

**TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2012 AND 2013**

Ratios	(in per cent)							
	As on March 31							
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	5.63	5.52	5.59	4.60	5.60	4.86	5.30	4.47
2. Credit-Deposit ratio	81.99	85.22	75.77	74.95	77.51	77.85	72.83	72.20
3. Investment-Deposit ratio	29.70	29.23	30.30	31.16	30.13	30.62	34.61	35.97
4. (Credit+Investment)-Deposit ratio	111.69	114.44	106.07	106.12	107.65	108.46	107.45	108.17
5. Ratio of deposits to total liabilities	79.32	78.35	84.27	84.29	82.82	82.53	84.26	84.07
6. Ratio of demand & savings bank deposits to total deposits	40.80	40.76	28.50	28.55	31.96	31.99	26.46	25.73
7. Ratio of priority sector advances to total advances	30.02	27.26	28.32	28.33	28.82	28.00	31.64	31.81
8. Ratio of term loan to total advances	49.25	48.34	53.98	53.27	52.58	51.75	46.39	43.75
9. Ratio of secured advances total advances	82.80	84.37	82.54	87.58	82.62	86.59	88.83	91.00
10. Ratio of investments in non-approved securities to total investments	16.26	20.39	17.05	18.69	16.83	19.15	28.14	27.72
11. Ratio of interest income to total assets	8.52	8.54	8.57	8.54	8.55	8.54	9.54	9.74
12. Ratio of net interest income to total assets (Net Interest Margin)	3.25	2.98	2.55	2.39	2.76	2.57	2.95	2.94
13. Ratio of non-interest income to total assets	1.06	1.03	0.82	0.81	0.89	0.87	0.99	1.01
14. Ratio of intermediation cost of total assets	1.94	1.93	1.44	1.41	1.59	1.57	1.91	1.89
15. Ratio of wage bills to intermediation cost	64.74	62.73	63.13	63.14	63.71	62.99	57.73	56.43
16. Ratio of wage bills to total expense	17.43	16.20	12.21	11.81	13.72	13.09	13.00	12.28
17. Ratio of wage bills to total income	13.13	12.68	9.71	9.54	10.74	10.48	10.50	9.92
18. Ratio of burden to total assets	0.88	0.90	0.63	0.60	0.70	0.69	0.92	0.88
19. Ratio of burden to interest income	10.38	10.59	7.30	7.08	8.21	8.12	9.65	9.02
20. Ratio of operating profits to total assets	2.36	2.08	1.92	1.79	2.05	1.88	2.03	2.07
21. Return on assets	0.89	0.88	0.88	0.74	0.88	0.78	1.20	1.26
22. Return on equity	16.00	15.29	15.05	12.34	15.33	13.24	15.22	16.22
23. Cost of deposits	5.97	6.37	6.51	6.74	6.36	6.63	7.25	7.46
24. Cost of borrowings	6.44	5.69	7.46	6.40	7.10	6.15	9.73	9.45
25. Cost of funds	5.66	5.96	6.22	6.39	6.06	6.27	7.10	7.27
26. Return on advances	10.27	9.90	10.32	10.16	10.31	10.08	11.98	12.15
27. Return on investments	7.80	8.08	7.43	7.42	7.54	7.60	7.38	7.49
28. Return on advances adjusted to cost of funds	4.62	3.93	4.10	3.76	4.25	3.81	4.88	4.88
29. Return on investments adjusted to cost of funds	2.15	2.11	1.21	1.02	1.48	1.33	0.28	0.22

**Note** : \$ Includes IDBI Bank Ltd.

**Source** : Annual accounts of banks.

**TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2012 AND 2013 (Concl'd.)**

Ratios	(in per cent)							
	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	6.27	5.64	6.01	5.33	8.37	7.45	5.79	5.05
2. Credit-Deposit ratio	85.75	85.46	82.28	81.90	82.99	91.56	78.62	79.14
3. Investment-Deposit ratio	48.52	48.11	44.78	44.86	72.45	79.19	34.62	35.17
4. (Credit+Investment)-Deposit ratio	134.27	133.56	127.06	126.76	155.44	170.74	113.23	114.31
5. Ratio of deposits to total liabilities	65.14	66.14	69.38	70.15	47.08	46.33	77.56	77.61
6. Ratio of demand & savings bank deposits to total deposits	41.37	41.19	37.36	37.05	44.03	40.58	33.46	33.28
7. Ratio of priority sector advances to total advances	28.28	25.88	29.08	27.28	31.55	29.20	28.99	27.91
8. Ratio of term loan to total advances	72.83	70.55	66.54	64.22	40.47	39.06	54.69	53.61
9. Ratio of secured advances total advances	82.39	81.86	83.92	84.02	49.04	47.33	81.34	84.33
10. Ratio of investments in non-approved securities to total investments	35.61	36.70	34.06	34.77	31.39	26.56	22.20	23.54
11. Ratio of interest income to total assets	8.47	8.84	8.71	9.04	6.67	6.98	8.45	8.53
12. Ratio of net interest income to total assets (Net Interest Margin)	3.13	3.30	3.09	3.22	3.89	3.89	2.90	2.79
13. Ratio of non-interest income to total assets	1.80	1.79	1.62	1.62	2.02	1.85	1.11	1.09
14. Ratio of intermediation cost of total assets	2.28	2.29	2.20	2.20	2.47	2.36	1.77	1.75
15. Ratio of wage bills to intermediation cost	39.95	38.99	43.37	42.33	43.22	42.11	56.69	55.74
16. Ratio of wage bills to total expense	11.97	11.40	12.22	11.61	20.35	18.22	13.73	13.02
17. Ratio of wage bills to total income	8.88	8.39	9.25	8.73	12.29	11.25	10.52	10.13
18. Ratio of burden to total assets	0.48	0.50	0.58	0.58	0.45	0.51	0.66	0.66
19. Ratio of burden to interest income	5.72	5.60	6.68	6.42	6.78	7.28	7.82	7.70
20. Ratio of operating profits to total assets	2.65	2.81	2.51	2.64	3.44	3.38	2.24	2.13
21. Return on assets	1.63	1.74	1.53	1.63	1.76	1.94	1.08	1.03
22. Return on equity	15.27	16.51	15.26	16.46	10.79	11.52	14.60	13.84
23. Cost of deposits	6.14	6.45	6.43	6.72	4.34	4.67	6.28	6.57
24. Cost of borrowings	7.38	7.24	7.54	7.42	3.52	4.06	6.73	6.22
25. Cost of funds	5.45	5.77	5.84	6.12	3.86	4.05	5.90	6.12
26. Return on advances	10.77	11.33	11.06	11.52	9.61	9.55	10.42	10.33
27. Return on investments	7.23	7.22	7.27	7.28	8.02	8.13	7.52	7.57
28. Return on advances adjusted to cost of funds	5.32	5.57	5.22	5.41	5.74	5.50	4.52	4.21
29. Return on investments adjusted to cost of funds	1.78	1.45	1.43	1.16	4.16	4.08	1.62	1.45

**Source** : Annual accounts of banks.