

TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2010 AND 2011

(in per cent)

Ratios	As on March 31							
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	7.41	9.57	7.31	7.46	7.34	8.06	7.36	6.88
2. Credit-Deposit ratio	77.43	79.80	71.33	73.92	73.16	75.59	67.02	69.90
3. Investment-Deposit ratio	34.97	30.96	32.05	30.15	32.93	30.38	36.32	35.06
4. (Credit+Investment)-Deposit ratio	112.39	110.75	103.38	104.07	106.08	105.97	103.34	104.96
5. Ratio of deposits to total liabilities	78.46	77.98	85.32	84.61	83.14	82.61	85.49	85.48
6. Ratio of demand & savings bank deposits to total deposits	42.73	45.01	30.28	29.82	34.01	34.14	28.34	27.97
7. Ratio of priority sector advances to total advances	29.45	32.03	31.56	29.91	30.89	30.54	35.43	34.69
8. Ratio of term loan to total advances	52.16	50.28	54.90	53.01	54.03	52.19	49.98	49.14
9. Ratio of secured advances to total advances	80.55	81.92	79.49	80.14	79.82	80.68	87.24	87.73
10. Ratio of investments in non-approved securities to total investments	19.74	19.57	16.19	18.62	17.32	18.89	26.82	30.19
11. Ratio of interest income to total assets	7.28	7.30	7.55	7.63	7.46	7.53	8.18	8.06
12. Ratio of net interest income to total assets (Net Interest Margin)	2.36	2.84	2.26	2.75	2.29	2.78	2.56	2.95
13. Ratio of non-interest income to total assets	1.37	1.28	1.11	0.85	1.19	0.98	1.26	1.05
14. Ratio of intermediation cost to total assets	1.88	1.94	1.48	1.60	1.61	1.70	1.88	1.94
15. Ratio of wage bills to intermediation cost	61.91	63.39	62.42	66.44	62.23	65.37	58.05	60.94
16. Ratio of wage bills to total expense	17.10	19.21	13.65	16.41	14.79	17.27	14.57	16.75
17. Ratio of wage bills to total income	13.45	14.31	10.68	12.54	11.59	13.09	11.57	12.96
18. Ratio of burden to total assets	0.51	0.66	0.37	0.75	0.42	0.72	0.62	0.89
19. Ratio of burden to interest income	7.03	9.02	4.95	9.82	5.62	9.58	7.63	11.04
20. Ratio of operating profits to total assets	1.85	2.19	1.89	2.00	1.87	2.06	1.94	2.06
21. Return on assets	0.91	0.79	1.00	1.03	0.97	0.96	0.95	1.12
22. Return on equity	15.92	14.11	18.30	18.20	17.47	16.90	12.29	14.10
23. Cost of deposits	5.75	5.09	5.64	5.13	5.68	5.12	6.28	5.63
24. Cost of borrowings	1.28	2.22	1.65	2.36	1.50	2.31	1.87	2.24
25. Cost of funds	5.32	4.80	5.37	4.93	5.35	4.89	6.13	5.50
26. Return on advances	8.93	8.84	9.18	9.20	9.10	9.09	10.95	10.42
27. Return on investments	6.33	6.67	6.81	6.85	6.65	6.80	6.09	6.20
28. Return on advances adjusted to cost of funds	3.60	4.05	3.82	4.27	3.75	4.20	4.82	4.92
29. Return on investments adjusted to cost of funds	1.00	1.88	1.45	1.92	1.30	1.91	-0.03	0.71

Note : \$ Includes IDBI Bank Ltd.**Source** : Annual accounts of banks.

TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2010 AND 2011

(in per cent)

Ratios	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	9.94	9.20	9.22	8.59	8.23	8.43	7.71	8.17
2. Credit-Deposit ratio	80.68	82.98	76.86	79.53	70.34	81.24	73.66	76.54
3. Investment-Deposit ratio	45.64	44.60	43.04	42.09	68.63	68.76	36.42	34.12
4. (Credit+Investment)-Deposit ratio	126.32	127.58	119.90	121.62	138.97	150.00	110.09	110.65
5. Ratio of deposits to total liabilities	67.24	67.81	71.50	71.72	53.31	48.97	78.76	78.18
6. Ratio of demand & savings bank deposits to total deposits	43.12	42.54	38.99	38.70	45.10	46.76	35.42	35.50
7. Ratio of priority sector advances to total advances	30.76	29.08	31.90	30.38	33.93	32.69	31.22	30.61
8. Ratio of term loan to total advances	77.19	76.69	70.56	70.31	42.21	40.50	56.47	55.02
9. Ratio of secured advances to total advances	75.94	78.22	78.69	80.42	50.72	48.34	78.26	79.16
10. Ratio of investments in non-approved securities to total investments	33.40	39.99	31.85	37.84	26.24	32.35	21.12	24.23
11. Ratio of interest income to total assets	7.43	7.46	7.60	7.60	5.99	6.15	7.37	7.44
12. Ratio of net interest income to total assets (Net Interest Margin)	3.00	3.16	2.90	3.12	3.96	3.86	2.54	2.92
13. Ratio of non-interest income to total assets	2.06	1.80	1.88	1.63	2.26	2.37	1.41	1.20
14. Ratio of intermediation cost to total assets	2.16	2.23	2.10	2.17	2.52	2.71	1.78	1.86
15. Ratio of wage bills to intermediation cost	36.89	40.45	41.25	44.61	42.39	43.02	55.23	58.43
16. Ratio of wage bills to total expense	12.10	13.83	12.73	14.54	23.48	23.31	14.85	17.05
17. Ratio of wage bills to total income	8.41	9.76	9.13	10.48	12.95	13.68	11.17	12.60
18. Ratio of burden to total assets	0.10	0.44	0.22	0.54	0.26	0.34	0.37	0.66
19. Ratio of burden to interest income	1.39	5.86	2.93	7.11	4.36	5.56	5.00	8.86
20. Ratio of operating profits to total assets	2.90	2.73	2.68	2.58	3.70	3.52	2.17	2.26
21. Return on assets	1.38	1.51	1.28	1.43	1.26	1.74	1.05	1.10
22. Return on equity	11.87	13.62	11.94	13.70	7.34	10.28	14.31	14.96
23. Cost of deposits	5.01	4.73	5.36	4.97	3.10	3.30	5.49	5.01
24. Cost of borrowings	1.96	2.31	1.95	2.31	2.01	2.56	1.70	2.34
25. Cost of funds	4.42	4.27	4.83	4.56	2.83	3.11	5.10	4.73
26. Return on advances	9.56	9.43	9.89	9.67	9.99	8.75	9.29	9.18
27. Return on investments	6.28	6.62	6.23	6.53	6.39	7.39	6.54	6.79
28. Return on advances adjusted to cost of funds	5.14	5.16	5.06	5.11	7.16	5.64	4.19	4.45
29. Return on investments adjusted to cost of funds	1.86	2.35	1.41	1.97	3.56	4.28	1.44	2.06

Source : Annual accounts of banks.