

**Table 56 : Selected Ratios of Scheduled Commercial Banks  
(excluding RRBs) : 1999 and 2000 (Part 1 of 6)  
STATE BANK OF INDIA AND ITS ASSOCIATES**

(per cent)

Ratio	Year ended March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	10.29	9.60	16.31	13.76	10.91	10.96	13.33	11.30
2. Credit-deposit ratio	48.72	49.84	49.62	48.50	50.23	48.60	52.64	55.76
3. Investment-deposit ratio	42.17	46.68	49.11	53.40	55.68	55.96	46.71	47.11
4. (Credit + investment)-deposit ratio	90.89	96.52	98.73	101.90	105.92	104.56	99.35	102.86
5. Ratio of deposits to total liabilities	75.97	75.26	75.68	72.77	80.50	80.78	81.21	81.17
6. Ratio of term deposits to total deposits	61.54	60.53	56.31	58.35	60.16	62.11	56.26	59.10
7. Ratio of priority sector advances to total advances	28.04	26.38	42.40	41.50	35.29	35.63	43.39	40.47
8. Ratio of term-loans to total advances	34.76	34.54	23.79	24.58	23.98	25.12	31.70	31.44
9. Ratio of secured advances to total advances	93.85	93.94	96.26	96.20	96.50	98.21	96.71	97.04
10. Ratio of investments in non-approved securities to total investments	18.33	19.48	13.31	10.57	16.43	14.57	12.13	12.91
11. Ratio of Interest income to total assets	9.50	9.17	10.28	9.83	10.30	10.33	10.93	9.97
12. Ratio of net interest margin to total assets	3.02	2.86	3.52	3.29	3.91	3.62	4.30	3.34
13. Ratio of non-interest income to total assets	1.63	1.47	1.74	1.94	1.60	1.86	1.96	2.39
14. Ratio of intermediation cost to total assets	2.93	2.60	3.54	3.24	3.21	2.61	3.73	3.43
15. Ratio of wage bills to intermediation cost	70.34	71.13	75.66	72.24	73.16	66.87	70.57	69.24
16. Ratio of wage bills to total expenses	21.90	20.76	26.01	23.92	24.48	18.75	25.38	23.62
17. Ratio of wage bills to total income	18.52	17.38	22.27	19.87	19.76	14.34	20.40	19.22
18. Ratio of burden to total assets	1.30	1.13	1.79	1.30	1.61	0.76	1.77	1.04
19. Ratio of burden to interest income	13.67	12.28	17.45	13.21	15.68	7.33	16.15	10.42
20. Ratio of operating profits to total assets	1.72	1.74	1.73	2.10	2.29	2.87	2.53	2.30
21. Return on assets	0.46	0.75	0.98	1.06	0.85	0.82	0.63	0.85
22. Return on equity	10.27	18.20	24.07	25.55	25.19	22.94	17.17	21.16
23. Cost of deposits	8.13	7.87	8.37	8.23	7.49	7.93	7.83	7.67
24. Cost of borrowings	5.53	6.07	5.67	11.89	12.42	14.47	1.35	3.10
25. Cost of funds	7.99	7.78	8.33	8.27	7.56	8.01	7.75	7.56
26. Return on advances	10.96	10.59	12.27	11.69	12.49	11.90	13.01	11.54
27. Return on investments	12.01	11.65	12.69	12.08	11.42	11.57	11.53	11.30
28. Return on advances <i>adjusted</i> to cost of funds	2.97	2.80	3.95	3.42	4.93	3.88	5.26	3.99
29. Return on investments <i>adjusted</i> to cost of funds	4.03	3.87	4.36	3.81	3.86	3.56	3.78	3.75
30. Business per employee (in Rs. lakh)	93.64	111.20	74.17	86.47	109.00	126.00	80.52	142.82
31. Profit per employee (in Rs. lakh)	0.43	0.87	1.14	1.69	0.76	0.87	1.67	1.07
32. Capital adequacy ratio	12.51	11.49	12.26	12.35	10.65	10.86	12.35	12.10
33. Capital adequacy ratio - Tier I	9.36	8.28	10.45	11.09	8.59	9.27	8.70	8.86
34. Capital adequacy ratio - Tier II	3.15	3.21	1.81	1.26	2.06	1.59	3.65	3.24
35. Ratio of net NPA to net advances	7.18	6.41	10.45	10.14	8.78	7.30	10.10	6.95

(per cent)

Ratio	Year ended March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	12.83	10.57	12.54	10.85	12.02	12.86	7.29	5.56
2. Credit-deposit ratio	53.56	52.70	54.41	56.72	56.93	55.43	49.15	50.39
3. Investment-deposit ratio	40.95	45.63	40.57	44.43	42.59	44.52	50.68	47.84
4. (Credit + investment)-deposit ratio	94.51	98.33	94.98	101.15	99.52	99.95	99.83	98.23
5. Ratio of deposits to total liabilities	81.07	80.05	81.52	82.70	74.96	76.62	79.26	81.89
6. Ratio of term deposits to total deposits	63.22	64.57	53.96	54.15	64.41	66.72	66.18	66.86
7. Ratio of priority sector advances to total advances	37.50	39.09	38.59	36.92	43.36	43.14	33.13	33.23
8. Ratio of term-loans to total advances	24.84	26.10	24.29	28.66	21.74	21.81	21.83	25.80
9. Ratio of secured advances to total advances	97.41	94.75	94.50	91.77	98.65	98.77	93.58	91.40
10. Ratio of investments in non-approved securities to total investments	19.51	19.90	14.54	14.68	25.88	22.14	6.87	9.23
11. Ratio of Interest income to total assets	10.94	10.55	9.94	10.11	10.36	10.02	10.17	9.93

12. Ratio of net interest margin to total assets	3.86	3.71	3.74	4.11	3.85	3.47	2.38	2.41
13. Ratio of non-interest income to total assets	1.88	2.17	1.29	1.42	1.58	1.64	1.52	1.67
14. Ratio of intermediation cost to total assets	3.86	3.73	2.55	2.50	3.31	2.78	2.40	2.52
15. Ratio of wage bills to intermediation cost	76.43	78.96	72.90	72.99	75.20	74.00	72.07	75.23
16. Ratio of wage bills to total expenses	26.96	27.84	21.26	21.46	25.32	22.02	16.96	18.90
17. Ratio of wage bills to total income	22.99	23.14	16.56	15.82	20.83	17.61	14.79	16.36
18. Ratio of burden to total assets	1.97	1.56	1.26	1.08	1.73	1.14	0.88	0.85
19. Ratio of burden to interest income	18.03	14.80	12.70	10.65	16.71	11.33	8.61	8.60
20. Ratio of operating profits to total assets	1.89	2.15	2.48	3.03	2.11	2.33	1.50	1.56
21. Return on assets	0.49	0.58	0.99	1.13	0.38	1.14	0.40	0.53
22. Return on equity	14.59	18.41	16.53	18.17	6.32	18.94	11.81	16.31
23. Cost of deposits	8.18	8.00	7.47	7.16	8.31	8.40	8.99	8.74
24. Cost of borrowings	4.26	2.79	7.20	5.58	0.33	0.68	38.92	40.60
25. Cost of funds	8.03	7.68	7.47	7.14	7.93	8.05	9.16	8.91
26. Return on advances	14.42	13.67	12.10	11.53	12.28	12.22	11.52	10.97
27. Return on investments	12.37	11.99	12.01	11.59	14.01	12.66	12.24	12.10
28. Return on advances <i>adjusted</i> to cost of funds	6.39	5.99	4.62	4.39	4.35	4.17	2.37	2.07
29. Return on investments <i>adjusted</i> to cost of funds	4.34	4.31	4.54	4.45	6.07	4.61	3.08	3.20
30. Business per employee (in Rs. lakh)	70.75	81.61	106.67	123.62	82.10	98.28	99.97	121.65
31. Profit per employee (in Rs. lakh)	1.05	1.42	0.77	0.99	0.31	1.09	0.35	0.54
32. Capital adequacy ratio	10.23	11.50	12.47	12.60	14.35	14.48	10.27	11.09
33. Capital adequacy ratio - Tier I	7.49	7.38	10.54	10.83	13.65	14.13	7.75	7.54
34. Capital adequacy ratio - Tier II	2.74	4.12	1.93	1.77	0.70	0.35	2.52	3.55
35. Ratio of net NPA to net advances	10.55	8.12	8.23	6.09	7.70	7.87	10.80	8.58

Source : Compiled from annual accounts of banks of respective years.