

TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2011 AND 2012

(in per cent)

Ratios	As on March 31							
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	9.57	5.63	7.46	5.59	8.06	5.60	6.88	5.30
2. Credit-Deposit ratio	79.80	81.99	73.89	75.79	75.57	77.54	69.90	72.84
3. Investment-Deposit ratio	30.96	29.70	30.40	30.21	30.56	30.07	35.08	34.61
4. (Credit+Investment)-Deposit ratio	110.75	111.69	104.29	106.01	106.13	107.60	104.98	107.45
5. Ratio of deposits to total liabilities	77.98	79.33	84.59	84.30	82.59	82.84	85.48	84.23
6. Ratio of demand & savings bank deposits to total deposits	45.01	40.80	29.82	28.50	34.15	31.96	27.97	26.45
7. Ratio of priority sector advances to total advances	32.03	30.02	29.92	28.31	30.56	28.82	34.69	31.64
8. Ratio of term loan to total advances	50.28	49.25	54.39	53.98	53.15	52.58	49.14	46.40
9. Ratio of secured advances total advances	81.92	82.80	80.18	82.20	80.71	82.38	87.73	88.83
10. Ratio of investments in non-approved securities to total investments	19.57	16.26	19.28	17.10	19.36	16.86	30.18	28.14
11. Ratio of interest income to total assets	7.30	8.52	7.62	8.57	7.52	8.56	8.06	9.53
12. Ratio of net interest income to total assets (Net Interest Margin)	2.84	3.24	2.74	2.55	2.77	2.76	2.95	2.95
13. Ratio of non-interest income to total assets	1.28	1.06	0.85	0.82	0.99	0.89	1.05	0.99
14. Ratio of intermediation cost of total assets	1.94	1.94	1.60	1.44	1.70	1.59	1.94	1.91
15. Ratio of wage bills to intermediation cost	65.90	64.70	66.44	63.10	66.25	63.68	60.94	57.75
16. Ratio of wage bills to total expense	19.97	17.42	16.41	12.20	17.50	13.72	16.75	13.00
17. Ratio of wage bills to total income	14.88	13.13	12.54	9.70	13.27	10.74	12.96	10.50
18. Ratio of burden to total assets	0.66	0.88	0.75	0.63	0.72	0.70	0.89	0.92
19. Ratio of burden to interest income	9.02	10.35	9.79	7.33	9.56	8.22	11.04	9.69
20. Ratio of operating profits to total assets	2.19	2.36	1.99	1.92	2.05	2.05	2.06	2.03
21. Return on assets	0.79	0.89	1.03	0.88	0.96	0.88	1.12	1.20
22. Return on equity	14.11	16.00	18.19	15.05	16.90	15.33	14.11	15.18
23. Cost of deposits	5.09	5.97	5.13	6.51	5.12	6.36	5.63	7.24
24. Cost of borrowings	2.14	2.85	2.36	2.78	2.28	2.81	2.24	4.34
25. Cost of funds	4.79	5.66	4.93	6.22	4.89	6.06	5.50	7.10
26. Return on advances	8.84	10.26	9.21	10.32	9.09	10.30	10.42	11.98
27. Return on investments	6.72	7.78	6.83	7.44	6.80	7.54	6.20	7.37
28. Return on advances adjusted to cost of funds	4.05	4.61	4.28	4.10	4.21	4.25	4.92	4.88
29. Return on investments adjusted to cost of funds	1.93	2.13	1.90	1.22	1.91	1.48	0.71	0.27

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2011 AND 2012 (Concl.d.)

(in per cent)

Ratios	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	9.20	6.27	8.59	6.01	8.43	8.36	8.17	5.79
2. Credit-Deposit ratio	82.98	85.75	79.53	82.28	81.24	82.96	76.52	78.63
3. Investment-Deposit ratio	44.60	48.52	42.09	44.78	68.77	72.36	34.25	34.56
4. (Credit+Investment)-Deposit ratio	127.58	134.27	121.62	127.06	150.00	155.32	110.78	113.19
5. Ratio of deposits to total liabilities	67.81	65.91	71.72	70.01	49.00	47.47	78.18	77.76
6. Ratio of demand & savings bank deposits to total deposits	42.54	41.37	38.70	37.36	46.76	44.02	35.50	33.46
7. Ratio of priority sector advances to total advances	29.08	28.28	30.38	29.08	32.69	31.66	30.62	28.99
8. Ratio of term loan to total advances	73.37	73.06	67.76	66.71	40.50	40.97	55.28	54.74
9. Ratio of secured advances total advances	78.22	82.39	80.42	83.92	46.57	49.34	79.10	81.18
10. Ratio of investments in non-approved securities to total investments	39.99	35.61	37.83	34.06	32.35	31.37	24.53	22.22
11. Ratio of interest income to total assets	7.45	8.48	7.59	8.71	6.15	6.81	7.44	8.47
12. Ratio of net interest income to total assets (Net Interest Margin)	3.15	3.10	3.10	3.07	3.86	3.96	2.91	2.90
13. Ratio of non-interest income to total assets	1.81	1.77	1.64	1.59	2.38	2.04	1.21	1.11
14. Ratio of intermediation cost of total assets	2.23	2.24	2.17	2.17	2.71	2.54	1.86	1.77
15. Ratio of wage bills to intermediation cost	40.45	40.97	44.61	44.26	42.99	42.45	59.02	56.86
16. Ratio of wage bills to total expense	13.83	12.06	14.53	12.29	23.30	20.01	17.22	13.73
17. Ratio of wage bills to total income	9.75	8.97	10.47	9.31	13.68	12.18	12.72	10.52
18. Ratio of burden to total assets	0.42	0.48	0.53	0.58	0.34	0.50	0.66	0.66
19. Ratio of burden to interest income	5.67	5.61	6.96	6.60	5.46	7.33	8.81	7.84
20. Ratio of operating profits to total assets	2.73	2.63	2.58	2.49	3.52	3.46	2.26	2.24
21. Return on assets	1.51	1.63	1.43	1.53	1.75	1.76	1.10	1.08
22. Return on equity	13.62	15.27	13.70	15.25	10.28	10.79	14.96	14.60
23. Cost of deposits	4.73	6.14	4.97	6.43	3.30	4.34	5.01	6.28
24. Cost of borrowings	2.33	2.81	2.33	2.92	2.56	2.60	2.33	2.81
25. Cost of funds	4.27	5.45	4.56	5.84	3.11	3.81	4.73	5.89
26. Return on advances	9.41	10.69	9.65	10.99	8.75	9.56	9.18	10.40
27. Return on investments	6.62	7.23	6.53	7.26	7.39	8.10	6.79	7.53
28. Return on advances adjusted to cost of funds	5.14	5.23	5.09	5.16	5.64	5.75	4.45	4.51
29. Return on investments adjusted to cost of funds	2.35	1.78	1.96	1.43	4.28	4.29	2.06	1.63

Source : Annual accounts of banks.