

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

Ratio	(per cent)							
	Year ended March 31							
	Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-deposit ratio	5.70	4.42	8.05	15.27	4.21	10.63	8.83	8.84
2. Credit-deposit ratio	44.68	47.29	76.83	81.30	34.40	349.98	72.56	137.01
3. Investment-deposit ratio	56.18	54.98	78.29	96.86	104.23	183.06	64.85	97.95
4. (Credit + investment)-deposit ratio	100.86	102.27	155.12	178.16	138.63	533.04	137.42	234.96
5. Ratio of deposits to total liabilities	85.28	83.56	47.80	46.57	50.57	16.62	54.86	37.07
6. Ratio of term deposits to total deposits	92.96	93.76	51.25	49.43	97.03	87.74	79.53	91.24
7. Ratio of priority sector advances to total advances	9.06	9.00	28.07	47.09	26.22	15.21	42.35	34.90
8. Ratio of term-loans to total advances	29.57	14.64	42.37	57.87	38.13	55.99	20.90	40.53
9. Ratio of secured advances to total advances	48.73	54.80	74.79	73.47	85.26	52.84	96.45	78.05
10. Ratio of investments in non-approved securities to total investments	26.79	27.80	45.02	45.06	56.28	29.57	24.24	21.05
11. Ratio of Interest income to total assets	13.62	14.00	11.20	10.35	13.74	9.95	11.44	10.83
12. Ratio of net interest margin to total assets	3.57	3.73	5.68	5.12	3.53	3.97	3.75	5.45
13. Ratio of non-interest income to total assets	2.77	2.81	3.42	4.17	2.38	1.65	2.76	1.33
14. Ratio of intermediation cost to total assets	1.77	2.19	3.94	3.98	2.56	2.03	4.69	5.08
15. Ratio of wage bills to intermediation cost	53.62	45.24	29.98	31.75	34.52	35.35	27.08	28.39
16. Ratio of wage bills to total expenses	8.05	7.95	12.49	13.71	6.93	8.95	10.26	13.78
17. Ratio of wage bills to total income	5.80	5.90	8.08	8.70	5.49	6.18	8.94	11.86
18. Ratio of burden to total assets	-0.99	-0.62	0.52	-0.19	0.18	0.38	1.93	3.75
19. Ratio of burden to interest income	-7.30	-4.40	4.62	-1.81	1.33	3.77	16.83	34.63
20. Ratio of operating profits to total assets	4.57	4.34	5.17	5.30	3.35	3.59	1.83	1.70
21. Return on assets	1.70	1.60	1.11	1.10	1.31	1.44	-1.57	-11.37
22. Return on equity	24.89	21.21	9.51	9.89	5.22	7.94	-8.43	-53.58
23. Cost of deposits	10.31	9.70	6.30	5.08	11.22	7.62	11.46	8.07
24. Cost of borrowings	15.64	89.34	7.96	8.48	23.74	7.93	7.94	10.70
25. Cost of funds	10.78	11.20	6.82	6.49	15.09	7.81	10.01	8.73
26. Return on advances	21.62	22.63	13.45	11.19	28.44	13.50	15.87	11.54
27. Return on investments	9.78	9.50	12.48	12.66	10.56	9.28	14.12	14.90
28. Return on advances <i>adjusted</i> to cost of funds	10.84	11.42	6.64	4.70	13.35	5.69	5.86	2.81
29. Return on investments <i>adjusted</i> to cost of funds	-0.99	-1.71	5.66	6.17	-4.53	1.47	4.11	6.17
30. Business per employee (in Rs. lakh)	875.89	1228.12	743.77	757.13	478.20	753.28	593.31	593.48
31. Profit per employee (in Rs. lakh)	15.26	15.81	9.80	9.86	9.28	14.49	-10.08	-76.36
32. Capital adequacy ratio	9.90	9.70	9.50	10.44	23.26	18.14	19.36	18.69
33. Capital adequacy ratio - Tier I	8.90	8.50	9.50	10.44	23.26	18.13	19.36	18.69
34. Capital adequacy ratio - Tier II	1.00	1.20	—	—	—	0.01	—	—
35. Ratio of net NPA to net advances	—	4.10	—	—	4.93	—	16.16	13.50

Ratio	(per cent)							
	Year ended March 31							
	Grindlays Bank		Hongkong & Shanghai Bank		ING Bank		KBC Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-deposit ratio	9.61	7.74	8.21	5.77	15.47	12.62	..	3.11
2. Credit-deposit ratio	48.08	49.94	43.76	49.14	141.35	185.90	..	35.61
3. Investment-deposit ratio	51.84	57.64	54.26	56.18	130.29	165.20	..	105.50
4. (Credit + investment)-deposit ratio	99.92	107.57	98.02	105.33	271.64	351.10	..	141.11
5. Ratio of deposits to total liabilities	73.39	73.73	69.42	69.12	30.18	18.32	0.00	65.80
6. Ratio of term deposits to total deposits	69.86	65.57	66.84	68.08	83.43	63.24	..	99.20
7. Ratio of priority sector advances to total advances	5.65	4.36	24.43	18.04	18.85	22.91	..	34.64
8. Ratio of term-loans to total advances	68.51	71.80	55.10	70.31	84.03	77.54	..	49.82
9. Ratio of secured advances to total advances	84.61	71.82	89.12	73.20	41.00	45.42	..	20.29
10. Ratio of investments in non-approved securities to total investments	35.39	40.72	37.45	40.10	47.80	36.84	99.38	74.44
11. Ratio of Interest income to total assets	10.79	10.11	9.19	9.08	11.48	11.38	1.97	12.71
12. Ratio of net interest margin to total assets	3.96	4.24	2.98	3.18	3.90	4.19	1.97	5.03

13. Ratio of non-interest income to total assets	1.93	2.43	2.30	2.33	2.21	4.75	-0.61	1.52
14. Ratio of intermediation cost to total assets	2.80	2.73	3.10	2.73	4.83	4.60	3.16	4.38
15. Ratio of wage bills to intermediation cost	50.89	52.49	37.94	33.88	32.61	38.02	58.06	53.82
16. Ratio of wage bills to total expenses	14.82	16.65	12.64	10.71	12.70	14.84	58.06	19.56
17. Ratio of wage bills to total income	11.23	11.42	10.25	8.10	11.51	10.84	138.46	16.58
18. Ratio of burden to total assets	0.88	0.30	0.80	0.39	2.62	-0.15	3.77	2.86
19. Ratio of burden to interest income	8.14	2.98	8.76	4.34	22.83	-1.32	191.38	22.51
20. Ratio of operating profits to total assets	3.08	3.94	2.17	2.79	1.28	4.34	-1.83	2.17
21. Return on assets	1.49	1.57	0.58	0.96	0.03	-2.72	-0.91	0.82
22. Return on equity	17.32	16.92	6.61	15.02	0.26	-16.55	-1.84	3.21
23. Cost of deposits	8.07	7.06	7.75	7.03	19.74	9.74	..	3.90
24. Cost of borrowings	6.13	4.07	7.27	6.25	4.76	9.05	..	40.75
25. Cost of funds	7.90	6.75	7.70	6.90	9.34	9.28	..	10.70
26. Return on advances	13.25	12.49	13.17	11.24	18.95	14.37	..	21.14
27. Return on investments	12.92	11.37	11.36	12.49	10.69	13.96	0.15	11.75
28. Return on advances <i>adjusted</i> to cost of funds	5.35	5.74	5.47	4.35	9.61	5.09	..	10.43
29. Return on investments <i>adjusted</i> to cost of funds	5.02	4.62	3.67	5.60	1.35	4.68	..	1.04
30. Business per employee (in Rs. lakh)	370.60	386.38	357.74	467.44	702.66	252.43	—	443.56
31. Profit per employee (in Rs. lakh)	5.33	5.77	2.11	4.36	0.32	-19.33	-2.33	5.61
32. Capital adequacy ratio	9.04	10.93	9.31	10.30	12.79	21.15	95.00	18.51
33. Capital adequacy ratio - Tier I	6.48	5.98	6.54	5.68	12.79	21.15	95.00	18.51
34. Capital adequacy ratio - Tier II	2.56	4.95	2.77	4.62	—	—	—	—
35. Ratio of net NPA to net advances	0.26	0.03	0.91	1.04	5.67	13.26	—	—

(per cent)

Ratio	Year ended March 31							
	Krung Thai Bank		Mashreq Bank		Morgan Guaranty Trust		Oman International Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
1. Cash-deposit ratio	10.22	2.72	4.51	4.73	..	10.06	5.48	3.99
2. Credit-deposit ratio	144.49	76.97	67.94	47.95	..	0.00	57.60	53.87
3. Investment-deposit ratio	92.36	40.91	55.68	66.52	..	89.63	38.65	33.05
4. (Credit + investment)-deposit ratio	236.85	117.88	123.62	114.47	..	89.63	96.25	86.93
5. Ratio of deposits to total liabilities	5.46	17.11	66.01	71.27	0.00	10.22	74.99	69.35
6. Ratio of term deposits to total deposits	97.76	96.91	85.16	80.60	..	98.48	85.26	85.09
7. Ratio of priority sector advances to total advances	11.16	33.79	33.65	39.64	..	..	21.44	23.84
8. Ratio of term-loans to total advances	—	—	5.71	24.41	..	..	40.33	52.80
9. Ratio of secured advances to total advances	95.90	70.59	79.24	82.34	..	..	92.06	85.19
10. Ratio of investments in non-approved securities to total investments	62.13	43.28	41.55	54.51	0.00	0.00	3.67	0.00
11. Ratio of Interest income to total assets	8.13	9.75	11.44	9.89	2.79	6.55	9.62	9.40
12. Ratio of net interest margin to total assets	7.68	8.26	2.50	2.23	1.20	2.13	-0.64	-0.52
13. Ratio of non-interest income to total assets	3.83	0.47	1.30	1.57	0.77	6.88	2.43	1.69
14. Ratio of intermediation cost to total assets	5.13	4.93	3.74	3.39	9.72	6.61	1.74	1.40
15. Ratio of wage bills to intermediation cost	19.51	19.42	27.95	32.16	57.68	53.01	23.97	27.29
16. Ratio of wage bills to total expenses	17.94	14.92	8.25	9.86	49.55	31.77	3.48	3.38
17. Ratio of wage bills to total income	8.39	9.38	8.21	9.50	157.20	26.10	3.47	3.44
18. Ratio of burden to total assets	1.30	4.46	2.44	1.81	8.95	-0.27	-0.69	-0.29
19. Ratio of burden to interest income	16.00	45.79	21.34	18.34	320.34	-4.08	-7.14	-3.11
20. Ratio of operating profits to total assets	6.38	3.80	0.06	0.42	-7.75	-1.25	0.05	-0.23
21. Return on assets	4.31	1.69	-2.78	-3.60	..	2.02	—	—
22. Return on equity	4.77	0.33	-20.97	-36.41	-19.00	-4.02	-33.42	-77.64
23. Cost of deposits	6.24	12.20	10.45	9.01	..	0.18	12.02	12.79
24. Cost of borrowings	..	..	12.84	8.25	1.34	9.69	27.56	16.23
25. Cost of funds	13.25	12.26	10.81	8.85	2.20	8.63	12.70	12.99
26. Return on advances	13.38	12.67	16.61	12.36	..	..	12.23	10.12
27. Return on investments	13.44	7.79	9.96	11.34	3.08	8.34	10.44	12.71
28. Return on advances <i>adjusted</i> to cost of funds	0.13	0.41	5.80	3.51	..	..	-0.47	-2.87
29. Return on investments <i>adjusted</i> to cost of funds	0.19	-4.47	-0.85	2.49	0.88	-0.29	-2.25	-0.28
30. Business per employee (in Rs. lakh)	54.79	119.92	558.83	591.24	—	124.11	741.85	818.23
31. Profit per employee (in Rs. lakh)	17.66	7.82	-16.58	24.73	..	24.09	—	—
32. Capital adequacy ratio	236.00	197.42	12.13	9.04	413.00	89.00	9.07	11.08
33. Capital adequacy ratio - Tier I	236.00	197.42	12.13	9.04	413.00	89.00	9.07	9.65
34. Capital adequacy ratio - Tier II	—	—	—	—	—	—	—	1.43
35. Ratio of net NPA to net advances	—	—	24.21	20.96	—	—	38.03	33.79

(per cent)

Ratio	Year ended March 31							
	Overseas Chinese Bank		Sakura Bank		Sanwa Bank		Societe Generale	
	1999	2000	1999	2000	1999	2000	1999	2000
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
1. Cash-deposit ratio	7.39	4.69	12.93	18.07	20.06	16.31	7.34	4.79
2. Credit-deposit ratio	152.49	162.60	169.76	243.78	195.82	154.84	68.68	62.55
3. Investment-deposit ratio	63.83	67.15	60.81	121.66	50.43	38.70	56.06	84.75
4. (Credit + investment)-deposit ratio	216.32	229.74	230.57	365.44	246.25	193.54	124.74	147.31
5. Ratio of deposits to total liabilities	27.12	21.71	35.97	23.38	33.03	44.75	59.54	55.62
6. Ratio of term deposits to total deposits	64.70	88.06	58.97	60.67	71.20	70.96	92.46	71.06
7. Ratio of priority sector advances to total advances	79.78	27.92	26.05	23.73	21.37	38.12	19.72	21.03
8. Ratio of term-loans to total advances	50.11	48.38	22.91	15.77	11.92	21.69	35.98	26.25
9. Ratio of secured advances to total advances	14.29	74.17	57.83	81.81	82.66	66.21	74.13	89.68
10. Ratio of investments in non-approved securities to total investments	32.21	36.08	15.22	17.08	0.00	0.00	24.17	7.86
11. Ratio of Interest income to total assets	10.04	9.83	12.57	11.60	10.77	8.74	12.40	9.67
12. Ratio of net interest margin to total assets	7.99	7.37	6.29	5.83	5.34	4.09	2.38	1.06
13. Ratio of non-interest income to total assets	4.00	2.48	-2.53	-1.17	1.52	1.15	2.06	2.41
14. Ratio of intermediation cost to total assets	6.43	5.48	1.59	1.97	1.90	2.33	2.19	2.75
15. Ratio of wage bills to intermediation cost	35.14	38.01	28.95	35.72	25.80	21.58	38.87	39.74
16. Ratio of wage bills to total expenses	26.70	26.25	5.84	9.12	6.68	7.21	6.96	9.63
17. Ratio of wage bills to total income	16.08	16.93	4.58	6.77	3.98	5.08	5.88	9.06
18. Ratio of burden to total assets	2.42	3.00	4.12	3.15	0.38	1.18	0.13	0.35
19. Ratio of burden to interest income	24.13	30.54	32.75	27.14	3.48	13.50	1.01	3.58
20. Ratio of operating profits to total assets	5.59	4.37	2.18	2.69	4.97	2.91	2.25	0.71
21. Return on assets	4.84	—	-3.35	-0.70	0.97	0.13	-2.37	0.02
22. Return on equity	6.34	-0.38	-21.31	-3.86	4.05	0.49	-26.68	0.16
23. Cost of deposits	3.05	4.96	7.98	5.75	8.36	6.88	9.94	9.05
24. Cost of borrowings	..	34.12	7.61	8.06	5.68	6.09	15.97	12.18
25. Cost of funds	9.25	8.77	7.72	7.19	7.59	6.52	11.48	10.07
26. Return on advances	3.51	13.76	15.02	13.30	13.84	9.43	15.27	11.36
27. Return on investments	11.63	11.23	9.63	10.76	12.12	12.10	14.33	11.05
28. Return on advances <i>adjusted</i> to cost of funds	-5.74	4.99	7.30	6.10	6.25	2.91	3.79	1.29
29. Return on investments <i>adjusted</i> to cost of funds	2.38	2.46	1.91	3.57	4.53	5.58	2.86	0.98
30. Business per employee (in Rs. lakh)	334.94	307.40	640.60	615.02	805.38	781.79	677.20	662.40
31. Profit per employee (in Rs. lakh)	21.43	15.97	-24.90	-4.80	7.23	1.02	-21.40	0.10
32. Capital adequacy ratio	94.00	98.34	10.29	15.01	31.22	36.17	12.50	13.95
33. Capital adequacy ratio - Tier I	94.00	98.34	10.29	15.01	31.22	36.17	12.21	13.71
34. Capital adequacy ratio - Tier II	—	—	—	—	—	—	0.29	0.24
35. Ratio of net NPA to net advances	—	15.97	12.59	16.49	12.33	18.58	11.94	8.66

(per cent)

Ratio	Year ended March 31							
	Sonali Bank		Standard Chartered Bank		State Bank of Mauritius		Sumitomo Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
1. Cash-deposit ratio	18.77	7.72	12.36	10.85	11.30	24.45	10.52	6.18
2. Credit-deposit ratio	28.93	8.65	63.17	86.27	149.57	205.72	130.84	197.62
3. Investment-deposit ratio	14.21	7.68	50.81	62.73	44.06	61.91	37.43	56.49
4. (Credit + investment)-deposit ratio	43.15	16.33	113.98	149.00	193.62	267.63	168.26	254.11
5. Ratio of deposits to total liabilities	59.37	76.19	65.62	54.97	40.15	30.69	50.89	34.36
6. Ratio of term deposits to total deposits	11.09	6.49	72.78	66.17	97.05	83.93	77.68	78.28
7. Ratio of priority sector advances to total advances	0.15	0.64	24.87	21.08	52.30	30.06	31.03	34.98
8. Ratio of term-loans to total advances	—	—	52.13	27.08	22.82	25.30	92.91	85.24
9. Ratio of secured advances to total advances	100.00	100.00	67.69	65.98	99.02	92.59	67.14	84.87
10. Ratio of investments in non-approved securities to total investments	0.00	20.55	39.10	37.91	28.74	22.65	44.00	81.26
11. Ratio of Interest income to total assets	5.96	2.27	12.04	11.21	9.22	9.19	13.03	10.92
12. Ratio of net interest margin to total assets	3.35	1.15	4.00	4.52	3.42	3.55	5.34	3.48
13. Ratio of non-interest income to total assets	16.29	8.00	2.95	2.66	2.04	1.82	2.02	1.02
14. Ratio of intermediation cost to total assets	6.07	4.05	3.46	3.29	1.51	1.05	3.21	2.09
15. Ratio of wage bills to intermediation cost	52.36	50.79	35.75	26.19	25.06	35.98	50.38	42.86
16. Ratio of wage bills to total expenses	36.63	39.78	10.76	8.63	5.18	5.64	14.85	9.41
17. Ratio of wage bills to total income	14.29	20.05	8.25	6.21	3.37	3.43	10.75	7.51
18. Ratio of burden to total assets	-10.22	-3.94	0.50	0.63	-0.53	-0.77	1.19	1.07
19. Ratio of burden to interest income	-171.63	-173.43	4.19	5.61	-5.73	-8.35	9.14	9.81

20. Ratio of operating profits to total assets	13.60	5.09	3.50	3.89	3.94	4.31	4.15	2.41
21. Return on assets	12.91	4.11	3.12	3.69	1.81	1.48	3.14	2.75
22. Return on equity	81.20	27.85	25.58	28.58	5.81	6.12	10.57	1.31
23. Cost of deposits	1.77	1.16	9.87	8.08	12.71	10.55	5.82	5.51
24. Cost of borrowings	..	..	8.46	7.00	5.93	6.10	18.08	13.19
25. Cost of funds	2.25	1.17	9.64	7.77	10.91	8.41	9.67	9.08
26. Return on advances	16.04	5.16	16.10	14.14	11.29	11.19	17.54	13.61
27. Return on investments	22.77	8.64	12.16	12.53	12.92	10.76	7.22	8.88
28. Return on advances <i>adjusted</i> to cost of funds	13.79	3.99	6.46	6.37	0.38	2.78	7.87	4.53
29. Return on investments <i>adjusted</i> to cost of funds	20.53	7.47	2.52	4.76	2.01	2.35	-2.45	-0.20
30. Business per employee (in Rs. lakh)	66.99	120.81	311.12	571.53	899.80	1304.40	1086.94	760.18
31. Profit per employee (in Rs. lakh)	11.30	6.00	0.14	10.27	16.20	20.60	28.89	1.88
32. Capital adequacy ratio	38.39	24.91	8.30	9.50	46.78	35.23	16.58	18.43
33. Capital adequacy ratio - Tier I	38.39	24.91	6.80	6.00	46.69	35.16	16.58	18.43
34. Capital adequacy ratio - Tier II	—	—	1.50	3.50	0.09	0.07	—	—
35. Ratio of net NPA to net advances	2.11	—	3.18	2.04	10.76	7.76	—	16.13

(per cent)

	As on 31st March, 2000					
	The Fuji Bank		The Siam Commercial Bank		Toronto Dominion Bank	
	1999	2000	1999	2000	1999	2000
	(81)	(82)	(83)	(84)	(85)	(86)
1. Cash-deposit ratio	4.38	5.01	11.06	3.25	..	..
2. Credit-deposit ratio	106.78	177.75	118.66	188.19	..	..
3. Investment-deposit ratio	41.90	55.63	30.22	40.43	..	..
4. (Credit + investment)-deposit ratio	148.69	233.37	148.88	228.62	..	..
5. Ratio of deposits to total liabilities	51.10	34.06	49.85	35.60	0.00	0.00
6. Ratio of term deposits to total deposits	99.41	98.56	94.35	34.18	..	..
7. Ratio of priority sector advances to total advances	9.94	38.24	20.72	22.14	21.19	22.62
8. Ratio of term-loans to total advances	45.76	22.50	46.80	34.14	78.81	77.38
9. Ratio of secured advances to total advances	82.12	78.91	100.00	100.00	100.00	91.92
10. Ratio of investments in non-approved securities to total investments	100.00	100.00	11.81	34.29	0.00	38.46
11. Ratio of Interest income to total assets	11.78	8.84	11.47	12.25	13.24	10.78
12. Ratio of net interest margin to total assets	5.21	2.00	5.84	6.06	13.22	9.40
13. Ratio of non-interest income to total assets	0.71	0.70	1.03	1.73	0.61	1.41
14. Ratio of intermediation cost to total assets	4.37	2.99	2.15	2.30	4.99	3.20
15. Ratio of wage bills to intermediation cost	48.12	31.75	17.09	17.38	27.00	32.07
16. Ratio of wage bills to total expenses	19.22	9.67	4.71	4.71	27.00	22.39
17. Ratio of wage bills to total income	16.83	9.96	2.93	2.86	9.73	8.42
18. Ratio of burden to total assets	3.66	2.29	1.11	0.57	4.38	1.79
19. Ratio of burden to interest income	31.04	25.93	9.72	4.66	33.07	16.63
20. Ratio of operating profits to total assets	1.55	-0.29	4.72	5.48	8.86	7.61
21. Return on assets	0.16	-2.76	2.70	2.25	3.48	2.90
22. Return on equity	0.51	-12.27	8.92	8.95	4.51	5.63
23. Cost of deposits	12.06	11.53	4.59	8.67	..	..
24. Cost of borrowings	8.12	6.87	17.89	15.12	0.20	4.00
25. Cost of funds	10.10	9.57	8.82	10.51	0.20	4.00
26. Return on advances	14.61	9.77	14.59	15.06	15.78	11.45
27. Return on investments	9.98	10.21	11.67	10.80	17.91	18.25
28. Return on advances <i>adjusted</i> to cost of funds	4.52	0.21	5.77	4.55	15.58	7.46
29. Return on investments <i>adjusted</i> to cost of funds	-0.12	0.64	2.86	0.29	17.71	14.26
30. Business per employee (in Rs. lakh)	57.06	69.30	932.57	976.72	353.63	384.68
31. Profit per employee (in Rs. lakh)	1.20	2.70	26.47	22.00	23.74	31.99
32. Capital adequacy ratio	23.62	25.29	39.00	28.00	74.23	51.98
33. Capital adequacy ratio - Tier I	23.62	25.29	39.00	28.00	73.58	51.21
34. Capital adequacy ratio - Tier II	—	—	—	—	0.65	0.77
35. Ratio of net NPA to net advances	6.02	10.28	10.51	5.17	—	—

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