25	0.112530514	0.09
icici	38,059.71	0.37	13998.49	438490.1	0.40	173791.42	0.080547672	
axis	26,083.99	0.25	6575.04	284,448.65	0.26	73133.52	0.089904622	
TOTAL	103,478.36	1	35525.61	1106346.72	1	379796.19	0.28	

W.A(2015-16)								
PUBLIC SECTOR BANKS	I.E.A.B		W.A I.E.A.B	T.A		W.A T.A	R.O.Ad	WA..R.O.Ad
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	157001.75	0.70	109558.58	1,870,260.89	0.69	1291763.48	0.084813187	0.08
PNB	37287.86	0.17	6179.77	446083.03	0.16	73486.92	0.084093477	
BOB	30700.07	0.14	4189.05	391,485.99	0.14	56599.30	0.074012483	
TOTAL	224,989.67	1	119927.40	2707829.91	1	1421849.70	0.24	

W.A(2015-16)								
PRIVATE SECTOR BANKS	I.E.A.B		W.A I.E.A.B	T.A		W.A T.A	R.O.Ad	WA..R.O.Ad
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	47,736.19	0.40	19037.56	487290.42	0.37	179116.71	0.106285763	0.09
ICICI	41,550.90	0.35	14423.70	493729.11	0.37	183881.41	0.078440207	
AXIS	30,410.19	0.25	7725.99	344,663.32	0.26	89608.77	0.086219104	
TOTAL	119,697.28	1	41187.24	1325682.85	1	452606.89	0.27	

W.A(2016-17)								
PUBLIC SECTOR BANKS	I.E.A.B		W.A I.E.A.B	T.A		W.A T.A	R.O.Ad	W.A.R.O.Ad
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	156790.48	0.72	112264.92	1,896,886.82	0.70	1326087.80	0.084658737	0.08
PNB	33701.4	0.15	5186.81	424230.49	0.16	66327.43	0.078200111	
BOB	28483.51	0.13	3705.03	392262.3	0.14	56707.77	0.065335499	
TOTAL	218,975.39	1	121156.76	2713379.61	1	1449123.01	0.23	

W.A(2016-17)								
PRIVATE SECTOR BANKS	I.E.A.B		W.A I.E.A.B	T.A		W.A T.A	R.O.Ad	WA..R.O.Ad
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	55,986.18	0.42	23788.89	585480.99	0.40	231319.89	0.102839797	0.09
ICICI	42,080.37	0.32	13439.14	515317.31	0.35	179199.52	0.074995421	
AXIS	33,694.64	0.26	8616.57	381,080.26	0.26	97998.69	0.087925313	
TOTAL	131,761.20	1	45844.60	1481878.56	1	508518.11	0.27	

W.A(2017-18)								
PUBLIC SECTOR BANKS	I.E.A.B		W.A I.E.A.B	T.A		W.A T.A	R.O.Ad	W.R.O.Ad
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	144958.59	0.70	101211.72	1,960,118.54	0.69	1354338.13	0.0747315	0.07
PNB	32549.21	0.16	5102.98	438798	0.15	67872.17	0.075185151	
BOB	30106.43	0.15	4365.77	437941.26	0.15	67607.39	0.064575408	
TOTAL	207,614.23	1	110680.47	2836857.8	1	1489817.69	0.21	

W.A(2017-18)								
PRIVATE SECTOR BANKS	I.E.A.B		W.A I.E.A.B	T.A		W.A T.A	R.O.Ad	W.R.O.Ad
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	67,658.90	0.46	31392.69	700033.84	0.41	285453.68	0.109974716	0.08
ICICI	43,252.82	0.30	12829.43	566854.22	0.33	187171.77	0.068543639	
AXIS	34,909.73	0.24	8357.41	449,843.65	0.26	117874.74	0.070900742	
TOTAL	145,821.46	1	52579.53	1716731.71	1	590500.19	0.25	

W.A(2018-19)								
PUBLIC SECTOR BANKS	I.E.A.B		W.A I.E.A.B	T.A		W.A T.A	R.O.Ad	WA..R.O.Ad
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	166124.58	0.70	116363.97	2,226,853.67	0.70	1562596.87	0.074468326	0.08
PNB	35416.49	0.15	5288.86	462416.23	0.15	67379.80	0.078493201	
BOB	35623.20	0.15	5350.77	484214.81	0.15	73882.18	0.07242306	
TOTAL	237,164.27	1	127003.60	3173484.71	1	1703858.85	0.23	

W.A(2018-19)								
PRIVATE SECTOR BANKS	I.E.A.B		W.A I.E.A.B	T.A		W.A T.A	R.O.Ad	W.A..R.O.Ad
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	83,736.16	0.47	39627.01	869222.66	0.43	373508.46	0.106094001	0.09
ICICI	50,884.83	0.29	14633.29	646961.68	0.32	206916.67	0.070720676	
AXIS	42,322.58	0.24	10123.01	506,656.12	0.25	126900.97	0.079770908	
TOTAL	176,943.57	1	64383.30	2022840.46	1	707326.11	0.26	

W.A(2019-20)								
PUBLIC SECTOR BANKS	I.E.A.B		W.A I.E.A.B	T.A		W.A T.A	R.O.Ad	W.A.R.O.Ad
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	185494.19	0.67	124153.52	2,374,311.18	0.67	1584548.12	0.078352637	0.08
PNB	36156.25	0.13	4716.99	476853.34	0.13	63914.56	0.073801543	
BOB	55491.07	0.20	11110.78	706539.73	0.20	140314.75	0.079184706	
TOTAL	277,141.52	1	139981.30	3557704.25	1	1788777.43	0.23	

W.A(2019-20)								
PRIVATE SECTOR BANKS	I.E.A.B		W.A I.E.A.B	T.A		W.A T.A	R.O.Ad	W.A.R.O.Ad
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	99,079.63	0.47	46895.88	1043670.88	0.45	466912.51	0.100438268	0.09
ICICI	60,928.31	0.29	17733.90	706246.11	0.30	213806.31	0.082943748	
AXIS	49,323.30	0.24	11621.72	582,958.84	0.25	145674.71	0.079778543	
TOTAL	209,331.24	1	76251.50	2332875.83	1	826393.53	0.26	

W.A(2020-21)								
PUBLIC SECTOR BANKS	I.E.A.B		W.A I.E.A.B	T.A		W.A T.A	R.O.Ad	W.A.R.O.Ad
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	176780.19	0.63	110863.14	2,500,598.99	0.64	1602022.99	0.069201965	0.08
PNB	53682.82	0.19	10223.29	679,345.77	0.17	118239.45	0.086462577	
BOB	51427.22	0.18	9382.23	723242.25	0.19	134013.40	0.070009634	
TOTAL	281,890.22	1	130468.65	3903187.01	1	1854275.83	0.23	

W.A(2020-21)								
PRIVATE SECTOR BANKS	I.E.A.B		W.A I.E.A.B	T.A		W.A T.A	R.O.Ad	W.A.R.O.Ad
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	102,299.13	0.48	49488.85	1185283.52	0.45	537830.53	0.092015691	0.08
ICICI	60,261.69	0.28	17173.00	791801.39	0.30	240012.29	0.071550485	
ASIS	48,903.22	0.23	11309.37	635,070.69	0.24	154399.22	0.073247587	
TOTAL	211,464.04	1	77971.21	2612155.6	1	932242.03	0.24	

Operating Expense to Total Income Ratio

W.A(2013-14)								
PUBLIC SECTOR BANKS	O.E		W.A O.E	T.I		W.A T.I	O.E.T.I	W.A.O.E.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	38053.87	0.69	26220.51	226944.56	0.70	159636.95	0.164251	0.18
PNB	9581.49	0.17	1662.30	49668.43	0.15	7646.36	0.217398	
BOB	7592.28	0.14	1043.73	46018.04	0.14	6563.72	0.159015	
TOTAL	55,227.64	1	28926.54	322631.03	1	173847.03	0.54	

W.A(2013-14)								
PRIVATE SECTOR BANKS	O.E		W.A O.E	T.I		W.A T.I	O.E.T.I	W.A.O.E.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	12469.65	0.24	3028.35	50852.52	0.30	15309.03	0.197815	0.28
ICICI	30666.35	0.60	18315.62	79563.86	0.47	37476.09	0.488728	
AXIS	8209.52	0.16	1312.60	38502.20	0.23	8775.94	0.149568	
TOTAL	51,345.52	1	22656.57	168918.58	1	61561.06	0.84	

W.A(2014-15)								
PUBLIC SECTOR BANKS	O.E		W.A O.E	T.I		W.A T.I	O.E.T.I	W.A.O.E.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	41782.36	0.68	28527.56	257289.5	0.71	182595.64	0.156234	0.19
PNB	10808.99	0.18	1909.19	54884.42	0.15	8308.92	0.229776	
BOB	8604.41	0.14	1209.82	50364.24	0.14	6996.66	0.172914	
TOTAL	61,195.76	1	31646.57	362538.16	1	197901.22	0.56	

W.A(2014-15)								
PRIVATE SECTOR BANKS	O.E		W.A O.E	T.I		W.A T.I	O.E.T.I	W.A.O.E.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	14577.52	0.25	3588.98	60212.17	0.31	18592.91	0.19303	0.28
ICICI	35022.71	0.59	20715.87	90216.24	0.46	41739.60	0.496312	
AXIS	9609.93	0.16	1559.71	44565.57	0.23	10185.39	0.153132	
TOTAL	59,210.16	1	25864.57	194993.98	1	70517.90	0.84	

W.A(2015-16)								
PUBLIC SECTOR BANKS	O.E		W.A O.E	T.I		W.A T.I	O.E.T.I	W.A.O.E.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	46472.76	0.70	32338.34	272871.02	0.71	194692.18	0.1661	0.19
PNB	10349.88	0.15	1603.95	57780.47	0.15	8729.63	0.183737	
BOB	9962.41	0.15	1486.11	51791.17	0.14	7013.67	0.211887	
TOTAL	66,785.05	1	35428.39	382442.66	1	210435.47	0.56	

W.A(2015-16)								
PRIVATE SECTOR BANKS	O.E		W.A O.E	T.I		W.A T.I	O.E.T.I	W.A.O.E.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	17831.88	0.26	4592.85	74373.21	0.33	24352.99	0.188595	0.29
ICICI	40789.56	0.59	24031.79	101395.85	0.45	45264.69	0.530917	
AXIS	10611.371	0.15	1626.41	51364.23	0.23	11615.58	0.14002	
TOTAL	69,232.81	1	30251.05	227133.29	1	81233.26	0.86	

W.A(2016-17)								
PUBLIC SECTOR BANKS	O.E		W.A O.E	T.I		W.A T.I	O.E.T.I	W.A.O.E.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	87290.07	0.81	71102.21	298640.45	0.73	218445.47	0.325492	0.19
PNB	9523.55	0.09	846.35	57225.66	0.14	8020.98	0.105517	
BOB	10349.8	0.10	999.58	52410.23	0.13	6727.88	0.148573	

TOTAL	107,163.42	1	72948.14	408276.34	1	233194.33	0.58	
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W.A(2016-17)								
PRIVATE SECTOR BANKS	O.E		W.A O.E	T.I		W.A T.I	O.E.T.I	W.A.O.E.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	20751.07	0.25	5274.03	86176.43	0.34	28877.22	0.182636	0.30
ICICI	48169.97	0.59	28419.36	113397.63	0.44	50001.89	0.568366	
AXIS	12725.63	0.16	1983.44	57596.69	0.22	12899.52	0.153761	
TOTAL	81,646.67	1	35676.83	257170.75	1	91778.63	0.90	

W.A(2017-18)								
PUBLIC SECTOR BANKS	O.E		W.A O.E	T.I		W.A T.I	O.E.T.I	W.A.O.E.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	96154.37	0.79	76332.50	306527.52	0.73	224683.50	0.339733	0.23
PNB	13642.59	0.11	1536.62	57608.19	0.14	7935.98	0.193626	
BOB	11326.58	0.09	1059.18	54048.63	0.13	6985.57	0.151624	
TOTAL	121,123.54	1	78928.30	418184.34	1	239605.05	0.68	

W.A(2017-18)								
PRIVATE SECTOR BANKS	O.E		W.A O.E	T.I		W.A T.I	O.E.T.I	W.A.O.E.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	23927.22	0.25	6060.17	101344.44	0.36	36840.23	0.164499	0.33
ICICI	55755.63	0.59	32906.22	118969.1	0.43	50768.09	0.648167	
AXIS	14788.36	0.16	2314.94	58476.68	0.21	12265.57	0.188735	
TOTAL	94,471.21	1	41281.34	278790.22	1	99873.89	1.00	

W.A(2018-19)								
PUBLIC SECTOR BANKS	O.E		W.A O.E	T.I		W.A T.I	O.E.T.I	W.A.O.E.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	114800.31	0.82	94637.72	330687.36	0.73	242472.95	0.390302	0.22
PNB	11689.26	0.08	981.19	59514.52	0.13	7853.69	0.124933	
BOB	12768.97	0.09	1170.82	60793.3	0.13	8194.82	0.142873	

TOTAL	139,258.54	1	96789.73	450995.18	1	258521.46	0.66	
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W.A(2018-19)								
PRIVATE SECTOR BANKS	O.E		W.A O.E	T.I		W.A T.I	O.E.T.I	W.A.O.E.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	27694.76	0.25	7057.81	124107.79	0.38	47298.94	0.149217	0.35
ICICI	64258.88	0.59	37996.30	131306.5	0.40	52945.10	0.717655	
AXIS	16720.19	0.15	2572.51	70232.4	0.22	15147.06	0.169836	
TOTAL	108,673.83	1	47626.63	325646.69	1	115391.10	1.04	

W.A(2019-20)								
PUBLIC SECTOR BANKS	O.E		W.A O.E	T.I		W.A T.I	O.E.T.I	W.A.O.E.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	131781.56	FALSE	0.00	368010.65	0.70	258752.60	0	0.09
PNB	12150.49	0.07	897.43	64306.13	0.12	7900.76	0.113588	
BOB	20576.28	0.13	2573.63	91086.03	0.17	15851.40	0.16236	
TOTAL	164,508.33	0.198937	3471.06	523402.81	1	282504.75	0.28	

W.A(2019-20)								
PRIVATE SECTOR BANKS	O.E		W.A O.E	T.I		W.A T.I	O.E.T.I	W.A.O.E.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	33036.06	0.27	8900.54	147068.26	0.39	57384.94	0.155102	0.34
ICICI	71517.9	0.58	41712.79	149786.1	0.40	59525.50	0.700755	
AXIS	18065.76	0.15	2661.66	80057.67	0.21	17004.58	0.156526	
TOTAL	122,619.72	1	53274.98	376912.03	1	133915.01	1.01	

W.A(2020-21)								
PUBLIC SECTOR BANKS	O.E		W.A O.E	T.I		W.A T.I	O.E.T.I	W.A.O.E.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	150429.6	0.78	116606.89	385337.89	0.68	260807.11	0.4471	0.26
PNB	20515.77	0.11	2168.87	94,990.85	0.17	15848.92	0.136847	
BOB	23117.47	0.12	2753.84	89001.18	0.16	13913.22	0.19793	

TOTAL	194,062.84	1	121529.60	569329.92	1	290569.24	0.78	
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W.A(2020-21)								
PRIVATE SECTOR BANKS	O.E		W.A O.E	T.I		W.A T.I	O.E.T.I	W.A.O.E.T.I
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	35001.26	0.27	9391.41	155,885.28	0.39	61067.28	0.153788	0.34
ICICI	76271.67	0.58	44595.37	161,192.19	0.41	65295.96	0.682973	
AXIS	19174.87	0.15	2818.57	80,847.94	0.20	16426.17	0.17159	
TOTAL	130,447.80	1	56805.34	397925.41	1	142789.40	1.01	

Gross NPA to Total Asset Ratio

W.A(2013-14)								
PUBLIC SECTOR BANKS	G.N.P.A		W.A GN.PA	T.A		W.A T.A	G.N.P.A.T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	61,605.35	0.67	41091.01	2395981.61	0.66	1574132.11	0.026103912	0.03
PNB	18,880.06	0.20	3859.37	574820.48	0.16	90602.19	0.042596898	
BOB	11,875.90	0.13	1527.01	6,76,114.11	0.19	125347.08	0.012182285	
TOTAL	92,361.31	1.00	46477.39	3646916.2	1.00	1790081.37	0.08	

W.A(2013-14)								
PRIVATE SECTOR BANKS	G.N.P.A		W.A G.N.PA	T.A		W.A T.A	G.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	2,989.28	0.18	536.96	503619.96	0.31	154890.83	0.003466684	0.01
ICICI	10,505.84	0.63	6632.36	7,47,525.68	0.46	341249.53	0.019435524	
AXIS	3,146.41	0.19	594.89	3,86,350.06	0.24	91155.27	0.006526128	
TOTAL	16,641.53	1	7764.21	1637495.7	1	587295.63	0.03	

W.A(2014-15)								
PUBLIC SECTOR BANKS	G.N.PA		W.A G.N.PA	TA		W.A T.A	G.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			

SBI	56,725.34	0.57	32607.52	2700110.02	0.66	1791257.38	0.018203706	0.04
PNB	25,694.86	0.26	6690.46	636011.17	0.16	99385.85	0.067318054	
BOB	16,261.45	0.16	2679.68	7,33,977.38	0.18	132361.12	0.020245183	
TOTAL	98,681.65	1	41977.66	4070098.57	1	2023004.35	0.11	

W.A(2014-15)								
PRIVATE SECTOR BANKS	G.N.PA		W.A G.N.PA	TA		W.A T.A	G.N.P.A. T.A	W.A.G.N.P.A
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	3,438.38	0.15	522.12	607096.52	0.32	193939.47	0.002692171	0.01
ICICI	15,094.69	0.67	10062.58	8,26,079.17	0.43	359082.35	0.028023049	
AXIS	4,110.19	0.18	746.08	4,67,242.97	0.25	114877.84	0.006494543	
TOTAL	22,643.26	1	11330.78	1900418.66	1	667899.66	0.04	

W.A(2015-16)								
PUBLIC SECTOR BANKS	G.N.PA		W.A G.N.PA	TA		W.A T.A	G.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	98,172.80	0.50	49549.08	2970897.64	0.68	2017484.73	0.024559828	0.08
PNB	55,818.33	0.29	16017.95	712792.96	0.16	116134.61	0.137925706	
BOB	40,521.04	0.21	8441.40	6,91,179.08	0.16	109198.34	0.077303354	
TOTAL	1,94,512.17	1	74008.42	4374869.68	1	2242817.69	0.24	

W.A(2015-16)								
PRIVATE SECTOR BANKS	G.N.PA		W.A G.N.PA	TA		W.A T.A	G.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	4,392.83	0.12	518.72	730261.82	0.33	244507.01	0.002121484	0.02
ICICI	26,720.93	0.72	19193.11	9,18,756.20	0.42	387021.15	0.049591892	
AXIS	6,087.51	0.16	996.14	5,32,033.21	0.24	129781.15	0.007675559	
TOTAL	37,201.27	1	20707.97	2181051.23	1	761309.31	0.06	

W.A(2016-17)								
PUBLIC SECTOR BANKS	G.N.PA		W.A G.N.PA	TA		W.A T.A	G.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	1,12,342.99	0.53	59976.33	3445121.56	0.70	2423377.61	0.024749065	0.08
PNB	55,370.45	0.26	14569.48	733310.91	0.15	109796.45	0.132695365	
BOB	42,718.70	0.20	8672.09	719220.51	0.15	105617.56	0.082108452	
TOTAL	2,10,432.14	1	83217.90	4897652.98	1	2638791.61	0.24	

W.A(2016-17)								
PRIVATE SECTOR BANKS	G.N.PA		W.A G.N.PA	TA		W.A T.A	G.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	5,885.66	0.08	496.88	892344.16	0.36	319809.82	0.001553659	0.04
ICICI	42,551.54	0.61	25970.94	9,86,042.66	0.40	390497.65	0.066507283	
AXIS	21,280.48	0.31	6495.61	6,11,462.01	0.25	150164.05	0.043256755	
TOTAL	69,717.68	1	32963.42	2489848.83	1	860471.52	0.11	

W.A(2017-18)								
PUBLIC SECTOR BANKS	G.N.PA		W.A G.N.PA	TA		W.A T.A	G.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	2,23,427.46	0.61	136196.53	3616433	0.70	2542872.95	0.053560102	.10
PNB	86,620.05	0.24	20470.56	778994.91	0.15	117986.70	0.173498916	
BOB	56,480.39	0.15	8703.39	747804.92	0.15	108727.76	0.08004752	
TOTAL	3,66,527.90	1	165370.49	5143232.83	1.00	2769587.41	0.31	

W.A(2017-18)								
PRIVATE SECTOR BANKS	G.N.PA		W.A G.N.PA	TA		W.A T.A	G.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	8,606.97	0.09	764.36	1103186.17	0.38	415199.22	0.001840938	0.05
ICICI	54,062.51	0.56	30156.95	11,24,281.04	0.38	431229.72	0.069932451	
AXIS	34,248.64	0.35	12102.68	7,03,703.37	0.24	168942.21	0.07163801	
TOTAL	96,918.12	1	43023.99	2931170.58	1	1015371.14	0.14	

W.A(2018-19)								
PUBLIC SECTOR BANKS	G.N.PA		W.A G.N.PA	TA		W.A T.A	G.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	1,72,753.60	0.58	99659.05	3888467.06	0.71	2750420.73	0.036234111	.09
PNB	78,472.70	0.26	20563.63	789265.79	0.14	113315.38	0.181472523	
BOB	48,232.77	0.16	7768.67	819671.94	0.15	122214.41	0.063565946	
TOTAL	2,99,459.07	1	127991.35	5497404.79	1	2985950.51	0.28	

W.A(2018-19)								
PRIVATE SECTOR BANKS	G.N.PA		W.A G.N.PA	TA		W.A T.A	G.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	11,224.16	0.13	1443.01	1292805.71	0.39	499558.78	0.002888571	0.04
ICICI	46,291.63	0.53	24545.22	12,38,793.89	0.37	458688.84	0.053511694	
AXIS	29,789.00	0.34	10164.21	8,14,045.97	0.24	198069.65	0.05131636	
TOTAL	87,304.79	1	36152.44	3345645.57	1	1156317.27	0.11	

W.A(2019-20)								
PUBLIC SECTOR BANKS	G.N.PA		W.A G.N.PA	TA		W.A T.A	G.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	1,49,091.85	0.51	76137.09	4197492.34	0.67	2819530.68	0.027003463	0.09
PNB	73,478.76	0.25	18493.20	851457.25	0.14	116017.28	0.159400408	
BOB	69,381.43	0.24	16488.27	1199942.14	0.19	230418.64	0.071557864	
TOTAL	2,91,952.04	1	111118.56	6248891.73	1	3165966.60	0.26	

W.A(2019-20)								
PRIVATE SECTOR BANKS	G.N.PA		W.A G.N.PA	TA		W.A T.A	G.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	12,649.97	0.15	1898.40	1580830.44	0.41	643085.03	0.00295202	0.03
ICICI	41,409.16	0.49	20342.37	13,77,292.23	0.35	488146.32	0.041672694	
AXIS	30,233.82	0.36	10844.13	9,27,871.81	0.24	221551.03	0.048946429	
TOTAL	84,292.95	1	33084.90	3885994.48	1	1352782.38	0.09	

W.A(2020-21)								
PUBLIC SECTOR BANKS	G.N.PA		W.A G.N.PA	TA		W.A T.A	G.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	1,26,389.00	0.42	53697.71	4845618.55	0.66	3204142.60	0.016758841	0.09
PNB	1,04,423.42	0.35	36654.99	12,79,725.06	0.17	223484.16	0.164016045	
BOB	66,670.99	0.22	14942.08	1202675.79	0.16	197383.36	0.075700811	
TOTAL	2,97,483.41	1	105294.78	7328019.4	1	3625010.11	0.26	

W.A(2020-21)								
PRIVATE SECTOR BANKS	G.N.PA		W.A G.N.PA	TA		W.A T.A	G.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	15,086.00	0.18	2783.12	1799506.64	0.41	738705.97	0.003767558	0.02
ICICI	41,373.42	0.51	20932.75	15,73,812.24	0.36	565028.74	0.037047225	
AXIS	25,314.84	0.31	7836.71	10,10,325.33	0.23	232855.87	0.033654765	
TOTAL	81,774.26	1	31552.57	4383644.21	1	1536590.58	0.07	

Net NPA to Total Asset Ratio

W.A(2013-14)								
PUBLIC SECTOR BANKS	N. N.PA		W.A P.B.T	TA		W.A T.A	N.N.P.A. T.A	W.A.N.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	31,096.07	0.66	20552.82	2395981.61	0.66	1574132.11	0.013056607	.01
PNB	9,916.99	0.21	2090.36	574820.48	0.16	90602.19	0.023071805	
BOB	6,034.76	0.13	774.07	676,114.11	0.19	125347.08	0.006175417	
TOTAL	47,047.82	1.00	23417.25	3646916.2	1.00	1790081.37	0.04	

W.A(2013-14)								
PRIVATE SECTOR BANKS	N. N.PA		W.A N. N.P.A	TA		W.A T.A	N.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	820.03	0.16	130.76	503619.96	0.31	154890.83	0.000844209	0
ICICI	3,297.96	0.64	2114.98	747,525.68	0.46	341249.53	0.006197765	
AXIS	1,024.62	0.20	204.15	386,350.06	0.24	91155.27	0.002239547	

TOTAL	5,142.61	1	2449.89	1637495.7	1	587295.63	0.01	
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W.A(2014-15)								
PUBLIC SECTOR BANKS	N. N.P.A		W.A N. N.P.A	TA		W.A T.A	N.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	27,590.58	0.54	14909.74	2700110.02	0.66	1791257.38	0.008323616	0.02
PNB	15,396.50	0.30	4642.93	636011.17	0.16	99385.85	0.046716233	
BOB	8,069.49	0.16	1275.38	733,977.38	0.18	132361.12	0.00963563	
TOTAL	51,056.57	1	20828.05	4070098.57	1	2023004.35	0.06	

W.A(2014-15)								
PRIVATE SECTOR BANKS	N. N.P.A		W.A N. N.P.A	TA		W.A T.A	N.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	896.28	0.11	94.86	607096.52	0.32	193939.47	0.000489118	0.01
ICICI	6,255.53	0.74	4620.84	826,079.17	0.43	359082.35	0.012868462	
AXIS	1,316.71	0.16	204.73	467,242.97	0.25	114877.84	0.001782118	
TOTAL	8,468.52	1	4920.42	1900418.66	1	667899.66	0.02	

W.A(2015-16)								
PUBLIC SECTOR BANKS	N. N.P.A		W.A N. N.P.A	TA		W.A T.A	N.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	55,807.02	0.50	28150.17	2970897.64	0.68	2017484.73	0.013953101	0.05
PNB	35,422.57	0.32	11341.32	712792.96	0.16	116134.61	0.097656643	
BOB	19,406.46	0.18	3404.05	691,179.08	0.16	109198.34	0.031173096	
TOTAL	110,636.05	1	42895.54	4374869.68	1.00	2242817.69	0.14	

W.A(2015-16)								
PRIVATE SECTOR BANKS	N. N.P.A		W.A N. N.P.A	TA		W.A T.A	N.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	1,320.37	0.08	101.72	730261.82	0.33	244507.01	0.000416014	0.01
ICICI	13,296.75	0.78	10315.71	918,756.20	0.42	387021.15	0.026654113	

AXIS	2,522.14	0.15	371.15	532,033.21	0.24	129781.15	0.002859794	
TOTAL	17,139.26	1	10788.57	2181051.23	1	761309.31	0.03	

W.A(2016-17)								
PUBLIC SECTOR BANKS	N. N.P.A		W.A N. N.P.A	TA		W.A T.A	N.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	58,277.38	0.53	31141.24	3445121.56	0.70	2423377.61	0.012850344	0.04
PNB	32,702.11	0.30	9805.90	733310.91	0.15	109796.45	0.089309794	
BOB	18,080.18	0.17	2997.38	719220.51	0.15	105617.56	0.02837953	
TOTAL	109,059.67	1	43944.51	4897652.98	1	2638791.61	0.13	

W.A(2016-17)								
PRIVATE SECTOR BANKS	N. N.P.A		W.A N. N.P.A	TA		W.A T.A	N.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	1,843.99	0.05	94.66	892344.16	0.36	319809.82	0.000295985	0.02
ICICI	25,451.03	0.71	18032.45	986,042.66	0.40	390497.65	0.046178134	
AXIS	8,626.60	0.24	2071.68	611,462.01	0.25	150164.05	0.013796135	
TOTAL	35,921.62	1	20198.80	2489848.83	1	860471.52	0.06	

W.A(2017-18)								
PUBLIC SECTOR BANKS	N. N.P.A		W.A N. N.P.A	TA		W.A T.A	N.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	110,854.70	0.61	67143.78	3616433	0.70	2542872.95	0.026404693	0.05
PNB	48,684.29	0.27	12950.16	778994.91	0.15	117986.70	0.109759516	
BOB	23,482.65	0.13	3012.95	747804.92	0.15	108727.76	0.027710944	
TOTAL	183,021.64	1	83106.89	5143232.83	1	2769587.41	0.16	

W.A(2017-18)								
PRIVATE SECTOR BANKS	N. N.P.A		W.A N. N.P.A	TA		W.A T.A	N.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	2,601.02	0.06	143.70	1103186.17	0.38	415199.22	0.000346099	0.02

ICICI	27,886.27	0.59	16517.75	1,124,281.04	0.38	431229.72	0.038303836	
AXIS	16,592.00	0.35	5847.46	703,703.37	0.24	168942.21	0.034612216	
TOTAL	47,079.29	1	22508.92	2931170.58	1	1015371.14	0.07	

W.A(2018-19)								
PUBLIC SECTOR BANKS	N. N.P.A		W.A N. N.P.A	TA		W.A T.A	N.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	658,947.40	0.94	616257.49	3888467.06	0.71	2750420.73	0.224059354	0.08
PNB	30,037.66	0.04	1280.54	789265.79	0.14	113315.38	0.011300667	
BOB	15,609.50	0.02	345.81	819671.94	0.15	122214.41	0.002829543	
TOTAL	704,594.56	1	617883.84	5497404.79	1	2985950.51	0.24	

W.A(2018-19)								
PRIVATE SECTOR BANKS	N. N.P.A		W.A N. N.P.A	TA		W.A T.A	N.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	3,214.52	0.11	368.15	1292805.71	0.39	499558.78	0.000736955	0.01
ICICI	13,577.43	0.48	6567.96	1,238,793.89	0.37	458688.84	0.014318992	
AXIS	11,275.60	0.40	4529.76	814,045.97	0.24	198069.65	0.022869511	
TOTAL	28,067.55	1	11465.87	3345645.57	1	1156317.27	0.04	

W.A(2019-20)								
PUBLIC SECTOR BANKS	N. N.P.A		W.A N. N.P.A	TA		W.A T.A	N.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	51,871.30	0.52	26728.10	4197492.34	0.67	2819530.68	0.009479627	0.03
PNB	27,218.89	0.27	7359.61	851457.25	0.14	116017.28	0.063435439	
BOB	21,576.59	0.21	4624.66	1199942.14	0.19	230418.64	0.020070668	
TOTAL	100,666.78	1	38712.36	6248891.73	1	3165966.60	0.09	

W.A(2019-20)								
PRIVATE SECTOR BANKS	N. N.P.A		W.A N. N.P.A	TA		W.A T.A	N.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			

HDFC	3,542.36	0.15	545.18	1580830.44	0.41	643085.03	0.000847765	0.01
ICICI	10,113.86	0.44	4444.19	1,377,292.23	0.35	488146.32	0.009104207	
AXIS	9,360.41	0.41	3806.69	927,871.81	0.24	221551.03	0.01718202	
TOTAL	23,016.63	1	8796.06	3885994.48	1	1352782.38	0.03	

W.A(2020-21)								
PUBLIC SECTOR BANKS	N. N.P.A		W.A N. N.P.A	TA		W.A T.A	N.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	36,809.72	0.38	13941.98	4845618.55	0.66	3204142.60	0.004351236	0.03
PNB	38,575.70	0.40	15311.83	1,279,725.06	0.17	223484.16	0.068514156	
BOB	21,799.88	0.22	4889.99	1202675.79	0.16	197383.36	0.024774055	
TOTAL	97,185.30	1	34143.79	7328019.4	1	3625010.11	0.10	

W.A(2020-21)								
PRIVATE SECTOR BANKS	N. N.P.A		W.A N. N.P.A	TA		W.A T.A	N.N.P.A. T.A	W.A.G.N.P.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	4,554.82	0.22	1000.86	1799506.64	0.41	738705.97	0.001354884	0.01
ICICI	9,180.20	0.44	4065.70	1,573,812.24	0.36	565028.74	0.007195567	
ASIS	6,993.52	0.34	2359.52	1,010,325.33	0.23	232855.87	0.010132946	
TOTAL	20,728.54	1	7426.08	4383644.21	1	1536590.58	0.02	

INTEREST INCOME TO TOTAL ASSET RATIO

W.A(2013-14)								
PUBLIC SECTOR BANKS	II		W.A II	TA		W.A T.A	I.I.T.A	W.A.I.I.T.A.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	189062.44	0.69	130225.01	2395981.61	0.66	1574132.11	0.082728133	0.07
PNB	44958.09	0.16	7363.76	574820.48	0.16	90602.19	0.081275735	
BOB	40462.89	0.15	5964.82	676,114.11	0.19	125347.08	0.047586467	
TOTAL	274,483.42	1.00	143553.59	3646916.2	1.00	1790081.37	0.21	

W.A(2013-14)						
PRIVATE	II	W.A	TA	W.A		W.A.I.I.T.A.

SECTOR BANKS	AMOUNT	%TOTAL(W EIGHT)	LI	AMOUNT	%TOTAL(W EIGHT)	T.A	LI.T.A	
HDFC	42555.02	0.35	14750.56	503619.96	0.31	154890.83	0.095231983	0.08
ICICI	49479.25	0.40	19941.29	747,525.68	0.46	341249.53	0.058436081	
AXIS	30735.96	0.25	7694.86	386,350.06	0.24	91155.27	0.084414819	
TOTAL	122,770.23	1	42386.70	1637495.7	1	587295.63	0.24	

W.A(2014-15)								
PUBLIC SECTOR BANKS	LI		W.A LI	TA		W.A T.A	LI.T.A	W.A.I.I.T.A.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	207974.33	0.69	143413.29	2700110.02	0.66	1791257.38	0.080062916	0.07
PNB	48709.82	0.16	7866.89	636011.17	0.16	99385.85	0.079155012	
BOB	44914.97	0.15	6688.86	733,977.38	0.18	132361.12	0.050534938	
TOTAL	301,599.12	1	157969.04	4070098.57	1	2023004.35	0.21	

W.A(2014-15)								
PRIVATE SECTOR BANKS	LI		W.A LI	TA		W.A T.A	LI.T.A	W.A.I.I.T.A.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	50666.49	0.36	18160.23	607096.52	0.32	193939.47	0.093638662	0.08
ICICI	54964	0.39	21371.57	826,079.17	0.43	359082.35	0.059517183	
AXIS	35727.46	0.25	9029.92	467,242.97	0.25	114877.84	0.078604567	
TOTAL	141,357.95	1	48561.73	1900418.66	1	667899.66	0.23	

W.A(2015-16)								
PUBLIC SECTOR BANKS	LI		W.A LI	TA		W.A T.A	LI.T.A	W.A.I.I.T.A.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	221,854.84	0.70	154556.07	2970897.64	0.68	2017484.73	0.076608296	0.07
PNB	50803.87	0.16	8104.79	712792.96	0.16	116134.61	0.069787904	
BOB	45798.99	0.14	6586.58	691,179.08	0.16	109198.34	0.060317592	
TOTAL	318,457.70	1	169247.44	4374869.68	1	2242817.69	0.21	

W.A(2015-16)								
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PRIVATE SECTOR BANKS	LI		W.A LI	TA		W.A T.A	I.I.T.A	W.A.I.I.T.A.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	63161.56	0.39	24345.62	730261.82	0.33	244507.01	0.099570214	0.08
ICICI	59293.71	0.36	21455.19	918,756.20	0.42	387021.15	0.055436732	
AXIS	41409.25	0.25	10464.29	532,033.21	0.24	129781.15	0.080630283	
TOTAL	163,864.52	1	56265.09	2181051.23	1	761309.31	0.24	

W.A(2016-17)								
PUBLIC SECTOR BANKS	LI		W.A LI	TA		W.A T.A	I.I.T.A	W.A.I.I.T.A.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	230,447.49	0.71	164425.68	3445121.56	0.70	2423377.61	0.067849798	0.06
PNB	48058.08	0.15	7150.86	733310.91	0.15	109796.45	0.065128374	
BOB	44473.45	0.14	6123.89	719220.51	0.15	105617.56	0.057981736	
TOTAL	322,979.02	1	177700.44	4897652.98	1	2638791.61	0.19	

W.A(2016-17)								
PRIVATE SECTOR BANKS	LI		W.A LI	TA		W.A T.A	I.I.T.A	W.A.I.I.T.A.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	73271.35	0.41	29928.08	892344.16	0.36	319809.82	0.09358086	0.07
ICICI	60939.98	0.34	20702.13	986,042.66	0.40	390497.65	0.053014738	
AXIS	45175.09	0.25	11376.50	611,462.01	0.25	150164.05	0.075760444	
TOTAL	179,386.42	1	62006.70	2489848.83	1	860471.52	0.22	

W.A(2017-18)								
PUBLIC SECTOR BANKS	LI		W.A LI	TA		W.A T.A	I.I.T.A	W.A.I.I.T.A.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	228,970.28	0.71	161937.11	3616433	0.70	2542872.95	0.063682736	0.06
PNB	48724.85	0.15	7333.13	778994.91	0.15	117986.70	0.062152143	
BOB	46056.42	0.14	6551.92	747804.92	0.15	108727.76	0.06025985	
TOTAL	323,751.55	1	175822.15	5143232.83	1	2769587.41	0.19	

W.A(2018-19)								
PRIVATE SECTOR BANKS	LI		W.A LI	TA		W.A T.A	I.I.T.A	W.A.I.I.T.A.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	85287.84	0.44	37482.51	1103186.17	0.38	415199.22	0.090275971	0.07
ICICI	62162.35	0.32	19911.74	1,124,281.04	0.38	431229.72	0.046174333	
AXIS	46614.06	0.24	11196.66	703,703.37	0.24	168942.21	0.066275064	
TOTAL	194,064.25	1	68590.91	2931170.58	1	1015371.14	0.20	

W.A(2018-19)								
PUBLIC SECTOR BANKS	LI		W.A LI	TA		W.A T.A	I.I.T.A	W.A.I.I.T.A.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	253,322.14	0.71	179063.86	3888467.06	0.71	2750420.73	0.065104171	0.07
PNB	52147.14	0.15	7587.92	789265.79	0.14	113315.38	0.06696283	
BOB	52906.25	0.15	7810.44	819671.94	0.15	122214.41	0.063907701	
TOTAL	358,375.53	1	194462.22	5497404.79	1	2985950.51	0.20	

W.A(2019-20)								
PRIVATE SECTOR BANKS	LI		W.A LI	TA		W.A T.A	I.I.T.A	W.A.I.I.T.A.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	105160.74	0.45	47424.71	1292805.71	0.39	499558.78	0.094933202	0.07
ICICI	71981.65	0.31	22219.85	1,238,793.89	0.37	458688.84	0.04844209	
AXIS	56043.65	0.24	13469.46	814,045.97	0.24	198069.65	0.068003669	
TOTAL	233,186.04	1	83114.02	3345645.57	1	1156317.27	0.21	

W.A(2019-20)								
PUBLIC SECTOR BANKS	LI		W.A LI	TA		W.A T.A	I.I.T.A	W.A.I.I.T.A.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	269,851.66	0.67	180396.99	4197492.34	0.67	2819530.68	0.06398121	0.07
PNB	54918.47	0.14	7471.64	851457.25	0.14	116017.28	0.064401095	
BOB	78894.7	0.20	15419.66	1199942.14	0.19	230418.64	0.066920185	
TOTAL	403,664.83	1	203288.28	6248891.73	1	3165966.60	0.20	

W.A(2020-21)								
PRIVATE SECTOR BANKS	LI		W.A LI	TA		W.A T.A	I.I.T.A	W.A.I.I.T.A.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	278,115.48	0.64	178100.29	4845618.55	0.66	3204142.60	0.055584384	0.06
PNB	81,866.40	0.19	15432.12	1,279,725.06	0.17	223484.16	0.069052429	
BOB	74313.98	0.17	12716.14	1202675.79	0.16	197383.36	0.064423576	
TOTAL	434,295.86	1.00	206248.56	7328019.4	1	3625010.11	0.19	

W.A(2020-21)								
PUBLIC SECTOR BANKS	LI		W.A LI	TA		W.A T.A	I.I.T.A	W.A.I.I.T.A.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	128552.4	0.46	58516.46	1799506.64	0.41	738705.97	0.079214817	0.06
PNB	89,162.66	0.32	28150.34	1,573,812.24	0.36	565028.74	0.049821081	
BOB	64,696.42	0.23	14821.02	1,010,325.33	0.23	232855.87	0.06364891	
TOTAL	282,411.48	1	101487.82	4383644.21	1	1536590.58	0.19	

NON INTEREST INCOME TO TOTAL ASSET RATIO

W.A(2013-14)								
PUBLIC SECTOR BANKS	N.II		W.A N. II	TA		W.A T.A	N.I.I.T.A	W.A.N.I.I.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	37882.12	0.79	29802.85	2395981.61	0.66	1574132.11	0.018932875	0.01
PNB	4714.34	0.10	461.56	574820.48	0.16	90602.19	0.005094391	
BOB	5555.15	0.12	640.89	676,114.11	0.19	125347.08	0.005112891	
TOTAL	48,151.61	1.00	30905.29	3646916.2	1.00	1790081.37	0.03	

W.A(2013-14)								
PRIVATE SECTOR BANKS	N.II		W.A N. II	TA		W.A T.A	N.I.I.T.A	W.A.N.I.I.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	8297.5	0.18	1491.89	503619.96	0.31	154890.83	0.009631913	0.03
ICICI	30084.61	0.65	19612.48	747,525.68	0.46	341249.53	0.057472546	
AXIS	7766.25	0.17	1306.97	386,350.06	0.24	91155.27	0.014337871	

TOTAL	46,148.36	1	22411.35	1637495.7	1	587295.63	0.08	
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W.A(2014-15)								
PUBLIC SECTOR BANKS	N.I.I		W.A N. I.I	TA		W.A T.A	N.I.I.T.A	W.A.N.I.I.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	49315.16	0.81	39908.50	2700110.02	0.66	1791257.38	0.022279599	0.01
PNB	6174.6	0.10	625.64	636011.17	0.16	99385.85	0.006295026	
BOB	5449.27	0.09	487.28	733,977.38	0.18	132361.12	0.003681465	
TOTAL	60,939.03	1	41021.41	4070098.57	1	2023004.35	0.03	

W.A(2014-15)								
PRIVATE SECTOR BANKS	N.I.I		W.A N. I.I	TA		W.A T.A	N.I.I.T.A	W.A.N.I.I.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	9545.68	0.18	1698.86	607096.52	0.32	193939.47	0.008759734	0.03
ICICI	35252.24	0.66	23169.51	826,079.17	0.43	359082.35	0.064524219	
AXIS	8838.11	0.16	1456.34	467,242.97	0.25	114877.84	0.012677275	
TOTAL	53,636.03	1	26324.70	1900418.66	1	667899.66	0.09	

W.A(2015-16)								
PUBLIC SECTOR BANKS	N.I.I		W.A N. I.I	TA		W.A T.A	N.I.I.T.A	W.A.N.I.I.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	51016.18	0.80	40675.97	2970897.64	0.68	2017484.73	0.020161726	0.01
PNB	6976.6	0.11	760.69	712792.96	0.16	116134.61	0.006550102	
BOB	5992.18	0.09	561.17	691,179.08	0.16	109198.34	0.005138966	
TOTAL	63,984.96	1	41997.83	4374869.68	1	2242817.69	0.03	

W.A(2015-16)								
PRIVATE SECTOR BANKS	N.I.I		W.A N. I.I	TA		W.A T.A	N.I.I.T.A	W.A.N.I.I.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	11211.65	0.18	1986.78	730261.82	0.33	244507.01	0.008125654	0.03
ICICI	42102.14	0.67	28016.83	918,756.20	0.42	387021.15	0.072390946	

AXIS	9954.98	0.16	1566.36	532,033.21	0.24	129781.15	0.012069236	
TOTAL	63,268.77	1	31569.97	2181051.23	1	761309.31	0.09	

W.A(2016-17)								
PUBLIC SECTOR BANKS	N.II		W.A N. II	TA		W.A T.A	N.I.I.T.A	W.A.N.I.I.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	68,192.96	0.80	54518.47	3445121.56	0.70	2423377.61	0.022496896	0.01
PNB	9167.58	0.11	985.31	733310.91	0.15	109796.45	0.008973993	
BOB	7936.78	0.09	738.50	719220.51	0.15	105617.56	0.006992254	
TOTAL	85,297.32	1	56242.29	4897652.98	1	2638791.61	0.04	

W.A(2016-17)								
PRIVATE SECTOR BANKS	N.II		W.A N. II	TA		W.A T.A	N.I.I.T.A	W.A.N.I.I.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	12877.63	0.17	2132.72	892344.16	0.36	319809.82	0.006668701	0.04
ICICI	52457.65	0.67	35389.86	986,042.66	0.40	390497.65	0.090627585	
AXIS	12421.6	0.16	1984.34	611,462.01	0.25	150164.05	0.013214486	
TOTAL	77,756.88	1	39506.92	2489848.83	1	860471.52	0.11	

W.A(2017-18)								
PUBLIC SECTOR BANKS	N.II		W.A N. II	TA		W.A T.A	N.I.I.T.A	W.A.N.I.I.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	77,557.24	0.82	63697.42	3616433	0.70	2542872.95	0.025049393	0.01
PNB	8883.34	0.09	835.66	778994.91	0.15	117986.70	0.007082665	
BOB	7992.21	0.08	676.41	747804.92	0.15	108727.76	0.006221148	
TOTAL	94,432.79	1	65209.50	5143232.83	1	2769587.41	0.04	

W.A(2017-18)								
PRIVATE SECTOR BANKS	N.II		W.A N. II	TA		W.A T.A	N.I.I.T.A	W.A.N.I.I.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	16056.6	0.19	3042.92	1103186.17	0.38	415199.22	0.007328821	0.04

ICICI	56806.75	0.67	38087.58	1,124,281.04	0.38	431229.72	0.088323172	
AXIS	11862.62	0.14	1660.90	703,703.37	0.24	168942.21	0.0098312	
TOTAL	84,725.97	1	42791.40	2931170.58	1	1015371.14	0.11	

W.A(2018-19)								
PUBLIC SECTOR BANKS	N.II		W.A N. II	TA		W.A T.A	N.I.I.T.A	W.A.N.I.I.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	77,365.22	0.84	64623.19	3888467.06	0.71	2750420.73	0.023495747	0.01
PNB	7367.38	0.08	586.03	789265.79	0.14	113315.38	0.00517171	
BOB	7887.05	0.09	671.62	819671.94	0.15	122214.41	0.005495455	
TOTAL	92,619.65	1	65880.85	5497404.79	1	2985950.51	0.03	

W.A(2018-19)								
PRIVATE SECTOR BANKS	N.II		W.A N. II	TA		W.A T.A	N.I.I.T.A	W.A.N.I.I.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	18,947.05	0.20	3882.63	1292805.71	0.39	499558.78	0.007772123	0.03
ICICI	59324.85	0.64	38064.17	1,238,793.89	0.37	458688.84	0.082984728	
AXIS	14188.75	0.15	2177.37	814,045.97	0.24	198069.65	0.010992928	
TOTAL	92,460.65	1	44124.17	3345645.57	1	1156317.27	0.10	

W.A(2019-20)								
PUBLIC SECTOR BANKS	N.II		W.A N. II	TA		W.A T.A	N.I.I.T.A	W.A.N.I.I.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	98,158.99	0.82	80468.93	4197492.34	0.67	2819530.68	0.028539832	0.01
PNB	9387.66	0.08	736.01	851457.25	0.14	116017.28	0.006343955	
BOB	12191.33	0.10	1241.28	1199942.14	0.19	230418.64	0.00538707	
TOTAL	119,737.98	1	82446.22	6248891.73	1	3165966.60	0.04	

W.A(2019-20)								
PRIVATE SECTOR BANKS	N.II		W.A N. II	TA		W.A T.A	N.I.I.T.A	W.A.N.I.I.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			

HDFC	24878.97	0.23	5829.85	1580830.44	0.41	643085.03	0.009065449	0.03
ICICI	64950.33	0.61	39733.39	1,377,292.23	0.35	488146.32	0.081396478	
AXIS	16341.99	0.15	2515.38	927,871.81	0.24	221551.03	0.01135348	
TOTAL	106,171.29	1	48078.62	3885994.48	1	1352782.38	0.10	

W.A(2020-21)								
PUBLIC SECTOR BANKS	N.II		W.A N. II	TA		W.A T.A	N.I.I.T.A	W.A.N.I.I.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	107,222.41	0.79	85138.85	4845618.55	0.66	3204142.60	0.026571494	0.01
PNB	13,124.45	0.10	1275.61	1,279,725.06	0.17	223484.16	0.005707845	
BOB	14687.2	0.11	1597.48	1202675.79	0.16	197383.36	0.008093273	
TOTAL	135,034.06	1	88011.94	7328019.4	1	3625010.11	0.04	

W.A(2020-21)								
PRIVATE SECTOR BANKS	N.II		W.A N. II	TA		W.A T.A	N.I.I.T.A	W.A.N.I.I.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	27,332.88	0.24	6467.50	1799506.64	0.41	738705.97	0.008755175	0.03
ICICI	72,029.53	0.62	44914.52	1,573,812.24	0.36	565028.74	0.079490689	
ASIS	16,151.52	0.14	2258.36	1,010,325.33	0.23	232855.87	0.009698515	
TOTAL	115,513.93	1	53640.38	4383644.21	1	1536590.58	0.10	

Operating Expense to Total Assets Ratio

W.A(2013-14)								
PUBLIC SECTOR BANKS	O.E		W.A N. II	TA		W.A T.A	O.E.T.A	W.A.O.E.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	38053.87	0.69	26220.51	2395981.61	0.66	1574132.11	0.016657	0.01
PNB	9581.49	0.17	1662.30	574820.48	0.16	90602.19	0.018347	
BOB	7592.28	0.14	1043.73	676,114.11	0.19	125347.08	0.008327	
TOTAL	55,227.64	1	28926.54	3646916.2	1	1790081.37	0.04	

W.A(2013-14)					
PRIVATE	O.E	W.A	TA	W.A	W.A.O.E.T.

SECTOR BANKS	AMOUNT	%TOTAL(W EIGHT)	N. I.I	AMOUNT	%TOTAL(W EIGHT)	T.A	O.E.T.A	
HDFC	12469.65	0.24	3028.35	503619.96	0.31	154890.83	0.019552	0.03
ICICI	30666.35	0.60	18315.62	747,525.68	0.46	341249.53	0.053672	
AXIS	8209.52	0.16	1312.60	386,350.06	0.24	91155.27	0.0144	
TOTAL	51,345.52	1	22656.57	1637495.7	1	587295.63	0.09	

W.A(2014-15)								
PUBLIC SECTOR BANKS	O.E		W.A N. I.I	TA		W.A T.A	O.E.T.A	W.A.O.E.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	41782.36	0.68	28527.56	2700110.02	0.66	1791257.38	0.015926	0.01
PNB	10808.99	0.18	1909.19	636011.17	0.16	99385.85	0.01921	
BOB	8604.41	0.14	1209.82	733,977.38	0.18	132361.12	0.00914	
TOTAL	61,195.76	1	31646.57	4070098.57	1	2023004.35	0.04	

W.A(2014-15)								
PRIVATE SECTOR BANKS	O.E		W.A N. I.I	TA		W.A T.A	O.E.T.A	W.A.O.E.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	14577.52	0.25	3588.98	607096.52	0.32	193939.47	0.018506	0.03
ICICI	35022.71	0.59	20715.87	826,079.17	0.43	359082.35	0.057691	
AXIS	9609.93	0.16	1559.71	467,242.97	0.25	114877.84	0.013577	
TOTAL	59,210.16	1	25864.57	1900418.66	1	667899.66	0.09	

W.A(2015-16)								
PUBLIC SECTOR BANKS	O.E		W.A N. I.I	TA		W.A T.A	O.E.T.A	W.A.O.E.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	46472.76	0.70	32338.34	2970897.64	0.68	2017484.73	0.016029	0.01
PNB	10349.88	0.15	1603.95	712792.96	0.16	116134.61	0.013811	
BOB	9962.41	0.15	1486.11	691,179.08	0.16	109198.34	0.013609	
TOTAL	66,785.05	1	35428.39	4374869.68	1	2242817.69	0.04	

W.A(2015-16)								
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PRIVATE SECTOR BANKS	O.E		W.A N. I.I	TA		W.A T.A	O.E.T.A	W.A.O.E.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	17831.88	0.26	4592.85	730261.82	0.33	244507.01	0.018784	0.03
ICICI	40789.56	0.59	24031.79	918,756.20	0.42	387021.15	0.062094	
AXIS	10611.371	0.15	1626.41	532,033.21	0.24	129781.15	0.012532	
TOTAL	69,232.81	1	30251.05	2181051.23	1	761309.31	0.09	

W.A(2016-17)								
PUBLIC SECTOR BANKS	O.E		W.A N. I.I	TA		W.A T.A	O.E.T.A	W.A.O.E.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	87290.07	0.81	71102.21	3445121.56	0.70	2423377.61	0.02934	0.02
PNB	9523.55	0.09	846.35	733310.91	0.15	109796.45	0.007708	
BOB	10349.8	0.10	999.58	719220.51	0.15	105617.56	0.009464	
TOTAL	107,163.42	1	72948.14	4897652.98	1	2638791.61	0.05	

W.A(2016-17)								
PRIVATE SECTOR BANKS	O.E		W.A N. I.I	TA		W.A T.A	O.E.T.A	W.A.O.E.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	20751.07	0.25	5274.03	892344.16	0.36	319809.82	0.016491	0.03
ICICI	48169.97	0.59	28419.36	986,042.66	0.40	390497.65	0.072777	
AXIS	12725.63	0.16	1983.44	611,462.01	0.25	150164.05	0.013209	
TOTAL	81,646.67	1	35676.83	2489848.83	1	860471.52	0.10	

W.A(2017-18)								
PUBLIC SECTOR BANKS	O.E		W.A N. I.I	TA		W.A T.A	O.E.T.A	W.A.O.E.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	96154.37	0.79	76332.50	3616433	0.70	2542872.95	0.030018	0.02
PNB	13642.59	0.11	1536.62	778994.91	0.15	117986.70	0.013024	
BOB	11326.58	0.09	1059.18	747804.92	0.15	108727.76	0.009742	
TOTAL	121,123.54	1	78928.30	5143232.83	1	2769587.41	0.05	

W.A(2017-18)								
PRIVATE SECTOR BANKS	O.E		W.A N. I.I	TA		W.A T.A	O.E.T.A	W.A.O.E.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	23927.22	0.25	6060.17	1103186.17	0.38	415199.22	0.014596	0.03
ICICI	55755.63	0.59	32906.22	1,124,281.04	0.38	431229.72	0.076308	
AXIS	14788.36	0.16	2314.94	703,703.37	0.24	168942.21	0.013703	
TOTAL	94,471.21	1	41281.34	2931170.58	1	1015371.14	0.10	

W.A(2018-19)								
PUBLIC SECTOR BANKS	O.E		W.A N. I.I	TA		W.A T.A	O.E.T.A	W.A.O.E.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	114800.31	0.82	94637.72	3888467.06	0.71	2750420.73	0.034408	0.02
PNB	11689.26	0.08	981.19	789265.79	0.14	113315.38	0.008659	
BOB	12768.97	0.09	1170.82	819671.94	0.15	122214.41	0.00958	
TOTAL	139,258.54	1	96789.73	5497404.79	1	2985950.51	0.05	

W.A(2018-19)								
PRIVATE SECTOR BANKS	O.E		W.A N. I.I	TA		W.A T.A	O.E.T.A	W.A.O.E.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	27694.76	0.25	7057.81	1292805.71	0.39	499558.78	0.014128	0.04
ICICI	64258.88	0.59	37996.30	1,238,793.89	0.37	458688.84	0.082837	
AXIS	16720.19	0.15	2572.51	814,045.97	0.24	198069.65	0.012988	
TOTAL	108,673.83	1	47626.63	3345645.57	1	1156317.27	0.11	

W.A(2019-20)								
PUBLIC SECTOR BANKS	O.E		W.A N. I.I	TA		W.A T.A	O.E.T.A	W.A.O.E.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	131781.56	0.80	105565.35	4197492.34	0.67	2819530.68	0.037441	0.02
PNB	12150.49	0.07	897.43	851457.25	0.14	116017.28	0.007735	
BOB	20576.28	0.13	2573.63	1199942.14	0.19	230418.64	0.011169	
TOTAL	164,508.33	1	109036.41	6248891.73	1	3165966.60	0.06	

W.A(2019-20)								
PRIVATE SECTOR BANKS	O.E		W.A N. I.I	TA		W.A T.A	O.E.T.A	W.A.O.E.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	33036.06	0.27	8900.54	1580830.44	0.41	643085.03	0.01384	0.04
ICICI	71517.9	0.58	41712.79	1,377,292.23	0.35	488146.32	0.085451	
AXIS	18065.76	0.15	2661.66	927,871.81	0.24	221551.03	0.012014	
TOTAL	122,619.72	1	53274.98	3885994.48	1	1352782.38	0.11	

W.A(2020-21)								
PUBLIC SECTOR BANKS	O.E		W.A N. I.I	TA		W.A T.A	O.E.T.A	W.A.O.E.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
SBI	150429.6	0.78	116606.89	4845618.55	0.66	3204142.60	0.036393	0.02
PNB	20515.77	0.11	2168.87	1,279,725.06	0.17	223484.16	0.009705	
BOB	23117.47	0.12	2753.84	1202675.79	0.16	197383.36	0.013952	
TOTAL	194,062.84	1	121529.60	7328019.4	1	3625010.11	0.06	

W.A(2020-21)								
PRIVATE SECTOR BANKS	O.E		W.A N. I.I	TA		W.A T.A	O.E.T.A	W.A.O.E.T.
	AMOUNT	%TOTAL(W EIGHT)		AMOUNT	%TOTAL(W EIGHT)			
HDFC	35001.26	0.27	9391.41	1799506.64	0.41	738705.97	0.012713	0.03
ICICI	76271.67	0.58	44595.37	1,573,812.24	0.36	565028.74	0.078926	
AXIS	19174.87	0.15	2818.57	1,010,325.33	0.23	232855.87	0.012104	
TOTAL	130,447.80	1	56805.34	4383644.21	1	1536590.58	0.10	

Income on Asset Ratio

W.A 2013-14								
PUBLIC SECTOR BANKS	T.I		W.A T.I	T.A		W.A T.A	I.O.A	WA I.O.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	226944.56	0.70	159636.95	2395981.61	0.66	1574132.11	0.101413	
PNB	49668.43	0.15	7646.36	574820.48	0.16	90602.19	0.084395	.08
BOB	46018.04	0.14	6563.72	676,114.11	0.19	125347.08	0.052364	

TOTAL	322,631.03	1	173847.03	3646916.2	1	1790081.37	0.24	
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W.A 2013-14								
PRIVATE SECTOR BANKS	T.I		W.A T.I	T.A		W.A T.A	I.O.A	WA I.O.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	50852.52	0.30	15309.03	503619.96	0.31	154890.83	0.098838	
ICICI	79563.86	0.47	37476.09	747,525.68	0.46	341249.53	0.10982	.10
AXIS	38502.20	0.23	8775.94	386,350.06	0.24	91155.27	0.096275	
TOTAL	168,918.58	1	61561.06	1637495.7	1	587295.63	0.30	

W.A 2014-15								
PUBLIC SECTOR BANKS	T.I		W.A T.I	T.A		W.A T.A	I.O.A	WA I.O.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	257289.5	0.71	182595.64	2700110.02	0.66	1791257.38	0.101937	
PNB	54884.42	0.15	8308.92	636011.17	0.16	99385.85	0.083603	.08
BOB	50364.24	0.14	6996.66	733,977.38	0.18	132361.12	0.05286	
TOTAL	362,538.16	1	197901.22	4070098.57	1	2023004.35	0.24	

W.A 2014-15								
PRIVATE SECTOR BANKS	T.I		W.A T.I	T.A		W.A T.A	I.O.A	WA I.O.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	60212.17	0.31	18592.91	607096.52	0.32	193939.47	0.09587	
ICICI	90216.24	0.46	41739.60	826,079.17	0.43	359082.35	0.11624	.10
AXIS	44565.57	0.23	10185.39	467,242.97	0.25	114877.84	0.088663	
TOTAL	194,993.98	1	70517.90	1900418.66	1	667899.66	0.30	

W.A(2015-16)								
PUBLIC SECTOR BANKS	T.I		W.A T.I	T.A		W.A T.A	I.O.A	WA I.O.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	272871.02	0.71	194692.18	2970897.64	0.68	2017484.73	0.096502	
PNB	57780.47	0.15	8729.63	712792.96	0.16	116134.61	0.075168	.08

BOB	51791.17	0.14	7013.67	691,179.08	0.16	109198.34	0.064229	
TOTAL	382,442.66	1	210435.47	4374869.68	1	2242817.69	0.24	

W.A (2015-16)								
PRIVATE SECTOR BANKS	T.I		W.A T.I	T.A		W.A T.A	I.O.A	WA I.O.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	74373.21	0.33	24352.99	730261.82	0.33	244507.01	0.0996	
ICICI	101395.85	0.45	45264.69	918,756.20	0.42	387021.15	0.116957	.10
AXIS	51364.23	0.23	11615.58	532,033.21	0.24	129781.15	0.089501	
TOTAL	227,133.29	1	81233.26	2181051.23	1	761309.31	0.31	

W.A (2016-17)								
PUBLIC SECTOR BANKS	T.I		W.A T.I	T.A		W.A T.A	I.O.A	WA I.O.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	298640.45	0.73	218445.47	3445121.56	0.70	2423377.61	0.090141	
PNB	57225.66	0.14	8020.98	733310.91	0.15	109796.45	0.073053	.08
BOB	52410.23	0.13	6727.88	719220.51	0.15	105617.56	0.0637	
TOTAL	408,276.34	1	233194.33	4897652.98	1	2638791.61	0.23	

W.A (2016-17)								
PRIVATE SECTOR BANKS	T.I		W.A T.I	T.A		W.A T.A	I.O.A	WA I.O.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	86176.43	0.34	28877.22	892344.16	0.36	319809.82	0.090295	
ICICI	113397.63	0.44	50001.89	986,042.66	0.40	390497.65	0.128047	.10
AXIS	57596.69	0.22	12899.52	611,462.01	0.25	150164.05	0.085903	
TOTAL	257,170.75	1	91778.63	2489848.83	1	860471.52	0.30	

W.A (2017-18)								
PUBLIC SECTOR BANKS	T.I		W.A T.I	T.A		W.A T.A	I.O.A	WA I.O.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			

SBI	306527.52	0.73	224683.50	3616433	0.70	2542872.95	0.088358	
PNB	57608.19	0.14	7935.98	778994.91	0.15	117986.70	0.067262	.07
BOB	54048.63	0.13	6985.57	747804.92	0.15	108727.76	0.064248	
TOTAL	418,184.34	1	239605.05	5143232.83	1	2769587.41	0.22	

W.A (2017-18)								
PRIVATE SECTOR BANKS	T.I		W.A T.I	T.A		W.A T.A	I.O.A	WA I.O.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	101344.44	0.36	36840.23	1103186.17	0.38	415199.22	0.088729	
ICICI	118969.1	0.43	50768.09	1,124,281.04	0.38	431229.72	0.117729	.09
AXIS	58476.68	0.21	12265.57	703,703.37	0.24	168942.21	0.072602	
TOTAL	278,790.22	1	99873.89	2931170.58	1	1015371.14	0.28	

W.A (2018-19)								
PUBLIC SECTOR BANKS	T.I		W.A T.I	T.A		W.A T.A	I.O.A	WA I.O.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	330687.36	0.73	242472.95	3888467.06	0.71	2750420.73	0.088158	
PNB	59514.52	0.13	7853.69	789265.79	0.14	113315.38	0.069308	.07
BOB	60793.3	0.13	8194.82	819671.94	0.15	122214.41	0.067053	
TOTAL	450,995.18	1	258521.46	5497404.79	1	2985950.51	0.22	

W.A (2018-19)								
PRIVATE SECTOR BANKS	T.I		W.A T.I	T.A		W.A T.A	I.O.A	WA I.O.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	124107.79	0.38	47298.94	1292805.71	0.39	499558.78	0.094681	
ICICI	131306.5	0.40	52945.10	1,238,793.89	0.37	458688.84	0.115427	.10
AXIS	70232.4	0.22	15147.06	814,045.97	0.24	198069.65	0.076473	
TOTAL	325,646.69	1	115391.10	3345645.57	1	1156317.27	0.29	

W.A(2019-20)						
PRIVATE	T.I		W A	T.A		WA I.O.A

SECTOR BANKS	AMOUNT	%TOTAL(WEIGHT)	T.I	AMOUNT	%TOTAL(WEIGHT)	T.A	I.O.A	
SBI	368010.65	0.70	258752.60	4197492.34	0.67	2819530.68	0.091772	
PNB	64306.13	0.12	7900.76	851457.25	0.14	116017.28	0.0681	.08
BOB	91086.03	0.17	15851.40	1199942.14	0.19	230418.64	0.068794	
TOTAL	523,402.81	1	282504.75	6248891.73	1	3165966.60	0.23	

W.A (2019-20)								
PRIVATE SECTOR BANKS	T.I		W.A T.I	T.A		W.A T.A	I.O.A	WA I.O.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	147068.26	0.39	57384.94	1580830.44	0.41	643085.03	0.089234	
ICICI	149786.1	0.40	59525.50	1,377,292.23	0.35	488146.32	0.121942	.10
AXIS	80057.67	0.21	17004.58	927,871.81	0.24	221551.03	0.076752	
TOTAL	376,912.03	1	133915.01	3885994.48	1	1352782.38	0.29	

W.A (2020-21)								
PUBLIC SECTOR BANKS	T.I		W.A T.I	T.A		W.A T.A	I.O.A	WA I.O.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	385337.89	0.68	260807.11	4845618.55	0.66	3204142.60	0.081397	
PNB	94990.85	0.17	15848.92	1,279,725.06	0.17	223484.16	0.070917	.07
BOB	89001.18	0.16	13913.22	1202675.79	0.16	197383.36	0.070488	
TOTAL	569,329.92	1	290569.24	7328019.4	1	3625010.11	0.22	

W.A 2020-21								
PRIVATE SECTOR BANKS	T.I		W.A T.I	T.A		W.A T.A	I.O.A	WA I.O.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	155,885.28	0.39	61067.28	1799506.64	0.41	738705.97	0.082668	
ICICI	161,192.19	0.41	65295.96	1,573,812.24	0.36	565028.74	0.115562	.09
AXIS	80,847.94	0.20	16426.17	1,010,325.33	0.23	232855.87	0.070542	
TOTAL	397,925.41	1	142789.40	4383644.21	1	1536590.58	0.27	

Operating Profit to Total Asset Ratio

W.A (2013-14)								
PUBLIC SECTOR BANKS	O.P		W.A O.P	T.A		W.A T.A	ROE	WA.O.P.T.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	42,096.78	0.65	27328.01	2395981.61	0.66	1574132.11	0.017361	
PNB	11,866.68	0.18	2171.54	574820.48	0.16	90602.19	0.023968	.02
BOB	10,883.53	0.17	1826.63	676,114.11	0.19	125347.08	0.014573	
TOTAL	64,846.99	1	31326.18	3646916.2	1	1790081.37	0.06	

W.A(2013-14)								
PRIVATE SECTOR BANKS	O.P		W.A O.P	T.A		W.A T.A	ROE	WA.O.P.T.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	14,937.42	0.33	4880.92	503619.96	0.31	154890.83	0.031512	
ICICI	19,186.89	0.42	8053.04	747,525.68	0.46	341249.53	0.023599	.03
AXIS	11,589.72	0.25	2938.30	386,350.06	0.24	91155.27	0.032234	
TOTAL	45,714.03	1	15872.26	1637495.7	1	587295.63	0.09	

W.A (2014-15)								
PUBLIC SECTOR BANKS	O.P		W.A O.P	T.A		W.A T.A	ROE	WA.O.P.T.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	50,262.86	0.68	34044.04	2700110.02	0.66	1791257.38	0.019006	
PNB	12,732.38	0.17	2184.57	636011.17	0.16	99385.85	0.021981	.02
BOB	11,213.21	0.15	1694.36	733,977.38	0.18	132361.12	0.012801	
TOTAL	74,208.45	1	37922.97	4070098.57	1	2023004.35	0.05	

W.A (2014-15)								
PRIVATE SECTOR BANKS	O.P		W.A O.P	T.A		W.A T.A	ROE	WA.O.P.T.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	18,346.20	0.33	6138.00	607096.52	0.32	193939.47	0.031649	
ICICI	22,875.37	0.42	9542.69	826,079.17	0.43	359082.35	0.026575	.03
AXIS	13,614.38	0.25	3380.11	467,242.97	0.25	114877.84	0.029423	

TOTAL	54,835.95	1	19060.80	1900418.66	1	667899.66	0.09	
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W.A (2015-16)								
PUBLIC SECTOR BANKS	O.P		W.A O.P	T.A		W.A T.A	ROE	WA.O.P.T.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	56,106.60	0.71	39883.87	2970897.64	0.68	2017484.73	0.019769	
PNB	13,100.00	0.17	2174.26	712792.96	0.16	116134.61	0.018722	.02
BOB	9,721.31	0.12	1197.34	691,179.08	0.16	109198.34	0.010965	
TOTAL	78,927.91	1	43255.48	4374869.68	1	2242817.69	0.05	

W.A (2015-16)								
PRIVATE SECTOR BANKS	O.P		W.A O.P	T.A		W.A T.A	ROE	WA.O.P.T.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	22,471.76	0.34	7710.77	730261.82	0.33	244507.01	0.031536	
ICICI	26,609.82	0.41	10812.04	918,756.20	0.42	387021.15	0.027937	.03
AXIS	16,408.62	0.25	4111.19	532,033.21	0.24	129781.15	0.031678	
TOTAL	65,490.20	1	22634.00	2181051.23	1	761309.31	0.09	

W.A (2016-17)								
PUBLIC SECTOR BANKS	O.P		W.A O.P	T.A		W.A T.A	ROE	WA.O.P.T.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	62,235.71	0.69	43189.95	3445121.56	0.70	2423377.61	0.017822	
PNB	14,979.80	0.17	2502.16	733310.91	0.15	109796.45	0.022789	.02
BOB	12,464.69	0.14	1732.47	719220.51	0.15	105617.56	0.016403	
TOTAL	89,680.20	1	47424.59	4897652.98	1	2638791.61	0.06	

W.A (2016-17)								
PRIVATE SECTOR BANKS	O.P		W.A O.P	T.A		W.A T.A	ROE	WA.O.P.T.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	27,356.34	0.36	9869.05	892344.16	0.36	319809.82	0.030859	
ICICI	30,391.83	0.40	12180.73	986,042.66	0.40	390497.65	0.031193	.03

AXIS	18,081.72	0.24	4311.61	611,462.01	0.25	150164.05	0.028713	
TOTAL	75,829.89	1	26361.39	2489848.83	1	860471.52	0.09	

W.A (2017-18)								
PUBLIC SECTOR BANKS	O.P		W.A O.P	T.A		W.A T.A	ROE	WA.O.P.T.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	58,733.96	0.71	41697.65	3616433	0.70	2542872.95	0.016398	
PNB	10,435.22	0.13	1316.24	778994.91	0.15	117986.70	0.011156	.02
BOB	13,561.57	0.16	2223.07	747804.92	0.15	108727.76	0.020446	
TOTAL	82,730.75	1	45236.97	5143232.83	1	2769587.41	0.05	

W.A (2017-18)								
PRIVATE SECTOR BANKS	O.P		W.A O.P	T.A		W.A T.A	ROE	WA.O.P.T.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	35,035.75	0.44	15330.04	1103186.17	0.38	415199.22	0.036922	
ICICI	28,951.42	0.36	10467.91	1,124,281.04	0.38	431229.72	0.024275	.03
AXIS	16,084.63	0.20	3231.04	703,703.37	0.24	168942.21	0.019125	
TOTAL	80,071.80	1	29028.99	2931170.58	1	1015371.14	0.08	

W.A (2018-19)								
PUBLIC SECTOR BANKS	O.P		W.A O.P	T.A		W.A T.A	ROE	WA.O.P.T.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	59,553.11	0.67	40191.74	3,888,467.06	0.71	2750420.73	0.014613	
PNB	13,169.61	0.15	1965.50	789,265.79	0.14	113315.38	0.017345	.02
BOB	15,518.61	0.18	2729.19	819,671.94	0.15	122214.41	0.022331	
TOTAL	88,241.33	1	44886.44	5497404.79	1	2985950.51	0.05	

W.A (2018-19)								
PRIVATE SECTOR BANKS	O.P		W.A O.P	T.A		W.A T.A	ROE	WA.O.P.T.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	42,700.35	0.47	20214.38	1,292,805.70	0.39	499558.77	0.040464	

ICICI	27,870.08	0.31	8611.40	1,238,793.89	0.37	458688.85	0.018774	.03
AXIS	19,628.74	0.22	4271.52	814,045.97	0.24	198069.65	0.021566	
TOTAL	90,199.17	1	33097.30	3345645.56	1	1156317.26	0.08	

W.A (2019-20)								
PUBLIC SECTOR BANKS	O.P		W.A O.P	T.A		W.A T.A	ROE	WA.O.P.T.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	69,323.73	0.66	45790.37	4197492.34	0.67	2819530.68	0.01624	
PNB	15,158.16	0.14	2189.29	851457.25	0.14	116017.28	0.01887	.02
BOB	20,469.86	0.20	3992.46	1199942.14	0.19	230418.64	0.017327	
TOTAL	104,951.75	1	51972.12	6248891.73	1	3165966.60	0.05	

W.A(2019-20)								
PRIVATE SECTOR BANKS	O.P		W.A O.P	T.A		W.A T.A	ROE	WA.O.P.T.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	51,894.80	0.47	24595.72	1580830.44	0.41	643085.03	0.038246	
ICICI	33,602.68	0.31	10312.40	1,377,292.23	0.35	488146.32	0.021126	.03
AXIS	23,995.97	0.22	5258.82	927,871.81	0.24	221551.03	0.023736	
TOTAL	109,493.45	1	40166.94	3885994.48	1	1352782.38	0.08	

W.A (2020-21)								
PUBLIC SECTOR BANKS	O.P		W.A O.P	T.A		W.A T.A	ROE	WA.O.P.T.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	77,530.85	0.63	48521.51	4845618.55	0.66	3204142.60	0.015143	
PNB	23,670.50	0.19	4522.72	1,279,725.06	0.17	223484.16	0.020237	.02
BOB	22,682.53	0.18	4153.06	1202675.79	0.16	197383.36	0.021041	
TOTAL	123,883.88	1	57197.29	7328019.4	1	3625010.11	0.06	

W.A (2020-21)								
PRIVATE SECTOR BANKS	O.P		W.A O.P	T.A		W.A T.A	ROE	WA.O.P.T.A
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			

HDFC	61,636.43	0.47	29047.21	1799506.64	0.41	738705.97	0.039322	
ICICI	42,405.72	0.32	13749.23	1,573,812.24	0.36	565028.74	0.024334	.03
AXIS	26,746.62	0.20	5469.75	1,010,325.33	0.23	232855.87	0.02349	
TOTAL	130,788.77	1	48266.19	4383644.21	1	1536590.58	0.09	

Current Ratio

W.A (2013-14)								
PUBLIC SECTOR BANKS	C.A		W.A.C.A	C.L		W.A.C.L	ROE	W.A.C.R
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	900,943.88	0.58	526450.07	942,838.87	0.71	669326.60	0.786537	
PNB	258071.84	0.17	43195.94	210,304.25	0.16	33301.15	1.297131	2.1
BOB	382820.66	0.25	95050.07	174975.53	0.13	23052.49	4.123203	
TOTAL	1,541,836.38	1	664696.09	1328118.7	1	725680.23	6.21	

W.A(2013-14)								
PRIVATE SECTOR BANKS	C.A		W.A.C.A	C.L		W.A.C.L	ROE	W.A.C.R
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	203528.823	0.44	88902.09	214124.1009	0.35	75145.75	1.183062	
ICICI	151998.8744	0.33	49583.92	292338.4834	0.48	140070.06	0.353994	1.0
AXIS	110422.8987	0.24	26168.48	103673.4252	0.17	17616.04	1.485492	
TOTAL	465,950.60	1	164654.49	610136.0095	1	232831.85	3.02	

W.A(2014-15)								
PUBLIC SECTOR BANKS	C.A		W.A.C.A	C.L		W.A.C.L	ROE	W.A.C.R
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	1,103,646.10	0.60	667280.98	1,054,535.03	0.72	759280.36	0.878833	
PNB	298736.91	0.16	48890.77	214,829.67	0.15	31511.47	1.551523	2.1
BOB	422987.04	0.23	98017.41	195238.0833	0.13	26026.11	3.766119	
TOTAL	1,825,370.05	1	814189.15	1464602.788	1	816817.94	6.20	

W.A(2014-15)								
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PRIVATE SECTOR BANKS	C.A		W.A.C.A	C.L		W.A.C.L	ROE	W.A.C.R
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	216188.4155	0.42	91713.82	240966.0404	0.33	78341.50	1.170693	0.8
ICICI	160871.5428	0.32	50784.17	337444.2563	0.46	153632.91	0.330555	
AXIS	132540.7978	0.26	34472.21	162763.0879	0.22	35743.08	0.964444	
TOTAL	509,600.76	1	176970.20	741173.3846	1	267717.49	2.47	

W.A(2015-16)								
PUBLIC SECTOR BANKS	C.A		W.A.C.A	C.L		W.A.C.L	ROE	W.A.C.R
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	1,254,235.32	0.63	785394.40	1,194,633.01	0.73	876840.83	0.895709	2.1
PNB	362080.79	0.18	65454.68	249,623.28	0.15	38284.41	1.709696	
BOB	386634.56	0.19	74633.03	183345.8713	0.11	20653.52	3.613575	
TOTAL	2,002,950.67	1	925482.11	1627602.16	1	935778.75	6.22	

W.A(2015-16)								
PRIVATE SECTOR BANKS	C.A		W.A.C.A	C.L		W.A.C.L	ROE	W.A.C.R
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	220599.4633	0.36	79344.43	316068.676	0.36	112695.96	0.704057	0.7
ICICI	229554.6788	0.37	85917.14	373790.2014	0.42	157616.34	0.545103	
AXIS	163173.404	0.27	43411.65	196591.7976	0.22	43598.97	0.995704	
TOTAL	613,327.55	1	208673.22	886450.675	1	313911.27	2.24	

W.A(2016-17)								
PUBLIC SECTOR BANKS	C.A		W.A.C.A	C.L		W.A.C.L	ROE	W.A.C.R
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	1,302,632.34	0.63	814449.54	1,430,893.01	0.74	1056670.83	0.770769	1.8
PNB	390248.13	0.19	73097.43	280,844.64	0.14	40705.93	1.795744	
BOB	390552.49	0.19	73211.50	225909.1152	0.12	26338.61	2.779626	
TOTAL	2,083,432.96	1	960758.47	1937646.769	1	1123715.37	5.35	

W.A(2016-17)								
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PRIVATE SECTOR BANKS	C.A		W.A.C.A	C.L		W.A.C.L	ROE	W.A.C.R
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	254604.7399	0.36	90552.98	377394.5083	0.36	134314.60	0.674186	0.7
ICICI	252659.88	0.35	89174.84	438917.106	0.41	181675.80	0.490846	
AXIS	208598.9118	0.29	60784.64	244084.0107	0.23	56183.75	1.08189	
TOTAL	715,863.53	1	240512.45	1060395.625	1	372174.15	2.25	

W.A(2017-18)								
PUBLIC SECTOR BANKS	C.A		W.A.C.A	C.L		W.A.C.L	ROE	W.A.C.R
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	1,258,612.20	0.61	770004.51	1,600,628.18	0.73	1169171.70	0.65859	1.5
PNB	428351.6	0.21	89188.77	311,383.34	0.14	44247.44	2.015682	
BOB	370302.93	0.18	66653.61	279292.4277	0.13	35597.19	1.87244	
TOTAL	2,057,266.73	1	925846.90	2191303.944	1	1249016.33	4.55	

W.A(2017-18)								
PRIVATE SECTOR BANKS	C.A		W.A.C.A	C.L		W.A.C.L	ROE	W.A.C.R
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	350704.4157	0.38	131599.00	421848.5871	0.35	146114.32	0.900658	0.8
ICICI	336827.6577	0.36	121390.76	515537.7653	0.42	218223.02	0.556269	
AXIS	247076.7245	0.26	65318.14	280538.2489	0.23	64619.52	1.010811	
TOTAL	934,608.80	1	318307.90	1217924.601	1	428956.87	2.47	

W.A(2018-19)								
PUBLIC SECTOR BANKS	C.A		W.A.C.A	C.L		W.A.C.L	ROE	W.A.C.R
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	1,382,408.97	0.64	881528.04	1,704,443.43	0.74	1257307.16	0.701124	
PNB	418763.123	0.19	80890.94	311,303.86	0.13	41941.62	1.928656	1.4
BOB	366716.486	0.17	62033.16	294847.5231	0.13	37624.54	1.648742	
TOTAL	2,167,888.58	1	1024452.14	2310594.816	1	1336873.32	4.28	
W.A(18-19)								

PRIVATE SECTOR BANKS	C.A		W.A.C.A	C.L		W.A.C.L	ROE	W.A.C.R
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	184710.8209	0.22	40242.58	481054.7043	0.40	193085.84	0.208418	
ICICI	367866.6436	0.43	159618.03	422775.5066	0.35	149135.53	1.070288	.9
AXIS	295233.1957	0.35	102809.09	294671.1038	0.25	72449.70	1.419041	
TOTAL	847,810.66	1	302669.70	1198501.315	1	414671.07	2.70	

W.A(2019-20)								
PUBLIC SECTOR BANKS	C.A		W.A.C.A	C.L		W.A.C.L	ROE	W.A.C.R
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	1,291,009.61	0.57	733783.56	1,822,661.29	0.70	1267408.96	0.578964	
PNB	480970.8175	0.21	101846.59	348,154.55	0.13	46243.32	2.202407	1.4
BOB	499405.73	0.22	109803.47	450354.0337	0.17	77377.19	1.419068	
TOTAL	2,271,386.16	1	945433.61	2621169.867	1	1391029.46	4.20	

W.A(2019-20)								
PRIVATE SECTOR BANKS	C.A		W.A.C.A	C.L		W.A.C.L	ROE	W.A.C.R
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	416059.9668	0.35	145079.76	569919.6638	0.42	239297.47	0.606274	1.0
ICICI	419320.8184	0.35	147362.78	466020.9057	0.34	160000.61	0.921014	
AXIS	357796.6659	0.30	107292.05	321401.0598	0.24	76103.64	1.409815	
TOTAL	1,193,177.45	1	399734.59	1357341.629	1	475401.72	2.94	

W.A(2020-21)								
PUBLIC SECTOR BANKS	C.A		W.A.C.A	C.L		W.A.C.L	ROE	W.A.C.R
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	1,503,708.03	0.56	846757.60	2,133,717.46	0.68	1459857.14	0.580028	1.3
PNB	666429.3891	0.25	166318.42	521,584.16	0.17	87233.91	1.90658	
AXIS	500211.01	0.19	93699.78	463325.5713	0.15	68834.96	1.361224	
TOTAL	2,670,348.43	1	1106775.80	3118627.193	1	1615926.02	3.85	

W.A(2020-21)								
PUBLIC SECTOR BANKS	C.A		W.A.C.A	C.L		W.A.C.L	ROE	W.A.C.R
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	460821.0468	0.37	170115.18	712739.0571	0.43	308654.35	0.551151	.8
ICICI	456550.02	0.37	166976.44	547722.8678	0.33	182277.49	0.916056	
AXIS	330936.2926	0.27	87733.87	385382.2434	0.23	90239.09	0.972238	
TOTAL	1,248,307.36	1	424825.49	1645844.168	1	581170.92	2.44	

Demand and Saving Bank Deposit to Total Deposit Ratio

W.A (2013-14)								
PUBLIC SECTOR BANKS	D.S.D		W.A.D.S.D	T.D		W.A.C.L	ROE	W.A.D.S.D.T
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	741793.58	0.70	516257.17	1,838,852.36	0.64	1174068.00	0.439717	
PNB	174248.64	0.16	28486.48	461203.53	0.16	73855.83	0.385704	0.34
BOB	149817.49	0.14	21058.38	579997.05	0.20	116802.22	0.180291	
TOTAL	1,065,859.71	1	565802.03	2880052.94	1	1364726.05	1.01	

W.A(2013-14)								
PUBLIC SECTOR BANKS	D.S.D		W.A.D.S.D	T.D		W.A.C.L	ROE	W.A.D.S.D.T
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	164430.0995	0.41	67217.78	367080.33	0.36	133793.48	0.5024	
ICICI	152195.6779	0.38	57587.23	359,512.68	0.36	128333.82	0.44873	0.39
AXIS	85607.92438	0.21	18220.05	280,541.07	0.28	78145.79	0.233155	
TOTAL	402,233.70	1	143025.06	1007134.08	1	340273.09	1.18	

W.A(2014-15)								
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PUBLIC SECTOR BANKS	D.S.D		W.A.D.S.D	T.D		W.A.C.L	ROE	W.A.D.S.D.T
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	809555.78	0.70	564158.15	2,052,960.79	0.64	1317823.94	0.428098	
PNB	185625.75	0.16	29660.86	515245.43	0.16	83008.85	0.357322	
BOB	166514.99	0.14	23867.89	629981.25	0.20	124094.16	0.192337	0.33
TOTAL	1,161,696.52	1	617686.90	3198187.47	1	1524926.94	0.98	

W.A(20 14-15)								
PUBLIC SECTOR BANKS	D.S.D		W.A.D.S.D	T.D		W.A.C.L	ROE	W.A.D.S.D.T
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
HDFC	198265.3487	0.38	76319.49	450283.65	0.39	175017.98	0.436067	
ICICI	172565.8649	0.34	57816.47	385,955.25	0.33	128583.20	0.449643	0.45
AXIS	144229.2057	0.28	40387.62	322,244.17	0.28	89635.58	0.450576	
TOTAL	515,060.42	1	174523.58	1158483.07	1	393236.76	1.34	

W.A(2015-16)								
PUBLIC SECTOR BANKS	D.S.D		W.A.D.S.D	T.D		W.A.C.L	ROE	W.A.D.S.D.T
	AMOUNT	%TOTAL(WEIGHT)		AMOUNT	%TOTAL(WEIGHT)			
SBI	915588.53	0.72	655312.23	2,253,857.56	0.66	1489292.63	0.440016	
PNB	208649.16	0.16	34031.48	570382.64	0.17	95380.52	0.356797	0.33
BOB	155003.43	0.12	18781.50	586690.46	0.17	100912.55	0.186117	
TOTAL	1,279,241.12	1	708125.21	3410930.66	1	1685585.70	0.98	

W.A(2015-16)								
PUBLIC SECTOR BANKS	D.S.D		W.A.D.S.D	T.D		WEIGHTED AVERAGES HAREHOLD ERS	ROE	W.A.D.S.D.T
	AMOUNT	%TOTOTA L(WEIGH T)		AMOUNT	%TOTOTA L(WEIGH T)			
HDFC	236160.3564	0.39	91388.75	545873.29	0.40	219868.67	0.415652	
ICICI	204794.0177	0.34	68724.77	451,077.39	0.33	150134.94	0.457753	
AXIS	169314.5287	0.28	46975.05	358,302.19	0.26	94728.05	0.495894	.46
TOTAL	610,268.90	1	207088.57	1355252.87	1	464731.66	1.37	

W.A(2016-17)								
PUBLIC SECTOR BANKS	D.S.D		W.A.D.S.D	T.D		WEIGHTED AVERAGES HAREHOLD ERS	ROE	W.A.D.S.D.T
	AMOUNT	%TOTOTAL (WEIGHT)		AMOUNT	%TOTOTAL (WEIGHT)			
SBI	1136244.4	0.71	808611.93	2,599,810.66	0.68	1757086.11	0.460201	
PNB	262319.56	0.16	43098.09	629650.86	0.16	103064.53	0.418166	
BOB	198062.66	0.12	24569.81	617256.87	0.16	99047.03	0.248062	.38
TOTAL	1,596,626.62	1	876279.83	3846718.39	1	1959197.67	1.13	

W.A(2016-17)								
PUBLIC SECTOR BANKS	D.S.D		W.A.D.S.D	T.D		WEIGHTED AVERAGES HAREHOLD ERS	ROE	W.A.D.S.D.T
	AMOUNT	%TOTOTAL (WEIGHT)		AMOUNT	%TOTOTAL (WEIGHT)			
HDFC	308948.4737	0.40	122792.50	643134.25	0.41	263335.18	0.466297	
ICICI	255799.7906	0.33	84178.29	512,587.26	0.33	167278.92	0.503221	
AXIS	212572.518	0.27	58131.82	414,982.68	0.26	109639.12	0.530211	0.50
TOTAL	777,320.78	1	265102.61	1570704.19	1	540253.21	1.50	

W.A(2017-18)								
PUBLIC SECTOR BANKS	D.S.D		W.A.D.S.D	T.D		WEIGHTED AVERAGES HAREHOLD ERS	ROE	W.A.D.S.D.T
	AMOUNT	%TOTOTAL (WEIGHT)		AMOUNT	%TOTOTAL (WEIGHT)			
SBI	1210173.68	0.72	865409.40	2,722,178.28	0.68	1862776.95	0.46458	
PNB	265692.07	0.16	41714.15	648439.01	0.16	105697.81	0.394655	
BOB	216420.4	0.13	27677.23	607451.36	0.15	92757.86	0.298381	
TOTAL	1,692,286.15	1	934800.77	3978068.65	1	2061232.63	1.16	0.39

W.A(2017-18)								
PUBLIC SECTOR BANKS	D.S.D		W.A.D.S.D	T.D		WEIGHTED AVERAGES HAREHOLD ERS	ROE	W.A.D.S.D.T
	AMOUNT	%TOTOTAL (WEIGHT)		AMOUNT	%TOTOTAL (WEIGHT)			

HDFC	342807.0792	0.39	132440.77	788375.14	0.43	339668.55	0.389912	
ICICI	300656.4374	0.34	101873.95	585,796.11	0.32	187535.05	0.543226	0.51
AXIS	243851.5977	0.27	67015.20	455,657.76	0.25	113466.34	0.590617	
TOTAL	887,315.11	1	301329.92	1829829.01	1	640669.94	1.52	

W.A(2018-19)								
PUBLIC SECTOR BANKS	D.S.D		W.A.D.S.D	T.D		WEIGHTED AVERAGES HAREHOLD ERS	ROE	W.A.D.S.D.T
	AMOUNT	%TOTOTAL (WEIGHT)		AMOUNT	%TOTOTAL (WEIGHT)			
SBI	1309967.69	0.72	938882.14	2,940,541.06	0.69	2016505.08	0.465599	
PNB	287403.93	0.16	45193.43	681874.18	0.16	108430.96	0.416795	.39
BOB	230350.17	0.13	29031.33	665588.69	0.16	103313.41	0.281003	
TOTAL	1,827,721.79	1	1013106.91	4288003.93	1	2228249.46	1.16	

W.A(2018-19)								
PUBLIC SECTOR BANKS	D.S.D		W.A.D.S.D	T.D		WEIGHTED AVERAGES HAREHOLD ERS	ROE	W.A.D.S.D.T
	AMOUNT	%TOTOTAL (WEIGHT)		AMOUNT	%TOTOTAL (WEIGHT)			
HDFC	390731.0954	0.40	157968.94	922502.68	0.43	394980.41	0.399941	
ICICI	332335.5948	0.34	114279.80	681,316.94	0.32	215446.11	0.530433	0.46
AXIS	243394.1354	0.25	61296.54	550,745.94	0.26	140780.63	0.435405	
TOTAL	966,460.83	1	333545.27	2154565.56	1	751207.15	1.37	

W.A(2019-20)								
PUBLIC SECTOR BANKS	D.S.D		W.A.D.S.D	T.D		WEIGHTED AVERAGES HAREHOLD ERS	ROE	W.A.D.S.D.T
	AMOUNT	%TOTOTAL (WEIGHT T)		AMOUNT	%TOTOTAL (WEIGHT T)			
SBI	1446211.3	0.69	999984.89	3,274,160.63	0.66	2162343.58	0.462454	
PNB	304449.9893	0.15	44316.13	710254.37	0.14	101754.25	0.435521	0.40
BOB	340897.43	0.16	55561.94	973228.15	0.20	191053.09	0.290819	
TOTAL	2,091,558.72	1	1099862.97	4957643.15	1	2455150.92	1.19	

W.A(2019-20)								
PUBLIC SECTOR BANKS	D.S.D		W.A.D.S.D	T.D		WEIGHTED AVERAGES HAREHOLD ERS	ROE	W.A.D.S.D.T
	AMOUNT	%TOTOTAL (WEIGHT T)		AMOUNT	%TOTOTAL (WEIGHT T)			

HDFC	483535.9509	0.44	211411.59	1146207.13	0.44	507421.89	0.416639	
ICICI	359053.5299	0.32	116570.77	800,784.46	0.31	247670.49	0.470669	.43
AXIS	263343.3151	0.24	62706.98	642,157.21	0.25	159266.97	0.393722	
TOTAL	1,105,932.80	1	390689.34	2589148.8	1	914359.35	1.28	

W.A(2020-21)								
PUBLIC SECTOR BANKS	D.S.D		W.A.D.S.D	T.D		WEIGHTED AVERAGES HAREHOLD ERS	ROE	W.A.D.S.D.T
	AMOUNT	%TOTOTAL (WEIGHT T)		AMOUNT	%TOTOTAL (WEIGHT T)			
SBI	1686779.49	0.65	1103579.89	3,715,331.24	0.64	2369748.66	0.465695	0.42
PNB	494993.024	0.19	95035.38	1113716.86	0.19	212939.78	0.446302	
BOB	396405.18	0.15	60948.89	995909.81	0.17	170273.57	0.357947	
TOTAL	2,578,177.69	1	1259564.15	5824957.91	1	2752962.01	1.27	

W.A(2020-21)								
PRIVATE SECTOR BANKS	D.S.D		W.A.D.S.D	T.D		WEIGHTED AVERAGES HAREHOLD ERS	ROE	W.A.D.S.D.T
	AMOUNT	%TOTOTAL (WEIGHT)		AMOUNT	%TOTOTAL (WEIGHT)			
HDFC	614568.7189	0.45	274670.95	1333720.88	0.44	592683.40	0.463436	
ICICI	443201.9	0.32	142848.29	959,940.02	0.32	307030.17	0.465258	0.46
AXIS	317310.0217	0.23	73221.63	707,623.42	0.24	166838.88	0.438876	
TOTAL	1,375,080.64	1	490740.88	3001284.32	1	1066552.45	1.37	

Total Investment to Deposit Ratio

W.A (2013-14)								
PUBLIC SECTOR BANKS	T.I		W.A.T.I	T.D		W.A.T.D	ROE	W.A.T.I.D
	AMOUNT	%TOTOTAL (WEIGHT T)		AMOUNT	%TOTOTAL (WEIGHT T)			
SBI	578,793.09	0.68	394058.77	1,838,852.36	0.64	1174068.00	0.335635	
PNB	149224.7	0.18	26193.63	461203.53	0.16	73855.83	0.354659	0.28
BOB	122,112.86	0.14	17540.30	579997.05	0.20	116802.22	0.150171	
TOTAL	850,130.65	1	437792.71	2880052.94	1	1364726.05	0.84	

W.A(2013-14)								
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PRIVATE SECTOR BANKS	T.I		W.A.T.I	T.D		W.A.T.D	ROE	W.A.T.I.D
	AMOUNT	%TOTOTAL (WEIGHT)		AMOUNT	%TOTOTAL (WEIGHT)			
HDFC	119571.06	0.24	28578.86	367080.33	0.36	133793.48	0.213604	
ICICI	267,609.44	0.53	143151.38	359,512.68	0.36	128333.82	1.115461	0.55
AXIS	113,092.78	0.23	25565.98	280,541.07	0.28	78145.79	0.327157	
TOTAL	500,273.28	1	197296.22	1007134.08	1	340273.09	1.66	

W.A(2014-15)								
PUBLIC SECTOR BANKS	T.I		W.A.T.I	T.D		W.A.T.D	ROE	W.A.T.I.D
	AMOUNT	%TOTOTAL (WEIGHT)		AMOUNT	%TOTOTAL (WEIGHT)			
SBI	695,691.75	0.71	492507.46	2,052,960.79	0.64	1317823.94	0.373728	
PNB	156761.66	0.16	25006.84	515245.43	0.16	83008.85	0.301255	0.27
BOB	130,246.45	0.13	17262.79	629981.25	0.20	124094.16	0.13911	
TOTAL	982,699.86	1	534777.09	3198187.47	1	1524926.94	0.81	

W.A(2014-15)								
PRIVATE SECTOR BANKS S	T.I		W.A.T.I	T.D		W.A.T.D	ROE	W.A.T.I.D
	AMOUNT	%TOTOTAL (WEIGHT)		AMOUNT	%TOTOTAL (WEIGHT)			
HDFC	164272.61	0.27	44949.34	450283.65	0.39	175017.98	0.256827	
ICICI	302,761.63	0.50	152684.39	385,955.25	0.33	128583.20	1.187437	0.59
AXIS	133,319.24	0.22	29605.92	322,244.17	0.28	89635.58	0.330292	
TOTAL	600,353.48	1	227239.65	1158483.07	1	393236.76	1.77	

W.A(2015-16)								
PUBLIC SECTOR BANKS	T.I		W.A.T.I	T.D		W.A.T.D	ROE	W.A.T.I.D
	AMOUNT	%TOTOTAL (WEIGHT)		AMOUNT	%TOTOTAL (WEIGHT)			
SBI	705,189.08	0.71	497685.00	2,253,857.56	0.66	1489292.63	0.334175	
PNB	165126.48	0.17	27288.32	570382.64	0.17	95380.52	0.2861	0.26
BOB	128,894.06	0.13	16626.82	586690.46	0.17	100912.55	0.164765	
TOTAL	999,209.62	1	541600.14	3410930.66	1	1685585.70	0.79	

W.A(2015-16)								
PRIVATE SECTOR BANKS	T.I		W.A.T.I	T.D		W.A.T.D	ROE	W.A.T.I.D
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
HDFC	161683.34	0.28	45893.83	545873.29	0.40	219868.67	0.208733	
ICICI	286,044.09	0.50	143644.74	451,077.39	0.33	150134.94	0.956771	0.48
AXIS	121,880.78	0.21	26079.20	358,302.19	0.26	94728.05	0.275306	
TOTAL	569,608.21	1	215617.76	1355252.87	1	464731.66	1.44	

W.A(2016-17)								
PUBLIC SECTOR BANKS	T.I		W.A.T.I	T.D		W.A.T.D	ROE	W.A.T.I.D
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
SBI	1,027,280.87	0.76	776231.70	2,599,810.66	0.68	1757086.11	0.441772	
PNB	191527.16	0.14	26981.97	629650.86	0.16	103064.53	0.261797	.28
BOB	140716.43	0.10	14564.74	617256.87	0.16	99047.03	0.147049	
TOTAL	1,359,524.46	1	817778.41	3846718.39	1	1959197.67	0.85	

W.A(20 16-17)								
PRIVATE SECTOR BANKS	T.I		W.A.T.I	T.D		W.A.T.D	ROE	W.A.T.I.D
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
HDFC	210777.11	0.33	68954.19	643134.25	0.41	263335.18	0.26185	
ICICI	304,501.74	0.47	143910.78	512,587.26	0.33	167278.92	0.860304	.45
AXIS	129,018.35	0.20	25835.49	414,982.68	0.26	109639.12	0.235641	
TOTAL	644,297.20	1	238700.45	1570704.19	1	540253.21	1.36	

W.A(2017-18)								
PUBLIC SECTOR BANKS	T.I		W.A.T.I	T.D		W.A.T.D	ROE	W.A.T.I.D
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
SBI	1,183,794.24	0.76	895533.94	2,722,178.28	0.68	1862776.95	0.480752	
PNB	205910.18	0.13	27094.76	648439.01	0.16	105697.81	0.256342	
BOB	175137.23	0.11	19601.38	607451.36	0.15	92757.86	0.211318	0.32
TOTAL	1,564,841.65	1	942230.07	3978068.65	1	2061232.63	0.95	

W.A(17-18)								
PRIVATE SECTOR BANKS	T.I		W.A.T.I	T.D		W.A.T.D	ROE	W.A.T.I.D
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
HDFC	238460.92	0.31	74457.53	788375.14	0.43	339668.55	0.219206	
ICICI	372,207.68	0.49	181403.16	585,796.11	0.32	187535.05	0.967303	0.49
AXIS	153,036.71	0.20	30666.59	455,657.76	0.25	113466.34	0.27027	
TOTAL	763,705.31	1	286527.28	1829829.01	1	640669.94	1.46	

W.A(2018-19)								
PUBLIC SECTOR BANKS	T.I		W.A.T.I	T.D		W.A.T.D	ROE	W.A.T.I.D
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
SBI	1,119,247.77	0.73	821621.46	2,940,541.06	0.69	2016505.08	0.407448	
PNB	209,723.01	0.14	28847.72	681874.18	0.16	108430.96	0.266047	.31
BOB	195716.24	0.13	25123.09	665588.69	0.16	103313.41	0.243174	
TOTAL	1,524,687.02	1	875592.26	4288003.93	1	2228249.46	0.92	

W.A(2018-19)								
PRIVATE SECTOR BANKS	T.I		W.A.T.I	T.D		W.A.T.D	ROE	W.A.T.I.D
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
HDFC	286917.68	0.33	95814.97	922502.68	0.43	394980.41	0.242582	
ICICI	398,200.76	0.46	184553.76	681,316.94	0.32	215446.11	0.856612	0.45
AXIS	174,055.85	0.20	35261.11	550,745.94	0.26	140780.63	0.250468	
TOTAL	859,174.29	1	315629.83	2154565.56	1	751207.15	1.35	

W.A(2019-20)								
PUBLIC SECTOR BANKS	T.I		W.A.T.I	T.D		W.A.T.D	ROE	W.A.T.I.D
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
SBI	1,228,284.28	0.69	851500.07	3,274,160.63	0.66	2162343.58	0.393786	
PNB	253782.47	0.14	36350.48	710254.37	0.14	101754.25	0.357238	.33
BOB	289726.72	0.16	47376.61	973228.15	0.20	191053.09	0.247976	

TOTAL	1,771,793.47	1	935227.17	4957643.15	1	2455150.92	1.00	
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W.A(2019-20)								
PRIVATE SECTOR BANKS	T.I		W.A.T.I	T.D		W.A.T.D	ROE	W.A.T.I.D
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
HDFC	389304.95	0.39	153389.94	1146207.13	0.44	507421.89	0.302293	0.42
ICICI	443,472.63	0.45	199044.72	800,784.46	0.31	247670.49	0.803668	
AXIS	155,281.63	0.16	24403.79	642,157.21	0.25	159266.97	0.153226	
TOTAL	988,059.21	1	376838.45	2589148.8	1	914359.35	1.26	

W.A(2020-21)								
PUBLIC SECTOR BANKS	T.I		W.A.T.I	T.D		W.A.T.D	ROE	W.A.T.I.D
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
SBI	1,595,100.27	0.70	1115291.01	3,715,331.24	0.64	2369748.66	0.470637	
PNB	404,368.96	0.18	71675.02	1113716.86	0.19	212939.78	0.336598	0.34
BOB	281859	0.12	34823.79	995909.81	0.17	170273.57	0.204517	
TOTAL	2,281,328.23	1	1221789.83	5824957.91	1	2752962.01	1.01	

W.A(2020-21)								
PRIVATE SECTOR BANKS	T.I		W.A.T.I	T.D		W.A.T.D	ROE	W.A.D.S.D.
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
HDFC	438823.11	0.37	160372.87	1333720.88	0.44	592683.40	0.270588	
ICICI	536,578.62	0.45	239783.15	959,940.02	0.32	307030.17	0.780976	0.44
AXIS	225,335.77	0.19	42287.52	707,623.42	0.24	166838.88	0.253463	
TOTAL	1,200,737.50	1	442443.54	3001284.32	1	1066552.45	1.31	

ABSOLUTE LIQUID RATIO

W.A(2013-14)								
PUBLIC SECTOR BANKS	C.Eq		W.A C.Eq	T.D		W.A.T.D	A.L	W.A.A.L
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
SBI	64475.3	0.26	16919.48	1,838,852.36	0.64	1174068.00	0.014411	

PNB	46865.99	0.19	8939.55	461203.53	0.16	73855.83	0.121041	.25
BOB	134355.66	0.55	73470.36	579997.05	0.20	116802.22	0.629015	
TOTAL	245,696.95	1	99329.39	2880052.94	1	1364726.05	0.76	

W.A(2013-14)								
PRIVATE SECTOR BANKS	C.Eq		W.A C.Eq	T.D		W.A T.D	A.L	WAA.L
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
HDFC	39913.4282	39913.4282	0.34	13644.79	367080.33	0.36	133793.48	
ICICI	48258.2264	48258.2264	0.41	19946.73	359,512.68	0.36	128333.82	0.12
AXIS	28582.1568	28582.1568	0.24	6997.11	280,541.07	0.28	78145.79	
TOTAL	116,753.81	116,753.81	1	40588.64	1007134.08	1	340273.09	

W.A(2014-15)								
PUBLIC SECTOR BANKS	C.Eq		W.A C.Eq	T.D		W.A T.D	A.L	WAA.L
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
SBI	188481.04	0.47	89175.83	2,052,960.79	0.64	1317823.94	0.067669	
PNB	58259.22	0.15	8520.03	515245.43	0.16	83008.85	0.10264	.21
BOB	151631.18	0.38	57715.02	629981.25	0.20	124094.16	0.465091	
TOTAL	398,371.44	1	155410.87	3198187.47	1	1524926.94	0.64	

W.A(2014-15)								
PRIVATE SECTOR BANKS	C.Eq		W.A C.Eq	T.D		W.A T.D	A.L	WAA.L
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
HDFC	36526.4214	0.30	11057.74	450283.65	0.39	175017.98	0.063181	
ICICI	47637.1697	0.39	18808.06	385,955.25	0.33	128583.20	0.146272	.11
AXIS	36492.0985	0.30	11036.97	322,244.17	0.28	89635.58	0.123132	
TOTAL	120,655.69	1	40902.78	1158483.07	1	393236.76	0.33	

W.A(2015-16)								
PUBLIC SECTOR BANKS	C.Eq		W.A C.Eq	T.D		W.A T.D	A.L	WAA.L
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
SBI	204159.45	0.49	99191.57	2,253,857.56	0.66	1489292.63	0.066603	
PNB	79049.38	0.19	14870.75	570382.64	0.17	95380.52	0.15591	.22
BOB	136999.05	0.33	44665.37	586690.46	0.17	100912.55	0.442615	
TOTAL	420,207.88	1	158727.69	3410930.66	1	1685585.70	0.67	

W.A(2015-16)								
PRIVATES ECTOR BANKS	C.Eq		W.A C.Eq	T.D		W.A T.D	A.L	WAA.L
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
HDFC	39068.8815	0.28	11076.14	545873.29	0.40	219868.67	0.050376	
ICICI	65035.9702	0.47	30692.61	451,077.39	0.33	150134.94	0.204434	.11
AXIS	33702.8091	0.24	8242.50	358,302.19	0.26	94728.05	0.087012	
TOTAL	137,807.66	1	50011.26	1355252.87	1	464731.66	0.34	

W.A(2016-17)								
PUBLIC SECTOR BANKS	C.Eq		W.A C.Eq	T.D		W.A T.D	A.L	WAA.L
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
SBI	273197.15	0.53	143894.24	2,599,810.66	0.68	1757086.11	0.081894	
PNB	91379.09	0.18	16098.48	629650.86	0.16	103064.53	0.156198	.23
BOB	154114.99	0.30	45791.08	617256.87	0.16	99047.03	0.462316	
TOTAL	518,691.23	1	205783.80	3846718.39	1	1959197.67	0.70	

W.A(2016-17)								
PRIVATE SECTOR BANKS	C.Eq		W.A C.Eq	T.D		W.A T.D	A.L	WAA.L
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
HDFC	49311.1196	0.32	15990.34	643134.25	0.41	263335.18	0.060722	
ICICI	51788.7288	0.34	17637.56	512,587.26	0.33	167278.92	0.105438	.11
AXIS	50966.1179	0.34	17081.70	414,982.68	0.26	109639.12	0.155799	
TOTAL	152,065.97	1	50709.60	1570704.19	1	540253.21	0.32	

W.A(2017-18)								
PUBLIC SECTOR BANKS	C.Eq		W.A C.Eq	T.D		W.A T.D	A.L	WAA.L
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
SBI	195289.1	0.50	97739.20	2,722,178.28	0.68	1862776.95	0.05247	
PNB	97488.15	0.25	24356.59	648439.01	0.16	105697.81	0.230436	.18
BOB	97422.73	0.25	24323.91	607451.36	0.15	92757.86	0.26223	
TOTAL	390,199.98	1	146419.69	3978068.65	1	2061232.63	0.55	

W.A(2017-18)								
PRIVATE SECTOR BANKS	C.Eq		W.A C.Eq	T.D		W.A T.D	A.L	WAA.L
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
HDFC	123061.5562	0.48	59163.41	788375.14	0.43	339668.55	0.17418	
ICICI	88999.1333	0.35	30944.25	585,796.11	0.32	187535.05	0.165005	.14
AXIS	43910.8131	0.17	7532.71	455,657.76	0.25	113466.34	0.066387	
TOTAL	255,971.50	1	97640.37	1829829.01	1	640669.94	0.41	

W.A(2018-19)								
PUBLIC SECTOR BANKS	C.Eq		W.A C.Eq	T.D		W.A T.D	A.L	WAA.L
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
SBI	225512.26	0.56	126919.60	2,940,541.06	0.69	2016505.08	0.06294	
PNB	77295.97	0.19	14910.84	681874.18	0.16	108430.96	0.137515	.14
BOB	97884.636	0.24	23912.09	665588.69	0.16	103313.41	0.231452	
TOTAL	400,692.87	1	165742.53	4288003.93	1	2228249.46	0.43	

W.A(2018-19)								
PRIVATE SECTOR BANKS	C.Eq		W.A C.Eq	T.D		W.A T.D	A.L	WAA.L
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
HDFC	81817.6423	0.34	28219.92	922502.68	0.43	394980.41	0.071446	
ICICI	87390.8953	0.37	32195.43	681,316.94	0.32	215446.11	0.149436	.12
AXIS	68004.3082	0.29	19495.51	550,745.94	0.26	140780.63	0.138481	
TOTAL	237,212.85	1	79910.85	2154565.56	1	751207.15	0.36	

W.A(2019-20)								
PUBLIC SECTOR BANKS	C.Eq		W.A C.Eq	T.D		W.A T.D	A.L	WAA.L
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
SBI	175703.14	0.46	80297.76	3,274,160.63	0.66	2162343.58	0.037135	
PNB	77755.7475	0.20	15725.68	710254.37	0.14	101754.25	0.154546	.14
BOB	131005.07	0.34	44639.63	973228.15	0.20	191053.09	0.23365	
TOTAL	384,463.96	1	140663.06	4957643.15	1	2455150.92	0.43	

W.A(2019-20)								
PRIVATE SECTOR BANKS	C.Eq		W.A C.Eq	T.D		W.A T.D	A.L	WAA.L
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
HDFC	87940.1119	0.28	24660.84	1146207.13	0.44	507421.89	0.0486	
ICICI	127852.9217	0.41	52126.10	800,784.46	0.31	247670.49	0.210466	.15
AXIS	97799.77	0.31	30500.68	642,157.21	0.25	159266.97	0.191507	
TOTAL	313,592.80	1	107287.63	2589148.8	1	914359.35	0.45	

W.A(2020-21)								
PUBLIC SECTOR BANKS	C.Eq		W.A C.Eq	T.D		W.A T.D	A.L	WAA.L
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
SBI	347707.03	0.59	205018.91	3,715,331.24	0.64	2369748.66	0.086515	
PNB	113334.4291	0.19	21781.65	1113716.86	0.19	212939.78	0.10229	.12
BOB	128661.11	0.22	28071.24	995909.81	0.17	170273.57	0.16486	
TOTAL	589,702.57	1	254871.80	5824957.91	1	2752962.01	0.35	

W.A(2020-21)								
PRIVATE SECTOR BANKS	C.Eq		W.A C.Eq	T.D		W.A T.D	A.L	WAA.L
	AMOUNT	%TOTOTAL(WEIGHT)		AMOUNT	%TOTOTAL(WEIGHT)			
HDFC	121272.5264	0.36	44262.62	1333720.88	0.44	592683.40	0.074682	
ICICI	147570.53	0.44	65540.77	959,940.02	0.32	307030.17	0.213467	.12
AXIS	63424.3466	0.19	12106.66	707,623.42	0.24	166838.88	0.072565	
TOTAL	332,267.40	1	121910.05	3001284.32	1	1066552.45	0.36	

Conferences and Publication

International Conference on
“Financial Inclusivity and Corporate Social Responsibility for Sustainable Development”



School of Commerce & Economics
KIIT Deemed to be University
Bhubaneswar - 751024, India

Certificate of Merit

This is to certify that Prof./Dr./Ms./Mr./ **JYOTI DOBHAL**
of **Swami Rama Himalayan University, Dehradun** has presented a Paper titled **“IMPACT OF NON
PERFORMING ASSETS ON BANKING INDUSTRY”** in the International Conference on **“Financial
Inclusivity and Corporate Social Responsibility for Sustainable Development”** held on 5th of September
2021 (Virtual mode) organized by School of Commerce & Economics, **KIIT Deemed to be University**,
Bhubaneswar.

A handwritten signature in blue ink, appearing to read 'Jayanta K. Parida'.

Prof. Jayanta K. Parida
Director, KSCE
KIIT-DU

A handwritten signature in blue ink, appearing to read 'Sasmita Samanta'.

Prof. Sasmita Samanta
Vice Chancellor
KIIT-DU



CERTIFICATE OF PRESENTATION



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This is to certify that **JYOTI DOBHAL**
of Swami Rama Himalayan University, Dehradun presented his/her research
paper titled *IMPACT OF DEMONETIZATION ON THE FINANCIAL PERFORMANCE OF INDIAN BANKS*
..... in the
“International Conference on Advances in Engineering, Science and Management (ICAESM-2021)” Organized by
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A Study on the Financial Performance of SBI and ICICI Bank in Demonetization Period

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Abstract: Banks play an important role in the economic development of a country. Demonetization has affected many sectors of the nation, but banking sector was the most affected one because it served as a primary source via which the entire process carried out. It becomes necessary to understand the demonetization effect on banks performance. The present study is an attempt to evaluate the financial performance of two major Indian banks during demonetization period. These two banks are State Bank of India and ICICI Bank. The State Bank of India, popularly known as SBI is one of the leading public sector banks and ICICI is second largest private sector bank in India. The objective of the current study is to analyze the profitability of SBI and ICICI banks using ratios such as Net profit ratio, return on equity and return on assets. The study period is from the year 2014-15 to 2019-20.

Keywords: Financial performance • ICICI Bank • Pre demonetization • Post demonetization • SBI Bank.

Introduction

Demonetization is the process of replacing existing currency with new currency and removing the old currency from circulation. This has been a standard practice being followed by most of the world economies citing the numerous causes from time to time. It happened three times in India. Two previous times, in 1946 and 1978, the Indian government demonetized banknotes and third time it happened on Nov 2016. The government announced on November 8, 2016, that the Rs. 500 and Rs. 1000 banknotes would no longer be useful to the general people. In addition, the government announced that it would replace the previous demonetized banknotes with fresh Rs 500 and Rs 2,000 note. The primary objective of this is to discourage black money, to remove counterfeit currency and to minimize the cash transaction or to promote cashless economy.

It has some positive effect over banks. It has increased cash deposits in the banks and banks invested excess fund in government bond. Both urban and rural areas saw an increase in new bank accounts. When the public was experiencing cash scarcity at the time, they

switched to online banking. E-banking saved the time of banks and customer. There was also short term but negative impact of demonetization over banks. It was difficult for the banks to provide other banking service properly as they were engaged in exchanging banned currency notes. The work life balance of bank employees also got affected due to this excessive operational task.

Review of Literature

Bansal (2019) examined the impact of demonetization on the Indian banking industry. The study used secondary data that was gathered from books, websites, and other sources. Researcher examined the balance sheets of commercial banks and found that the liquidity position of commercial banks had improved, and banks made profit by using the excess funds to invest in government bonds. Additionally, it discovered that the amount of currency in use has fallen since demonetization.

Rastogi (2018) tried to find the demonetization impact on Indian economy. Researcher studied about the decision of demonetization and its outcomes in many different countries from



1982 to 2016 by using secondary data and found that it was not successful in every country but in India people accepted government decision. It was revealed by researcher that the main objectives of demonetization in India were to curb illegal money, fake currency and to encourage people for cashless transaction and general public.

Srivastava (2018) analyzed the impact of demonetization on the financial industry. For the study two banks were selected. One public sector bank (SBI) and one private sector bank (AXIS) from the years 2016 to 2017 were compared for the study. Data for the study was collected from the official websites of the banks. According to the findings, it had an impact on both banks' financial performance because there was an increase in deposits, which led to a decrease in the cost of funds.

Sarkodie (2018) analyzed the demonetization effect on low earning people. In addition to primary data, this study also used secondary data. Secondary data has been taken through online articles and primary data from one to one interaction, informal interview with the poor income group class in Lovely Professional University. On the basis of the study researcher found that although it was a good move, but it could not fulfil its objective of removing black money from economy and it had bad effect on poor people.

Nazhat & Saleem (2018) analyzed the effect of demonetization on the financial industry. Researchers used a structured questionnaire method to collect primary data. Twelve banks and fifty bank employees of Raipur city were selected. The results showed that after demonetization, online banking was used more frequently, which helped to remove illicit money from the system, but bank staff had trouble doing their tasks because of the long working hours.

Singh (2017) analyzed the demonetization impact on banking sector. Researcher tried to find out the demonetization effect on balance sheet, Profitability of bank, on Indian

economy and change in GDP. It was revealed that banks were the major institutions which were affected in this process. There was increase in deposits without incurring any cost although it disturbed banking operation for short term, but it will be helpful for country to grow.

Antony et al (2017) studied the impact of demonetization on Banks. For this, comparative analysis of some public sector banks (SBI, Allahabad, Canara, UCO, PNB etc.) was done. Researcher studied the data which was provided in bank official websites. Some factors like reduction in demand for credit, enhanced deposits, diminish asset quality were examined and found that demonetization would bring ample fund for banks.

Singhal (2017) conducted case studies on the application of e-banking in both urban and rural areas. 50 persons from Bangalore's urban and rural areas were face-to-face interviewed for the study's primary data using the questionnaire approach. Four banks each from the public and private sectors were also taken. Researchers looked at data from Sep 2016 to Nov 2016 and found that while the rural population required greater awareness because they were fearful of making mistakes, the urban population was more aware and frequently used e-banking.

Prabhu & Mamatha (2017) have researched demonetization's impact on the banking industry. Researchers used secondary data for their study including published books and newspapers. Their goal was to determine how demonetization would affect regular banking activity. According to the report, there was an increase in deposits and decrease in the cost of funds as well there was rise in the demand for government security. Although it briefly disrupted banking activity, but it boosted the economy.

Dhara (2017) this study examined the effect of demonetization on the banking sector. This study used primary data and took 13 banks of



Verval City and questionnaire was filled by 100 respondents who were the employee of selected banks. Researcher found that the most recent demonetization was more successful than the previous two and people are switching to internet banking. Although one of the objectives of demonetization was to grab black money, but it could not grab full black money but still it created fear for black money holder. Uke (2017) researched on effect of demonetization in India. The study was based on theoretical framework of studying experts and economist view over demonetization. It was revealed that demonetization had both positive and negative impact. Government action was successful to some extent, but its true effect will be clear in future. Gajjar (2016) studied about different aspects of black money in India. Researcher gave some suggestions to deal with it and as per the study demonetization is also a effective method to deal with corruption and also e governance, cashless economy will also be helpful to control the black money problem. Chatterjee & Banerji (2016) in the article in Square Patron Boggs, revealed that demonetization had immediate and long-term effect in Indian economy also it will improve the liquidity status of banks, and banks can get profit by lending its surplus fund. Researchers also examined about short term liquidity issue in economy and noticed that people began using debit and credit cards more frequently as well as e-wallets and other online transactions like e-banking.

Objective of The Study

To study the financial performance of SBI and ICICI Banks during demonetization period.

Methodology

Data collection and Period of the study

In this study, the six-year financial performance of ICICI Bank and State Bank of

India is compared i.e. from 2014-15 to 2019-20. The study period is divided into two parts as pre demonetization period, which is from 2014-15 to 2016-17 and post demonetization period which is from 2017-18 to 2019-20. For the study, secondary data is selected and taken from the annual report of SBI and ICICI Bank.

Data analysis Tool for the Study

Ratios like Net Profit Ratio, Return on Equity and Return on asset, have used in the course of analysis.

Profitability Performance

Profitability refers to how well a company is employing their resources to generate profit. In this study three profitability ratios are used. Net Profit Ratio, Return On equity ratio and return on asset ratio.

Net Profit Ratio: This ratio reveals an organization's profitability status based on its operational activity. The ratio shows the relationship between the net profits after-tax and net sales of the organization.

The formula to calculate Net Profit Ratio is as under

$$\text{Net Profit/Total Income} * 100$$

Table 1: Net Profit ratio of SBI from 2014-15 to 2019-20.

Year	Net Profit	Total Income	Ratio
2014-15	17,517.37	257289.50	6.81
2015-16	12,743.28	272871.02	4.67
2016-17	-390.67	298640.45	-0.13
2017-18	-4,187.41	306527.52	-1.37
2018-19	3,069.07	330687.36	0.93
2019-20	18,176.83	368010.65	4.94
Mean			2.64

In pre demonetization period, it was showing decreasing trend. In the year 2014-15, the ratio was recorded 6.81 then it was decreased to 4.67 in the following year 2015-16. In the last year of pre demonetization period or the year



when it happened, it was reached to negative as -1.3 in the year 2016-17.

Table 2: Net Profit ratio of ICICI from 2014-15 to 2019-20

Year	Net profit	Total income	Ratio
2014-15	12,942.30	90216.24	14.35
2015-16	10,926.89	101395.85	10.78
2016-17	11,340.33	113397.63	10.00
2017-18	9,099.54	118969.10	7.65
2018-19	5,689.16	131306.50	4.33
2019-20	11,225.47	149786.10	7.49
Mean			9.10

In post demonetization period, it was showing increasing trend. In the year 2017-18, it was reached to its minimum ratio which was -1.37 and after that it started improving and reached to .93 and 4.94 in the year 2018-19 and 2019-20 respectively. The maximum ratio was recorded 6.81 in the year 2014-15 and the minimum ratio was -1.37 for the year 2017-18. The average ratio was 2.64

In pre demonetization period, it was showing decreasing trend. In the year 2014-15, the ratio was observed 14.35 then it was decreased to 10.78 in the following year 2015-16. In the last year of pre demonetization period, year 2016-17 again it was decreased to 10.

In post demonetization period, it was showing mix trend. In the year 2017-18, it was 7.65 and after that it was decreased to 4.33 in the year 2018-19. In the next year, 2019-20, it was increased and reached to 7.49. In the study period, the maximum ratio was 14.35 in the year 2014-15. The minimum ratio was 4.33 in the year 2018-19. The average ratio was 9.10.

Return on Equity: The percentage of net income returned to shareholders' equity is known as return on equity (ROE). A company's profitability is also determined

by its return on equity, which displays how much profit it makes using investors' funds. The formula to calculate return on equity is as follows.

$$ROE = \text{Net Profit} / \text{shareholder equity} * 100$$

Table 3: Ratio of Return on equity of SBI from 2014-15 to 2019-20

Year	Net Profit	Shareholder Equity	Ratio
2014-15	17,517.37	160640.97	10.90
2015-16	12,743.28	178442.06	7.14
2016-17	-390.67	180800.92	-0.22
2017-18	-4,187.41	204581.50	-2.05
2018-19	3,069.07	208949.26	1.47
2019-20	18,176.83	226404.99	8.03
Mean			4.21

In pre demonetization period, it was showing decreasing trend. In the year 2014-15, the ratio was observed 10.90 then it was decreased to 7.14 in the following year 2015-16. In the last year of pre demonetization period 2016-17, it reached to negative which was -.22.

In post demonetization period, it was showing increasing trend. In the year 2017-18, it was -2.05 and after that it was increased to 1.47 in the year 2018-19. In the year 2019-20, it was again increased significantly and reached to 8.03. The maximum ratio was 10.90 in the year 2014-15. The minimum ratio was -2.05 in the year 2017-18. The average ratio was 4.21

Table: Ratio of Return on equity of ICICI bank from 2014-15 to 2019-20

Year	Net Profit	Shareholder Equity	Ratio
2014-15	12,942.30	83537.44	15.49
2015-16	10,926.89	90123.36	12.12
2016-17	11,340.33	100395.52	11.30
2017-18	9,099.54	106310.68	8.56
2018-19	5,689.16	109889.27	5.18
2019-20	11,225.47	118518.45	9.47
Mean			10.35

In pre demonetization period, it was showing decreasing trend. In the year 2014-15, the ratio



was 15.49 then it was decreased to 12.12 and 11.30 in the year 2015-16, 2016-17 respectively. In post demonetization period, it was showing mixed trend. In the year 2017-18, it was -8.56 and after that it was decreased to 5.18 in the year 2018-19. In the year 2019-20, it was increased and reached to 9.47. The maximum ratio was 15.49 in the year 2014-15. The minimum ratio was 5.18 in the year 2018-19. The average ratio was 10.35

Return on Assets: A company's profitability in relation to its total assets is measured by its return on assets (ROA). ROA provides insight into how effectively management utilizes its resources to generate profit. ROA is shown as a percentage by calculating a company's annual earnings and dividing them by all of its assets.

The formula to calculate return on assets is as under.

$$ROA = \text{Net Profit} / \text{Total Asset} * 100$$

Table 5: Ratio of Return of assets of SBI from 2014-15 to 2019-20.

Year	Net Profit	Total Asset	Ratio
2014-15	17,517.37	2700110.02	0.65
2015-16	12,743.28	2970897.64	0.43
2016-17	-390.67	3445121.56	-0.01
2017-18	-4,187.41	3616433.00	-0.12
2018-19	3,069.07	3888467.06	0.08
2019-20	18,176.83	4197492.34	0.43
Mean			0.24

In pre demonetization period, it was showing decreasing trend. In the year 2014-15, the ratio was observed .65 then it was decreased to .43 in the year 2015-16. In the last year of pre demonetization period 2016-17, it reached to negative which was -.01

In post demonetization period, it was showing mixed trend. In the year 2017-18, it was -.12 and then, it was increased to .08 in the year 2018-19. In the year 2019-20, it was again increased and reached to .43. The maximum ratio was .65 in the year 2014-15. The minimum ratio was -.12 in the year 2017-18. The average ratio was .24

Table: Ratio of Return of assets of ICICI from 2014-15 to 2019-20.

Year	Net Profit	Total Asset	Ratio
2014-15	12,942.30	826,079.17	1.57
2015-16	10,926.89	918,756.20	1.19
2016-17	11,340.33	986,042.66	1.15
2017-18	9,099.54	1,124,281.04	0.81
2018-19	5,689.16	1,238,793.89	0.46
2019-20	11,225.47	1,377,292.23	0.82
Mean			1.00

In pre demonetization period, it was showing decreasing trend. In the year 2014-15, the ratio was 1.57 then it was decreased to 1.19 and 1.15 in the year 2015-16, 2016-17 respectively.

In post demonetization period, it was showing mixed trend. In the year 2017-18, it was 0.81 and then it was decreased and reached to .46 in the year 2018-19. In the year 2019-20, it was increased and reached to 0.82. The maximum ratio was 1.57 in the year 2014-15. The minimum ratio was .46 in the year 2018-19. The average ratio was 1.

Findings and Conclusion

Net Profit ratio of SBI and ICICI bank declined during the pre-demonetization period, but ICICI showed less volatility while SBI went into the negative which indicate that SBI had significant trouble turning a profit. SBI net profit ratio increased in the post demonetization period whereas ICICI Bank's ratio fluctuated, demonstrating that SBI efficiently used its operational efficiency than ICICI Bank during that time. **Return on equity** ratio of SBI and ICICI bank, also decreased in pre demonetization period. ICICI is showing less variation where SBI ratio steeply declined which shows that ICICI performed comparatively better than SBI. In post demonetization period, SBI has improved and utilized its resources more efficiently as compared to ICICI. In pre demonetization period, **return on assets** of SBI and ICICI decreased but in ICICI showing less variation which shows that ICICI's performance is



comparatively better than SBI. In post demonetization period, SBI has utilized its resources more efficiently as compared to ICICI bank.

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