

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31
STATE BANK OF INDIA & ITS ASSOCIATES

(In per cent)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	7.62	10.11	8.03	9.98	7.00	9.07	5.70	
2. Credit - Deposit Ratio	78.58	81.03	76.37	76.52	72.39	73.02	77.31	
3. Investment - Deposit Ratio	36.78	31.65	29.53	25.11	32.90	32.10	28.00	
4. (Credit + Investment) - Deposit Ratio	115.37	112.68	105.90	101.62	105.29	105.12	105.32	
5. Ratio of deposits to total liabilities	76.33	76.32	85.07	85.54	82.56	83.06	86.58	
6. Ratio of demand & savings bank deposits to total deposits	47.26	49.42	39.06	38.51	28.45	30.17	33.18	
7. Ratio of priority sector advances to total advances	26.99	30.61	37.85	36.55	33.93	36.17	41.88	
8. Ratio of term loans to total advances	49.69	48.26	56.40	53.57	61.62	58.33	52.12	
9. Ratio of secured advances to total advances	78.50	79.78	79.20	85.71	85.81	88.44	86.01	
10. Ratio of investments in non-approved securities to total investments	23.00	21.80	3.77	2.69	16.19	18.68	3.68	
11. Ratio of interest income to total assets	7.04	7.15	7.91	8.19	7.67	8.05	8.00	
12. Ratio of net interest income to total assets (Net Interest Margin)	2.35	2.86	2.41	3.02	2.26	2.92	2.36	
13. Ratio of non-interest income to total assets	1.48	1.39	1.16	1.09	1.02	1.01	1.09	
14. Ratio of intermediation cost to total assets	2.01	2.02	1.77	2.17	1.19	1.55	1.48	
15. Ratio of wage bills to intermediation cost	62.77	62.92	56.35	65.16	61.25	68.68	50.95	
16. Ratio of wage bills to total expense	18.86	20.14	13.73	19.25	11.05	15.95	10.63	
17. Ratio of wage bills to total income	14.84	14.89	11.01	15.21	8.40	11.76	8.33	
18. Ratio of burden to total assets	0.53	0.63	0.61	1.08	0.17	0.54	0.39	
19. Ratio of burden to interest income	7.54	8.83	7.74	13.12	2.25	6.74	4.93	
20. Ratio of operating profits to total assets	1.82	2.23	1.80	1.95	2.08	2.38	1.97	
21. Return on assets	0.88	0.71	0.93	0.96	1.03	1.22	0.91	
22. Return on equity	14.80	12.62	20.39	20.91	22.02	24.35	18.07	
23. Cost of deposits	5.61	4.98	6.07	5.70	6.11	5.73	5.97	
24. Cost of borrowings	1.31	2.30	1.15	1.06	0.70	0.73	0.93	
25. Cost of funds	5.14	4.67	5.77	5.44	5.76	5.43	5.66	
26. Return on advances	8.62	8.64	9.59	9.88	9.73	10.01	9.37	
27. Return on investments	6.20	6.65	6.91	7.31	6.76	7.01	6.91	
28. Return on advances adjusted to cost of funds	3.48	3.97	3.81	4.44	3.97	4.58	3.71	
29. Return on investments adjusted to cost of funds	1.06	1.97	1.14	1.87	1.00	1.58	1.26	
30. Business per employee (in Rupees Lakh)	636.00	704.65	628.00	751.00	755.62	1037.68	763.51	
31. Profit per employee (in Rupees Lakh)	4.46	3.85	4.00	5.00	5.58	7.89	4.83	
32. Capital adequacy ratio	13.39	11.98	13.30	11.68	14.90	14.25	13.53	
33. Capital adequacy ratio - Tier I	9.45	7.77	8.35	7.92	8.64	9.12	8.58	
34. Capital adequacy ratio - Tier II	3.94	4.21	4.95	3.76	6.26	5.13	4.95	
35. Ratio of net NPA To net advances	1.72	1.63	0.78	0.83	0.55	0.87	1.13	

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
STATE BANK OF INDIA & ITS ASSOCIATES (In per cent)

Items	State Bank of Mysore		State Bank of Patiala		State Bank of Travancore	
	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)
1. Cash - Deposit Ratio	7.11	6.26	6.17	5.89	6.82	8.10
2. Credit - Deposit Ratio	75.97	78.73	71.80	75.56	75.59	79.17
3. Investment - Deposit Ratio	29.56	29.91	28.14	25.38	31.14	30.82
4. (Credit + Investment) - Deposit Ratio	105.53	108.63	99.94	100.94	106.73	110.00
5. Ratio of deposits to total liabilities	85.62	83.07	84.85	83.74	85.58	81.94
6. Ratio of demand & savings bank deposits to total deposits	31.58	34.22	26.00	28.37	30.41	30.32
7. Ratio of priority sector advances to total advances	30.55	34.52	38.47	37.55	36.64	37.47
8. Ratio of term loans to total advances	64.93	60.51	61.41	56.98	54.95	54.10
9. Ratio of secured advances to total advances	87.80	89.97	96.73	97.29	79.82	81.53
10. Ratio of investments in non-approved securities to total investments	6.84	11.55	3.99	1.96	14.01	19.82
11. Ratio of interest income to total assets	8.29	8.37	8.20	8.23	8.05	8.02
12. Ratio of net interest income to total assets (Net Interest Margin)	2.88	3.36	2.11	2.97	2.57	2.60
13. Ratio of non-interest income to total assets	0.99	0.93	0.93	0.96	0.97	0.89
14. Ratio of intermediation cost to total assets	1.69	1.88	1.24	1.69	1.76	1.69
15. Ratio of wage bills to intermediation cost	57.70	59.77	55.56	66.25	64.35	63.60
16. Ratio of wage bills to total expense	13.73	16.32	9.37	16.09	15.64	15.11
17. Ratio of wage bills to total income	10.50	12.09	7.53	12.18	12.54	12.05
18. Ratio of burden to total assets	0.70	0.95	0.31	0.73	0.79	0.80
19. Ratio of burden to interest income	8.41	11.33	3.79	8.86	9.77	9.95
20. Ratio of operating profits to total assets	2.18	2.41	1.80	2.24	1.79	1.80
21. Return on assets	1.06	1.03	0.79	0.88	1.26	1.12
22. Return on equity	18.06	15.77	16.01	16.65	26.88	23.09
23. Cost of deposits	5.85	5.41	6.68	5.74	5.91	5.73
24. Cost of borrowings	3.34	3.43	0.29	0.83	0.34	3.68
25. Cost of funds	5.65	5.29	6.36	5.45	5.58	5.57
26. Return on advances	10.00	10.07	10.25	10.32	9.47	9.53
27. Return on investments	6.77	7.08	6.57	7.35	6.59	6.80
28. Return on advances adjusted to cost of funds	4.35	4.78	3.89	4.87	3.88	3.96
29. Return on investments adjusted to cost of funds	1.12	1.79	0.21	1.90	1.01	1.23
30. Business per employee (in Rupees Lakh)	672.00	795.00	895.21	956.30	696.00	888.00
31. Profit per employee (in Rupees Lakh)	4.41	5.00	4.45	5.20	6.00	8.00
32. Capital adequacy ratio	12.42	13.76	13.26	13.41	13.74	12.54
33. Capital adequacy ratio - Tier I	7.59	9.78	8.16	8.66	9.24	9.00
34. Capital adequacy ratio - Tier II	4.83	3.98	5.10	4.75	4.50	3.54
35. Ratio of net NPA To net advances	1.02	1.38	1.04	1.21	0.91	0.98

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS
(In per cent)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	6.77	5.99	8.62	7.80	5.61	6.50	6.79	7.29
2. Credit - Deposit Ratio	67.52	70.99	72.23	77.52	72.55	74.87	73.33	71.30
3. Investment - Deposit Ratio	36.23	32.79	26.88	26.26	25.36	23.33	29.20	28.73
4. (Credit + Investment) - Deposit Ratio	103.75	103.78	99.11	103.78	97.91	98.20	102.53	100.03
5. Ratio of deposits to total liabilities	87.15	87.18	85.99	84.62	86.69	85.22	83.56	85.11
6. Ratio of demand & savings bank deposits to total deposits	34.50	33.48	29.43	29.06	29.62	28.68	27.84	25.42
7. Ratio of priority sector advances to total advances	33.91	32.86	35.52	33.00	26.35	24.01	25.48	25.76
8. Ratio of term loans to total advances	55.33	52.40	44.65	43.68	43.50	44.25	42.95	38.38
9. Ratio of secured advances to total advances	82.82	86.67	85.54	84.08	75.60	78.53	78.05	76.37
10. Ratio of investments in non-approved securities to total investments	19.02	18.56	5.27	6.04	17.89	16.05	14.53	21.21
11. Ratio of interest income to total assets	7.63	8.07	8.03	8.32	6.61	6.87	7.14	6.95
12. Ratio of net interest income to total assets (Net Interest Margin)	2.42	2.95	2.76	3.23	2.35	2.76	2.30	2.49
13. Ratio of non-interest income to total assets	1.38	1.00	1.21	0.90	1.11	0.88	1.05	0.84
14. Ratio of intermediation cost to total assets	1.48	1.71	1.70	1.71	1.51	1.45	1.47	1.62
15. Ratio of wage bills to intermediation cost	62.51	66.61	61.06	64.77	61.69	63.00	62.60	68.57
16. Ratio of wage bills to total expense	13.79	16.69	14.91	16.30	16.14	16.47	14.54	18.28
17. Ratio of wage bills to total income	10.23	12.58	11.23	12.02	12.05	11.81	11.20	14.25
18. Ratio of burden to total assets	0.09	0.71	0.48	0.81	0.40	0.57	0.42	0.78
19. Ratio of burden to interest income	1.22	8.79	6.04	9.74	6.01	8.32	5.88	11.16
20. Ratio of operating profits to total assets	2.32	2.24	2.28	2.42	1.95	2.19	1.88	1.72
21. Return on assets	1.16	1.11	1.39	1.36	1.21	1.33	0.70	0.79
22. Return on equity	19.14	18.65	25.96	23.24	21.86	23.50	12.56	15.79
23. Cost of deposits	5.59	5.46	5.55	5.38	4.56	4.34	5.16	4.61
24. Cost of borrowings	0.86	0.78	2.91	3.34	1.34	1.94	2.92	3.66
25. Cost of funds	5.37	5.23	5.38	5.23	4.37	4.19	4.97	4.53
26. Return on advances	9.81	10.02	10.30	10.49	7.88	8.03	8.42	8.12
27. Return on investments	5.71	6.54	6.29	6.83	6.43	7.21	7.46	6.76
28. Return on advances adjusted to cost of funds	4.44	4.78	4.92	5.26	3.51	3.83	3.45	3.59
29. Return on investments adjusted to cost of funds	0.34	1.31	0.91	1.60	2.06	3.02	2.49	2.23
30. Business per employee (in Rupees Lakh)	845.00	1063.00	939.00	1165.00	981.00	1333.00	1011.00	1284.00
31. Profit per employee (in Rupees Lakh)	5.76	6.70	7.00	9.00	8.00	11.00	4.39	6.20
32. Capital adequacy ratio	13.62	12.96	13.93	14.38	14.36	14.52	12.94	12.17
33. Capital adequacy ratio - Tier I	8.12	8.57	8.18	9.68	9.20	9.99	8.48	8.33
34. Capital adequacy ratio - Tier II	5.50	4.39	5.75	4.70	5.16	4.53	4.46	3.84
35. Ratio of net NPA To net advances	0.66	0.79	0.17	0.38	0.34	0.35	1.31	0.91

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS
(In per cent)

Items	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash - Deposit Ratio	8.40	5.75	6.70	7.49	10.49	7.85	9.53	6.97
2. Credit - Deposit Ratio	63.68	70.13	72.16	72.27	65.01	72.33	68.15	74.39
3. Investment - Deposit Ratio	33.68	33.65	29.69	28.47	31.19	30.39	37.23	37.22
4. (Credit + Investment) - Deposit Ratio	97.37	103.78	101.86	100.75	96.20	102.72	105.38	111.61
5. Ratio of deposits to total liabilities	89.09	87.44	88.63	87.47	88.74	85.51	83.04	81.35
6. Ratio of demand & savings bank deposits to total deposits	36.91	40.44	29.09	28.27	34.44	35.17	28.55	25.95
7. Ratio of priority sector advances to total advances	39.44	34.36	33.48	32.00	32.14	31.23	31.57	27.52
8. Ratio of term loans to total advances	71.70	70.21	49.08	48.36	68.84	69.26	46.83	47.77
9. Ratio of secured advances to total advances	77.63	74.12	66.48	69.14	82.32	80.87	64.94	67.21
10. Ratio of investments in non-approved securities to total investments	14.41	17.51	9.40	14.71	11.05	12.22	28.02	35.31
11. Ratio of interest income to total assets	7.28	7.54	7.74	7.68	7.30	7.76	7.04	7.16
12. Ratio of net interest income to total assets (Net Interest Margin)	1.99	2.67	2.35	2.60	1.54	2.71	1.92	2.30
13. Ratio of non-interest income to total assets	0.91	0.72	1.18	0.90	1.05	0.64	1.50	1.04
14. Ratio of intermediation cost to total assets	1.65	2.23	1.44	1.47	1.35	2.04	1.27	1.29
15. Ratio of wage bills to intermediation cost	61.09	70.37	63.08	66.86	69.50	74.12	50.14	54.51
16. Ratio of wage bills to total expense	14.53	22.09	13.26	15.03	13.15	21.33	9.96	11.42
17. Ratio of wage bills to total income	12.31	18.99	10.15	11.47	11.19	17.98	7.45	8.56
18. Ratio of burden to total assets	0.74	1.51	0.26	0.57	0.29	1.39	-0.24	0.25
19. Ratio of burden to interest income	10.17	20.01	3.30	7.44	4.03	17.96	-3.34	3.47
20. Ratio of operating profits to total assets	1.25	1.16	2.09	2.03	1.25	1.32	2.15	2.06
21. Return on assets	0.70	0.47	1.30	1.42	0.66	0.70	1.28	1.21
22. Return on equity	16.35	9.68	22.48	23.20	15.01	13.49	21.93	21.89
23. Cost of deposits	5.51	5.04	5.83	5.39	6.22	5.31	5.46	5.09
24. Cost of borrowings	0.03	1.51	1.54	2.95	0.55	1.43	0.40	1.28
25. Cost of funds	5.28	4.89	5.61	5.29	6.06	5.09	5.08	4.68
26. Return on advances	9.03	9.19	9.07	8.93	9.06	9.57	8.91	8.63
27. Return on investments	6.54	6.94	7.18	7.55	7.07	7.17	6.00	5.97
28. Return on advances adjusted to cost of funds	3.75	4.30	3.46	3.64	3.00	4.48	3.84	3.95
29. Return on investments adjusted to cost of funds	1.26	2.05	1.57	2.26	1.00	2.08	0.93	1.29
30. Business per employee (in Rupees Lakh)	762.00	825.00	982.58	1228.18	711.76	835.17	1268.70	1572.79
31. Profit per employee (in Rupees Lakh)	3.21	2.38	7.35	9.76	3.30	3.96	9.52	10.92
32. Capital adequacy ratio	12.78	13.35	13.43	15.38	12.23	11.64	15.37	14.11
33. Capital adequacy ratio - Tier I	6.41	8.02	8.54	10.87	6.83	6.31	9.25	8.69
34. Capital adequacy ratio - Tier II	6.37	5.33	4.89	4.51	5.40	5.33	6.12	5.42
35. Ratio of net NPA To net advances	1.64	1.32	1.06	1.11	0.69	0.65	0.31	0.46

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS
(In per cent)

Items	Dena Bank		IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash - Deposit Ratio	8.48	7.35	8.29	10.84	8.00	6.50	6.92	6.89
2. Credit - Deposit Ratio	69.07	69.82	82.43	87.04	70.44	71.12	71.30	77.00
3. Investment - Deposit Ratio	30.57	29.23	43.74	37.83	32.04	32.88	33.98	33.47
4. (Credit + Investment) - Deposit Ratio	99.63	99.05	126.17	124.87	102.48	104.00	105.28	110.48
5. Ratio of deposits to total liabilities	89.16	90.64	71.78	71.23	87.02	86.93	84.52	81.23
6. Ratio of demand & savings bank deposits to total deposits	35.96	35.52	14.59	20.88	32.21	30.92	32.55	30.20
7. Ratio of priority sector advances to total advances	32.92	33.80	22.43	26.87	34.84	34.29	34.48	29.19
8. Ratio of term loans to total advances	52.00	48.32	83.11	77.24	54.30	61.41	50.53	50.18
9. Ratio of secured advances to total advances	79.67	81.59	86.57	92.92	86.12	84.03	85.40	79.86
10. Ratio of investments in non-approved securities to total investments	14.93	18.54	17.09	20.87	17.59	24.03	14.59	21.50
11. Ratio of interest income to total assets	7.56	7.84	7.52	7.64	8.32	8.39	8.13	7.81
12. Ratio of net interest income to total assets (Net Interest Margin)	2.07	2.75	1.11	1.78	3.41	3.62	2.51	2.72
13. Ratio of non-interest income to total assets	1.11	0.83	1.13	0.86	1.42	1.06	0.91	0.79
14. Ratio of intermediation cost to total assets	1.60	1.67	0.90	0.93	1.87	1.73	1.96	1.66
15. Ratio of wage bills to intermediation cost	60.32	64.11	41.33	45.53	70.07	69.18	70.33	67.68
16. Ratio of wage bills to total expense	13.61	15.84	5.10	6.21	19.30	18.38	18.18	16.64
17. Ratio of wage bills to total income	11.12	12.36	4.31	4.96	13.43	12.64	15.23	13.07
18. Ratio of burden to total assets	0.49	0.84	-0.23	0.07	0.45	0.67	1.05	0.87
19. Ratio of burden to interest income	6.47	10.72	-3.08	0.92	5.36	7.95	12.92	11.13
20. Ratio of operating profits to total assets	1.59	1.91	1.34	1.71	2.96	2.95	1.46	1.85
21. Return on assets	1.01	1.00	0.53	0.73	1.67	1.53	0.53	0.71
22. Return on equity	21.43	19.55	10.53	13.35	20.18	19.27	9.63	12.73
23. Cost of deposits	5.85	5.40	6.56	5.74	5.56	5.29	5.95	5.28
24. Cost of borrowings	0.03	0.49	1.02	1.97	5.20	11.48	8.28	8.05
25. Cost of funds	5.67	5.26	5.19	4.90	5.56	5.39	6.14	5.55
26. Return on advances	9.35	9.52	8.92	9.31	10.22	10.33	9.95	9.27
27. Return on investments	6.82	6.92	6.85	6.80	7.26	7.07	6.92	6.88
28. Return on advances adjusted to cost of funds	3.68	4.26	3.73	4.41	4.66	4.94	3.81	3.72
29. Return on investments adjusted to cost of funds	1.14	1.66	1.66	1.89	1.70	1.69	0.77	1.32
30. Business per employee (in Rupees Lakh)	827.00	1077.00	2417.42	2346.41	761.00	930.00	712.00	1005.00
31. Profit per employee (in Rupees Lakh)	4.86	6.15	8.44	11.93	7.92	8.88	2.63	4.16
32. Capital adequacy ratio	12.77	13.41	11.31	13.64	12.71	13.56	14.78	14.55
33. Capital adequacy ratio - Tier I	8.16	9.77	6.24	8.03	11.13	11.02	8.67	8.16
34. Capital adequacy ratio - Tier II	4.61	3.64	5.07	5.61	1.58	2.54	6.11	6.39
35. Ratio of net NPA To net advances	1.21	1.22	1.02	1.06	0.23	0.53	2.52	1.19

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(In per cent)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash - Deposit Ratio	6.72	6.84	7.71	7.67	7.35	7.60	6.14	7.70
2. Credit - Deposit Ratio	69.43	68.97	66.40	71.39	74.84	77.38	77.25	78.75
3. Investment - Deposit Ratio	29.76	30.26	36.39	31.22	31.17	30.41	28.21	25.86
4. (Credit + Investment) - Deposit Ratio	99.18	99.23	102.79	102.61	106.01	107.79	105.46	104.61
5. Ratio of deposits to total liabilities	87.50	86.19	86.75	87.12	84.05	82.71	84.16	86.62
6. Ratio of demand & savings bank deposits to total deposits	24.97	24.56	25.04	23.95	40.85	38.45	31.23	30.93
7. Ratio of priority sector advances to total advances	33.65	36.45	32.76	30.82	35.70	32.48	34.38	30.13
8. Ratio of term loans to total advances	61.88	57.24	71.68	71.43	53.56	49.84	46.42	47.27
9. Ratio of secured advances to total advances	87.45	87.82	72.54	71.70	89.38	87.61	74.72	73.93
10. Ratio of investments in non-approved securities to total investments	8.11	12.77	13.61	12.72	14.49	16.06	14.10	13.46
11. Ratio of interest income to total assets	8.21	8.09	8.03	7.88	7.88	8.00	7.46	7.75
12. Ratio of net interest income to total assets (Net Interest Margin)	2.33	2.80	2.42	2.49	3.12	3.50	2.03	2.97
13. Ratio of non-interest income to total assets	0.96	0.64	0.84	0.70	1.33	1.07	0.87	0.62
14. Ratio of intermediation cost to total assets	1.35	1.27	1.47	1.57	1.75	1.89	1.51	1.72
15. Ratio of wage bills to intermediation cost	57.61	55.40	73.75	76.81	65.54	70.10	65.78	69.59
16. Ratio of wage bills to total expense	10.75	10.70	15.27	17.35	17.63	20.71	14.32	18.44
17. Ratio of wage bills to total income	8.48	8.04	12.19	14.08	12.47	14.58	11.93	14.34
18. Ratio of burden to total assets	0.39	0.62	0.63	0.87	0.42	0.82	0.64	1.10
19. Ratio of burden to interest income	4.74	7.71	7.79	11.09	5.38	10.20	8.62	14.26
20. Ratio of operating profits to total assets	1.94	2.17	1.79	1.62	2.70	2.68	1.39	1.86
21. Return on assets	0.91	1.03	1.05	0.90	1.44	1.34	0.62	0.76
22. Return on equity	14.51	15.55	21.40	16.39	24.12	22.60	15.29	16.53
23. Cost of deposits	6.43	5.76	6.13	5.74	5.21	4.91	5.82	4.90
24. Cost of borrowings	0.18	0.44	1.42	2.87	0.34	1.01	0.12	1.03
25. Cost of funds	6.21	5.56	5.75	5.57	4.90	4.58	5.42	4.60
26. Return on advances	9.96	9.98	9.62	9.58	9.77	9.85	8.95	9.33
27. Return on investments	7.66	7.13	7.18	7.00	6.46	6.52	7.14	6.49
28. Return on advances adjusted to cost of funds	3.75	4.43	3.87	4.01	4.87	5.26	3.53	4.73
29. Return on investments adjusted to cost of funds	1.45	1.57	1.43	1.43	1.56	1.94	1.72	1.89
30. Business per employee (in Rupees Lakh)	1331.17	1419.50	963.00	1190.00	807.95	1017.80	746.84	875.44
31. Profit per employee (in Rupees Lakh)	7.39	9.04	6.00	6.00	7.31	8.35	3.18	3.99
32. Capital adequacy ratio	12.54	14.23	13.10	12.94	14.16	12.42	12.70	13.04
33. Capital adequacy ratio - Tier I	9.28	11.21	7.68	8.35	9.11	8.44	8.24	9.31
34. Capital adequacy ratio - Tier II	3.26	3.02	5.42	4.59	5.05	3.98	4.46	3.73
35. Ratio of net NPA To net advances	0.87	0.98	0.36	0.56	0.53	0.85	1.07	0.97

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(In per cent)

Items	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash - Deposit Ratio	5.92	7.16	7.33	8.70	6.90	7.63	6.62	6.66
2. Credit - Deposit Ratio	67.40	68.19	70.17	74.58	62.09	68.73	67.02	66.51
3. Investment - Deposit Ratio	35.55	29.55	31.99	28.84	38.23	33.73	34.08	34.32
4. (Credit + Investment) - Deposit Ratio	102.95	97.74	102.16	103.42	100.32	102.46	101.10	100.83
5. Ratio of deposits to total liabilities	89.15	88.91	87.13	85.79	88.54	86.46	88.21	89.67
6. Ratio of demand & savings bank deposits to total deposits	24.65	22.05	31.73	31.76	38.11	40.78	24.62	25.25
7. Ratio of priority sector advances to total advances	29.53	24.32	35.04	32.04	31.68	31.94	34.71	29.48
8. Ratio of term loans to total advances	66.75	64.40	43.73	42.99	73.87	71.27	53.31	54.19
9. Ratio of secured advances to total advances	78.70	85.63	77.56	78.79	81.11	79.95	73.44	74.89
10. Ratio of investments in non-approved securities to total investments	28.22	18.68	21.28	20.37	24.73	27.02	15.19	27.17
11. Ratio of interest income to total assets	7.65	7.56	7.47	7.63	7.55	7.59	7.84	7.69
12. Ratio of net interest income to total assets (Net Interest Margin)	1.87	2.56	2.35	2.88	2.00	2.60	2.19	2.56
13. Ratio of non-interest income to total assets	0.78	0.62	1.11	0.95	0.80	0.76	1.02	0.70
14. Ratio of intermediation cost to total assets	1.27	1.38	1.41	1.83	1.55	1.56	1.62	1.89
15. Ratio of wage bills to intermediation cost	66.75	71.32	54.01	65.82	61.68	62.67	65.85	70.50
16. Ratio of wage bills to total expense	12.04	15.42	11.66	18.33	13.43	14.88	14.63	18.96
17. Ratio of wage bills to total income	10.08	12.04	8.87	14.06	11.41	11.67	12.00	15.84
18. Ratio of burden to total assets	0.50	0.76	0.30	0.89	0.74	0.79	0.59	1.19
19. Ratio of burden to interest income	6.49	10.11	4.01	11.62	9.82	10.44	7.54	15.40
20. Ratio of operating profits to total assets	1.37	1.79	2.06	2.00	1.26	1.80	1.59	1.38
21. Return on assets	0.87	0.66	1.25	1.05	0.45	0.66	0.76	0.72
22. Return on equity	22.08	14.36	21.65	17.96	9.24	11.74	15.32	12.63
23. Cost of deposits	5.91	5.11	5.52	5.12	5.99	5.27	6.05	5.38
24. Cost of borrowings	3.36	3.08	1.12	1.01	0.02	3.48	0.05	0.03
25. Cost of funds	5.78	5.03	5.28	4.89	5.92	5.23	5.84	5.23
26. Return on advances	9.39	9.37	8.98	8.90	9.47	9.67	9.97	9.29
27. Return on investments	6.00	6.25	7.15	7.10	7.03	6.39	6.66	6.97
28. Return on advances adjusted to cost of funds	3.61	4.34	3.70	4.02	3.55	4.44	4.13	4.06
29. Return on investments adjusted to cost of funds	0.22	1.22	1.87	2.21	1.11	1.17	0.82	1.74
30. Business per employee (in Rupees Lakh)	864.00	1069.00	853.00	1043.00	714.00	860.00	836.00	928.00
31. Profit per employee (in Rupees Lakh)	4.43	4.19	7.47	7.50	2.11	3.48	4.50	6.30
32. Capital adequacy ratio	13.21	13.71	12.51	12.95	12.80	13.05	12.50	13.88
33. Capital adequacy ratio - Tier I	7.05	8.52	7.91	8.69	8.16	8.90	7.69	9.88
34. Capital adequacy ratio - Tier II	6.16	5.19	4.60	4.26	4.64	4.15	4.81	4.00
35. Ratio of net NPA To net advances	1.17	1.84	0.81	1.19	1.84	1.42	1.40	1.52

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS (In per cent)

Items	Bank of Rajasthan		Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	7.16		8.39	6.73	8.45	8.15	8.63	6.41
2. Credit - Deposit Ratio	55.30		64.01	71.28	66.44	71.67	70.53	72.35
3. Investment - Deposit Ratio	44.63		32.81	30.83	31.22	28.00	28.57	29.05
4. (Credit + Investment) - Deposit Ratio	99.93		96.82	102.12	97.66	99.67	99.09	101.40
5. Ratio of deposits to total liabilities	87.07		90.75	88.77	88.97	88.51	87.78	87.82
6. Ratio of demand & savings bank deposits to total deposits	32.79		25.12	22.36	21.86	19.58	21.86	22.90
7. Ratio of priority sector advances to total advances	29.87		33.71	34.59	36.83	36.96	25.08	28.30
8. Ratio of term loans to total advances	72.62		36.13	36.65	41.85	40.57	62.31	74.93
9. Ratio of secured advances to total advances	86.12		88.99	90.78	97.26	96.89	77.26	88.12
10. Ratio of investments in non-approved securities to total investments	33.92		21.21	19.15	19.89	20.21	8.55	9.11
11. Ratio of interest income to total assets	7.88		7.85	8.70	9.19	9.32	7.79	8.11
12. Ratio of net interest income to total assets (Net Interest Margin)	1.94		1.67	2.83	2.67	3.21	2.05	2.37
13. Ratio of non-interest income to total assets	0.75		1.00	0.85	1.38	1.20	1.33	1.31
14. Ratio of intermediation cost to total assets	2.86		2.57	3.30	1.59	1.66	2.81	3.08
15. Ratio of wage bills to intermediation cost	77.52		61.70	73.43	48.31	46.96	56.56	58.49
16. Ratio of wage bills to total expense	25.18		18.11	26.43	9.49	10.01	18.59	20.44
17. Ratio of wage bills to total income	25.65		17.89	25.37	7.28	7.39	17.44	19.13
18. Ratio of burden to total assets	2.10		1.56	2.45	0.21	0.45	1.48	1.77
19. Ratio of burden to interest income	26.69		19.92	28.15	2.34	4.84	19.06	21.81
20. Ratio of operating profits to total assets	-0.16		0.10	0.38	2.46	2.76	0.56	0.60
21. Return on assets	-0.58		0.02	0.14	1.52	1.67	0.35	0.23
22. Return on equity	-10.31		0.43	2.60	20.55	23.47	5.39	4.06
23. Cost of deposits	6.52		6.70	6.32	7.28	6.73	6.14	5.95
24. Cost of borrowings	19.17		0.04	1.52	4.22	8.38	6.81	6.94
25. Cost of funds	6.52		6.61	6.20	7.27	6.74	6.15	6.00
26. Return on advances	11.25		10.24	11.24	12.11	12.00	10.23	9.94
27. Return on investments	6.36		6.32	6.24	6.91	7.18	6.00	7.12
28. Return on advances adjusted to cost of funds	4.72		3.63	5.05	4.85	5.26	4.07	3.94
29. Return on investments adjusted to cost of funds	-0.17		-0.29	0.04	-0.36	0.44	-0.15	1.12
30. Business per employee (in Rupees Lakh)	569.77		419.00	537.00	651.00	781.00	369.61	589.22
31. Profit per employee (in Rupees Lakh)	-2.56		0.06	0.45	6.00	8.00	0.71	0.71
32. Capital adequacy ratio	7.52		10.82	11.22	13.46	12.75	12.99	11.80
33. Capital adequacy ratio - Tier I	3.76		8.07	9.42	12.41	11.84	8.80	9.41
34. Capital adequacy ratio - Tier II	3.76		2.75	1.80	1.05	0.91	4.19	2.39
35. Ratio of net NPA To net advances	1.60		1.58	1.74	0.58	0.52	0.84	0.30

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS
(In per cent)

Items	Federal Bank		ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash - Deposit Ratio	6.43	6.82	9.01	7.23	7.37	6.66	7.35	7.10
2. Credit - Deposit Ratio	74.74	74.28	71.55	78.17	61.92	58.63	60.83	63.46
3. Investment - Deposit Ratio	36.20	33.80	40.49	36.50	37.48	44.09	42.11	42.09
4. (Credit + Investment) - Deposit Ratio	110.95	108.08	112.04	114.67	99.40	102.72	102.94	105.55
5. Ratio of deposits to total liabilities	82.56	83.59	76.34	77.39	87.52	88.45	87.82	86.25
6. Ratio of demand & savings bank deposits to total deposits	26.19	26.86	32.58	34.64	40.69	40.48	23.26	24.88
7. Ratio of priority sector advances to total advances	36.55	33.13	37.15	34.09	37.44	39.23	36.39	35.96
8. Ratio of term loans to total advances	43.90	42.70	67.11	63.61	65.85	75.11	41.68	44.54
9. Ratio of secured advances to total advances	78.78	78.80	85.81	87.10	84.13	82.27	92.79	92.53
10. Ratio of investments in non-approved securities to total investments	28.93	31.45	21.76	25.67	39.43	47.53	35.89	41.78
11. Ratio of interest income to total assets	8.90	8.52	6.79	7.39	7.62	7.98	7.92	8.08
12. Ratio of net interest income to total assets (Net Interest Margin)	3.42	3.67	2.52	2.76	2.79	3.32	1.08	2.09
13. Ratio of non-interest income to total assets	1.29	1.09	1.89	1.80	1.04	0.78	1.52	0.99
14. Ratio of intermediation cost to total assets	1.64	1.76	2.46	2.82	1.44	1.63	1.55	1.87
15. Ratio of wage bills to intermediation cost	54.08	57.46	53.07	59.03	63.45	68.99	53.57	62.86
16. Ratio of wage bills to total expense	12.45	15.29	19.40	22.32	14.57	17.88	9.88	14.96
17. Ratio of wage bills to total income	8.71	10.52	15.03	18.08	10.55	12.84	8.78	12.96
18. Ratio of burden to total assets	0.35	0.67	0.57	1.02	0.40	0.85	0.03	0.88
19. Ratio of burden to interest income	3.97	7.88	8.41	13.77	5.27	10.62	0.37	10.85
20. Ratio of operating profits to total assets	3.07	3.00	1.95	1.74	2.39	2.47	1.05	1.21
21. Return on assets	1.15	1.34	0.80	0.89	1.20	1.22	0.67	0.72
22. Return on equity	10.30	11.98	12.01	12.86	18.19	18.96	9.83	9.60
23. Cost of deposits	6.35	5.47	4.61	4.84	5.24	5.05	7.54	6.60
24. Cost of borrowings	-	0.57	0.38	1.22	7.93	4.20	1.26	0.65
25. Cost of funds	6.11	5.26	4.10	4.40	5.32	5.03	7.45	6.40
26. Return on advances	11.55	10.76	9.70	9.65	10.65	10.68	10.58	10.75
27. Return on investments	6.22	6.29	4.94	6.01	5.71	6.34	5.97	5.97
28. Return on advances adjusted to cost of funds	5.44	5.49	5.59	5.26	5.33	5.65	3.14	4.35
29. Return on investments adjusted to cost of funds	0.12	1.03	0.84	1.62	0.39	1.31	-1.47	-0.42
30. Business per employee (in Rupees Lakh)	813.00	923.00	623.78	674.79	731.00	856.00	727.00	771.00
31. Profit per employee (in Rupees Lakh)	6.01	7.26	3.88	4.53	7.00	8.00	3.00	4.00
32. Capital adequacy ratio	18.36	16.79	14.91	12.94	15.89	13.72	12.37	13.33
33. Capital adequacy ratio - Tier I	16.92	15.63	10.11	9.36	12.79	11.33	9.98	11.27
34. Capital adequacy ratio - Tier II	1.44	1.16	4.80	3.58	3.10	2.39	2.39	2.06
35. Ratio of net NPA To net advances	0.48	0.60	1.20	0.39	0.28	0.20	1.31	1.62

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS
(In per cent)

Items	Karur Vysya Bank		Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash - Deposit Ratio	6.22	6.80	8.27	8.46	6.50	6.84	11.38	8.04
2. Credit - Deposit Ratio	69.78	72.06	69.17	72.60	51.38	59.41	73.84	93.29
3. Investment - Deposit Ratio	34.26	31.28	32.87	31.56	28.18	27.99	32.00	43.70
4. (Credit + Investment) - Deposit Ratio	104.03	103.33	102.04	104.16	79.56	87.40	105.84	136.99
5. Ratio of deposits to total liabilities	87.86	87.59	86.55	83.82	87.15	85.81	75.99	63.23
6. Ratio of demand & savings bank deposits to total deposits	23.53	23.28	18.22	18.81	42.40	42.93	36.12	34.54
7. Ratio of priority sector advances to total advances	33.10	31.58	34.13	35.71	52.03	48.04	25.59	26.74
8. Ratio of term loans to total advances	32.06	29.59	42.57	39.54	42.38	42.44	45.15	57.62
9. Ratio of secured advances to total advances	92.53	94.66	91.39	85.14	94.77	92.10	94.23	88.95
10. Ratio of investments in non-approved securities to total investments	13.87	12.55	13.26	15.42	21.02	26.46	22.60	43.47
11. Ratio of interest income to total assets	9.02	8.84	9.68	8.95	8.43	8.32	7.60	7.12
12. Ratio of net interest income to total assets (Net Interest Margin)	2.90	3.06	2.65	3.07	3.52	3.76	3.11	3.58
13. Ratio of non-interest income to total assets	1.27	1.05	1.10	1.15	0.62	0.37	0.70	0.70
14. Ratio of intermediation cost to total assets	1.79	1.72	1.98	1.92	1.68	1.81	2.04	3.55
15. Ratio of wage bills to intermediation cost	46.83	53.30	49.59	50.97	61.74	62.49	59.14	76.49
16. Ratio of wage bills to total expense	10.59	12.20	10.92	12.53	15.77	17.77	18.47	38.34
17. Ratio of wage bills to total income	8.14	9.25	9.13	9.68	11.50	13.03	14.54	34.78
18. Ratio of burden to total assets	0.52	0.66	0.88	0.77	1.07	1.45	1.34	2.86
19. Ratio of burden to interest income	5.78	7.50	9.12	8.56	12.68	17.36	17.68	40.12
20. Ratio of operating profits to total assets	2.38	2.39	1.77	2.30	2.45	2.32	1.76	0.72
21. Return on assets	1.76	1.71	0.33	0.91	1.72	1.56	1.05	0.53
22. Return on equity	22.63	22.12	5.14	12.40	20.90	16.24	5.50	1.71
23. Cost of deposits	6.84	6.36	7.87	6.59	5.58	5.26	5.87	5.16
24. Cost of borrowings	3.28	4.40	5.79	6.36	0.30	0.31	0.34	6.11
25. Cost of funds	6.79	6.31	7.81	6.58	5.55	5.25	5.86	5.16
26. Return on advances	11.22	10.77	12.51	11.60	10.95	10.88	9.72	8.72
27. Return on investments	7.00	7.31	7.54	7.07	7.55	7.69	7.16	6.29
28. Return on advances adjusted to cost of funds	4.42	4.45	4.70	5.03	5.40	5.63	3.86	3.56
29. Return on investments adjusted to cost of funds	0.21	0.99	-0.26	0.49	2.00	2.44	1.30	1.12
30. Business per employee (in Rupees Lakh)	789.00	935.00	560.00	719.00	521.00	585.00	391.00	435.00
31. Profit per employee (in Rupees Lakh)	8.05	9.09	1.13	3.85	6.00	6.00	3.00	1.00
32. Capital adequacy ratio	14.49	14.41	14.82	13.19	15.68	16.35	34.07	56.41
33. Capital adequacy ratio - Tier I	12.88	13.07	12.01	10.78	14.38	15.80	33.53	55.93
34. Capital adequacy ratio - Tier II	1.61	1.34	2.81	2.41	1.30	0.55	0.54	0.48
35. Ratio of net NPA To net advances	0.23	0.07	4.11	0.90	-	-	0.97	0.36

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
 OLD PRIVATE SECTOR BANKS (In per cent)

Items	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash - Deposit Ratio	6.04	5.81	6.04	6.15	7.90	6.22
2. Credit - Deposit Ratio	41.73	52.56	68.76	68.94	71.20	78.00
3. Investment - Deposit Ratio	64.95	55.65	31.10	30.03	30.06	27.31
4. (Credit + Investment) - Deposit Ratio	106.68	108.21	99.86	98.96	101.27	105.31
5. Ratio of deposits to total liabilities	76.59	77.16	90.12	90.56	85.67	85.58
6. Ratio of demand & savings bank deposits to total deposits	15.41	23.84	23.13	21.55	24.97	24.22
7. Ratio of priority sector advances to total advances	50.19	48.28	31.23	30.25	43.48	42.79
8. Ratio of term loans to total advances	58.96	50.84	37.66	34.37	45.61	40.79
9. Ratio of secured advances to total advances	69.88	99.95	91.81	89.63	92.62	96.82
10. Ratio of investments in non-approved securities to total investments	40.70	59.03	21.17	23.77	12.88	11.02
11. Ratio of interest income to total assets	5.86	5.56	8.43	8.38	9.01	9.23
12. Ratio of net interest income to total assets (Net Interest Margin)	1.09	1.57	2.48	2.71	3.02	3.66
13. Ratio of non-interest income to total assets	0.85	0.82	0.91	0.67	1.39	1.27
14. Ratio of intermediation cost to total assets	1.45	1.59	1.60	1.59	1.86	2.01
15. Ratio of wage bills to intermediation cost	47.00	44.30	61.81	62.66	62.21	65.43
16. Ratio of wage bills to total expense	10.97	12.62	13.06	13.69	14.76	17.33
17. Ratio of wage bills to total income	10.17	11.03	10.56	10.97	11.15	12.50
18. Ratio of burden to total assets	0.60	0.77	0.69	0.91	0.47	0.74
19. Ratio of burden to interest income	10.25	13.80	8.15	10.87	5.24	8.00
20. Ratio of operating profits to total assets	0.49	0.80	1.79	1.80	2.54	2.92
21. Return on assets	0.49	0.63	1.07	1.05	1.54	1.74
22. Return on equity	2.47	3.22	16.76	17.56	17.27	19.96
23. Cost of deposits	6.05	5.19	6.52	6.15	6.99	6.44
24. Cost of borrowings	-	-	0.81	2.68	0.01	0.49
25. Cost of funds	6.07	5.19	6.42	6.11	6.96	6.42
26. Return on advances	10.08	8.56	10.98	10.63	11.50	11.33
27. Return on investments	4.43	5.13	5.71	5.99	7.58	7.87
28. Return on advances adjusted to cost of funds	4.01	3.37	4.56	4.52	4.54	4.92
29. Return on investments adjusted to cost of funds	-1.64	-0.06	-0.70	-0.12	0.62	1.46
30. Business per employee (in Rupees Lakh)	1055.38	955.05	771.00	918.00	870.16	959.18
31. Profit per employee (in Rupees Lakh)	4.43	5.85	5.00	5.00	8.14	9.91
32. Capital adequacy ratio	27.31	28.16	15.39	14.01	15.54	15.13
33. Capital adequacy ratio - Tier I	26.60	27.44	12.42	11.27	14.86	14.46
34. Capital adequacy ratio - Tier II	0.71	0.72	2.97	2.74	0.68	0.67
35. Ratio of net NPA To net advances	-	-	0.39	0.29	0.24	0.27

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NEW PRIVATE SECTOR BANKS

Items	(In per cent)							
	Axis Bank		Development Credit Bank		HDFC Bank		ICICI Bank	
	2010 (1)	2011 (2)	2010 (3)	2011 (4)	2010 (5)	2011 (6)	2010 (7)	2011 (8)
1. Cash - Deposit Ratio	6.71	7.34	6.09	7.21	9.25	12.03	13.62	9.27
2. Credit - Deposit Ratio	73.84	75.25	72.27	76.14	75.17	76.70	89.70	95.91
3. Investment - Deposit Ratio	39.61	38.04	42.15	40.91	35.01	34.00	59.84	59.70
4. (Credit + Investment) - Deposit Ratio	113.46	113.30	114.42	117.05	110.18	110.70	149.54	155.61
5. Ratio of deposits to total liabilities	78.22	77.97	78.01	76.10	75.25	75.21	55.59	55.54
6. Ratio of demand & savings bank deposits to total deposits	46.73	41.10	35.36	35.21	52.03	52.69	41.69	45.06
7. Ratio of priority sector advances to total advances	28.69	28.99	42.13	38.00	35.09	34.24	29.79	24.68
8. Ratio of term loans to total advances	71.76	72.99	55.21	59.26	75.88	73.19	83.44	83.33
9. Ratio of secured advances to total advances	84.54	81.70	76.33	91.19	73.26	75.51	74.92	78.88
10. Ratio of investments in non-approved securities to total investments	38.91	38.67	21.75	23.70	12.89	24.36	43.42	52.36
11. Ratio of interest income to total assets	7.09	7.16	7.60	7.94	7.97	7.97	6.92	6.75
12. Ratio of net interest income to total assets (Net Interest Margin)	3.05	3.10	2.34	2.80	4.13	4.22	2.19	2.34
13. Ratio of non-interest income to total assets	2.40	2.19	1.78	1.66	1.96	1.73	2.01	1.73
14. Ratio of intermediation cost to total assets	2.26	2.26	3.32	3.19	2.93	2.86	1.58	1.72
15. Ratio of wage bills to intermediation cost	33.85	33.77	43.85	49.43	38.54	39.65	32.86	42.57
16. Ratio of wage bills to total expense	12.14	12.07	16.99	18.92	16.68	17.15	8.21	11.95
17. Ratio of wage bills to total income	8.06	8.16	15.54	16.41	11.36	11.69	5.80	8.64
18. Ratio of burden to total assets	-0.14	0.07	1.54	1.53	0.96	1.13	-0.44	-0.01
19. Ratio of burden to interest income	-2.03	0.97	20.32	19.22	12.10	14.14	-6.29	-0.12
20. Ratio of operating profits to total assets	3.19	3.03	0.80	1.27	3.17	3.09	2.62	2.35
21. Return on assets	1.67	1.68	-1.30	0.30	1.53	1.58	1.13	1.35
22. Return on equity	19.15	19.34	-13.08	3.51	16.30	16.74	7.96	9.66
23. Cost of deposits	4.42	4.54	6.00	5.61	4.51	4.27	5.48	4.71
24. Cost of borrowings	0.91	0.74	4.60	6.17	6.75	9.79	1.28	1.22
25. Cost of funds	4.03	4.10	5.87	5.68	4.66	4.64	4.18	3.59
26. Return on advances	8.59	8.43	10.69	10.42	10.77	10.56	8.70	8.26
27. Return on investments	6.70	6.94	5.20	6.12	6.78	7.22	5.77	6.19
28. Return on advances adjusted to cost of funds	4.57	4.34	4.82	4.74	6.11	5.91	4.51	4.68
29. Return on investments adjusted to cost of funds	2.68	2.84	-0.67	0.44	2.12	2.57	1.59	2.60
30. Business per employee (in Rupees Lakh)	1111.00	1366.00	515.00	506.00	590.00	653.00	765.00	735.00
31. Profit per employee (in Rupees Lakh)	12.00	14.00	-5.00	1.00	5.98	7.37	9.00	10.00
32. Capital adequacy ratio	15.80	12.65	14.85	13.25	17.44	16.22	19.41	19.54
33. Capital adequacy ratio - Tier I	11.18	9.41	11.93	11.10	13.26	12.23	13.96	13.17
34. Capital adequacy ratio - Tier II	4.62	3.24	2.92	2.15	4.18	3.99	5.45	6.37
35. Ratio of net NPA To net advances	0.40	0.29	3.11	0.97	0.31	0.19	2.12	1.11

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NEW PRIVATE SECTOR BANKS (In per cent)

Items	Indusind Bank		Kotak Mahindra Bank		Yes Bank	
	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)
1. Cash - Deposit Ratio	7.86	7.15	8.73	7.20	7.45	6.70
2. Credit - Deposit Ratio	76.94	76.14	86.97	100.23	82.81	74.80
3. Investment - Deposit Ratio	38.94	39.43	52.38	58.51	38.10	40.99
4. (Credit + Investment) - Deposit Ratio	115.88	115.57	139.36	158.75	120.91	115.79
5. Ratio of deposits to total liabilities	75.52	75.30	63.81	57.54	73.66	77.85
6. Ratio of demand & savings bank deposits to total deposits	23.67	27.15	31.24	30.04	10.52	10.34
7. Ratio of priority sector advances to total advances	30.79	35.76	32.69	29.79	20.24	26.30
8. Ratio of term loans to total advances	57.80	62.35	79.33	76.60	78.50	79.66
9. Ratio of secured advances to total advances	86.19	85.80	80.39	85.51	45.22	58.58
10. Ratio of investments in non-approved securities to total investments	18.04	26.04	22.56	22.91	33.53	42.92
11. Ratio of interest income to total assets	8.60	8.86	9.84	9.75	7.99	8.47
12. Ratio of net interest income to total assets (Net Interest Margin)	2.81	3.40	5.62	5.09	2.66	2.61
13. Ratio of non-interest income to total assets	1.76	1.76	1.90	1.43	1.94	1.31
14. Ratio of intermediation cost to total assets	2.34	2.49	3.60	3.52	1.69	1.43
15. Ratio of wage bills to intermediation cost	39.48	37.94	49.06	50.46	51.36	53.30
16. Ratio of wage bills to total expense	11.37	11.88	22.56	21.70	12.34	10.43
17. Ratio of wage bills to total income	8.91	8.89	15.02	15.88	8.72	7.77
18. Ratio of burden to total assets	0.58	0.73	1.70	2.08	-0.25	0.12
19. Ratio of burden to interest income	6.74	8.21	17.24	21.38	-3.18	1.40
20. Ratio of operating profits to total assets	2.24	2.67	3.92	3.00	2.91	2.50
21. Return on assets	1.14	1.46	1.72	1.77	1.79	1.58
22. Return on equity	17.25	17.91	13.29	14.39	20.27	21.13
23. Cost of deposits	6.39	5.99	4.96	5.64	5.83	6.31
24. Cost of borrowings	1.25	1.62	3.09	3.52	7.16	8.02
25. Cost of funds	5.69	5.35	4.50	5.10	6.05	6.54
26. Return on advances	11.63	12.14	13.51	13.28	10.24	10.57
27. Return on investments	6.05	6.12	6.72	6.46	6.76	7.08
28. Return on advances adjusted to cost of funds	5.95	6.79	9.01	8.18	4.19	4.03
29. Return on investments adjusted to cost of funds	0.36	0.77	2.22	1.36	0.71	0.53
30. Business per employee (in Rupees Lakh)	837.46	843.98	487.00	535.00	1623.84	2220.25
31. Profit per employee (in Rupees Lakh)	6.51	8.24	7.00	8.00	16.75	20.89
32. Capital adequacy ratio	15.33	15.89	18.35	19.92	20.60	16.50
33. Capital adequacy ratio - Tier I	9.65	12.29	15.42	17.99	12.90	9.70
34. Capital adequacy ratio - Tier II	5.68	3.60	2.93	1.93	7.70	6.80
35. Ratio of net NPA To net advances	0.50	0.28	1.73	0.72	0.06	0.03

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

Items	FOREIGN BANKS							
	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.		Antwerp Diamond Bank	
	2010 (1)	2011 (2)	2010 (3)	2011 (4)	2010 (5)	2011 (6)	2010 (7)	2011 (8)
1. Cash - Deposit Ratio	6.26	3.31	6.41	6.91	8.72	11.53	24.32	25.01
2. Credit - Deposit Ratio	51.28	129.98	29.14	31.91	153.73	207.56	781.53	1094.91
3. Investment - Deposit Ratio	47.16	24.88	47.00	38.97	38.90	46.01	340.95	301.06
4. (Credit + Investment) - Deposit Ratio	98.44	154.86	76.14	70.89	192.62	253.57	1122.48	1395.97
5. Ratio of deposits to total liabilities	38.28	47.20	77.42	59.52	38.82	29.87	8.11	6.06
6. Ratio of demand & savings bank deposits to total deposits	95.00	87.62	38.11	39.76	-	-	74.65	76.33
7. Ratio of priority sector advances to total advances	53.22	33.36	23.95	41.44	-	-	99.85	99.92
8. Ratio of term loans to total advances	37.47	24.71	20.12	27.80	0.07	0.04	0.15	0.08
9. Ratio of secured advances to total advances	23.00	8.32	97.96	98.22	0.04	0.03	99.92	92.26
10. Ratio of investments in non-approved securities to total investments	21.03	24.25	26.87	29.54	-	-	-	-
11. Ratio of interest income to total assets	3.91	3.89	6.18	5.27	4.76	3.88	4.10	3.57
12. Ratio of net interest income to total assets (Net Interest Margin)	3.39	3.63	3.16	2.27	2.36	1.50	3.14	2.66
13. Ratio of non-interest income to total assets	14.74	15.56	0.49	0.43	23.46	24.82	1.83	1.35
14. Ratio of intermediation cost to total assets	7.93	8.27	1.96	1.79	23.96	25.97	1.29	1.49
15. Ratio of wage bills to intermediation cost	15.46	12.20	52.99	57.39	26.84	24.50	40.53	59.48
16. Ratio of wage bills to total expense	14.52	11.82	20.89	21.47	24.40	22.45	23.24	36.86
17. Ratio of wage bills to total income	6.58	5.18	15.61	18.06	22.79	22.17	8.81	17.99
18. Ratio of burden to total assets	-6.81	-7.29	1.47	1.36	0.51	1.15	-0.54	0.14
19. Ratio of burden to interest income	-174.40	-187.44	23.83	25.85	10.68	29.62	-13.11	3.87
20. Ratio of operating profits to total assets	10.21	10.92	1.69	0.91	1.85	0.35	3.68	2.52
21. Return on assets	5.58	4.53	1.13	1.12	-4.24	1.67	-0.25	-1.72
22. Return on equity	9.21	9.43	6.00	6.09	-10.46	4.72	-0.87	-6.88
23. Cost of deposits	1.15	0.45	3.87	3.94	5.73	6.10	1.13	0.99
24. Cost of borrowings	-	-	-	2.76	9.00	4.49	1.14	0.64
25. Cost of funds	1.34	0.61	3.89	3.74	6.17	5.83	1.14	0.67
26. Return on advances	10.13	6.32	8.46	8.28	7.21	5.07	4.50	3.34
27. Return on investments	4.03	5.07	4.58	7.48	3.28	5.48	4.15	5.33
28. Return on advances adjusted to cost of funds	8.80	5.71	4.57	4.54	1.03	-0.76	3.36	2.67
29. Return on investments adjusted to cost of funds	2.69	4.46	0.68	3.74	-2.89	-0.35	3.01	4.66
30. Business per employee (in Rupees Lakh)	204.63	326.63	1542.63	1607.70	137.58	167.66	1955.63	2592.31
31. Profit per employee (in Rupees Lakh)	17.46	17.08	18.60	19.11	-	2.69	-7.88	-60.06
32. Capital adequacy ratio	30.01	30.57	44.79	45.25	19.10	23.61	33.72	33.73
33. Capital adequacy ratio - Tier I	29.61	29.94	43.81	44.26	17.85	23.26	33.46	22.54
34. Capital adequacy ratio - Tier II	0.40	0.63	0.98	0.99	1.25	0.35	0.26	11.19
35. Ratio of net NPA To net advances	7.68	-	0.19	2.89	1.59	1.50	14.32	3.04

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	Bank Internasional Indonesia		Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash - Deposit Ratio	-	-	14.91	8.59	8.13	8.79	13.37	5.44
2. Credit - Deposit Ratio	-	-	66.14	97.79	75.07	74.38	44.02	68.90
3. Investment - Deposit Ratio	-	-	152.68	81.12	43.72	45.30	68.03	38.71
4. (Credit + Investment) - Deposit Ratio	-	-	218.82	178.91	118.79	119.68	112.05	107.61
5. Ratio of deposits to total liabilities	-	-	40.73	49.24	73.85	69.02	49.57	49.20
6. Ratio of demand & savings bank deposits to total deposits	-	-	55.44	56.42	31.92	34.16	33.00	42.76
7. Ratio of priority sector advances to total advances	-	-	32.55	23.95	30.98	27.89	59.59	52.59
8. Ratio of term loans to total advances	-	-	0.53	-	16.95	31.66	18.48	22.82
9. Ratio of secured advances to total advances	-	-	7.76	15.48	85.80	85.64	99.36	99.06
10. Ratio of investments in non-approved securities to total investments	100.00	-	19.45	44.43	28.34	18.80	47.23	-
11. Ratio of interest income to total assets	1.17	2.20	4.88	5.66	6.20	7.20	6.12	6.98
12. Ratio of net interest income to total assets (Net Interest Margin)	1.17	2.20	3.28	4.12	2.15	3.92	4.10	4.97
13. Ratio of non-interest income to total assets	-0.12	0.09	4.23	4.53	1.56	1.33	3.26	2.48
14. Ratio of intermediation cost to total assets	0.32	0.53	2.09	2.80	2.57	2.39	1.90	1.94
15. Ratio of wage bills to intermediation cost	-	-	51.99	60.61	43.09	47.94	36.46	35.31
16. Ratio of wage bills to total expense	-	-	29.50	39.08	16.73	20.22	17.69	17.37
17. Ratio of wage bills to total income	-	-	11.94	16.63	14.30	13.45	7.40	7.25
18. Ratio of burden to total assets	0.43	0.44	-2.13	-1.73	1.02	1.06	-1.35	-0.54
19. Ratio of burden to interest income	37.21	20.13	-43.79	-30.67	16.40	14.77	-22.13	-7.72
20. Ratio of operating profits to total assets	0.73	1.75	5.42	5.85	1.13	2.86	5.45	5.51
21. Return on assets	0.62	1.40	2.60	3.77	0.37	1.99	2.73	3.68
22. Return on equity	0.63	1.44	11.99	12.77	2.42	13.87	6.69	8.10
23. Cost of deposits	-	-	3.01	2.64	5.15	3.71	4.22	4.05
24. Cost of borrowings	-	-	0.16	0.72	0.67	2.48	1.40	0.65
25. Cost of funds	-	-	1.85	1.96	4.90	3.55	4.18	3.99
26. Return on advances	-	-	7.60	7.08	9.09	10.17	11.60	11.02
27. Return on investments	0.90	0.50	4.80	5.42	5.06	5.30	7.25	7.21
28. Return on advances adjusted to cost of funds	-	-	5.75	5.12	4.19	6.62	7.41	7.03
29. Return on investments adjusted to cost of funds	-	-	2.95	3.46	0.16	1.75	3.07	3.22
30. Business per employee (in Rupees Lakh)	-	-	3101.97	3852.25	850.00	896.00	444.00	605.00
31. Profit per employee (in Rupees Lakh)	-	-	121.26	139.02	2.00	14.00	18.00	27.00
32. Capital adequacy ratio	531.80	515.51	15.49	14.51	25.01	23.28	50.85	42.09
33. Capital adequacy ratio - Tier I	531.80	515.51	14.97	14.12	24.45	22.89	49.49	40.76
34. Capital adequacy ratio - Tier II	-	-	0.52	0.39	0.56	0.39	1.36	1.33
35. Ratio of net NPA To net advances	-	-	-	-	1.95	0.52	-	-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	Bank of Nova Scotia		Bank of Tokyo Mitsubishi, UFJ		Barclays Bank		BNP Paribas	
	2010	2011	2010	2011	2010	2011	2010	2011
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash - Deposit Ratio	10.93	9.05	9.74	12.37	9.86	10.01	9.46	11.97
2. Credit - Deposit Ratio	146.81	172.36	152.21	318.39	106.92	123.31	74.45	117.31
3. Investment - Deposit Ratio	55.63	66.72	65.48	54.76	150.48	186.25	80.22	81.92
4. (Credit + Investment) - Deposit Ratio	202.45	239.08	217.69	373.16	257.41	309.56	154.67	199.23
5. Ratio of deposits to total liabilities	45.72	38.77	39.27	23.80	33.22	28.26	53.35	43.44
6. Ratio of demand & savings bank deposits to total deposits	8.99	7.16	56.27	58.10	6.62	7.01	25.06	25.63
7. Ratio of priority sector advances to total advances	28.72	43.79	36.50	37.49	30.75	28.27	42.15	24.71
8. Ratio of term loans to total advances	3.95	4.60	15.47	17.94	51.33	49.68	11.57	17.60
9. Ratio of secured advances to total advances	55.21	53.72	23.82	32.74	30.93	27.57	59.66	43.00
10. Ratio of investments in non-approved securities to total investments	9.16	7.88	-	-	41.30	44.70	25.79	37.86
11. Ratio of interest income to total assets	5.83	5.44	5.05	4.99	7.90	7.44	6.08	6.43
12. Ratio of net interest income to total assets (Net Interest Margin)	3.34	2.63	2.56	3.92	4.58	3.76	4.59	4.03
13. Ratio of non-interest income to total assets	1.83	1.81	1.52	1.30	0.71	2.02	2.02	2.48
14. Ratio of intermediation cost to total assets	0.63	0.63	1.00	1.10	3.72	3.37	2.48	2.75
15. Ratio of wage bills to intermediation cost	42.07	44.30	40.89	48.07	41.69	41.81	42.76	41.15
16. Ratio of wage bills to total expense	8.48	8.11	11.72	24.31	22.00	19.96	26.72	21.99
17. Ratio of wage bills to total income	3.45	3.85	6.22	8.38	17.98	14.88	13.06	12.71
18. Ratio of burden to total assets	-1.21	-1.18	-0.52	-0.20	3.01	1.35	0.45	0.27
19. Ratio of burden to interest income	-20.70	-21.75	-10.36	-4.01	38.02	18.10	7.43	4.24
20. Ratio of operating profits to total assets	4.55	3.81	3.09	4.12	1.57	2.41	4.14	3.76
21. Return on assets	2.79	2.20	1.31	1.46	-3.12	0.47	2.05	2.00
22. Return on equity	20.70	16.60	4.17	3.89	-10.54	1.81	10.34	9.76
23. Cost of deposits	3.54	5.70	4.18	2.91	3.64	5.07	2.72	4.18
24. Cost of borrowings	1.16	1.00	0.38	0.26	6.12	3.68	1.22	1.93
25. Cost of funds	2.40	3.34	2.98	1.73	4.50	4.27	2.17	3.51
26. Return on advances	6.98	5.84	6.44	5.59	13.38	11.25	7.59	7.99
27. Return on investments	4.25	5.48	3.20	4.99	4.52	6.70	6.72	7.00
28. Return on advances adjusted to cost of funds	4.58	2.50	3.45	3.85	8.88	6.98	5.41	4.48
29. Return on investments adjusted to cost of funds	1.85	2.13	0.22	3.26	0.02	2.43	4.54	3.48
30. Business per employee (in Rupees Lakh)	3750.43	4294.06	3069.80	3103.38	1208.05	1436.73	2776.00	3008.00
31. Profit per employee (in Rupees Lakh)	101.43	97.37	40.70	45.57	-42.26	9.47	55.00	56.00
32. Capital adequacy ratio	13.15	11.80	68.16	58.67	16.99	14.89	15.78	11.92
33. Capital adequacy ratio - Tier I	11.03	10.56	67.40	57.76	16.47	14.36	10.89	8.46
34. Capital adequacy ratio - Tier II	2.12	1.24	0.76	0.91	0.52	0.53	4.89	3.46
35. Ratio of net NPA To net advances	-	-	-	-	5.15	1.46	-	-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	Chinatrust Commercial Bank		Citibank		Commonwealth Bank of Australia		Credit Agricole Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash - Deposit Ratio	14.40	16.07	6.24	8.73		94.73	15.93	18.49
2. Credit - Deposit Ratio	177.94	241.53	67.32	71.64		1237.02	209.59	487.04
3. Investment - Deposit Ratio	14.54	32.87	51.62	53.64		319.11	386.70	578.81
4. (Credit + Investment) - Deposit Ratio	192.48	274.41	118.94	125.28		1556.13	596.28	1065.85
5. Ratio of deposits to total liabilities	46.89	33.38	57.02	50.78		1.13	15.09	8.89
6. Ratio of demand & savings bank deposits to total deposits	15.31	58.57	51.50	55.57		100.00	23.78	35.99
7. Ratio of priority sector advances to total advances	34.12	26.15	36.20	32.78		99.66	50.93	54.78
8. Ratio of term loans to total advances	36.50	20.41	72.40	72.27		10.48	24.14	19.19
9. Ratio of secured advances to total advances	72.08	52.05	55.63	47.32		7.30	64.15	56.26
10. Ratio of investments in non-approved securities to total investments	-	0.94	2.17	2.91		-	27.66	40.71
11. Ratio of interest income to total assets	7.75	7.80	6.05	6.08		4.41	4.82	5.05
12. Ratio of net interest income to total assets (Net Interest Margin)	6.39	5.58	4.04	3.94		4.40	3.34	2.66
13. Ratio of non-interest income to total assets	1.65	1.97	1.59	1.85		1.05	3.51	2.47
14. Ratio of intermediation cost to total assets	5.67	4.29	2.35	2.62		14.33	1.17	1.29
15. Ratio of wage bills to intermediation cost	30.73	40.43	37.17	37.22		38.46	52.92	54.64
16. Ratio of wage bills to total expense	24.79	26.66	20.02	20.47		38.43	23.40	19.22
17. Ratio of wage bills to total income	18.52	17.76	11.42	12.31		100.89	7.46	9.42
18. Ratio of burden to total assets	4.01	2.32	0.76	0.77		13.28	-2.33	-1.17
19. Ratio of burden to interest income	51.80	29.75	12.57	12.68		301.05	-48.35	-23.21
20. Ratio of operating profits to total assets	2.38	3.26	3.28	3.16		-8.88	5.67	3.83
21. Return on assets	1.33	1.39	0.96	1.37		-11.50	1.72	0.89
22. Return on equity	2.79	3.33	6.87	10.01		-10.63	6.94	3.50
23. Cost of deposits	3.03	3.63	3.15	2.94		0.36	3.81	4.86
24. Cost of borrowings	3.99	5.62	1.03	1.97		0.07	1.14	2.55
25. Cost of funds	3.11	4.12	2.67	2.72		0.10	1.60	2.92
26. Return on advances	9.15	8.60	10.50	9.06		1.67	6.41	5.10
27. Return on investments	4.78	7.99	6.81	8.93		1.73	4.91	5.66
28. Return on advances adjusted to cost of funds	6.05	4.48	7.82	6.34		1.57	4.81	2.19
29. Return on investments adjusted to cost of funds	1.68	3.87	4.14	6.22		1.63	3.30	2.74
30. Business per employee (in Rupees Lakh)	963.00	1070.00	1979.89	1745.94		98.05	2983.00	3614.00
31. Profit per employee (in Rupees Lakh)	10.00	13.00	18.32	28.61		-58.08	71.00	44.00
32. Capital adequacy ratio	31.12	22.92	18.14	17.31		143.96	19.50	13.98
33. Capital adequacy ratio - Tier I	30.70	22.92	17.27	16.49		143.86	14.71	10.77
34. Capital adequacy ratio - Tier II	0.42	-	0.87	0.82		0.10	4.79	3.21
35. Ratio of net NPA To net advances	1.39	1.07	2.14	1.21		-	6.18	-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
FOREIGN BANKS
(In per cent)

Items	DBS Bank		Deutsche Bank		FirstRand Bank		HSBC	
	2010	2011	2010	2011	2010	2011	2010	2011
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash - Deposit Ratio	8.09	6.38	12.08	7.39	37.32	52.20	7.12	8.98
2. Credit - Deposit Ratio	60.50	102.50	87.95	97.59	395.08	555.66	42.11	50.64
3. Investment - Deposit Ratio	151.97	139.97	61.57	58.71	4131.01	1940.15	74.06	68.90
4. (Credit + Investment) - Deposit Ratio	212.47	242.47	149.53	156.30	4526.08	2495.81	116.17	119.54
5. Ratio of deposits to total liabilities	35.41	31.03	51.86	51.07	1.66	3.42	61.65	59.36
6. Ratio of demand & savings bank deposits to total deposits	8.43	7.57	54.16	66.41	0.83	21.30	47.86	50.00
7. Ratio of priority sector advances to total advances	45.42	48.75	26.55	32.26	-	51.55	34.99	35.05
8. Ratio of term loans to total advances	10.44	9.94	18.56	19.50	100.00	49.51	38.89	43.11
9. Ratio of secured advances to total advances	69.97	67.05	18.25	32.25	-	17.27	57.35	57.05
10. Ratio of investments in non-approved securities to total investments	48.53	59.92	26.36	37.85	-	48.77	32.00	44.58
11. Ratio of interest income to total assets	5.62	5.02	5.93	6.60	1.85	6.72	5.58	5.72
12. Ratio of net interest income to total assets (Net Interest Margin)	3.59	2.24	4.79	4.98	1.53	3.82	3.51	3.67
13. Ratio of non-interest income to total assets	0.99	0.45	3.07	3.44	3.92	4.47	2.31	1.97
14. Ratio of intermediation cost to total assets	1.07	1.28	3.59	3.94	17.68	9.90	2.11	2.41
15. Ratio of wage bills to intermediation cost	43.79	45.92	53.39	48.65	73.37	70.03	42.17	39.91
16. Ratio of wage bills to total expense	15.13	14.50	40.56	34.48	72.07	54.17	21.28	21.59
17. Ratio of wage bills to total income	7.10	10.77	21.31	19.10	224.69	61.97	11.26	12.52
18. Ratio of burden to total assets	0.08	0.83	0.52	0.50	13.76	5.43	-0.20	0.44
19. Ratio of burden to interest income	1.46	16.55	8.83	7.60	742.06	80.84	-3.59	7.74
20. Ratio of operating profits to total assets	3.51	1.41	4.27	4.47	-12.23	-1.61	3.71	3.23
21. Return on assets	2.38	0.79	1.73	1.95	-21.45	-1.37	0.88	1.68
22. Return on equity	17.59	7.34	9.20	11.98	-21.05	-3.02	6.94	11.83
23. Cost of deposits	3.24	5.11	1.09	1.62	0.06	0.50	3.22	3.20
24. Cost of borrowings	1.90	2.62	3.35	4.58	0.48	6.19	2.77	1.64
25. Cost of funds	2.59	3.72	1.60	2.36	0.46	5.79	3.17	3.06
26. Return on advances	8.20	6.12	8.70	8.52	3.57	4.16	10.36	9.47
27. Return on investments	6.58	6.18	7.00	7.11	1.19	9.05	6.76	6.94
28. Return on advances adjusted to cost of funds	5.61	2.40	7.10	6.16	3.10	-1.63	7.19	6.41
29. Return on investments adjusted to cost of funds	3.99	2.46	5.40	4.75	0.72	3.26	3.59	3.87
30. Business per employee (in Rupees Lakh)	2554.50	2406.49	1841.78	1988.76	71.61	365.55	1135.52	1221.70
31. Profit per employee (in Rupees Lakh)	64.75	20.52	29.80	43.37	-106.64	-19.66	11.73	23.20
32. Capital adequacy ratio	16.96	14.98	16.45	15.03	74.73	94.81	18.03	18.03
33. Capital adequacy ratio - Tier I	11.14	9.84	15.77	14.30	74.69	94.61	16.63	16.69
34. Capital adequacy ratio - Tier II	5.82	5.14	0.68	0.73	0.04	0.20	1.40	1.34
35. Ratio of net NPA To net advances	1.00	0.31	0.79	0.23	-	-	2.31	0.91

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	J.P.Morgan Chase Bank		JSC VTB Bank		Krung Thai Bank		Mashreqbank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash - Deposit Ratio	9.10	6.17	10.05	13.78	5.71	5.95	9.98	6.18
2. Credit - Deposit Ratio	17.07	54.24	112.42	768.71	4.79	11.36	133.32	68.75
3. Investment - Deposit Ratio	154.47	155.71	23.58	20.80	29.03	27.83	80.06	59.49
4. (Credit + Investment) - Deposit Ratio	171.54	209.95	136.00	789.51	33.82	39.20	213.39	128.23
5. Ratio of deposits to total liabilities	49.47	42.66	7.16	5.89	69.72	68.49	29.44	36.67
6. Ratio of demand & savings bank deposits to total deposits	46.78	52.10	100.00	67.10	23.17	26.83	97.79	96.72
7. Ratio of priority sector advances to total advances	77.38	34.12	-	18.51	31.70	36.48	99.98	99.99
8. Ratio of term loans to total advances	88.80	87.56	100.00	62.67	-	-	0.02	0.01
9. Ratio of secured advances to total advances	21.69	8.89	100.00	81.16	100.00	100.00	100.00	100.00
10. Ratio of investments in non-approved securities to total investments	69.99	58.35	-	-	5.52	9.35	13.81	15.77
11. Ratio of interest income to total assets	3.89	5.49	4.48	5.75	5.17	5.91	4.14	3.52
12. Ratio of net interest income to total assets (Net Interest Margin)	2.29	3.65	4.48	5.74	2.77	4.09	4.05	3.43
13. Ratio of non-interest income to total assets	-0.90	4.02	0.23	0.38	0.71	1.03	10.36	9.87
14. Ratio of intermediation cost to total assets	1.45	1.52	6.59	7.31	2.56	2.31	6.60	4.39
15. Ratio of wage bills to intermediation cost	60.16	63.09	35.46	37.98	18.12	21.08	36.64	50.35
16. Ratio of wage bills to total expense	28.60	28.56	35.46	37.90	9.36	11.78	36.15	49.32
17. Ratio of wage bills to total income	29.09	10.06	49.51	45.29	7.89	7.00	16.67	16.50
18. Ratio of burden to total assets	2.34	-2.50	6.35	6.93	1.85	1.27	-3.76	-5.48
19. Ratio of burden to interest income	60.26	-45.61	141.68	120.55	35.82	21.54	-90.88	-155.87
20. Ratio of operating profits to total assets	-0.05	6.16	-1.87	-1.20	0.92	2.82	7.81	8.91
21. Return on assets	0.09	3.56	-1.16	-1.03	0.52	1.67	3.35	5.03
22. Return on equity	0.40	14.05	-1.24	-1.08	1.75	5.73	4.77	8.18
23. Cost of deposits	2.81	2.76	-	0.23	3.48	2.60	0.32	0.27
24. Cost of borrowings	0.83	1.71	-	-	-	1.60	-	-
25. Cost of funds	2.04	2.40	-	0.23	3.48	2.58	0.33	0.27
26. Return on advances	3.34	4.71	13.54	6.34	7.31	6.85	3.78	4.26
27. Return on investments	4.15	6.31	2.81	4.67	6.88	6.98	8.01	6.99
28. Return on advances adjusted to cost of funds	1.29	2.31	13.54	6.11	3.83	4.27	3.46	3.99
29. Return on investments adjusted to cost of funds	2.11	3.91	2.81	4.44	3.39	4.40	7.68	6.71
30. Business per employee (in Rupees Lakh)	2135.81	2217.69	114.00	381.54	1015.45	1173.43	191.16	524.70
31. Profit per employee (in Rupees Lakh)	6.06	219.41	-	-	7.08	23.60	26.69	60.20
32. Capital adequacy ratio	23.63	22.99	225.93	123.59	61.02	71.18	78.21	59.07
33. Capital adequacy ratio - Tier I	22.92	22.33	225.93	123.59	59.77	69.93	76.96	57.82
34. Capital adequacy ratio - Tier II	0.71	0.66	-	-	1.25	1.25	1.25	1.25
35. Ratio of net NPA To net advances	2.88	-	-	-	-	-	-	-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	Mizuho Corporate Bank		Oman International Bank		Royal Bank of Scotland		Shinhan Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash - Deposit Ratio	22.09	12.59	10.10	12.11	9.89	7.07	6.80	13.91
2. Credit - Deposit Ratio	91.13	374.91	1.04	1.32	80.75	75.65	69.34	78.13
3. Investment - Deposit Ratio	37.58	58.96	54.66	55.90	43.76	63.82	28.36	28.76
4. (Credit + Investment) - Deposit Ratio	128.71	433.87	55.71	57.22	124.52	139.47	97.70	106.90
5. Ratio of deposits to total liabilities	55.20	17.03	44.76	41.77	69.73	63.39	65.04	56.81
6. Ratio of demand & savings bank deposits to total deposits	26.55	60.83	35.32	41.69	46.85	52.28	51.83	41.57
7. Ratio of priority sector advances to total advances	28.70	17.33	-	-	45.24	44.17	33.27	27.71
8. Ratio of term loans to total advances	33.75	16.19	96.68	97.21	46.49	41.86	49.07	39.60
9. Ratio of secured advances to total advances	42.51	31.25	100.00	100.00	60.33	65.42	58.11	62.93
10. Ratio of investments in non-approved securities to total investments	9.24	-	1.26	1.89	14.54	26.78	-	-
11. Ratio of interest income to total assets	4.54	5.07	3.70	3.76	7.89	7.91	6.60	7.26
12. Ratio of net interest income to total assets (Net Interest Margin)	2.20	3.82	1.52	1.63	5.24	4.70	4.49	4.81
13. Ratio of non-interest income to total assets	1.72	2.21	2.82	3.22	2.78	3.43	1.20	1.07
14. Ratio of intermediation cost to total assets	2.12	1.77	1.69	1.83	3.70	4.37	1.26	1.48
15. Ratio of wage bills to intermediation cost	39.33	43.65	28.84	31.50	41.83	38.00	36.20	41.17
16. Ratio of wage bills to total expense	18.74	25.63	12.59	14.58	24.37	21.90	13.54	15.52
17. Ratio of wage bills to total income	13.35	10.63	7.49	8.27	14.49	14.62	5.87	7.32
18. Ratio of burden to total assets	0.41	-0.44	-1.12	-1.39	0.92	0.93	0.07	0.41
19. Ratio of burden to interest income	8.93	-8.61	-30.34	-37.02	11.61	11.81	0.99	5.63
20. Ratio of operating profits to total assets	1.80	4.26	2.64	3.02	4.32	3.77	4.42	4.40
21. Return on assets	0.89	2.37	3.52	4.47	-0.40	0.76	2.28	1.82
22. Return on equity	2.72	3.65	5.21	6.73	-4.49	7.65	9.28	6.70
23. Cost of deposits	4.23	4.01	4.51	4.66	3.17	3.35	3.04	4.00
24. Cost of borrowings	0.03	0.33	1.27	1.05	2.40	3.99	0.18	0.66
25. Cost of funds	3.69	3.71	4.04	3.95	2.94	3.48	2.93	3.74
26. Return on advances	7.20	7.11	4.25	4.19	10.32	8.34	9.53	8.35
27. Return on investments	4.01	4.70	6.75	6.83	6.24	8.58	4.60	5.96
28. Return on advances adjusted to cost of funds	3.52	3.40	0.21	0.24	7.38	4.86	6.61	4.61
29. Return on investments adjusted to cost of funds	0.32	1.00	2.72	2.88	3.30	5.11	1.68	2.22
30. Business per employee (in Rupees Lakh)	1940.86	2082.86	522.45	447.73	1158.97	1113.24	2210.54	1855.76
31. Profit per employee (in Rupees Lakh)	17.56	47.73	24.47	28.78	-4.06	8.26	45.77	33.43
32. Capital adequacy ratio	38.98	87.25	41.08	45.64	12.50	11.65	40.85	50.73
33. Capital adequacy ratio - Tier I	38.60	86.86	39.83	45.47	7.94	8.33	39.89	49.51
34. Capital adequacy ratio - Tier II	0.38	0.39	1.25	0.17	4.56	3.32	0.96	1.22
35. Ratio of net NPA To net advances	-	-	-	-	1.95	1.65	-	-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	Societe Generale		Sonali Bank		Standard Chartered Bank		State Bank of Mauritius	
	2010	2011	2010	2011	2010	2011	2010	2011
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
1. Cash - Deposit Ratio	5.89	8.14	8.33	10.22	7.89	7.78	9.30	7.02
2. Credit - Deposit Ratio	49.63	78.78	24.40	31.55	86.22	84.22	117.89	119.62
3. Investment - Deposit Ratio	213.75	233.96	15.58	18.01	38.34	39.52	35.17	83.54
4. (Credit + Investment) - Deposit Ratio	263.38	312.74	39.98	49.56	124.56	123.74	153.06	203.16
5. Ratio of deposits to total liabilities	35.33	29.64	75.28	71.29	54.29	54.76	55.83	43.72
6. Ratio of demand & savings bank deposits to total deposits	8.37	8.43	83.87	79.67	47.49	42.72	9.03	6.44
7. Ratio of priority sector advances to total advances	30.54	37.64	61.25	48.51	27.56	26.37	23.50	30.84
8. Ratio of term loans to total advances	28.02	17.88	5.25	4.45	39.73	37.53	64.87	47.95
9. Ratio of secured advances to total advances	72.15	51.35	35.36	45.67	55.42	54.26	79.95	79.95
10. Ratio of investments in non-approved securities to total investments	23.82	34.44	-	-	19.12	14.34	8.07	50.02
11. Ratio of interest income to total assets	4.80	6.80	2.44	2.96	6.09	6.50	6.97	6.52
12. Ratio of net interest income to total assets (Net Interest Margin)	2.85	2.62	0.92	1.13	4.18	4.09	1.27	2.45
13. Ratio of non-interest income to total assets	0.40	1.38	10.61	10.87	3.05	2.53	0.73	0.62
14. Ratio of intermediation cost to total assets	2.76	2.11	8.49	10.60	2.60	2.66	1.15	1.13
15. Ratio of wage bills to intermediation cost	53.80	47.12	64.57	66.11	42.35	48.55	32.82	56.68
16. Ratio of wage bills to total expense	31.49	15.78	54.74	56.36	24.38	25.48	5.50	12.30
17. Ratio of wage bills to total income	28.52	12.13	41.99	50.66	12.04	14.29	4.89	8.94
18. Ratio of burden to total assets	2.36	0.73	-2.12	-0.27	-0.45	0.13	0.42	0.50
19. Ratio of burden to interest income	49.14	10.70	-86.88	-9.04	-7.38	1.97	5.98	7.73
20. Ratio of operating profits to total assets	0.49	1.89	3.04	1.40	4.63	3.97	0.85	1.95
21. Return on assets	0.31	0.80	1.64	0.43	3.03	2.44	-0.66	0.93
22. Return on equity	1.18	5.61	11.50	2.62	19.44	16.70	-2.46	3.14
23. Cost of deposits	4.59	6.41	1.34	1.67	3.20	3.45	8.79	6.13
24. Cost of borrowings	0.17	0.48	-	-	2.21	3.67	4.68	3.85
25. Cost of funds	2.16	2.75	1.34	1.67	3.04	3.49	8.01	5.40
26. Return on advances	7.58	7.51	7.03	7.74	10.56	9.75	8.80	8.16
27. Return on investments	4.71	7.26	9.77	10.28	8.30	8.95	5.00	5.26
28. Return on advances adjusted to cost of funds	5.42	4.76	5.68	6.07	7.53	6.26	0.79	2.75
29. Return on investments adjusted to cost of funds	2.55	4.50	8.42	8.60	5.26	5.46	-3.01	-0.14
30. Business per employee (in Rupees Lakh)	1098.54	1868.37	89.14	83.85	1083.45	1345.62	2613.00	2811.00
31. Profit per employee (in Rupees Lakh)	3.85	24.67	1.58	0.39	26.31	26.36	-14.00	19.00
32. Capital adequacy ratio	22.77	16.23	20.03	21.60	12.41	11.88	34.40	45.66
33. Capital adequacy ratio - Tier I	21.96	15.62	19.81	21.36	8.94	8.90	31.91	44.07
34. Capital adequacy ratio - Tier II	0.81	0.61	0.22	0.24	3.47	2.98	2.49	1.59
35. Ratio of net NPA To net advances	-	-	3.39	2.46	1.40	0.27	4.32	2.18

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Concl.)
FOREIGN BANKS (In per cent)

Items	UBS AG		United Overseas Bank	
	2010	2011	2010	2011
	(65)	(66)	(67)	(68)
1. Cash - Deposit Ratio	39.19	10.49	88420.00	
2. Credit - Deposit Ratio	12.25	108.47		-
3. Investment - Deposit Ratio	687.47	601.15		-
4. (Credit + Investment) - Deposit Ratio	699.72	709.62		-
5. Ratio of deposits to total liabilities	10.79	11.26		-
6. Ratio of demand & savings bank deposits to total deposits	2.21	1.82		100.00
7. Ratio of priority sector advances to total advances	-	21.76		-
8. Ratio of term loans to total advances	-	29.19		-
9. Ratio of secured advances to total advances	-	29.19		-
10. Ratio of investments in non-approved securities to total investments	46.76	74.52		-
11. Ratio of interest income to total assets	5.54	4.94		4.68
12. Ratio of net interest income to total assets (Net Interest Margin)	4.39	3.42		4.68
13. Ratio of non-interest income to total assets	0.74	1.51		-
14. Ratio of intermediation cost to total assets	5.30	2.68		4.91
15. Ratio of wage bills to intermediation cost	48.70	60.24		36.58
16. Ratio of wage bills to total expense	39.99	38.43		36.58
17. Ratio of wage bills to total income	41.08	25.02		38.40
18. Ratio of burden to total assets	4.56	1.17		4.91
19. Ratio of burden to interest income	82.25	23.69		104.99
20. Ratio of operating profits to total assets	-0.17	2.25		-0.23
21. Return on assets	0.10	1.63		-0.24
22. Return on equity	0.12	3.40		-0.25
23. Cost of deposits	9.21	9.25		-
24. Cost of borrowings	-	1.81		-
25. Cost of funds	12.40	3.98		-
26. Return on advances	0.03	7.48		-
27. Return on investments	7.50	5.88		-
28. Return on advances adjusted to cost of funds	-12.38	3.50		-
29. Return on investments adjusted to cost of funds	-4.90	1.90		-
30. Business per employee (in Rupees Lakh)	673.73	2484.20		0.02
31. Profit per employee (in Rupees Lakh)	3.09	109.28		-6.41
32. Capital adequacy ratio	157.86	90.01		341.49
33. Capital adequacy ratio - Tier I	157.83	89.79		341.49
34. Capital adequacy ratio - Tier II	0.03	0.22		-
35. Ratio of net NPA To net advances	-	-		-

Source : Annual accounts of Banks.