

**Table 56 : Selected Ratios of Scheduled Commercial Banks
(excluding RRBs) : 1999 and 2000 (Part 3 of 6)
OTHER SCHEDULED COMMERCIAL BANKS**

Ratio	(per cent)							
	Year ended March 31							
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Benares State Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	11.65	12.56	11.06	9.97	11.49	11.00	11.06	14.85
2. Credit-deposit ratio	46.26	45.87	47.69	49.91	49.83	53.31	26.24	25.67
3. Investment-deposit ratio	37.59	47.17	46.58	49.75	36.52	38.41	50.88	54.16
4. (Credit + investment)-deposit ratio	83.85	93.04	94.27	99.65	86.35	91.72	77.12	79.84
5. Ratio of deposits to total liabilities	83.04	81.71	83.39	81.62	81.31	78.53	89.67	89.94
6. Ratio of term deposits to total deposits	66.09	64.04	70.62	68.25	61.29	59.48	68.10	68.23
7. Ratio of priority sector advances to total advances	26.60	28.93	17.17	26.79	35.73	29.25	49.54	36.71
8. Ratio of term-loans to total advances	35.00	39.64	32.91	38.24	34.20	31.49	21.99	25.72
9. Ratio of secured advances to total advances	88.07	67.06	94.57	71.69	92.39	92.91	99.92	99.29
10. Ratio of investments in non-approved securities to total investments	37.03	28.07	43.78	28.79	13.92	17.41	42.51	54.95
11. Ratio of Interest income to total assets	9.21	9.17	10.17	9.89	9.89	10.25	9.68	9.89
12. Ratio of net interest margin to total assets	1.94	2.58	2.25	2.77	1.82	2.40	1.57	1.35
13. Ratio of non-interest income to total assets	2.81	2.45	2.33	1.74	1.23	1.37	1.10	1.78
14. Ratio of intermediation cost to total assets	3.01	2.66	2.30	2.49	3.37	3.30	3.68	3.07
15. Ratio of wage bills to intermediation cost	45.82	58.45	16.97	11.74	68.52	70.34	70.44	69.61
16. Ratio of wage bills to total expenses	13.42	16.81	3.82	3.04	20.18	20.81	21.99	18.38
17. Ratio of wage bills to total income	11.48	13.39	3.13	2.51	20.75	19.97	24.05	18.29
18. Ratio of burden to total assets	0.20	0.21	-0.03	0.75	2.14	1.93	2.58	1.29
19. Ratio of burden to interest income	2.21	2.34	-0.27	7.55	21.61	18.82	26.68	13.04
20. Ratio of operating profits to total assets	1.74	2.37	2.27	2.03	-0.32	0.47	-1.01	0.06
21. Return on assets	0.83	1.12	1.53	1.04	-1.90	0.30	2.86	0.57
22. Return on equity	15.09	19.86	22.62	20.80	-35.75	5.45	-30.87	-8.19
23. Cost of deposits	8.16	7.27	9.14	8.02	9.70	9.74	9.08	9.47
24. Cost of borrowings	4.61	3.69	12.25	9.40	10.84	9.97	10.16	10.40
25. Cost of funds	7.90	7.07	9.21	8.11	9.72	9.75	9.08	9.48
26. Return on advances	11.03	12.10	12.07	11.62	12.29	12.71	12.02	11.25
27. Return on investments	11.92	10.27	12.97	12.37	11.99	12.81	13.49	14.64
28. Return on advances <i>adjusted</i> to cost of funds	3.13	5.03	2.86	3.51	2.57	2.97	2.93	1.77
29. Return on investments <i>adjusted</i> to cost of funds	4.02	3.20	3.76	4.26	2.27	3.07	4.40	5.16
30. Business per employee (in Rs. lakh)	171.00	202.00	379.57	712.05	99.00	111.37	71.79	86.03
31. Profit per employee (in Rs. lakh)	1.71	1.73	6.14	6.03	-1.54	0.28	1.43	0.40
32. Capital adequacy ratio	14.25	15.83	14.64	9.81	0.83	5.73	Neg.	Neg.
33. Capital adequacy ratio - Tier I	13.00	14.72	14.64	9.81	0.42	5.10	Neg.	Neg.
34. Capital adequacy ratio - Tier II	1.25	1.11	—	—	0.41	0.63	Neg.	Neg.
35. Ratio of net NPA to net advances	5.70	4.70	3.66	2.32	9.50	9.65	29.71	24.70

Ratio	(per cent)							
	Year ended March 31							
	Bharat Overseas Bank		Catholic Syrian Bank		Centurion Bank		City Union Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	7.31	5.77	8.52	7.44	5.91	8.60	11.91	10.01
2. Credit-deposit ratio	49.56	48.82	44.41	43.16	63.08	47.58	54.32	57.40
3. Investment-deposit ratio	31.79	32.40	37.73	40.47	44.34	56.88	38.74	39.61
4. (Credit + investment)-deposit ratio	81.35	81.22	82.14	83.63	107.42	104.46	93.05	97.00
5. Ratio of deposits to total liabilities	84.58	87.14	92.16	91.30	68.96	74.02	86.71	86.93
6. Ratio of term deposits to total deposits	79.23	77.15	76.69	74.77	87.58	88.46	80.33	75.99
7. Ratio of priority sector advances to total advances	26.89	25.26	31.63	28.89	8.36	5.05	35.39	33.91
8. Ratio of term-loans to total advances	17.41	21.81	41.32	40.17	45.16	49.90	24.91	22.95
9. Ratio of secured advances to total advances	85.37	85.34	92.88	94.03	95.67	83.95	95.26	96.09
10. Ratio of investments in non-approved securities to total investments	12.75	14.23	24.13	24.05	50.22	48.58	18.97	22.31
11. Ratio of Interest income to total assets	10.29	8.90	11.71	11.31	16.83	10.63	11.70	11.89

12. Ratio of net interest margin to total assets	2.23	2.22	2.10	2.52	4.20	1.93	2.06	3.16
13. Ratio of non-interest income to total assets	1.31	1.27	1.12	1.68	1.90	2.13	2.16	2.24
14. Ratio of intermediation cost to total assets	2.33	2.19	2.98	3.18	4.76	2.50	2.28	2.08
15. Ratio of wage bills to intermediation cost	50.22	49.82	68.80	73.97	9.10	10.49	56.98	64.19
16. Ratio of wage bills to total expenses	11.25	12.30	16.30	19.66	2.49	2.34	10.88	12.34
17. Ratio of wage bills to total income	10.08	10.73	16.00	18.12	2.32	2.05	9.36	9.44
18. Ratio of burden to total assets	1.02	0.92	1.87	1.50	2.87	0.37	0.12	-0.16
19. Ratio of burden to interest income	9.90	10.34	15.92	13.25	17.03	3.44	1.03	-1.35
20. Ratio of operating profits to total assets	1.21	1.30	0.23	1.02	1.34	1.56	1.94	3.32
21. Return on assets	0.74	0.07	0.02	0.25	0.92	0.82	0.88	1.28
22. Return on equity	15.31	1.23	0.88	12.24	14.04	17.86	15.94	20.60
23. Cost of deposits	9.07	7.48	10.16	9.19	11.76	9.12	10.61	9.77
24. Cost of borrowings	6.16	4.94	1.00	3.78	15.42	5.68	4.25	5.88
25. Cost of funds	8.94	7.39	9.91	9.04	12.40	8.45	10.44	9.66
26. Return on advances	12.99	11.04	14.84	14.24	19.30	13.52	15.19	14.87
27. Return on investments	11.87	10.98	13.11	13.33	14.30	10.69	10.33	12.76
28. Return on advances <i>adjusted</i> to cost of funds	4.05	3.65	4.93	5.20	6.90	5.07	4.75	5.21
29. Return on investments <i>adjusted</i> to cost of funds	2.93	3.59	3.20	4.29	1.91	2.24	-0.12	3.10
30. Business per employee (in Rs. lakh)	188.00	205.00	94.00	107.00	553.62	688.73	138.89	155.94
31. Profit per employee (in Rs. lakh)	1.08	0.10	0.01	0.21	4.81	9.14	0.90	1.48
32. Capital adequacy ratio	13.70	12.68	6.06	5.94	8.45	15.62	14.30	13.33
33. Capital adequacy ratio - Tier I	12.97	12.29	3.56	3.89	8.45	6.31	14.24	13.05
34. Capital adequacy ratio - Tier II	0.73	0.39	2.50	2.05	—	9.31	0.06	0.28
35. Ratio of net NPA to net advances	4.13	6.39	14.88	12.41	3.73	2.70	7.96	7.26

(per cent)

Ratio	Year ended March 31							
	Development		Dhanalakshmi		Federal		Ganesh Bank of	
	Credit Bank		Bank		Bank		Kurundwad	
	1999	2000	1999	2000	1999	2000	1999	2000
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	10.99	6.55	13.49	9.44	6.57	6.04	12.16	12.54
2. Credit-deposit ratio	54.23	59.21	48.97	55.42	62.34	62.44	58.60	56.56
3. Investment-deposit ratio	45.78	41.58	34.57	40.25	38.36	41.25	23.11	24.67
4. (Credit + investment)-deposit ratio	100.01	100.79	83.54	95.67	100.70	103.69	81.70	81.23
5. Ratio of deposits to total liabilities	79.82	83.16	89.51	87.87	83.99	85.02	90.94	92.32
6. Ratio of term deposits to total deposits	81.73	83.11	82.66	79.21	81.15	77.76	77.53	76.13
7. Ratio of priority sector advances to total advances	33.86	34.67	28.78	30.86	29.04	35.43	46.21	49.40
8. Ratio of term-loans to total advances	37.61	35.85	33.96	31.01	23.63	30.19	64.04	64.83
9. Ratio of secured advances to total advances	85.24	74.54	92.82	91.30	89.22	96.82	100.00	96.55
10. Ratio of investments in non-approved securities to total investments	31.17	28.04	33.08	25.57	30.57	30.90	4.23	3.97
11. Ratio of Interest income to total assets	10.63	9.26	10.99	10.97	11.17	11.25	11.97	11.97
12. Ratio of net interest margin to total assets	2.59	1.99	2.30	2.87	1.14	2.30	2.24	2.62
13. Ratio of non-interest income to total assets	1.53	2.36	1.04	1.66	1.47	1.69	0.96	0.66
14. Ratio of intermediation cost to total assets	2.68	2.13	2.31	2.31	1.97	2.26	2.62	2.40
15. Ratio of wage bills to intermediation cost	42.91	43.25	64.02	65.45	61.16	66.68	58.33	59.43
16. Ratio of wage bills to total expenses	10.72	9.80	13.46	14.52	10.04	13.44	12.36	12.13
17. Ratio of wage bills to total income	9.45	7.93	12.31	11.96	9.53	11.65	11.81	11.28
18. Ratio of burden to total assets	1.15	-0.23	1.28	0.65	0.50	0.57	1.66	1.74
19. Ratio of burden to interest income	10.78	-2.48	11.61	5.90	4.48	5.09	13.85	14.54
20. Ratio of operating profits to total assets	1.44	2.22	1.03	2.02	0.64	1.73	0.58	0.88
21. Return on assets	1.13	1.18	0.28	0.71	0.04	0.62	11.90	11.55
22. Return on equity	9.65	12.11	5.93	16.08	0.73	13.55	1.92	3.49
23. Cost of deposits	9.46	8.13	9.49	8.98	11.23	9.49	10.22	9.87
24. Cost of borrowings	5.11	7.81	0.87	2.42	1.63	3.17	22.57	25.88
25. Cost of funds	9.17	8.11	9.31	8.82	10.74	9.10	10.56	10.07
26. Return on advances	12.81	11.48	14.26	13.56	12.39	12.80	16.61	16.18
27. Return on investments	13.13	10.18	12.82	12.23	13.05	12.09	12.44	13.26
28. Return on advances <i>adjusted</i> to cost of funds	3.65	3.37	4.95	4.74	1.65	3.70	6.06	6.11
29. Return on investments <i>adjusted</i> to cost of funds	3.97	2.07	3.51	3.41	2.31	2.98	1.88	3.20
30. Business per employee (in Rs. lakh)	227.82	344.00	131.17	153.66	153.00	161.00	81.76	94.77
31. Profit per employee (in Rs. lakh)	1.67	2.26	0.28	0.82	0.04	0.72	0.04	0.09
32. Capital adequacy ratio	16.90	11.34	10.06	10.02	10.32	11.33	8.26	9.14
33. Capital adequacy ratio - Tier I	16.01	10.83	8.50	7.66	6.48	7.72	4.11	4.66
34. Capital adequacy ratio - Tier II	0.89	0.51	1.56	2.36	3.84	3.61	4.15	4.48
35. Ratio of net NPA to net advances	4.79	5.86	12.33	11.08	7.53	8.56	7.03	9.93

(per cent)

Ratio	Year ended March 31							
	Global Trust Bank		HDFC Bank		ICICI Bank		IDBI Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	11.56	8.29	10.00	10.08	7.67	7.32	9.29	11.46
2. Credit-deposit ratio	51.71	51.80	48.04	39.90	34.75	37.07	39.05	46.42
3. Investment-deposit ratio	47.89	47.20	65.31	68.21	47.11	44.77	58.77	61.60
4. (Credit + investment)-deposit ratio	99.60	99.00	113.35	108.10	81.86	81.84	97.83	108.02
5. Ratio of deposits to total liabilities	78.78	82.31	67.01	72.30	86.98	81.72	80.47	76.42
6. Ratio of term deposits to total deposits	87.72	81.61	54.44	53.67	86.77	78.50	74.54	82.55
7. Ratio of priority sector advances to total advances	24.21	21.91	14.24	17.42	22.64	13.60	23.92	21.18
8. Ratio of term-loans to total advances	26.30	24.89	43.04	39.35	12.87	10.35	26.90	35.04
9. Ratio of secured advances to total advances	96.66	99.48	62.48	93.90	89.23	79.41	90.64	80.10
10. Ratio of investments in non-approved securities to total investments	46.03	40.65	46.72	43.82	46.62	36.27	52.70	51.39
11. Ratio of Interest income to total assets	10.94	10.15	10.48	8.50	10.60	8.95	10.50	10.69
12. Ratio of net interest margin to total assets	1.18	2.19	4.09	3.82	2.31	1.95	2.28	2.30
13. Ratio of non-interest income to total assets	3.26	3.66	1.90	1.57	1.74	2.04	1.03	1.39
14. Ratio of intermediation cost to total assets	2.11	1.95	2.47	2.14	1.62	1.61	1.93	1.58
15. Ratio of wage bills to intermediation cost	13.90	14.63	24.85	28.32	21.92	23.72	19.95	22.47
16. Ratio of wage bills to total expenses	2.47	2.87	6.94	8.89	3.58	4.43	3.79	3.56
17. Ratio of wage bills to total income	2.06	2.06	4.97	6.03	2.87	3.47	3.34	2.94
18. Ratio of burden to total assets	-1.15	-1.71	0.58	0.58	-0.12	-0.43	0.90	0.19
19. Ratio of burden to interest income	-10.51	-16.83	5.51	6.77	-1.11	-4.78	8.60	1.78
20. Ratio of operating profits to total assets	2.33	3.90	3.51	3.24	2.43	2.38	1.38	0.28
21. Return on assets	1.36	1.44	1.89	1.84	0.91	0.87	0.90	1.35
22. Return on equity	26.64	26.54	22.76	19.14	22.04	14.45	17.99	25.58
23. Cost of deposits	11.08	8.62	6.89	5.05	8.55	7.28	8.62	8.80
24. Cost of borrowings	5.66	5.83	15.97	6.89	10.41	6.81	9.54	10.31
25. Cost of funds	10.73	8.40	7.71	5.31	8.63	7.26	8.71	9.00
26. Return on advances	15.09	14.26	12.77	11.21	13.96	12.06	13.97	12.93
27. Return on investments	11.45	10.11	12.05	9.59	10.73	11.26	11.67	12.59
28. Return on advances <i>adjusted</i> to cost of funds	4.36	5.87	5.06	5.90	5.33	4.80	5.26	3.93
29. Return on investments <i>adjusted</i> to cost of funds	0.73	1.72	4.34	4.27	2.11	3.99	2.96	3.59
30. Business per employee (in Rs. lakh)	690.00	855.00	522.00	942.00	513.91	594.99	913.06	923.01
31. Profit per employee (in Rs. lakh)	9.00	12.00	9.96	9.60	7.11	7.83	7.34	11.15
32. Capital adequacy ratio	11.97	13.68	11.86	12.19	11.06	19.64	11.26	11.80
33. Capital adequacy ratio - Tier I	7.62	9.85	8.34	9.56	7.32	17.42	11.21	8.43
34. Capital adequacy ratio - Tier II	4.35	3.83	3.52	2.63	3.74	2.22	0.05	3.37
35. Ratio of net NPA to net advances	2.15	0.87	1.08	0.77	2.88	1.53	1.28	1.95

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