

**Table 56 : Selected Ratios of Scheduled Commercial Banks
(excluding RRBs) : 1999 and 2000 (Part 2 of 6)
NATIONALISED BANKS**

(per cent)

Ratio	Year ended March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	13.52	11.18	12.54	11.81	8.26	6.83	8.19	6.76
2. Credit-deposit ratio	45.03	46.71	43.34	38.66	47.28	47.54	54.75	52.85
3. Investment-deposit ratio	46.17	46.60	47.43	52.89	35.65	36.17	34.40	34.91
4. (Credit + investment)-deposit ratio	91.20	93.30	90.77	91.55	82.93	83.71	89.15	87.75
5. Ratio of deposits to total liabilities	89.02	89.50	90.33	91.23	85.41	87.55	82.40	85.16
6. Ratio of term deposits to total deposits	58.26	58.07	69.57	69.93	67.84	68.10	67.38	66.47
7. Ratio of priority sector advances to total advances	33.77	39.33	38.91	38.32	28.72	27.02	25.78	26.13
8. Ratio of term-loans to total advances	47.25	45.50	37.17	35.66	31.06	32.74	38.12	39.68
9. Ratio of secured advances to total advances	91.67	89.59	88.92	90.61	91.79	95.29	82.32	86.25
10. Ratio of investments in non-approved securities to total investments	17.35	15.53	25.47	14.08	25.94	28.56	22.95	22.77
11. Ratio of Interest income to total assets	9.79	9.94	10.13	10.53	9.83	9.42	9.16	8.61
12. Ratio of net interest margin to total assets	3.01	3.04	3.24	3.04	3.21	3.09	2.81	2.35
13. Ratio of non-interest income to total assets	1.28	1.39	1.41	1.70	1.18	1.16	1.14	1.43
14. Ratio of intermediation cost to total assets	2.86	2.89	3.14	2.62	2.46	2.35	2.55	2.54
15. Ratio of wage bills to intermediation cost	69.95	68.49	73.35	72.78	70.03	68.78	72.24	71.55
16. Ratio of wage bills to total expenses	20.76	20.20	22.98	18.86	18.97	18.64	20.72	20.65
17. Ratio of wage bills to total income	18.07	17.46	19.98	15.59	15.65	15.29	17.89	18.09
18. Ratio of burden to total assets	1.58	1.50	1.73	0.92	1.28	1.19	1.41	1.11
19. Ratio of burden to interest income	16.12	15.10	17.08	8.76	13.03	12.68	15.36	12.90
20. Ratio of operating profits to total assets	1.43	1.54	1.51	2.12	1.93	1.90	1.41	1.24
21. Return on assets	0.77	0.35	0.78	0.76	0.81	0.85	0.40	0.31
22. Return on equity	16.87	7.97	15.57	22.45	15.15	16.40	8.52	7.03
23. Cost of deposits	7.49	7.61	7.49	7.87	7.35	6.78	6.92	6.64
24. Cost of borrowings	0.56	1.32	16.01	18.51	14.45	18.97	12.36	12.79
25. Cost of funds	7.45	7.59	7.66	8.00	7.43	6.89	7.20	6.95
26. Return on advances	11.96	11.62	12.15	12.76	11.67	11.39	11.34	11.10
27. Return on investments	11.38	11.72	11.76	11.84	11.92	11.57	10.69	10.47
28. Return on advances <i>adjusted</i> to cost of funds	4.50	4.03	4.50	4.76	4.23	4.51	4.13	4.15
29. Return on investments <i>adjusted</i> to cost of funds	3.93	4.14	4.10	3.84	4.48	4.68	3.48	3.52
30. Business per employee (in Rs. lakh)	90.00	105.00	81.14	111.71	134.75	142.82	131.00	135.65
31. Profit per employee (in Rs. lakh)	0.60	0.31	0.61	0.82	0.91	1.07	0.38	0.33
32. Capital adequacy ratio	10.38	11.51	11.02	13.36	13.30	12.10	10.55	10.57
33. Capital adequacy ratio - Tier I	6.57	7.10	10.44	10.01	9.05	8.86	7.05	6.91
34. Capital adequacy ratio - Tier II	3.81	4.41	0.58	3.35	4.25	3.24	3.50	3.66
35. Ratio of net NPA to net advances	12.54	12.24	4.26	3.47	7.70	5.94	7.28	7.55

(per cent)

Ratio	Year ended March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	14.29	9.48	9.76	8.00	10.51	10.06	9.68	8.14
2. Credit-deposit ratio	37.17	39.18	46.55	49.05	41.76	44.06	49.88	54.47
3. Investment-deposit ratio	52.03	55.79	41.37	41.71	49.80	47.63	43.73	41.75
4. (Credit + investment)-deposit ratio	89.20	94.97	87.91	90.77	91.56	91.69	93.62	96.22
5. Ratio of deposits to total liabilities	89.69	88.05	87.20	88.23	86.75	86.49	84.10	85.19
6. Ratio of term deposits to total deposits	58.15	61.65	63.20	62.01	58.39	58.45	74.23	72.91
7. Ratio of priority sector advances to total advances	41.73	35.19	32.11	28.91	32.44	36.79	29.80	29.02
8. Ratio of term-loans to total advances	36.55	40.25	29.58	33.49	35.73	38.79	47.04	54.88
9. Ratio of secured advances to total advances	92.67	92.90	89.23	86.72	93.71	91.59	83.14	85.53
10. Ratio of investments in non-approved securities to total investments	19.44	18.67	32.75	33.00	17.21	21.96	40.48	32.57
11. Ratio of Interest income to total assets	9.93	10.71	10.28	9.46	9.97	9.04	10.35	10.11
12. Ratio of net interest margin to total assets	3.51	3.41	3.42	2.80	3.19	1.77	2.89	2.89

13. Ratio of non-interest income to total assets	0.94	1.35	1.38	1.63	1.06	0.69	1.52	1.71
14. Ratio of intermediation cost to total assets	3.27	3.06	2.70	2.63	3.34	1.97	2.07	1.92
15. Ratio of wage bills to intermediation cost	80.89	77.33	71.46	70.46	75.64	76.35	60.94	58.31
16. Ratio of wage bills to total expenses	27.28	22.87	20.17	19.96	24.94	22.36	13.21	12.22
17. Ratio of wage bills to total income	24.31	19.67	16.54	16.72	22.89	20.84	10.61	9.45
18. Ratio of burden to total assets	2.32	1.72	1.32	1.00	2.28	1.28	0.55	0.21
19. Ratio of burden to interest income	23.41	16.05	12.85	10.60	22.85	19.57	5.32	2.07
20. Ratio of operating profits to total assets	1.18	1.69	2.10	1.80	0.91	0.49	2.34	2.68
21. Return on assets	0.43	0.59	0.47	0.43	0.43	0.38	1.43	1.54
22. Return on equity	7.77	17.63	9.55	9.43	5.59	1.56	21.06	21.94
23. Cost of deposits	7.10	7.85	7.48	7.19	7.74	5.32	8.76	8.30
24. Cost of borrowings	2.68	4.61	1.39	1.37	6.28	8.54	4.11	6.91
25. Cost of funds	7.04	7.78	7.34	7.02	7.73	5.35	8.70	8.28
26. Return on advances	12.50	12.65	12.59	11.55	12.81	8.40	11.49	11.46
27. Return on investments	11.61	12.52	12.57	10.92	11.81	6.52	13.13	12.01
28. Return on advances <i>adjusted</i> to cost of funds	5.46	4.88	5.25	4.53	5.08	3.05	2.79	3.19
29. Return on investments <i>adjusted</i> to cost of funds	4.57	4.74	5.23	3.90	4.08	1.17	4.43	3.74
30. Business per employee (in Rs. lakh)	90.62	114.84	116.88	135.20	79.55	93.30	185.02	207.68
31. Profit per employee (in Rs. lakh)	0.32	0.56	0.43	0.45	0.30	0.31	1.89	2.20
32. Capital adequacy ratio	9.76	11.66	10.96	9.64	11.88	11.18	13.20	12.80
33. Capital adequacy ratio - Tier I	7.89	7.41	8.57	7.77	7.21	6.65	12.80	12.70
34. Capital adequacy ratio - Tier II	1.87	4.25	2.39	1.87	4.67	4.53	0.40	0.10
35. Ratio of net NPA to net advances	8.72	6.97	7.09	5.20	9.79	9.84	1.98	1.92

(per cent)

Ratio	Year ended March 31							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	1999	2000	1999	2000	1999	2000	1999	2000
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	11.14	9.42	10.12	8.03	13.08	12.01	12.03	10.30
2. Credit-deposit ratio	54.22	53.57	43.70	42.92	46.17	47.59	45.87	42.21
3. Investment-deposit ratio	47.87	52.05	45.05	44.71	37.95	42.15	46.65	52.32
4. (Credit + investment)-deposit ratio	102.09	105.62	88.74	87.63	84.12	89.74	92.51	94.52
5. Ratio of deposits to total liabilities	79.46	78.85	79.99	81.24	89.58	88.04	89.46	90.03
6. Ratio of term deposits to total deposits	64.99	62.75	68.02	70.24	67.32	67.84	73.12	74.92
7. Ratio of priority sector advances to total advances	41.74	40.11	23.76	24.86	29.17	29.63	39.71	39.70
8. Ratio of term-loans to total advances	37.56	35.34	17.78	18.78	21.06	22.88	30.09	33.21
9. Ratio of secured advances to total advances	97.42	97.40	91.43	93.01	93.57	94.14	98.08	95.98
10. Ratio of investments in non-approved securities to total investments	28.90	33.36	11.66	15.33	15.17	12.93	41.73	39.14
11. Ratio of Interest income to total assets	11.01	10.02	7.95	8.44	10.02	12.73	11.16	11.35
12. Ratio of net interest margin to total assets	3.25	2.64	0.96	1.69	2.47	3.68	3.47	3.29
13. Ratio of non-interest income to total assets	1.13	1.34	0.97	1.22	1.09	1.15	1.03	1.02
14. Ratio of intermediation cost to total assets	2.79	2.60	2.73	2.81	2.94	3.32	2.21	1.98
15. Ratio of wage bills to intermediation cost	72.96	71.23	76.33	78.16	75.50	70.77	58.49	54.03
16. Ratio of wage bills to total expenses	19.27	18.54	21.48	22.95	21.13	18.99	13.06	10.65
17. Ratio of wage bills to total income	16.74	16.29	23.40	22.70	19.95	16.93	10.59	8.64
18. Ratio of burden to total assets	1.66	1.26	1.76	1.58	1.84	2.17	1.17	0.95
19. Ratio of burden to interest income	15.04	12.58	22.18	18.76	18.39	17.06	10.52	8.42
20. Ratio of operating profits to total assets	1.59	1.38	-0.80	0.11	0.62	1.50	2.30	2.34
21. Return on assets	0.75	0.38	—	—	0.23	0.15	1.20	1.10
22. Return on equity	17.72	8.26	-27.31	-14.74	7.97	13.79	19.89	20.95
23. Cost of deposits	8.75	8.32	8.33	8.04	8.12	9.94	8.51	8.83
24. Cost of borrowings	2.70	4.29	10.29	11.77	13.02	6.44	10.07	4.73
25. Cost of funds	8.55	8.11	8.36	8.11	8.21	9.88	8.52	8.77
26. Return on advances	13.84	12.32	10.87	11.84	11.82	14.99	13.30	11.87
27. Return on investments	12.51	11.39	10.55	11.41	11.81	15.73	12.28	14.09
28. Return on advances <i>adjusted</i> to cost of funds	5.29	4.21	2.50	3.74	3.61	5.10	4.79	3.10
29. Return on investments <i>adjusted</i> to cost of funds	3.96	3.28	2.19	3.30	3.60	5.85	3.76	5.32
30. Business per employee (in Rs. lakh)	126.00	145.00	97.87	110.00	103.78	116.87	169.70	218.20
31. Profit per employee (in Rs. lakh)	0.76	0.45	—	—	0.20	0.14	1.60	1.90
32. Capital adequacy ratio	11.14	11.63	Neg.	Neg.	10.15	9.15	14.10	12.72
33. Capital adequacy ratio - Tier I	6.91	7.07	Neg.	Neg.	5.53	5.16	14.05	12.54
34. Capital adequacy ratio - Tier II	4.23	4.56	—	—	4.62	3.99	0.05	0.18
35. Ratio of net NPA to net advances	7.67	13.47	21.67	16.80	7.30	7.65	4.5	3.8

(per cent)

Ratio	Year ended March 31							
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		Union Bank of India	
	1999	2000	1999	2000	1999	2000	1999	2000
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	10.91	11.08	12.30	11.54	10.97	11.80	12.83	10.01
2. Credit-deposit ratio	43.17	45.14	46.71	47.54	46.76	51.60	40.19	46.98
3. Investment-deposit ratio	45.00	45.56	45.55	46.54	39.80	41.56	43.15	36.90
4. (Credit + investment)-deposit ratio	88.17	90.70	92.26	94.08	86.56	93.16	83.34	83.88
5. Ratio of deposits to total liabilities	89.46	88.71	88.03	87.72	90.96	87.09	90.09	88.91
6. Ratio of term deposits to total deposits	69.55	68.79	54.57	55.12	64.99	65.54	65.26	60.59
7. Ratio of priority sector advances to total advances	35.15	40.30	34.62	36.87	30.18	25.66	37.60	32.74
8. Ratio of term-loans to total advances	40.83	42.65	35.35	35.37	61.43	64.29	31.80	30.07
9. Ratio of secured advances to total advances	90.92	93.77	98.67	97.33	72.03	63.14	96.93	97.63
10. Ratio of investments in non-approved securities to total investments	25.37	25.46	18.37	15.28	22.90	17.36	21.25	20.52
11. Ratio of Interest income to total assets	10.05	10.04	10.33	10.26	10.09	9.94	10.07	11.32
12. Ratio of net interest margin to total assets	2.57	2.48	3.84	3.22	3.20	3.36	2.92	3.70
13. Ratio of non-interest income to total assets	1.14	1.37	1.27	1.45	1.31	1.25	0.92	1.32
14. Ratio of intermediation cost to total assets	2.78	2.98	3.20	3.03	3.61	3.47	2.75	3.75
15. Ratio of wage bills to intermediation cost	69.27	72.10	77.68	77.68	78.96	78.62	65.56	79.76
16. Ratio of wage bills to total expenses	18.78	20.40	25.63	23.38	27.14	27.16	18.22	26.33
17. Ratio of wage bills to total income	17.22	18.84	21.41	20.12	25.00	24.39	16.42	23.67
18. Ratio of burden to total assets	1.64	1.61	1.93	1.59	2.30	2.22	1.83	2.43
19. Ratio of burden to interest income	16.32	16.03	18.69	15.45	22.78	22.35	18.18	21.47
20. Ratio of operating profits to total assets	0.93	0.87	1.91	1.63	0.90	1.14	1.09	1.27
21. Return on assets	0.53	0.52	0.80	0.75	0.71	0.89	0.51	0.29
22. Return on equity	10.40	15.45	20.77	19.42	12.90	24.69	9.83	8.79
23. Cost of deposits	8.28	8.11	7.05	7.63	7.63	7.23	7.91	8.28
24. Cost of borrowings	3.81	2.64	5.25	6.76	4.09	2.03	15.13	6.91
25. Cost of funds	8.21	7.99	7.04	7.62	7.61	7.20	7.93	8.27
26. Return on advances	13.00	11.86	12.44	12.08	13.38	12.31	12.54	13.76
27. Return on investments	11.41	11.98	11.46	11.89	11.64	11.85	11.91	15.74
28. Return on advances <i>adjusted</i> to cost of funds	4.79	3.87	5.40	4.46	5.77	5.10	4.61	5.48
29. Return on investments <i>adjusted</i> to cost of funds	3.20	4.00	4.42	4.26	4.03	4.65	3.98	7.46
30. Business per employee (in Rs. lakh)	111.49	124.96	89.58	106.48	88.83	111.36	112.94	135.44
31. Profit per employee (in Rs. lakh)	0.46	0.51	0.57	0.63	0.42	0.66	0.52	0.33
32. Capital adequacy ratio	10.94	11.57	10.79	10.31	9.57	11.45	10.09	11.42
33. Capital adequacy ratio - Tier I	7.73	7.51	6.42	6.73	5.49	7.21	7.87	6.66
34. Capital adequacy ratio - Tier II	3.21	4.06	4.37	3.58	4.08	4.24	2.22	4.76
35. Ratio of net NPA to net advances	10.48	9.39	8.96	8.52	3.93	3.17	8.70	7.97

(per cent)

Ratio	Year ended March 31					
	United Bank of India		UCO Bank		Vijaya Bank	
	1999	2000	1999	2000	1999	2000
	(33)	(34)	(35)	(36)	(37)	(38)
1. Cash-deposit ratio	11.63	12.06	10.42	8.09	11.90	10.67
2. Credit-deposit ratio	26.48	27.18	38.29	41.56	38.88	40.44
3. Investment-deposit ratio	61.25	60.50	53.77	54.11	45.83	43.90
4. (Credit + investment)-deposit ratio	87.73	87.68	92.06	95.67	84.71	84.33
5. Ratio of deposits to total liabilities	84.32	86.06	78.31	77.93	87.33	90.63
6. Ratio of term deposits to total deposits	63.16	63.55	60.55	59.92	62.32	63.56
7. Ratio of priority sector advances to total advances	33.34	23.48	29.24	28.74	40.43	39.77
8. Ratio of term-loans to total advances	41.47	46.67	35.81	36.46	52.07	40.77
9. Ratio of secured advances to total advances	98.75	99.41	81.95	78.22	94.08	89.11
10. Ratio of investments in non-approved securities to total investments	20.92	22.85	29.19	29.78	30.87	30.38
11. Ratio of Interest income to total assets	9.19	9.24	8.61	8.93	9.74	10.03
12. Ratio of net interest margin to total assets	2.18	2.24	2.27	2.49	3.09	3.25
13. Ratio of non-interest income to total assets	0.73	0.76	0.95	1.12	1.06	0.98
14. Ratio of intermediation cost to total assets	2.61	2.54	3.03	2.82	3.02	3.18
15. Ratio of wage bills to intermediation cost	82.57	83.00	81.29	81.04	71.03	71.84
16. Ratio of wage bills to total expenses	22.41	22.06	26.28	24.70	22.19	22.93
17. Ratio of wage bills to total income	21.74	21.05	25.74	22.74	19.87	20.74

18. Ratio of burden to total assets	1.89	1.78	2.07	1.70	1.96	2.20
19. Ratio of burden to interest income	20.52	19.22	24.11	19.00	20.11	21.94
20. Ratio of operating profits to total assets	0.29	0.46	0.20	0.80	1.13	1.05
21. Return on assets	0.09	0.17	-0.36	0.18	0.28	0.38
22. Return on equity	0.76	1.59	-2.66	1.39	4.24	9.18
23. Cost of deposits	8.25	8.11	7.69	7.80	7.45	7.31
24. Cost of borrowings	4.45	7.25	12.60	12.02	2.17	3.68
25. Cost of funds	8.22	8.10	7.78	7.90	7.37	7.28
26. Return on advances	11.52	11.38	11.00	11.02	13.62	13.18
27. Return on investments	11.91	12.19	11.17	11.54	11.46	12.28
28. Return on advances <i>adjusted</i> to cost of funds	3.30	3.28	3.22	3.12	6.25	5.90
29. Return on investments <i>adjusted</i> to cost of funds	3.69	4.09	3.40	3.63	4.09	5.01
30. Business per employee (in Rs. lakh)	81.46	100.28	73.00	89.00	89.86	105.49
31. Profit per employee (in Rs. lakh)	0.07	0.15	-0.20	0.12	0.22	0.36
32. Capital adequacy ratio	9.60	9.60	9.63	9.15	10.00	10.61
33. Capital adequacy ratio - Tier I	8.10	8.20	7.22	6.59	5.70	6.01
34. Capital adequacy ratio - Tier II	1.50	1.40	2.41	2.56	4.30	4.60
35. Ratio of net NPA to net advances	14.70	12.70	10.83	8.75	6.72	6.65

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