

**Table 56 : Selected Ratios of Scheduled Commercial Banks
(excluding RRBs) : 1999 and 2000 (Part 4 of 6)
OTHER SCHEDULED COMMERCIAL BANKS**

Ratio	(per cent)							
	Year ended March 31							
	IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	7.48	5.65	12.00	14.88	10.39	10.21	10.06	9.13
2. Credit-deposit ratio	53.05	56.17	45.79	37.34	46.70	47.38	57.05	58.48
3. Investment-deposit ratio	41.75	41.73	45.79	45.15	40.51	39.87	40.15	38.32
4. (Credit + investment)-deposit ratio	94.80	97.90	91.58	82.49	87.21	87.25	97.20	96.80
5. Ratio of deposits to total liabilities	81.36	81.86	85.70	89.21	89.93	90.11	81.33	82.52
6. Ratio of term deposits to total deposits	86.97	84.64	63.39	63.73	80.48	78.82	80.32	79.81
7. Ratio of priority sector advances to total advances	24.56	20.18	20.67	23.09	38.18	37.37	37.98	38.85
8. Ratio of term-loans to total advances	17.78	20.78	37.13	40.06	21.95	23.64	31.93	30.03
9. Ratio of secured advances to total advances	92.77	91.79	97.87	93.87	98.16	97.01	96.76	92.45
10. Ratio of investments in non-approved securities to total investments	27.31	22.60	26.69	34.82	31.66	32.66	27.45	38.28
11. Ratio of Interest income to total assets	10.61	9.00	10.58	9.79	11.25	10.89	11.96	12.18
12. Ratio of net interest margin to total assets	2.05	1.92	4.01	3.17	2.66	2.15	3.21	3.99
13. Ratio of non-interest income to total assets	1.48	2.04	0.66	1.16	1.11	1.36	1.44	1.68
14. Ratio of intermediation cost to total assets	1.56	1.27	2.04	1.76	2.11	1.99	2.47	2.50
15. Ratio of wage bills to intermediation cost	12.93	13.27	63.53	56.36	69.74	71.26	58.88	62.89
16. Ratio of wage bills to total expenses	1.99	2.02	15.06	11.86	13.74	13.22	12.97	14.70
17. Ratio of wage bills to total income	1.67	1.53	11.55	9.08	11.90	11.58	10.86	11.33
18. Ratio of burden to total assets	0.08	-0.77	1.39	0.60	1.00	0.63	1.03	0.81
19. Ratio of burden to interest income	0.72	-8.56	13.10	6.14	8.92	5.78	8.61	6.68
20. Ratio of operating profits to total assets	1.97	2.69	2.62	2.57	1.66	1.52	2.18	3.18
21. Return on assets	0.60	0.70	1.14	1.13	0.97	1.10	1.19	1.90
22. Return on equity	7.06	10.55	24.28	25.13	17.34	20.31	20.81	31.25
23. Cost of deposits	9.25	7.72	7.57	7.22	9.17	9.35	9.86	9.10
24. Cost of borrowings	6.58	6.16	1.89	22.23	5.89	6.86	4.43	3.55
25. Cost of funds	9.12	7.60	7.46	7.43	9.08	9.28	9.51	8.68
26. Return on advances	13.78	10.24	13.36	11.77	14.10	13.41	14.85	14.33
27. Return on investments	11.38	11.77	12.63	12.24	12.60	12.66	14.13	13.84
28. Return on advances <i>adjusted</i> to cost of funds	4.66	2.64	5.90	4.34	5.02	4.13	5.34	5.65
29. Return on investments <i>adjusted</i> to cost of funds	2.26	4.17	5.16	4.81	3.52	3.38	4.62	5.16
30. Business per employee (in Rs. Lakh)	1506.19	2004.70	137.00	175.00	156.29	177.68	137.00	169.00
31. Profit per employee (in Rs. lakh)	8.46	13.23	1.36	1.91	1.08	1.43	1.39	2.60
32. Capital adequacy ratio	15.16	13.24	24.48	18.82	10.85	11.04	14.53	15.16
33. Capital adequacy ratio - Tier I	15.11	12.09	19.46	15.51	10.62	10.64	13.28	14.48
34. Capital adequacy ratio - Tier II	0.05	1.15	5.02	3.31	0.23	0.40	1.25	0.68
35. Ratio of net NPA to net advances	7.20	5.98	3.79	3.22	4.99	5.73	4.35	3.77

Ratio	(per cent)							
	Year ended March 31							
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-deposit ratio	12.29	10.00	16.97	7.21	12.11	10.52	10.13	10.56
2. Credit-deposit ratio	57.16	58.57	55.05	55.05	22.81	22.28	54.51	49.98
3. Investment-deposit ratio	37.21	39.09	36.97	41.33	42.79	46.71	40.36	34.59
4. (Credit + investment)-deposit ratio	94.38	97.67	92.02	96.37	65.61	68.99	94.88	84.57
5. Ratio of deposits to total liabilities	84.74	84.93	84.35	85.03	92.75	92.70	90.45	91.32
6. Ratio of term deposits to total deposits	72.57	72.34	84.27	84.14	50.04	54.82	80.98	81.70
7. Ratio of priority sector advances to total advances	36.33	42.55	23.44	17.87	50.45	52.63	38.05	31.46
8. Ratio of term-loans to total advances	26.86	23.27	18.46	36.51	20.38	21.85	29.89	23.13
9. Ratio of secured advances to total advances	93.75	90.44	96.37	99.13	99.81	99.19	96.05	92.69
10. Ratio of investments in non-approved securities to total investments	36.22	39.94	30.51	22.82	24.42	33.37	20.47	21.53
11. Ratio of Interest income to total assets	10.60	10.62	12.16	10.63	11.19	10.50	13.11	11.35

12. Ratio of net interest margin to total assets	2.46	2.86	1.51	1.59	4.46	4.22	2.97	3.14
13. Ratio of non-interest income to total assets	2.19	2.85	1.72	2.07	0.52	0.59	1.52	1.64
14. Ratio of intermediation cost to total assets	3.28	3.07	2.33	2.07	2.91	2.94	3.33	3.05
15. Ratio of wage bills to intermediation cost	55.96	60.00	50.94	56.41	73.18	74.67	61.81	62.77
16. Ratio of wage bills to total expenses	16.07	16.99	9.13	10.51	22.11	23.83	15.28	17.02
17. Ratio of wage bills to total income	14.34	13.65	8.54	9.19	18.21	19.83	14.07	14.77
18. Ratio of burden to total assets	1.09	0.21	0.61	—	2.39	2.36	1.81	1.42
19. Ratio of burden to interest income	10.27	2.02	5.00	—	21.38	22.45	13.82	12.49
20. Ratio of operating profits to total assets	1.37	1.42	0.90	1.59	2.06	1.86	1.16	1.72
21. Return on assets	0.85	1.30	0.16	0.70	0.79	0.95	0.62	0.84
22. Return on equity	14.60	0.68	3.75	14.14	23.06	22.85	20.83	28.65
23. Cost of deposits	9.00	8.55	11.35	9.77	7.20	6.77	10.64	8.54
24. Cost of borrowings	12.22	11.43	0.07	0.16	66.56	24.83	10.29	8.05
25. Cost of funds	9.12	8.68	10.71	9.46	7.21	6.77	10.64	8.54
26. Return on advances	13.51	13.34	15.96	13.70	14.77	13.47	16.09	13.74
27. Return on investments	11.63	10.83	14.21	12.26	12.66	12.35	13.70	13.85
28. Return on advances <i>adjusted</i> to cost of funds	4.39	4.65	5.25	4.24	7.57	6.70	5.45	5.20
29. Return on investments <i>adjusted</i> to cost of funds	2.51	2.14	3.50	2.81	5.45	5.57	3.06	5.32
30. Business per employee (in Rs. lakh)	124.58	158.00	149.00	200.00	70.13	79.05	107.92	133.34
31. Profit per employee (in Rs. lakh)	0.73	1.37	0.18	0.93	0.50	0.69	0.53	0.91
32. Capital adequacy ratio	9.64	10.45	11.85	11.25	13.81	15.11	10.24	9.04
33. Capital adequacy ratio - Tier I	9.64	8.10	9.11	9.70	12.86	14.32	6.76	5.73
34. Capital adequacy ratio - Tier II	—	2.35	2.74	1.55	0.95	0.79	3.48	3.31
35. Ratio of net NPA to net advances	6.72	5.38	20.60	13.94	2.84	0.82	12.23	15.65

(per cent)

Ratio	Year ended March 31							
	Ratnakar Bank		Sangli Bank		SBI Commercial & International Bank		South Indian Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-deposit ratio	11.85	9.27	13.19	22.27	4.82	5.60	8.47	7.51
2. Credit-deposit ratio	48.49	42.78	37.85	34.66	59.29	71.61	53.31	52.02
3. Investment-deposit ratio	43.67	43.38	42.59	40.53	45.60	40.43	38.42	45.01
4. (Credit + investment)-deposit ratio	92.16	86.15	80.44	75.19	104.90	112.04	91.73	97.03
5. Ratio of deposits to total liabilities	86.08	87.42	92.42	92.61	71.88	72.63	87.17	87.44
6. Ratio of term deposits to total deposits	76.55	74.21	61.82	62.25	94.22	92.44	78.37	78.10
7. Ratio of priority sector advances to total advances	31.62	30.20	25.80	26.21	12.64	11.80	28.42	31.97
8. Ratio of term-loans to total advances	38.65	41.40	15.21	19.61	11.59	17.98	39.12	39.07
9. Ratio of secured advances to total advances	90.72	89.40	93.69	95.15	94.74	83.81	90.00	89.38
10. Ratio of investments in non-approved securities to total investments	41.59	38.02	29.59	31.56	7.21	13.09	23.46	15.20
11. Ratio of Interest income to total assets	11.16	11.06	9.37	9.08	11.09	10.16	12.03	11.69
12. Ratio of net interest margin to total assets	3.40	3.15	2.86	2.79	1.33	2.14	2.65	2.95
13. Ratio of non-interest income to total assets	0.96	1.83	1.32	1.48	2.13	2.53	1.11	1.86
14. Ratio of intermediation cost to total assets	3.16	3.34	3.15	3.04	1.21	1.23	2.70	2.80
15. Ratio of wage bills to intermediation cost	66.52	66.03	79.21	76.75	30.48	32.36	71.00	76.74
16. Ratio of wage bills to total expenses	19.23	19.61	25.82	25.02	3.36	4.29	15.88	18.64
17. Ratio of wage bills to total income	17.32	17.13	23.33	22.08	2.79	3.13	14.60	15.88
18. Ratio of burden to total assets	2.19	1.51	1.83	1.56	-0.92	-1.30	1.59	0.95
19. Ratio of burden to interest income	19.66	13.69	19.49	17.15	-8.31	-12.79	13.24	8.09
20. Ratio of operating profits to total assets	1.20	1.63	1.03	1.24	2.26	3.44	1.06	2.00
21. Return on assets	0.92	0.83	0.35	0.36	1.59	1.84	0.17	0.58
22. Return on equity	20.53	17.63	8.04	9.18	8.85	9.89	4.40	14.78
23. Cost of deposits	8.52	8.48	6.98	6.77	12.66	9.43	10.08	9.47
24. Cost of borrowings	7.75	15.65	25.23	6.01	13.57	20.17	5.32	5.58
25. Cost of funds	8.49	8.62	7.02	6.77	12.72	10.08	9.97	9.36
26. Return on advances	15.79	14.93	11.14	10.16	12.31	11.17	15.15	14.31
27. Return on investments	11.68	12.36	11.12	11.05	11.42	12.05	13.44	12.73
28. Return on advances <i>adjusted</i> to cost of funds	7.30	6.31	4.12	3.39	-0.42	1.10	5.18	4.94
29. Return on investments <i>adjusted</i> to cost of funds	3.19	3.74	4.10	4.28	-1.30	1.97	3.47	3.37
30. Business per employee (in Rs. lakh)	90.47	114.75	59.38	66.82	575.38	724.99	109.00	129.00
31. Profit per employee (in Rs. lakh)	0.55	0.64	0.20	0.24	7.21	9.63	0.15	0.64
32. Capital adequacy ratio	9.72	11.56	11.58	12.13	28.90	24.32	10.40	10.41
33. Capital adequacy ratio - Tier I	8.05	10.60	7.39	8.54	28.37	24.12	8.40	8.07
34. Capital adequacy ratio - Tier II	1.67	0.96	4.19	3.59	0.53	0.20	2.00	2.34
35. Ratio of net NPA to net advances	7.79	8.70	8.26	0.00	21.88	13.97	11.06	8.67

(per cent)

	As on 31st March, 2000									
	Tamilnad Mercantile Bank		Times Bank*		United Western Bank		UTI Bank		Vysya Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)	(65)	(66)
1. Cash-deposit ratio	16.54	12.72	7.69		10.20	10.05	11.12	7.01	10.16	8.24
2. Credit-deposit ratio	47.25	47.10	43.57		48.87	54.22	71.36	61.30	42.73	53.04
3. Investment-deposit ratio	43.10	46.50	34.65		34.01	31.34	36.21	36.10	37.68	36.85
4. (Credit + investment)-deposit ratio	90.35	93.60	78.22		82.88	85.56	107.57	97.41	80.41	89.89
5. Ratio of deposits to total liabilities	84.07	86.61	91.96		87.55	90.21	77.67	85.77	85.67	83.08
6. Ratio of term deposits to total deposits	69.46	71.90	64.24		75.78	72.21	83.17	83.01	80.94	79.36
7. Ratio of priority sector advances to total advances	44.27	44.00	25.23		42.47	35.84	10.82	8.64	42.36	37.46
8. Ratio of term-loans to total advances	28.32	26.77	29.39		23.97	21.01	8.44	10.17	40.68	42.91
9. Ratio of secured advances to total advances	97.55	97.70	91.41		89.82	85.23	99.94	90.04	91.73	75.95
10. Ratio of investments in non-approved securities to total investments	43.74	50.14	35.76		32.81	34.87	30.01	33.78	38.98	36.67
11. Ratio of Interest income to total assets	11.26	11.29	10.04		9.73	9.60	10.53	9.13	10.21	9.60
12. Ratio of net interest margin to total assets	3.31	3.20	1.91		2.61	2.63	2.05	1.71	1.34	1.34
13. Ratio of non-interest income to total assets	1.92	1.81	1.42		1.54	2.77	1.32	1.72	1.57	2.26
14. Ratio of intermediation cost to total assets	2.52	2.38	1.98		2.30	2.14	1.44	1.24	2.04	2.14
15. Ratio of wage bills to intermediation cost	61.49	61.57	26.31		69.00	70.94	23.55	23.59	59.93	55.04
16. Ratio of wage bills to total expenses	14.81	14.01	5.15		16.88	16.65	3.42	3.37	11.19	11.31
17. Ratio of wage bills to total income	11.77	11.20	4.54		14.11	12.26	2.86	2.69	10.36	9.92
18. Ratio of burden to total assets	0.60	0.57	0.56		0.76	-0.64	0.12	-0.49	0.47	-0.12
19. Ratio of burden to interest income	5.32	5.08	5.54		7.84	-6.63	1.18	-5.33	4.57	-1.25
20. Ratio of operating profits to total assets	2.71	2.63	1.35		1.85	3.26	1.93	2.20	0.87	1.46
21. Return on assets	1.43	1.32	0.95		0.95	1.16	0.79	0.77	0.40	0.55
22. Return on equity	20.76	19.69	17.77		21.02	26.10	17.00	22.86	6.62	8.62
23. Cost of deposits	9.03	9.04	8.32		7.67	7.22	9.08	7.76	9.98	9.34
24. Cost of borrowings	0.84	2.24	404.01		14.70	17.41	4.38	4.64	4.45	7.55
25. Cost of funds	8.80	8.91	8.68		7.84	7.42	8.59	7.43	9.80	9.27
26. Return on advances	14.22	13.47	13.20		13.57	12.44	12.47	10.45	12.13	11.43
27. Return on investments	14.20	14.32	12.71		10.66	11.55	11.27	9.92	11.61	11.03
28. Return on advances <i>adjusted</i> to cost of funds	5.42	4.56	4.52		5.73	5.03	3.89	3.03	2.33	2.17
29. Return on investments <i>adjusted</i> to cost of funds	5.40	5.41	4.03		2.82	4.13	2.68	2.49	1.81	1.77
30. Business per employee (in Rs. lakh)	141.48	180.28	730.00		139.00	179.00	1000.00	1249.00	123.89	186.14
31. Profit per employee (in Rs. lakh)	1.64	1.89	5.00		1.08	1.64	6.00	6.91	0.50	0.76
32. Capital adequacy ratio	18.40	18.02	9.97		11.64	11.94	11.64	11.37	10.63	12.24
33. Capital adequacy ratio - Tier I	17.15	15.99	9.97		7.99	8.55	11.60	7.99	9.27	8.20
34. Capital adequacy ratio - Tier II	1.25	2.03	—		3.65	3.39	0.04	3.38	1.36	4.04
35. Ratio of net NPA to net advances	5.67	5.77	3.01		8.28	4.83	6.32	4.71	14.31	9.11

Note * : With effect from 26th February 2000, Times Bank has been merged with HDFC Bank.

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