

**Table 62: Selected Ratios of Scheduled Commercial Banks (Excluding Rrbs): 2000 and 2001
State Bank of India and State Bank of India and its Associates**

Ratios	(per cent)							
	As on March 31							
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	9.60	7.62	13.76	12.99	10.96	7.31	11.30	7.54
2. Credit-deposit ratio	49.84	46.78	48.50	50.05	48.60	47.78	55.76	51.17
3. Investment-deposit ratio	46.68	50.60	53.40	51.57	55.96	59.01	47.11	58.47
4. (Credit + investment)-deposit ratio	96.52	97.38	101.90	101.62	104.56	106.79	102.86	109.64
5. Ratio of deposits to total liabilities	75.26	76.93	72.77	74.47	80.78	80.92	81.17	81.46
6. Ratio of term deposits to total deposits	60.53	63.67	58.35	56.52	62.11	63.23	59.10	65.09
7. Ratio of priority sector advances to total advances	26.38	26.55	41.50	39.60	35.63	34.74	40.47	40.42
8. Ratio of term-loans to total advances	34.54	34.82	24.58	24.44	25.12	27.41	31.44	34.19
9. Ratio of secured advances to total advances	93.94	87.21	96.20	95.62	98.21	94.96	97.04	94.71
10. Ratio of investments in non-approved securities to total investments	19.48	16.89	10.57	10.13	14.57	12.95	12.91	11.65
11. Ratio of Interest income to total assets	9.17	9.01	9.83	9.62	10.33	10.01	9.97	9.79
12. Ratio of net interest margin to total assets	2.86	2.86	3.29	3.46	3.62	3.61	3.34	3.22
13. Ratio of non-interest income to total assets	1.47	1.39	1.94	1.82	1.86	1.70	2.39	2.24
14. Ratio of intermediation cost to total assets	2.60	2.88	3.24	3.24	2.61	2.66	3.43	3.09
15. Ratio of wage bills to intermediation cost	71.13	72.44	72.24	76.89	66.87	71.28	69.24	69.44
16. Ratio of wage bills to total expenses	20.76	23.07	23.92	26.51	18.75	20.96	23.62	22.20
17. Ratio of wage bills to total income	17.38	20.02	19.87	21.79	14.34	16.22	19.22	17.81
18. Ratio of burden to total assets	1.13	1.48	1.30	1.43	0.76	0.96	1.04	0.84
19. Ratio of burden to interest income	12.28	16.46	13.21	14.81	7.33	9.62	10.42	8.61
20. Ratio of operating profits to total assets	1.74	1.37	2.10	2.04	2.87	2.65	2.30	2.38
21. Return on assets	0.75	0.50	1.06	0.80	0.82	0.82	0.85	0.89
22. Return on equity	18.20	12.53	25.55	18.61	22.94	21.77	21.16	23.49
23. Cost of deposits	7.87	7.57	8.23	7.88	7.93	7.53	7.67	7.58
24. Cost of borrowings	6.07	5.21	11.89	14.35	14.47	21.23	3.10	2.32
25. Cost of funds	7.78	7.47	8.27	7.92	8.01	7.67	7.56	7.41
26. Return on advances	10.59	10.53	11.69	11.48	11.90	11.70	11.54	11.20
27. Return on investments	11.65	10.46	12.08	11.41	11.57	10.88	11.30	10.22
28. Return on advances <i>adjusted</i> to cost of funds	2.80	3.06	3.42	3.56	3.88	4.04	3.99	3.78
29. Return on investment <i>adjusted</i> to cost of funds	3.87	2.99	3.81	3.49	3.56	3.21	3.75	2.80

30. Business per employee (in Rs. lakh)	111.20	136.58	86.47	105.19	126.00	165.00	142.82	126.00
31. Profit per employee (in Rs. lakh)	0.87	0.70	1.69	1.96	0.87	1.13	1.07	2.60
32. Capital adequacy ratio	11.49	12.79	12.35	12.39	10.86	12.28	12.10	12.73
33. Capital adequacy ratio - Tier I	8.28	8.58	11.09	11.62	9.27	8.92	8.86	9.12
34. Capital adequacy ratio - Tier II	3.21	4.21	1.26	0.77	1.59	3.36	3.24	3.61
35. Ratio of net NPA to net advances	6.41	6.03	10.14	7.83	7.30	7.82	6.95	5.91

(per cent)

Ratios	As on March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2000	2001	2000	2001	2000	2001	2000	2001
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	10.57	8.77	10.85	9.41	12.86	9.56	5.56	6.09
2. Credit-deposit ratio	52.70	56.34	56.72	59.04	55.43	53.93	50.39	55.28
3. Investment-deposit ratio	45.63	46.66	44.43	36.63	44.52	46.10	47.84	47.12
4. (Credit + investment)-deposit ratio	98.33	103.01	101.15	95.67	99.95	100.02	98.23	102.40
5. Ratio of deposits to total liabilities	80.05	80.82	82.70	80.80	76.62	77.68	81.89	79.91
6. Ratio of term deposits to total deposits	64.57	65.32	54.15	56.61	66.72	65.67	66.86	66.29
7. Ratio of priority sector advances to total advances	39.09	36.39	36.92	37.03	43.14	43.35	33.23	31.50
8. Ratio of term-loans to total advances	26.10	25.49	28.66	29.21	21.81	23.61	25.80	24.12
9. Ratio of secured advances to total advances	94.75	94.48	91.77	92.28	98.77	93.81	91.40	86.45
10. Ratio of investments in non-approved securities to total investments	19.90	19.11	14.68	15.46	22.14	23.83	9.23	7.77
11. Ratio of Interest income to total assets	10.55	10.34	10.11	10.09	10.02	9.53	9.93	9.77
12. Ratio of net interest margin to total assets	3.71	3.54	4.11	4.54	3.47	3.12	2.41	2.94
13. Ratio of non-interest income to total assets	2.17	1.93	1.42	1.28	1.64	1.39	1.67	1.44
14. Ratio of intermediation cost to total assets	3.73	3.92	2.50	2.82	2.78	3.07	2.52	2.67
15. Ratio of wage bills to intermediation cost	78.96	80.97	72.99	76.59	74.00	68.69	75.23	77.12
16. Ratio of wage bills to total expenses	27.84	29.60	21.46	25.82	22.02	22.25	18.90	21.65
17. Ratio of wage bills to total income	23.14	25.84	15.82	19.01	17.61	19.31	16.36	18.35
18. Ratio of burden to total assets	1.56	1.99	1.08	1.54	1.14	1.68	0.85	1.23
19. Ratio of burden to interest income	14.80	19.19	10.65	15.31	11.33	17.60	8.60	12.54
20. Ratio of operating profits to total assets	2.15	1.56	3.03	3.00	2.33	1.44	1.56	1.71
21. Return on assets	0.58	0.27	1.13	1.12	1.14	0.18	0.53	0.67
22. Return on equity	18.41	8.97	18.17	18.82	18.94	2.70	16.31	20.56
23. Cost of deposits	8.00	7.95	7.16	6.67	8.40	8.03	8.74	7.90
24. Cost of borrowings	2.79	3.03	5.58	13.92	0.68	1.33	40.60	72.07
25. Cost of funds	7.68	7.73	7.14	6.70	8.05	7.83	8.91	8.19

26. Return on advances	13.67	12.30	11.53	11.39	12.22	11.39	10.97	10.77
27. Return on investments	11.99	12.18	11.59	11.97	12.66	11.95	12.10	11.84
28. Return on advances <i>adjusted</i> to cost of funds	5.99	4.56	4.39	4.69	4.17	3.56	2.07	2.58
29. Return on investments <i>adjusted</i> to cost of funds	4.31	4.45	4.45	5.27	4.61	4.12	3.20	3.65
30. Business per employee (in Rs. lakh)	81.61	112.15	123.62	143.45	98.28	123.87	121.65	157.32
31. Profit per employee (in Rs. lakh)	1.42	0.26	0.99	1.23	1.09	0.21	0.54	0.85
32. Capital adequacy ratio	11.50	11.16	12.60	12.37	14.48	13.89	11.09	11.79
33. Capital adequacy ratio - Tier I	7.38	6.76	10.83	10.69	14.13	13.65	7.54	7.73
34. Capital adequacy ratio - Tier II	4.12	4.40	1.77	1.68	0.35	0.24	3.55	4.06
35. Ratio of net NPA to net advances	8.12	7.65	6.09	4.92	7.87	7.30	8.58	7.75

NATIONALISED BANKS

(per cent)

Ratios	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	11.18	10.52	11.81	8.91	6.83	8.09	6.76	7.42
2. Credit-deposit ratio	46.71	47.66	38.66	40.58	47.54	50.79	52.85	61.58
3. Investment-deposit ratio	46.60	43.37	52.89	54.04	36.17	36.78	34.91	35.27
4. (Credit + investment)-deposit ratio	93.30	91.03	91.55	94.63	83.71	87.57	87.75	96.84
5. Ratio of deposits to total liabilities	89.50	91.16	91.23	89.71	87.55	85.26	85.16	86.76
6. Ratio of term deposits to total deposits	58.07	57.98	69.93	75.23	68.10	67.01	66.47	66.99
7. Ratio of priority sector advances to total advances	39.33	42.36	38.32	35.73	27.02	24.29	26.13	23.88
8. Ratio of term-loans to total advances	45.50	45.05	35.66	34.56	32.74	33.66	39.68	41.79
9. Ratio of secured advances to total advances	89.59	81.58	90.61	90.18	95.29	90.10	86.25	84.90
10. Ratio of investments in non-approved securities to total investments	15.53	13.94	14.08	10.93	28.56	31.01	22.77	22.09
11. Ratio of Interest income to total assets	9.94	9.90	10.53	10.36	9.42	9.44	8.61	9.20
12. Ratio of net interest margin to total assets	3.04	3.26	3.04	2.77	3.09	3.18	2.35	2.86
13. Ratio of non-interest income to total assets	1.39	1.16	1.70	1.13	1.16	1.16	1.43	1.49
14. Ratio of intermediation cost to total assets	2.89	3.15	2.62	2.52	2.35	2.64	2.54	3.02
15. Ratio of wage bills to intermediation cost	68.49	73.08	72.78	74.23	68.78	71.27	71.55	76.78
16. Ratio of wage bills to total expenses	20.20	23.51	18.86	18.50	18.64	21.11	20.65	24.76
17. Ratio of wage bills to total income	17.46	20.81	15.59	16.29	15.29	17.73	18.09	21.67
18. Ratio of burden to total assets	1.50	1.99	0.92	1.39	1.19	1.48	1.11	1.53
19. Ratio of burden to interest income	15.10	20.07	8.76	13.43	12.68	15.66	12.90	16.59
20. Ratio of operating profits to total assets	1.54	1.27	2.12	1.37	1.90	1.70	1.24	1.34

21. Return on assets	0.35	0.18	0.76	0.59	0.85	0.45	0.31	0.44
22. Return on equity	7.97	4.42	22.45	18.10	16.40	8.33	7.03	9.69
23. Cost of deposits	7.61	7.17	7.87	7.96	6.78	6.80	6.64	6.47
24. Cost of borrowings	1.32	4.23	18.51	19.86	18.97	11.55	12.79	18.71
25. Cost of funds	7.59	7.17	8.00	8.07	6.89	6.86	6.95	6.91
26. Return on advances	11.62	11.94	12.76	12.22	11.39	11.34	11.10	10.97
27. Return on investments	11.72	10.99	11.84	11.79	11.57	11.20	10.47	10.35
28. Return on advance <i>adjusted</i> to cost of funds	4.03	4.77	4.76	4.15	4.51	4.48	4.15	4.06
29. Return on investment <i>adjusted</i> to cost of funds	4.14	3.82	3.84	3.72	4.68	4.34	3.52	3.44
30. Business per employee (in Rs. lakh)	105.00	129.00	111.71	153.62	142.82	166.11	135.65	184.26
31. Profit per employee (in Rs. lakh)	0.31	0.19	0.82	0.95	1.07	0.59	0.33	0.57
32. Capital adequacy ratio	11.51	10.50	13.36	13.40	12.10	12.80	10.57	12.23
33. Capital adequacy ratio - Tier I	7.10	6.70	10.01	9.76	8.86	8.49	6.91	7.62
34. Capital adequacy ratio - Tier II	4.41	3.80	3.35	3.64	3.24	4.31	3.66	4.61
35. Ratio of net NPA to net advances	12.24	11.23	3.47	2.95	5.94	6.77	7.55	6.72

(per cent)

Ratios	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	9.48	10.86	8.00	6.58	10.06	9.91	8.14	6.57
2. Credit-deposit ratio	39.18	39.19	49.05	47.12	44.06	45.36	54.47	52.33
3. Investment-deposit ratio	55.79	51.93	41.71	36.31	47.63	46.43	41.75	41.43
4. (Credit + investment)-deposit ratio	94.97	91.12	90.77	83.42	91.69	91.79	96.22	93.76
5. Ratio of deposits to total liabilities	88.05	89.42	88.23	88.91	86.49	87.85	85.19	84.05
6. Ratio of term deposits to total deposits	61.65	65.79	62.01	65.07	58.45	60.33	72.91	73.53
7. Ratio of priority sector advances to total advances	35.19	37.79	28.91	28.99	36.79	38.07	29.02	33.10
8. Ratio of term-loans to total advances	40.25	43.13	33.49	31.37	38.79	39.51	54.88	45.22
9. Ratio of secured advances to total advances	92.90	92.20	86.72	83.88	91.59	88.50	85.53	86.23
10. Ratio of investments in non-approved securities to total investments	18.67	14.53	33.00	25.40	21.96	24.16	32.57	28.30
11. Ratio of Interest income to total assets	10.71	9.96	9.46	9.30	6.52	9.61	10.11	9.90
12. Ratio of net interest margin to total assets	3.41	3.26	2.80	3.12	1.77	3.27	2.89	3.19
13. Ratio of non-interest income to total assets	1.35	1.30	1.63	1.52	0.69	1.06	1.71	1.60
14. Ratio of intermediation cost to total assets	3.06	3.16	2.63	2.76	1.97	3.26	1.92	1.87
15. Ratio of wage bills to intermediation cost	77.33	78.36	70.46	75.05	76.35	79.56	58.31	58.59
16. Ratio of wage bills to total expenses	22.87	25.10	19.96	23.18	22.36	27.02	12.22	12.78

17. Ratio of wage bills to total income	19.67	21.97	16.72	19.17	20.84	24.34	9.45	9.54
18. Ratio of burden to total assets	1.72	1.86	1.00	1.24	1.28	2.21	0.21	0.27
19. Ratio of burden to interest income	16.05	18.66	10.60	13.38	19.57	22.95	2.07	2.73
20. Ratio of operating profits to total assets	1.69	1.40	1.80	1.87	0.49	1.06	2.68	2.92
21. Return on assets	0.59	0.24	0.43	0.43	0.38	0.10	1.54	1.55
22. Return on equity	17.63	8.05	9.43	10.54	1.56	1.82	21.94	21.01
23. Cost of deposits	7.85	7.19	7.19	6.68	5.32	7.06	8.30	7.68
24. Cost of borrowings	4.61	2.85	1.37	2.06	8.54	3.61	6.91	4.38
25. Cost of funds	7.78	7.09	7.02	6.56	5.35	7.03	8.28	7.59
26. Return on advances	12.65	11.79	11.55	11.37	8.40	11.36	11.46	11.36
27. Return on investments	12.52	11.47	10.92	10.78	6.52	11.80	12.01	11.60
28. Return on advances <i>adjusted</i> to cost of funds	4.88	4.70	4.53	4.81	3.05	4.34	3.19	3.77
29. Return on investments <i>adjusted</i> to cost of funds	4.74	4.38	3.90	4.22	1.17	4.78	3.74	4.02
30. Business per employee (in Rs. lakh)	114.84	164.77	135.20	190.67	93.30	110.38	207.68	245.31
31. Profit per employee (in Rs. lakh)	0.56	0.32	0.45	0.63	0.31	0.10	2.20	2.55
32. Capital adequacy ratio	11.66	10.64	9.64	9.84	11.18	10.02	12.80	13.30
33. Capital adequacy ratio - Tier I	7.41	6.39	7.77	7.31	6.65	5.74	12.70	13.00
34. Capital adequacy ratio - Tier II	4.25	4.25	1.87	2.53	4.53	4.28	0.10	0.30
35. Ratio of net NPA to net advances	6.97	7.41	5.20	4.84	9.84	9.72	1.92	1.98

(per cent)

Ratios	As on March 31							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2000 (17)	2001 (18)	2000 (19)	2001 (20)	2000 (21)	2001 (22)	2000 (23)	2001 (24)
1. Cash-deposit ratio	9.42	8.22	8.03	6.58	12.01	8.54	10.30	8.22
2. Credit-deposit ratio	53.57	48.05	42.92	43.49	47.59	47.77	42.21	44.88
3. Investment-deposit ratio	52.05	46.77	44.71	46.10	42.15	42.94	52.32	49.83
4. (Credit + investment)-deposit ratio	105.62	94.82	87.63	89.59	89.74	90.71	94.52	94.71
5. Ratio of deposits to total liabilities	78.85	81.37	81.24	81.43	88.04	90.49	90.03	91.16
6. Ratio of term deposits to total deposits	62.75	61.68	70.24	71.76	67.84	68.44	74.92	74.40
7. Ratio of priority sector advances to total advances	40.11	39.12	24.86	23.85	29.63	30.95	39.70	38.76
8. Ratio of term-loans to total advances	35.34	43.51	18.78	22.63	22.88	26.12	33.21	33.31
9. Ratio of secured advances to total advances	97.40	97.32	93.01	87.87	94.14	91.33	95.98	94.61
10. Ratio of investments in non-approved securities to total investments	33.36	33.09	15.33	16.75	12.93	16.21	39.14	36.08
11. Ratio of Interest income to total assets	10.02	9.88	8.44	8.37	12.73	9.65	11.35	10.69
12. Ratio of net interest margin to total assets	2.64	2.58	1.69	1.95	3.68	3.04	3.29	3.06

13. Ratio of non-interest income to total assets	1.34	1.15	1.22	1.26	1.15	1.04	1.02	1.04
14. Ratio of intermediation cost to total assets	2.60	3.34	2.81	2.96	3.32	3.03	1.98	2.03
15. Ratio of wage bills to intermediation cost	71.23	74.93	78.16	79.78	70.77	76.34	54.03	60.11
16. Ratio of wage bills to total expenses	18.54	23.52	22.95	25.19	18.99	23.99	10.65	12.64
17. Ratio of wage bills to total income	16.29	22.68	22.70	24.55	16.93	21.61	8.64	10.41
18. Ratio of burden to total assets	1.26	2.19	1.58	1.70	2.17	1.98	0.95	0.99
19. Ratio of burden to interest income	12.58	22.19	18.76	20.35	17.06	20.55	8.42	9.30
20. Ratio of operating profits to total assets	1.38	0.39	0.11	0.25	1.50	1.06	2.34	2.07
21. Return on assets	0.38	0.00	0.00	0.00	0.15	0.38	1.10	0.80
22. Return on equity	8.26	-33.11	-14.74	-9.47	13.79	13.78	20.95	13.63
23. Cost of deposits	8.32	8.18	8.04	7.51	9.94	7.17	8.83	8.28
24. Cost of borrowings	4.29	4.94	11.77	26.12	6.44	7.66	4.73	3.13
25. Cost of funds	8.11	8.05	8.11	7.71	9.88	7.18	8.77	8.20
26. Return on advances	12.32	11.88	11.84	11.59	14.99	10.95	11.87	11.79
27. Return on investments	11.39	11.89	11.41	11.24	15.73	11.33	14.09	12.08
28. Return on advances <i>adjusted</i> to cost of funds	4.21	3.83	3.74	3.88	5.10	3.77	3.10	3.59
29. Return on investments <i>adjusted</i> to cost of funds	3.28	3.84	3.30	3.53	5.85	4.15	5.32	3.88
30. Business per employee (in Rs. lakh)	145.00	207.00	110.00	136.00	116.87	141.40	218.20	263.20
31. Profit per employee (in Rs. lakh)	0.45	0.00	0.00	0.00	0.14	0.45	1.90	1.50
32. Capital adequacy ratio	11.63	7.73	Neg.	Neg.	9.15	10.24	12.72	12.17
33. Capital adequacy ratio - Tier I	7.07	4.38	Neg.	Neg.	5.16	5.81	12.54	11.81
34. Capital adequacy ratio - Tier II	4.56	3.35	0.00	0.00	3.99	4.43	0.18	0.36
35. Ratio of net NPA to net advances	13.47	18.37	6.80	10.06	7.65	7.01	3.80	3.60

(per cent)

Ratios	As on March 31							
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		UCO Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	11.08	8.41	11.54	9.56	11.80	7.80	8.09	9.49
2. Credit-deposit ratio	45.14	43.52	47.54	49.93	51.60	52.27	41.56	46.83
3. Investment-deposit ratio	45.56	46.19	46.54	44.77	41.56	42.04	54.11	50.35
4. (Credit + investment)-deposit ratio	90.70	89.71	94.08	94.70	93.16	94.31	95.67	97.18
5. Ratio of deposits to total liabilities	88.71	88.83	87.72	88.39	87.09	88.85	77.93	78.80
6. Ratio of term deposits to total deposits	68.79	69.01	55.12	55.74	65.54	62.84	59.92	60.99
7. Ratio of priority sector advances to total advances	40.30	40.68	36.87	38.73	25.66	29.05	28.74	27.25
8. Ratio of term-loans to total advances	42.65	40.84	35.37	35.22	64.29	54.83	36.46	36.07
9. Ratio of secured advances to total advances	93.77	93.46	97.33	95.94	63.14	75.65	78.22	75.40

10. Ratio of investments in non-approved securities to total investments	25.46	25.07	15.28	16.65	17.36	17.94	29.78	26.63
11. Ratio of Interest income to total assets	10.04	9.78	10.26	9.97	9.94	10.08	8.93	8.94
12. Ratio of net interest margin to total assets	2.48	2.66	3.22	3.47	3.36	3.95	2.49	2.60
13. Ratio of non-interest income to total assets	1.37	1.31	1.45	1.32	1.25	1.02	1.12	1.17
14. Ratio of intermediation cost to total assets	2.98	3.16	3.03	3.18	3.47	3.89	2.82	2.93
15. Ratio of wage bills to intermediation cost	72.10	76.29	77.68	77.96	78.62	81.82	81.04	82.83
16. Ratio of wage bills to total expenses	20.40	23.45	23.38	25.61	27.16	31.75	24.70	26.20
17. Ratio of wage bills to total income	18.84	21.73	20.12	21.97	24.39	28.68	22.74	24.02
18. Ratio of burden to total assets	1.61	1.85	1.59	1.86	2.22	2.87	1.70	1.76
19. Ratio of burden to interest income	16.03	18.88	15.45	18.64	22.35	28.50	19.00	19.71
20. Ratio of operating profits to total assets	0.87	0.81	1.63	1.61	1.14	1.07	0.80	0.84
21. Return on assets	0.52	0.10	0.75	0.73	0.89	0.91	0.18	0.14
22. Return on equity	15.45	3.12	19.42	18.76	24.69	20.73	1.39	1.25
23. Cost of deposits	8.11	7.58	7.63	6.97	7.23	6.75	7.80	7.74
24. Cost of borrowings	2.64	3.74	6.76	5.87	2.03	3.83	12.02	8.78
25. Cost of funds	7.99	7.50	7.62	6.95	7.20	6.73	7.90	7.77
26. Return on advances	11.86	11.80	12.08	11.16	12.31	12.47	11.02	10.75
27. Return on investments	11.98	11.33	11.89	11.61	11.85	11.09	11.54	11.24
28. Return on advances <i>adjusted</i> to cost of funds	3.87	4.30	4.46	4.21	5.10	5.74	3.12	2.98
29. Return on investments <i>adjusted</i> to cost of funds	4.00	3.83	4.26	4.66	4.65	4.36	3.63	3.48
30. Business per employee (in Rs. lakh)	124.96	168.08	106.48	141.95	111.36	133.68	89.00	97.00
31. Profit per employee (in Rs. lakh)	0.51	0.13	0.63	0.80	0.66	0.81	0.12	0.12
32. Capital adequacy ratio	11.57	11.42	10.31	10.24	11.45	11.72	9.15	9.05
33. Capital adequacy ratio - Tier I	7.51	6.87	6.73	6.84	7.21	7.88	6.59	5.36
34. Capital adequacy ratio - Tier II	4.06	4.55	3.58	3.40	4.24	3.84	2.56	3.69
35. Ratio of net NPA to net advances	9.39	12.27	8.52	6.69	3.17	4.05	8.75	6.35

(per cent)

Ratios	As on March 31					
	Union Bank of India		United Bank of India		Vijaya Bank	
	2000 (33)	2001 (34)	2000 (35)	2001 (36)	2000 (37)	2001 (38)
1. Cash-deposit ratio	10.01	7.86	12.06	8.10	10.67	6.74
2. Credit-deposit ratio	46.98	50.18	27.18	31.06	40.44	45.28
3. Investment-deposit ratio	36.90	39.19	60.50	61.47	43.90	46.47
4. (Credit + investment)-deposit ratio	83.88	89.36	87.68	92.53	84.33	91.75
5. Ratio of deposits to total liabilities	88.91	89.51	86.06	86.01	90.63	88.61
6. Ratio of term deposits to total deposits	60.59	58.47	63.55	63.17	63.56	66.03

7. Ratio of priority sector advances to total advances	32.74	32.39	23.48	20.22	39.77	35.20
8. Ratio of term-loans to total advances	30.07	34.48	46.67	43.42	40.77	41.20
9. Ratio of secured advances to total advances	97.63	95.48	99.41	91.73	89.11	89.08
10. Ratio of investments in non-approved securities to total investments	20.52	26.11	22.85	23.53	30.38	26.71
11. Ratio of Interest income to total assets	11.32	10.09	9.24	9.42	10.03	10.03
12. Ratio of net interest margin to total assets	3.70	3.30	2.24	2.51	3.25	3.40
13. Ratio of non-interest income to total assets	1.32	0.84	0.76	0.80	0.98	1.16
14. Ratio of intermediation cost to total assets	3.75	2.76	2.54	2.64	3.18	3.24
15. Ratio of wage bills to intermediation cost	79.76	74.18	83.00	82.63	71.84	75.42
16. Ratio of wage bills to total expenses	26.33	21.40	22.06	22.85	22.93	24.77
17. Ratio of wage bills to total income	23.67	18.70	21.05	21.36	20.74	21.85
18. Ratio of burden to total assets	2.43	1.91	1.78	1.84	2.20	2.08
19. Ratio of burden to interest income	21.47	18.96	19.22	19.52	21.94	20.78
20. Ratio of operating profits to total assets	1.27	1.38	0.46	0.67	1.05	1.32
21. Return on assets	0.29	0.40	0.17	0.10	0.38	0.53
22. Return on equity	8.79	8.65	1.59	0.97	9.18	13.52
23. Cost of deposits	8.28	7.36	8.11	7.95	7.31	7.10
24. Cost of borrowings	6.91	6.60	7.25	4.52	3.68	3.91
25. Cost of funds	8.27	7.35	8.10	7.93	7.28	7.07
26. Return on advances	13.76	12.17	11.38	11.37	13.18	12.52
27. Return on investments	15.74	12.12	12.19	12.11	12.28	11.79
28. Return on advances <i>adjusted</i> to cost of funds	5.48	4.83	3.28	3.44	5.90	5.45
29. Return on investments <i>adjusted</i> to cost of funds	7.46	4.77	4.09	4.18	5.01	4.72
30. Business per employee (in Rs. lakh)	135.44	183.23	100.28	120.00	105.49	122.83
31. Profit per employee (in Rs. lakh)	0.33	0.55	0.15	0.10	0.36	0.53
32. Capital adequacy ratio	11.42	10.86	9.60	10.40	10.61	11.50
33. Capital adequacy ratio - Tier I	6.66	6.19	8.20	7.00	6.01	8.04
34. Capital adequacy ratio - Tier II	4.76	4.67	1.40	3.40	4.60	3.46
35. Ratio of net NPA to net advances	7.97	6.87	12.70	10.50	6.65	6.23

FOREIGN BANKS

(per cent)

Ratios	As on March 31							
	ABN Amro Bank		Abu-Dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	9.87	5.40	3.26	2.96	7.75	13.14	3.60	2.86

2. Credit-deposit ratio	113.83	91.89	40.07	15.70	62.89	96.03	24.77	27.24
3. Investment-deposit ratio	79.38	61.97	41.27	75.16	86.49	93.10	22.95	22.59
4. (Credit + investment)-deposit ratio	193.21	153.86	81.34	90.85	149.37	189.13	47.71	49.83
5. Ratio of deposits to total liabilities	45.54	54.67	87.67	89.83	52.04	37.63	40.61	45.80
6. Ratio of term deposits to total deposits	59.09	64.19	83.14	94.91	61.28	57.81	37.18	25.55
7. Ratio of priority sector advances to total advances	34.85	28.04	16.27	18.44	34.05	26.10	16.07	51.64
8. Ratio of term-loans to total advances	36.58	31.32	20.99	11.16	22.93	30.93	0.00	0.00
9. Ratio of secured advances to total advances	88.78	82.73	82.73	89.32	42.82	56.98	100.00	97.80
10. Ratio of investments in non-approved securities to total investments	49.53	35.14	35.91	66.00	44.17	39.89	14.28	14.70
11. Ratio of Interest income to total assets	10.53	10.74	10.98	9.65	10.10	9.60	7.88	7.97
12. Ratio of net interest margin to total assets	4.21	4.16	2.09	1.45	3.55	2.99	6.35	6.79
13. Ratio of non-interest income to total assets	2.18	2.27	1.51	1.20	4.74	6.61	2.54	2.94
14. Ratio of intermediation cost to total assets	2.40	2.72	1.10	0.65	5.80	7.53	2.26	2.46
15. Ratio of wage bills to intermediation cost	24.99	27.76	38.61	41.32	41.34	26.18	37.14	31.93
16. Ratio of wage bills to total expenses	6.87	8.12	4.26	3.05	19.42	13.94	22.18	21.55
17. Ratio of wage bills to total income	4.72	5.81	3.41	2.49	16.16	12.17	8.06	7.18
18. Ratio of burden to total assets	0.22	0.45	-0.41	-0.55	1.06	0.93	-0.28	-0.49
19. Ratio of burden to interest income	2.08	4.23	-3.71	-5.66	10.50	9.64	-3.54	-6.12
20. Ratio of operating profits to total assets	3.99	3.70	2.50	1.99	2.49	2.07	6.63	7.28
21. Return on assets	1.58	0.40	0.52	0.44	1.02	-0.62	3.05	3.68
22. Return on equity	25.81	18.04	11.84	19.81	10.97	-9.14	5.20	6.70
23. Cost of deposits	5.20	4.38	9.13	7.92	6.53	6.83	3.92	2.70
24. Cost of borrowings	7.00	8.38	3.56	8.22	4.87	5.74	1.14	1.20
25. Cost of funds	6.05	6.07	8.59	7.93	5.89	6.30	3.82	2.65
26. Return on advances	11.87	12.96	12.04	13.63	11.98	10.82	14.55	18.64
27. Return on investments	11.68	11.57	15.76	10.03	11.53	10.91	10.83	10.21
28. Return on advance <i>adjusted</i> to cost of funds	5.83	6.89	3.45	5.70	6.08	4.52	10.72	15.99
29. Return on investment <i>adjusted</i> to cost of funds	5.63	5.50	7.17	2.10	5.63	4.61	7.01	7.56
30. Business per employee (in Rs. lakh)	857.06	868.15	1033.87	2454.49	290.24	252.92	151.18	218.13
31. Profit per employee (in Rs. lakh)	13.91	3.80	4.39	10.36	3.17	2.11	9.42	14.92
32. Capital adequacy ratio	10.09	11.42	10.61	10.05	10.09	9.59	123.00	96.34
33. Capital adequacy ratio - Tier I	8.23	9.51	9.36	8.80	9.91	9.36	123.00	96.34
34. Capital adequacy ratio - Tier II	1.86	1.91	1.25	1.25	0.18	0.23	0.00	0.00
35. Ratio of net NPA to net advances	0.30	1.22	2.10	1.92	4.32	6.20	6.07	4.24

(per cent)

Ratios	As on March 31			
	Bank International	Bank Muscat	Bank of	Bank of Bahrain

	Indonesia		International		America		& Kuwait	
	2000	2001	2000	2001	2000	2001	2000	2001
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	11.33	8.87	3.57	3.51	6.21	8.88	6.65	4.66
2. Credit-deposit ratio	95.69	81.44	21.52	61.70	145.61	151.33	69.68	79.63
3. Investment-deposit ratio	185.98	132.71	18.05	52.13	51.81	55.60	43.67	40.36
4. (Credit + investment)-deposit ratio	281.67	214.15	39.57	113.82	197.43	206.93	113.34	119.99
5. Ratio of deposits to total liabilities	16.32	15.53	68.64	68.81	44.23	41.96	65.58	63.67
6. Ratio of term deposits to total deposits	82.34	67.10	92.53	94.91	78.14	72.85	88.53	90.96
7. Ratio of priority sector advances to total advances	0.00	40.74	27.49	18.08	10.41	14.50	28.67	18.67
8. Ratio of term-loans to total advances	15.74	13.05	63.58	69.73	24.43	20.53	40.52	55.24
9. Ratio of secured advances to total advances	93.75	100.00	99.91	100.00	32.39	31.52	69.44	67.34
10. Ratio of investments in non-approved securities to total investments	28.71	13.52	30.04	6.19	16.90	0.00	27.98	15.60
11. Ratio of Interest income to total assets	9.00	4.54	8.44	11.19	10.31	10.18	11.00	10.36
12. Ratio of net interest margin to total assets	2.53	2.47	3.05	3.30	4.07	3.24	1.68	1.71
13. Ratio of non-interest income to total assets	2.28	1.58	1.85	1.82	3.19	1.67	2.10	1.66
14. Ratio of intermediation cost to total assets	13.70	10.12	4.00	3.76	2.86	1.58	1.89	1.82
15. Ratio of wage bills to intermediation cost	6.82	5.78	32.04	31.43	50.84	38.32	36.19	36.18
16. Ratio of wage bills to total expenses	4.63	4.80	13.66	10.13	15.98	7.12	6.11	6.28
17. Ratio of wage bills to total income	8.28	9.56	12.46	9.07	10.77	5.12	5.23	5.46
18. Ratio of burden to total assets	11.42	8.54	2.15	1.94	-0.33	-0.08	-0.21	0.16
19. Ratio of burden to interest income	126.86	187.98	25.50	17.31	-3.20	-0.82	-1.90	1.50
20. Ratio of operating profits to total assets	-8.89	-6.07	0.90	1.36	4.40	3.32	1.89	1.56
21. Return on assets	-8.10	-2.96	1.07	2.34	1.17	1.25	0.90	0.81
22. Return on equity	-15.00	-3.95	1.83	4.73	23.05	10.66	11.01	9.66
23. Cost of deposits	8.80	9.53	8.14	4.57	8.42	9.94	11.26	10.11
24. Cost of borrowings	15.91	3.32	12.44	81.36	6.29	6.74	10.92	8.65
25. Cost of funds	12.91	6.43	8.52	10.59	7.48	8.41	11.19	9.77
26. Return on advances	14.71	11.85	14.40	12.66	12.47	11.25	12.78	12.22
27. Return on investments	12.25	9.89	11.50	14.79	10.64	10.27	12.44	12.77
28. Return on advances <i>adjusted</i> to cost of funds	1.80	5.42	5.88	2.07	5.00	2.84	1.59	2.45
29. Return on investments <i>adjusted</i> to cost of funds	-0.66	3.46	2.98	4.20	3.16	1.86	1.25	3.00
30. Business per employee (in Rs. lakh)	490.33	306.40	278.57	367.11	1312.05	1978.32	689.90	808.00
31. Profit per employee (in Rs. lakh)	-44.00	-15.61	3.77	6.63	20.22	23.42	5.58	5.70
32. Capital adequacy ratio	59.92	103.78	70.06	34.55	12.93	13.03	12.14	11.83
33. Capital adequacy ratio - Tier I	59.92	103.78	70.06	34.55	12.44	12.51	12.14	11.64
34. Capital adequacy ratio - Tier II	0.00	0.00	0.00	0.00	0.49	0.52	0.00	0.19
35. Ratio of net NPA to net advances	48.78	50.75	2.38	0.81	1.92	0.68	7.72	11.51

(per cent)

Ratios	As on March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi		BNP Paribas	
	2000	2001	2000	2001	2000	2001	2000	2001
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	4.71	6.10	6.29	3.65	10.14	9.06	9.09	7.86
2. Credit-deposit ratio	175.50	129.22	128.45	104.86	62.27	80.49	63.68	62.26
3. Investment-deposit ratio	29.86	27.32	30.35	43.49	35.02	31.15	99.92	60.98
4. (Credit + investment)-deposit ratio	205.36	156.54	158.80	148.36	97.30	111.64	163.60	123.24
5. Ratio of deposits to total liabilities	31.98	45.29	53.22	62.35	71.68	67.18	46.45	63.40
6. Ratio of term deposits to total deposits	74.93	77.68	90.41	94.41	55.14	56.80	66.49	76.27
7. Ratio of priority sector advances to total advances	41.30	45.20	38.68	25.17	3.59	1.61	33.12	30.26
8. Ratio of term-loans to total advances	4.85	8.61	53.77	66.98	34.73	21.30	32.01	43.94
9. Ratio of secured advances to total advances	89.39	93.54	85.29	92.35	81.74	64.32	53.41	64.67
10. Ratio of investments in non-approved securities to total investments	0.00	0.00	9.13	21.93	0.76	2.68	46.80	40.15
11. Ratio of Interest income to total assets	9.87	8.18	9.29	11.15	10.80	10.94	9.92	10.55
12. Ratio of net interest margin to total assets	5.72	3.75	2.99	2.81	5.24	6.47	2.79	2.83
13. Ratio of non-interest income to total assets	3.33	2.60	2.23	1.19	4.59	7.73	1.96	1.69
14. Ratio of intermediation cost to total assets	1.76	1.58	1.64	1.22	12.26	4.63	2.40	3.05
15. Ratio of wage bills to intermediation cost	23.41	24.81	30.75	32.05	11.70	45.60	45.61	46.22
16. Ratio of wage bills to total expenses	6.98	6.51	6.35	4.09	8.05	23.20	11.50	13.09
17. Ratio of wage bills to total income	3.13	3.63	4.38	3.17	9.32	11.31	9.23	11.52
18. Ratio of burden to total assets	-1.57	-1.02	-0.59	0.03	7.67	-3.10	0.45	1.36
19. Ratio of burden to interest income	-15.89	-12.43	-6.33	0.27	70.96	-28.34	4.50	12.89
20. Ratio of operating profits to total assets	7.28	4.76	3.58	2.78	-2.43	9.57	2.34	1.47
21. Return on assets	2.62	0.95	1.91	1.28	4.88	7.57	0.94	0.33
22. Return on equity	8.83	2.86	15.67	15.34	32.88	43.54	11.13	4.44
23. Cost of deposits	8.03	9.09	7.35	9.50	6.59	5.76	8.97	8.27
24. Cost of borrowings	8.60	7.35	6.78	9.46	14.31	11.32	7.19	9.28
25. Cost of funds	8.23	8.65	7.16	9.49	6.80	6.07	8.11	8.62
26. Return on advances	12.78	10.18	10.28	12.35	15.47	12.97	14.13	16.02
27. Return on investments	11.59	8.99	10.28	11.53	11.39	11.23	11.37	10.32
28. Return on advances <i>adjusted</i> to cost of funds	4.56	1.53	3.12	2.86	8.67	6.90	6.02	7.39
29. Return on investments <i>adjusted</i> to cost of funds	3.36	0.34	3.12	2.05	4.59	5.16	3.27	1.70
30. Business per employee (in Rs. lakh)	560.00	757.00	833.77	1300.40	381.66	354.55	555.25	553.45
31. Profit per employee (in Rs. lakh)	16.00	6.00	14.43	15.70	13.62	23.51	6.25	1.96

32. Capital adequacy ratio	29.07	36.49	9.67	9.97	17.62	15.51	9.55	9.92
33. Capital adequacy ratio - Tier I	29.07	36.46	9.59	9.71	17.62	15.51	6.25	6.59
34. Capital adequacy ratio - Tier II	0.03	0.03	0.08	0.26	0.00	0.00	3.30	3.33
35. Ratio of net NPA to net advances	22.14	28.74	1.15	2.04	2.46	0.01	0.00	0.00

(per cent)

Ratios	As on March 31							
	Barclays Bank		Chase Manhattan Bank		Chinatrust Commercial Bank		Cho Hung Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	5.21	5.12	73.50	15.13	9.15	9.65	7.47	6.42
2. Credit-deposit ratio	23.01	6.50	267.45	20.98	108.33	168.47	37.45	91.63
3. Investment-deposit ratio	96.66	147.66	6536.28	282.72	102.80	102.28	46.26	53.01
4. (Credit + investment)-deposit ratio	119.67	154.16	6803.72	303.70	211.13	270.75	83.70	144.64
5. Ratio of deposits to total liabilities	64.34	38.41	1.29	25.86	41.82	33.62	61.45	45.16
6. Ratio of term deposits to total deposits	92.36	94.34	0.00	87.22	89.40	84.44	21.22	52.99
7. Ratio of priority sector advances to total advances	26.54	18.06	0.00	0.00	30.95	27.29	0.00	0.00
8. Ratio of term-loans to total advances	66.76	27.42	0.00	16.47	80.56	82.41	10.67	36.34
9. Ratio of secured advances to total advances	89.53	96.76	100.00	100.00	91.41	94.13	89.31	99.45
10. Ratio of investments in non-approved securities to total investments	24.99	30.01	0.00	0.00	41.90	41.86	40.03	31.46
11. Ratio of Interest income to total assets	9.68	8.41	7.72	7.94	12.20	10.23	8.98	9.28
12. Ratio of net interest margin to total assets	2.04	1.77	1.15	2.68	3.86	4.04	8.03	7.73
13. Ratio of non-interest income to total assets	0.66	1.35	15.72	12.37	0.46	0.58	1.83	2.32
14. Ratio of intermediation cost to total assets	3.18	3.22	8.36	5.15	3.23	2.67	2.48	2.16
15. Ratio of wage bills to intermediation cost	40.30	46.39	26.48	33.60	32.76	30.39	29.27	29.65
16. Ratio of wage bills to total expenses	11.84	15.17	14.83	16.62	9.15	9.15	21.18	17.26
17. Ratio of wage bills to total income	12.39	15.32	9.45	8.51	8.36	7.50	6.72	5.53
18. Ratio of burden to total assets	2.52	1.87	-7.36	-7.23	2.77	2.09	0.65	-0.15
19. Ratio of burden to interest income	26.04	22.25	-95.36	-90.95	22.70	20.43	7.25	-1.64
20. Ratio of operating profits to total assets	-0.48	-0.10	8.51	9.91	1.09	1.95	7.38	7.88
21. Return on assets	-2.23	1.65	2.87	6.66	0.25	0.64	0.51	3.16
22. Return on equity	-14.48	12.77	20.55	26.25	1.20	2.71	1.87	10.37
23. Cost of deposits	9.58	8.50	36.75	4.05	10.73	7.23	1.45	2.88
24. Cost of borrowings	7.70	6.64	6.87	5.87	11.23	7.84	..	..
25. Cost of funds	8.79	7.72	7.76	5.57	10.99	7.53	1.48	2.88
26. Return on advances	9.79	8.11	16.63	15.76	15.44	11.43	15.31	12.90
27. Return on investments	10.51	9.92	7.39	8.89	12.29	11.31	13.11	10.56

28. Return on advances <i>adjusted</i> to cost of funds	1.00	0.39	8.87	10.18	4.45	3.90	13.83	10.02
29. Return on investments <i>adjusted</i> to cost of funds	1.72	2.21	-0.37	3.32	1.29	3.78	11.63	7.68
30. Business per employee (in Rs. lakh)	412.10	366.53	65.49	93.91	661.78	689.79	710.48	766.01
31. Profit per employee (in Rs. lakh)	-16.27	14.28	1.70	30.06	1.92	4.87	49.33	27.84
32. Capital adequacy ratio	17.75	26.97	45.86	43.79	25.56	28.27	38.00	35.00
33. Capital adequacy ratio - Tier I	17.63	26.75	45.86	43.77	25.45	27.50	38.00	35.00
34. Capital adequacy ratio - Tier II	0.12	0.22	0.00	0.02	0.11	0.77	0.00	0.00
35. Ratio of net NPA to net advances	0.00	0.00	0.00	0.00	4.61	3.76	1.48	0.91

(per cent)

Ratios	As on March 31							
	Citibank		Commerz Bank		Credit Agricole Indosuez		Credit Lyonnais	
	2000	2001	2000	2001	2000	2001	2000	2001
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	7.32	6.55	13.22	2.41	14.02	4.33	4.42	2.43
2. Credit-deposit ratio	64.88	65.99	96.48	26.40	77.67	74.32	47.29	63.69
3. Investment-deposit ratio	41.46	39.88	156.86	76.94	111.67	65.67	54.98	44.16
4. (Credit + investment)-deposit ratio	106.34	105.87	253.34	103.34	189.34	139.99	102.27	107.85
5. Ratio of deposits to total liabilities	71.99	72.19	29.70	72.10	33.48	51.44	83.56	79.39
6. Ratio of term deposits to total deposits	71.25	73.64	84.83	92.11	78.33	85.91	93.76	93.78
7. Ratio of priority sector advances to total advances	18.73	20.77	35.56	29.71	32.41	27.00	9.00	15.65
8. Ratio of term-loans to total advances	64.98	66.37	53.80	49.89	64.62	82.61	14.64	17.80
9. Ratio of secured advances to total advances	45.64	47.40	58.68	66.26	87.04	56.84	54.80	46.17
10. Ratio of investments in non-approved securities to total investments	21.87	17.83	57.15	60.98	20.17	34.49	27.80	37.47
11. Ratio of Interest income to total assets	11.01	10.41	11.21	9.99	10.29	8.96	14.00	13.88
12. Ratio of net interest margin to total assets	4.75	4.59	2.97	2.21	2.51	1.86	3.73	3.49
13. Ratio of non-interest income to total assets	2.87	3.10	1.63	1.46	0.63	1.05	2.81	2.40
14. Ratio of intermediation cost to total assets	3.70	3.57	3.92	2.69	3.27	2.90	2.19	1.95
15. Ratio of wage bills to intermediation cost	21.19	23.16	42.66	44.01	41.50	52.01	45.24	50.50
16. Ratio of wage bills to total expenses	7.88	8.81	13.76	11.31	12.29	15.07	7.95	7.99
17. Ratio of wage bills to total income	5.65	6.13	13.04	10.34	12.42	15.04	5.90	6.06
18. Ratio of burden to total assets	0.83	0.47	2.30	1.23	2.64	1.84	-0.62	-0.45
19. Ratio of burden to interest income	7.55	4.52	20.50	12.30	25.61	20.58	-4.40	-3.21
20. Ratio of operating profits to total assets	3.92	4.12	0.67	0.98	-0.12	0.02	4.34	3.94
21. Return on assets	3.40	3.24	0.44	0.18	-9.83	-1.62	1.60	0.20
22. Return on equity	26.87	24.74	2.87	1.36	-96.05	-22.13	21.21	2.34
23. Cost of deposits	7.17	6.35	7.87	7.32	9.22	5.35	9.70	10.70

24. Cost of borrowings	6.11	6.17	9.51	10.66	8.55	11.01	89.34	40.26
25. Cost of funds	7.03	6.32	8.67	8.44	8.78	8.10	11.20	11.79
26. Return on advances	15.68	14.14	14.23	13.45	14.45	10.10	22.63	16.98
27. Return on investments	12.34	10.18	13.24	11.66	13.15	11.29	9.50	13.61
28. Return on advances <i>adjusted</i> to cost of funds	8.65	7.82	5.56	5.01	5.68	2.00	11.42	5.20
29. Return on investments <i>adjusted</i> to cost of funds	5.31	3.86	4.58	3.22	4.38	3.19	-1.71	1.83
30. Business per employee (in Rs. lakh)	1160.64	1336.24	464.83	520.63	565.93	835.59	1228.12	1581.04
31. Profit per employee (in Rs. lakh)	19.22	19.34	3.63	1.89	63.14	-20.05	15.81	2.36
32. Capital adequacy ratio	10.58	11.24	17.58	15.05	11.82	11.60	9.70	10.60
33. Capital adequacy ratio - Tier I	6.98	7.91	17.58	14.76	11.29	11.16	8.50	9.50
34. Capital adequacy ratio - Tier II	3.60	3.33	0.00	0.29	0.53	0.44	1.20	1.10
35. Ratio of net NPA to net advances	1.05	0.70	7.34	13.64	6.13	1.21	4.10	3.50

(per cent)

Ratios	As on March 31							
	Deutsche Bank		Development Bank of Singapore		Dresdner Bank		Hongkong & Shanghai Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-deposit ratio	15.27	6.70	10.63	12.91	8.84	13.32	5.77	5.62
2. Credit-deposit ratio	81.30	90.31	349.98	223.19	137.01	244.53	49.14	62.77
3. Investment-deposit ratio	96.86	104.64	183.06	126.83	97.95	139.79	56.18	58.21
4. (Credit + investment)-deposit ratio	178.16	194.95	533.04	350.02	234.96	384.32	105.33	120.97
5. Ratio of deposits to total liabilities	46.57	42.07	16.62	18.09	37.07	15.47	69.12	63.81
6. Ratio of term deposits to total deposits	49.43	56.67	87.74	96.04	91.24	79.85	68.08	69.00
7. Ratio of priority sector advances to total advances	47.09	31.05	15.21	16.38	34.90	24.31	18.04	20.06
8. Ratio of term-loans to total advances	57.87	9.13	55.99	51.86	40.53	26.01	70.31	61.40
9. Ratio of secured advances to total advances	73.47	56.65	52.84	88.66	78.05	77.73	73.20	73.68
10. Ratio of investments in non-approved securities to total investments	45.06	44.39	29.57	30.67	21.05	11.87	40.10	37.23
11. Ratio of Interest income to total assets	10.35	10.60	9.95	10.44	10.83	13.67	9.08	9.34
12. Ratio of net interest margin to total assets	5.12	5.57	3.97	3.34	5.45	4.93	3.18	3.34
13. Ratio of non-interest income to total assets	4.17	4.87	1.65	1.94	1.33	-0.16	2.33	2.80
14. Ratio of intermediation cost to total assets	3.98	4.23	2.03	1.85	5.08	8.56	2.73	2.94
15. Ratio of wage bills to intermediation cost	31.75	30.50	35.35	35.74	28.39	34.46	33.88	35.74
16. Ratio of wage bills to total expenses	13.71	13.94	8.95	7.39	13.78	17.05	10.71	11.74
17. Ratio of wage bills to total income	8.70	8.34	6.18	5.34	11.86	21.83	8.10	8.65
18. Ratio of burden to total assets	-0.19	-0.64	0.38	-0.09	3.75	8.72	0.39	0.14
19. Ratio of burden to interest income	-1.81	-6.01	3.77	-0.85	34.63	63.80	4.34	1.47

20. Ratio of operating profits to total assets	5.30	6.21	3.59	3.43	1.70	-3.79	2.79	3.20
21. Return on assets	1.10	1.71	1.44	1.58	-11.37	-24.38	0.96	1.29
22. Return on equity	9.89	16.00	7.94	11.18	-53.58	-74.04	15.02	20.83
23. Cost of deposits	5.08	4.90	7.62	7.56	8.07	13.87	7.03	7.02
24. Cost of borrowings	8.48	7.27	7.93	8.93	10.70	23.77	6.25	6.42
25. Cost of funds	6.49	5.99	7.81	8.64	8.73	17.96	6.90	6.89
26. Return on advances	11.19	11.36	13.50	12.37	11.54	18.17	11.24	11.42
27. Return on investments	12.66	10.76	9.28	12.73	14.90	15.62	12.49	11.76
28. Return on advances <i>adjusted</i> to cost of funds	4.70	5.36	5.69	3.73	2.81	0.22	4.35	4.54
29. Return on investments <i>adjusted</i> to cost of funds	6.17	4.77	1.47	4.09	6.17	-2.33	5.60	4.87
30. Business per employee (in Rs. lakh)	757.13	835.25	753.28	830.89	593.48	29.68	467.44	528.67
31. Profit per employee (in Rs. lakh)	9.86	17.81	14.49	22.48	-76.36	-4.13	4.36	6.62
32. Capital adequacy ratio	10.44	12.67	18.14	15.93	18.69	10.66	10.30	12.37
33. Capital adequacy ratio - Tier I	10.44	12.51	18.13	15.56	18.69	10.66	5.68	8.63
34. Capital adequacy ratio - Tier II	0.00	0.16	0.01	0.37	0.00	0.00	4.62	3.74
35. Ratio of net NPA to net advances	0.00	0.00	0.00	0.00	13.50	29.45	1.04	0.99

(per cent)

Ratios	As on March 31							
	ING Bank		KBC Bank		Krung Thai Bank		Mashreq Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-deposit ratio	12.62	3.83	3.11	4.70	2.72	5.69	4.73	3.89
2. Credit-deposit ratio	185.90	26.69	35.61	28.04	76.97	196.65	47.95	26.48
3. Investment-deposit ratio	165.20	94.93	105.50	61.76	40.91	60.35	66.52	80.20
4. (Credit + investment)-deposit ratio	351.10	121.62	141.11	89.80	117.88	257.01	114.47	106.68
5. Ratio of deposits to total liabilities	18.32	54.41	65.80	59.64	17.11	15.93	71.27	82.29
6. Ratio of term deposits to total deposits	63.24	87.14	99.20	99.18	96.91	99.26	80.60	89.80
7. Ratio of priority sector advances to total advances	22.91	14.43	34.64	26.25	33.79	0.00	39.64	25.32
8. Ratio of term-loans to total advances	77.54	72.25	49.82	80.81	0.00	0.00	24.41	9.26
9. Ratio of secured advances to total advances	45.42	95.78	20.29	14.28	70.59	23.68	82.34	88.84
10. Ratio of investments in non-approved securities to total investments	36.84	80.33	74.44	36.93	43.28	71.93	54.51	58.70
11. Ratio of Interest income to total assets	11.38	4.96	12.71	15.25	9.75	9.75	9.89	10.00
12. Ratio of net interest margin to total assets	4.19	1.54	5.03	3.66	8.26	8.54	2.23	1.32
13. Ratio of non-interest income to total assets	4.75	2.65	1.52	-0.12	0.47	1.10	1.57	1.63
14. Ratio of intermediation cost to total assets	4.60	6.67	4.38	2.64	4.93	4.55	3.39	2.45
15. Ratio of wage bills to intermediation cost	38.02	39.19	53.82	58.27	19.42	19.09	32.16	36.97
16. Ratio of wage bills to total expenses	14.84	25.90	19.56	10.82	14.92	15.08	9.86	8.16

17. Ratio of wage bills to total income	10.84	34.40	16.58	10.18	9.38	8.01	9.50	7.81
18. Ratio of burden to total assets	-0.15	4.03	2.86	2.76	4.46	3.45	1.81	0.83
19. Ratio of burden to interest income	-1.32	81.26	22.51	18.10	45.79	35.39	18.34	8.30
20. Ratio of operating profits to total assets	4.34	-2.49	2.17	0.90	3.80	5.09	0.42	0.49
21. Return on assets	-2.72	-3.96	0.82	0.30	1.69	2.21	-3.60	-3.10
22. Return on equity	-16.55	-18.54	3.21	2.12	0.33	2.86	-36.41	-56.79
23. Cost of deposits	9.74	6.05	3.90	12.94	12.20	6.57	9.01	8.18
24. Cost of borrowings	9.05	3.82	40.75	7.83	..	5.99	8.25	11.09
25. Cost of funds	9.28	5.02	10.70	11.72	12.26	6.51	8.85	8.56
26. Return on advances	14.37	13.08	21.14	18.89	12.67	11.85	12.36	14.46
27. Return on investments	13.96	2.58	11.75	21.30	7.79	7.88	11.34	9.77
28. Return on advances <i>adjusted</i> to cost of funds	5.09	8.06	10.43	7.17	0.41	5.35	3.51	5.90
29. Return on investments <i>adjusted</i> to cost of funds	4.68	-2.44	1.04	9.58	-4.47	1.37	2.49	1.21
30. Business per employee (in Rs. lakh)	252.43	409.54	443.56	910.59	119.92	174.86	591.24	574.51
31. Profit per employee (in Rs. lakh)	-19.33	-23.56	5.61	4.29	7.82	9.88	24.73	-38.24
32. Capital adequacy ratio	21.15	15.00	18.51	23.01	197.42	148.99	9.04	10.54
33. Capital adequacy ratio - Tier I	21.15	15.00	18.51	22.86	197.42	148.75	9.04	10.42
34. Capital adequacy ratio - Tier II	0.00	0.00	0.00	0.15	0.32	0.24	0.00	0.12
35. Ratio of net NPA to net advances	13.26	5.94	0.00	0.24	0.00	0.00	20.96	13.39

(per cent)

Ratios	As on March 31							
	Morgan Guaranty		Oman		Overseas Chinese		Sakura Bank	
	Trust		International Bank		Bank			
	2000	2001	2000	2001	2000	2001	2000	2001
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
1. Cash-deposit ratio	10.06	24.16	3.99	3.75	4.69	4.23	18.07	26.37
2. Credit-deposit ratio	0.00	0.00	53.87	29.35	162.60	118.56	243.78	151.13
3. Investment-deposit ratio	89.63	345.71	33.05	27.85	67.15	99.04	121.66	58.09
4. (Credit + investment)-deposit ratio	89.63	345.71	86.93	57.19	229.74	217.60	365.44	209.23
5. Ratio of deposits to total liabilities	10.22	12.56	69.35	65.78	21.71	17.15	23.38	39.12
6. Ratio of term deposits to total deposits	98.48	100.00	85.09	88.47	88.06	93.10	60.67	86.00
7. Ratio of priority sector advances to total advances	..	..	23.84	12.34	27.92	10.91	23.73	22.55
8. Ratio of term-loans to total advances	..	..	52.80	51.38	48.38	56.01	15.77	34.12
9. Ratio of secured advances to total advances	..	..	85.19	75.48	74.17	100.00	81.81	90.45
10. Ratio of investments in non-approved securities to total investments	0.00	29.25	0.00	0.00	36.08	38.34	17.08	13.61
11. Ratio of Interest income to total assets	6.55	7.46	9.40	6.38	9.83	9.41	11.60	12.17
12. Ratio of net interest margin to total assets	2.13	2.06	-0.52	-0.51	7.37	8.10	5.83	4.59

13. Ratio of non-interest income to total assets	6.88	3.54	1.69	1.74	2.48	1.49	-1.17	0.91
14. Ratio of intermediation cost to total assets	6.61	5.22	1.40	1.32	5.48	5.62	1.97	1.98
15. Ratio of wage bills to intermediation cost	53.01	62.32	27.29	28.47	38.01	35.68	35.72	31.63
16. Ratio of wage bills to total expenses	31.77	30.63	3.38	4.58	26.25	28.91	9.12	6.54
17. Ratio of wage bills to total income	26.10	29.59	3.44	4.63	16.93	18.39	6.77	4.78
18. Ratio of burden to total assets	-0.27	1.68	-0.29	-0.42	3.00	4.13	3.15	1.07
19. Ratio of burden to interest income	-4.08	22.57	-3.11	-6.62	30.54	43.88	27.14	8.76
20. Ratio of operating profits to total assets	-1.25	0.37	-0.23	-0.09	4.37	3.97	2.69	3.52
21. Return on assets	2.02	0.25	0.00	0.00	0.00	0.74	-0.70	-2.11
22. Return on equity	-4.02	0.81	-77.64	-24.18	-0.38	1.04	-3.86	-11.60
23. Cost of deposits	0.18	5.39	12.79	9.67	4.96	6.29	5.75	6.06
24. Cost of borrowings	9.69	13.81	16.23	6.93	34.12	2.25	8.06	11.98
25. Cost of funds	8.63	11.71	12.99	9.48	8.77	5.64	7.19	9.60
26. Return on advances	..	..	10.12	8.01	13.76	13.11	13.30	14.47
27. Return on investments	8.34	14.30	12.71	9.91	11.23	11.63	10.76	9.73
28. Return on advances <i>adjusted</i> to cost of funds	..	..	-2.87	-1.46	4.99	7.47	6.10	4.88
29. Return on investments <i>adjusted</i> to cost of funds	-0.29	2.60	-0.28	0.43	2.46	6.00	3.57	0.13
30. Business per employee (in Rs. lakh)	124.11	217.39	818.23	938.40	307.40	211.05	615.02	608.14
31. Profit per employee (in Rs. lakh)	24.09	4.24	0.00	0.00	15.97	4.44	-4.80	-14.83
32. Capital adequacy ratio	89.00	79.00	11.08	14.21	98.34	168.11	15.01	16.21
33. Capital adequacy ratio - Tier I	89.00	79.00	9.65	12.82	98.34	167.82	15.01	16.07
34. Capital adequacy ratio - Tier II	0.00	0.00	1.43	1.39	0.00	0.29	0.00	0.14
35. Ratio of net NPA to net advances	0.00	0.00	33.79	37.11	15.97	18.44	16.49	1.03

(per cent)

Ratios	As on March 31							
	Sanwa Bank		Societe Generale		Sonali Bank		Standard Chartered Bank	
	2001	2000	2000	2001	2000	2001	2000	2001
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
1. Cash-deposit ratio	16.31	11.75	4.79	4.97	7.72	13.70	10.85	7.67
2. Credit-deposit ratio	154.84	224.93	62.55	83.63	8.65	12.62	86.27	101.93
3. Investment-deposit ratio	38.70	113.65	84.75	94.33	7.68	11.93	62.73	106.15
4. (Credit + investment)-deposit ratio	193.54	338.57	147.31	177.96	16.33	24.56	149.00	208.08
5. Ratio of deposits to total liabilities	44.75	26.96	55.62	34.03	76.19	60.37	54.97	41.25
6. Ratio of term deposits to total deposits	70.96	59.92	71.06	84.34	6.49	13.21	66.17	62.54
7. Ratio of priority sector advances to total advances	38.12	28.23	21.03	21.20	0.64	0.76	21.08	27.63
8. Ratio of term-loans to total advances	21.69	35.34	26.25	17.32	0.00	0.00	27.08	25.97
9. Ratio of secured advances to total advances	66.21	79.34	89.68	82.27	100.00	2.38	65.98	52.90

10. Ratio of investments in non-approved securities to total investments	0.00	31.73	7.86	28.21	20.55	13.46	37.91	41.74
11. Ratio of Interest income to total assets	8.74	9.11	9.67	7.30	2.27	3.08	11.21	10.50
12. Ratio of net interest margin to total assets	4.09	4.23	1.06	1.28	1.15	1.90	4.52	4.29
13. Ratio of non-interest income to total assets	1.15	1.51	2.41	2.10	8.00	7.21	2.66	2.80
14. Ratio of intermediation cost to total assets	2.33	3.61	2.75	2.78	4.05	4.25	3.29	3.48
15. Ratio of wage bills to intermediation cost	21.58	13.42	39.74	41.24	50.79	56.91	26.19	26.56
16. Ratio of wage bills to total expenses	7.21	5.71	9.63	13.02	39.78	44.53	8.63	9.54
17. Ratio of wage bills to total income	5.08	4.57	9.06	12.19	20.05	23.48	6.21	6.95
18. Ratio of burden to total assets	1.18	2.10	0.35	0.68	-3.94	-2.97	0.63	0.68
19. Ratio of burden to interest income	13.50	23.10	3.58	9.34	-173.43	-96.35	5.61	6.46
20. Ratio of operating profits to total assets	2.91	2.12	0.71	0.60	5.09	4.86	3.89	3.61
21. Return on assets	0.13	0.27	0.02	0.04	4.11	5.87	3.69	3.14
22. Return on equity	0.49	1.06	0.16	0.29	27.85	29.75	28.58	25.01
23. Cost of deposits	6.88	6.63	9.05	7.23	1.16	1.35	8.08	7.00
24. Cost of borrowings	6.09	6.88	12.18	7.00	..	..	7.00	6.96
25. Cost of funds	6.52	6.76	10.07	7.12	1.17	1.36	7.77	6.98
26. Return on advances	9.43	10.19	11.36	10.26	5.16	15.66	14.14	14.67
27. Return on investments	12.10	9.26	11.05	8.52	8.64	12.72	12.53	8.97
28. Return on advances <i>adjusted</i> to cost of funds	2.91	3.43	1.29	3.14	3.99	14.30	6.37	7.69
29. Return on investments <i>adjusted</i> to cost of funds	5.58	2.50	0.98	1.40	7.47	11.36	4.76	1.99
30. Business per employee (in Rs. lakh)	781.79	825.68	662.40	475.50	120.81	66.83	571.53	617.78
31. Profit per employee (in Rs. lakh)	1.02	2.23	0.10	0.30	6.00	5.77	10.27	11.21
32. Capital adequacy ratio	36.17	34.91	13.95	13.93	24.91	88.14	9.50	9.60
33. Capital adequacy ratio - Tier I	36.17	34.91	13.71	13.28	24.91	88.14	6.00	6.70
34. Capital adequacy ratio - Tier II	0.00	0.00	0.24	0.65	0.00	0.00	3.50	2.90
35. Ratio of net NPA to net advances	18.58	9.61	8.66	7.27	0.00	0.00	2.04	1.53

(per cent)

Ratios	As on March 31							
	Standard Chartered Grindlays		State Bank of Mauritius		Sumitomo Bank		The Fuji Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
1. Cash-deposit ratio	7.74	7.43	24.45	11.31	6.18	3.54	5.01	3.10
2. Credit-deposit ratio	49.94	45.28	205.72	115.75	197.62	103.91	177.75	133.02
3. Investment-deposit ratio	57.64	48.60	61.91	64.73	56.49	30.70	55.63	47.48
4. (Credit + investment)-deposit ratio	107.57	93.88	267.63	180.48	254.11	134.61	233.37	180.50
5. Ratio of deposits to total liabilities	73.73	67.77	30.69	44.71	34.36	67.20	34.06	46.40

6. Ratio of term deposits to total deposits	65.57	57.52	83.93	93.74	78.28	97.10	98.56	98.05
7. Ratio of priority sector advances to total advances	4.36	3.59	30.06	22.99	34.98	35.61	38.24	19.45
8. Ratio of term-loans to total advances	71.80	66.42	25.30	38.06	85.24	88.55	22.50	20.26
9. Ratio of secured advances to total advances	71.82	65.55	92.59	87.25	84.87	87.11	78.91	59.07
10. Ratio of investments in non-approved securities to total investments	40.72	34.10	22.65	21.92	81.26	100.00	100.00	100.00
11. Ratio of Interest income to total assets	10.11	10.78	9.19	9.29	10.92	9.94	8.84	10.76
12. Ratio of net interest margin to total assets	4.24	5.25	3.55	3.17	3.48	2.53	2.00	3.02
13. Ratio of non-interest income to total assets	2.43	1.74	1.82	1.62	1.02	0.85	0.70	1.22
14. Ratio of intermediation cost to total assets	2.73	4.24	1.05	0.87	2.09	2.67	2.99	2.61
15. Ratio of wage bills to intermediation cost	52.49	38.89	35.98	25.72	42.86	38.54	31.75	35.75
16. Ratio of wage bills to total expenses	16.65	16.89	5.64	3.19	9.41	10.22	9.67	9.00
17. Ratio of wage bills to total income	11.42	13.18	3.43	2.04	7.51	9.55	9.96	7.77
18. Ratio of burden to total assets	0.30	2.50	-0.77	-0.75	1.07	1.82	2.29	1.38
19. Ratio of burden to interest income	2.98	23.22	-8.35	-8.06	9.81	18.35	25.93	12.86
20. Ratio of operating profits to total assets	3.94	2.75	4.31	3.91	2.41	0.70	-0.29	1.64
21. Return on assets	1.57	3.14	1.48	1.05	2.75	0.70	2.76	-3.53
22. Return on equity	16.92	7.99	6.12	4.38	1.31	-9.00	-12.27	-14.57
23. Cost of deposits	7.06	5.77	10.55	9.21	5.51	5.29	11.53	11.62
24. Cost of borrowings	4.07	6.87	6.10	8.09	13.19	15.52	6.87	8.83
25. Cost of funds	6.75	5.93	8.41	8.69	9.08	9.05	9.57	10.33
26. Return on advances	12.49	14.57	11.19	11.58	13.61	11.69	9.77	13.19
27. Return on investments	11.37	13.14	10.76	9.00	8.88	9.08	10.21	10.75
28. Return on advances <i>adjusted</i> to cost of funds	5.74	8.64	2.78	2.89	4.53	2.64	0.21	2.86
29. Return on investments <i>adjusted</i> to cost of funds	4.62	7.22	2.35	0.31	-0.20	0.04	0.64	0.42
30. Business per employee (in Rs. lakh)	386.38	618.00	1304.40	1292.10	760.18	1189.00	693.02	544.00
31. Profit per employee (in Rs. lakh)	5.77	11.00	20.60	14.10	1.88	1.50	-26.79	-25.01
32. Capital adequacy ratio	10.93	12.52	35.23	30.78	18.43	19.40	25.29	18.38
33. Capital adequacy ratio - Tier I	5.98	6.90	35.16	30.55	18.43	19.24	25.29	18.21
34. Capital adequacy ratio - Tier II	4.95	5.62	0.07	0.23	0.00	0.16	0.00	0.17
35. Ratio of net NPA to net advances	0.03	0.41	7.76	18.93	16.13	16.76	10.28	3.24

(per cent)

Ratios	As on March 31			
	The Siam Commercial Bank		Toronto Dominion Bank	
	2000	2001	2000	2001
	(81)	(82)	(83)	(84)
1. Cash-deposit ratio	3.25	12.34	..	269.63

2. Credit-deposit ratio	188.19	269.18	..	3636.45
3. Investment-deposit ratio	40.43	93.15	..	1301.93
4. (Credit + investment)-deposit ratio	228.62	362.33	..	4938.38
5. Ratio of deposits to total liabilities	35.60	22.40	0.00	1.73
6. Ratio of term deposits to total deposits	34.18	88.67	..	100.00
7. Ratio of priority sector advances to total advances	22.14	12.75	22.62	23.02
8. Ratio of term-loans to total advances	34.14	40.26	77.38	76.98
9. Ratio of secured advances to total advances	100.00	100.00	0.00	100.00
10. Ratio of investments in non-approved securities to total investments	34.29	25.52	38.46	35.73
11. Ratio of Interest income to total assets	12.25	8.43	10.78	14.00
12. Ratio of net interest margin to total assets	6.06	1.71	9.40	9.51
13. Ratio of non-interest income to total assets	1.73	1.30	1.41	1.82
14. Ratio of intermediation cost to total assets	2.30	3.42	3.20	3.12
15. Ratio of wage bills to intermediation cost	17.38	11.44	32.07	35.15
16. Ratio of wage bills to total expenses	4.71	3.86	22.39	14.40
17. Ratio of wage bills to total income	2.86	4.02	8.42	6.93
18. Ratio of burden to total assets	0.57	2.12	1.79	1.30
19. Ratio of burden to interest income	4.66	25.18	16.63	9.28
20. Ratio of operating profits to total assets	5.48	-0.41	7.61	8.21
21. Return on assets	2.25	-2.28	2.90	4.84
22. Return on equity	8.95	-8.78	5.63	6.23
23. Cost of deposits	8.67	13.76	..	3.01
24. Cost of borrowings	15.12	8.95	0.00	13.60
25. Cost of funds	10.51	11.31	4.00	13.37
26. Return on advances	15.06	9.32	11.45	15.44
27. Return on investments	10.80	10.60	18.25	15.39
28. Return on advances <i>adjusted</i> to cost of funds	4.55	-1.99	7.46	2.07
29. Return on investments <i>adjusted</i> to cost of funds	0.29	-0.72	14.26	2.02
30. Business per employee (in Rs. lakh)	976.72	941.20	384.68	645.63
31. Profit per employee (in Rs. lakh)	22.00	-25.89	31.99	37.57
32. Capital adequacy ratio	28.00	33.23	51.98	57.87
33. Capital adequacy ratio - Tier I	28.00	33.05	51.21	56.60
34. Capital adequacy ratio - Tier II	0.00	0.18	0.77	1.27
35. Ratio of net NPA to net advances	5.17	39.18	0.00	0.00

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

As on March 31

Ratios	Bank of Madura *		Bank of Punjab		Bank of Rajasthan		Benares State Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	12.56		9.97	6.78	11.00	11.98	14.85	8.46
2. Credit-deposit ratio	45.87		49.91	49.46	53.31	52.84	25.67	22.28
3. Investment-deposit ratio	47.17		49.75	48.06	38.41	44.41	54.16	61.14
4. (Credit + investment)-deposit ratio	93.04		99.65	97.53	91.72	97.25	79.84	83.42
5. Ratio of deposits to total liabilities	81.71		81.62	81.59	78.53	81.33	89.94	90.95
6. Ratio of term deposits to total deposits	64.04		68.25	71.87	59.48	58.27	68.23	69.05
7. Ratio of priority sector advances to total advances	28.93		26.79	15.27	29.25	27.68	36.71	35.22
8. Ratio of term-loans to total advances	39.64		38.24	47.79	31.49	31.18	25.72	22.53
9. Ratio of secured advances to total advances	67.06		71.69	84.21	92.91	94.57	99.29	98.52
10. Ratio of investments in non-approved securities to total investments	28.07		28.79	34.25	17.41	32.32	54.95	49.33
11. Ratio of Interest income to total assets	9.17		9.89	9.83	10.25	10.44	9.89	9.43
12. Ratio of net interest margin to total assets	2.58		2.77	3.27	2.40	3.14	1.35	0.96
13. Ratio of non-interest income to total assets	2.45		1.74	1.24	1.37	1.33	1.78	1.62
14. Ratio of intermediation cost to total assets	2.66		2.49	2.64	3.30	3.11	3.07	3.32
15. Ratio of wage bills to intermediation cost	58.45		11.74	9.63	70.34	65.66	69.61	74.33
16. Ratio of wage bills to total expenses	16.81		3.04	2.76	20.81	19.63	18.38	20.93
17. Ratio of wage bills to total income	13.39		2.51	2.30	19.97	17.36	18.29	22.34
18. Ratio of burden to total assets	0.21		0.75	1.40	1.93	1.78	1.29	1.70
19. Ratio of burden to interest income	2.34		7.55	14.29	18.82	17.05	13.04	18.06
20. Ratio of operating profits to total assets	2.37		2.03	1.87	0.47	1.36	0.06	-0.75
21. Return on assets	1.12		1.04	0.93	0.30	0.74	0.57	1.19
22. Return on equity	19.86		20.80	20.11	5.45	14.82	-8.19	-20.40
23. Cost of deposits	7.27		8.02	7.32	9.74	9.06	9.47	9.33
24. Cost of borrowings	3.69		9.40	7.15	9.97	1.51	10.40	7.07
25. Cost of funds	7.07		8.11	7.31	9.75	9.01	9.48	9.32
26. Return on advances	12.10		11.62	11.47	12.71	12.23	11.25	11.40
27. Return on investments	10.27		12.37	12.21	12.81	12.62	14.64	12.77
28. Return on advance <i>adjusted</i> to cost of funds	5.03		3.51	4.17	2.97	3.22	1.77	2.08
29. Return on investment <i>adjusted</i> to cost of funds	3.20		4.26	4.90	3.07	3.60	5.16	3.45
30. Business per employee (in Rs. lakh)	202.00		712.05	645.68	111.37	123.55	86.03	100.13
31. Profit per employee (in Rs. lakh)	1.73		6.03	4.94	0.28	0.75	0.40	-1.04
32. Capital adequacy ratio	15.83		9.81	11.02	5.73	10.57	Neg.	Neg.
33. Capital adequacy ratio - Tier I	14.72		9.81	8.52	5.10	8.91	Neg.	Neg.
34. Capital adequacy ratio - Tier II	1.11		0.00	2.50	0.63	1.66	Neg.	Neg.

35. Ratio of net NPA to net advances	4.70	2.32	2.31	9.65	12.00	24.70	4.39
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(per cent)

Ratios	As on March 31							
	Bharat Overseas Bank		Catholic Syrian Bank		Centurion Bank		City Union Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	5.77	5.23	7.44	5.82	8.60	7.63	10.01	10.01
2. Credit-deposit ratio	48.82	48.38	43.16	45.50	47.58	47.64	57.40	54.38
3. Investment-deposit ratio	32.40	34.11	40.47	39.53	56.88	50.66	39.61	40.35
4. (Credit + investment)-deposit ratio	81.22	82.48	83.63	85.03	104.46	98.31	97.00	94.73
5. Ratio of deposits to total liabilities	87.14	86.41	91.30	92.91	74.02	72.41	86.93	88.67
6. Ratio of term deposits to total deposits	77.15	78.42	74.77	76.23	88.46	82.87	75.99	76.25
7. Ratio of priority sector advances to total advances	25.26	25.65	28.89	25.46	5.31	14.53	33.91	33.88
8. Ratio of term-loans to total advances	21.81	24.20	40.17	41.26	49.90	55.30	22.95	23.62
9. Ratio of secured advances to total advances	85.34	80.18	94.03	93.86	83.95	84.18	96.09	95.94
10. Ratio of investments in non-approved securities to total investments	14.23	13.37	24.05	22.66	48.58	25.25	22.31	17.39
11. Ratio of Interest income to total assets	8.90	9.00	11.31	11.02	10.63	9.86	11.89	11.01
12. Ratio of net interest margin to total assets	2.22	2.95	2.52	2.86	1.93	1.84	3.16	3.19
13. Ratio of non-interest income to total assets	1.27	1.46	1.68	1.70	2.13	1.77	2.24	1.72
14. Ratio of intermediation cost to total assets	2.19	2.33	3.18	2.85	2.50	2.57	2.08	1.97
15. Ratio of wage bills to intermediation cost	49.82	45.84	73.97	74.74	10.49	10.76	64.19	62.04
16. Ratio of wage bills to total expenses	12.30	12.72	19.66	19.35	2.34	2.61	12.34	12.47
17. Ratio of wage bills to total income	10.73	10.19	18.12	16.75	2.05	2.38	9.44	9.59
18. Ratio of burden to total assets	0.92	0.86	1.50	1.15	0.37	0.80	-0.16	0.25
19. Ratio of burden to interest income	10.34	9.59	13.25	10.43	3.44	8.10	-1.35	2.23
20. Ratio of operating profits to total assets	1.30	2.09	1.02	1.71	1.56	1.04	3.32	2.95
21. Return on assets	0.07	1.04	0.25	0.38	0.82	0.13	1.28	1.21
22. Return on equity	1.23	18.93	12.24	17.84	17.86	3.28	20.60	19.17
23. Cost of deposits	7.48	6.69	9.19	8.59	9.12	8.08	9.77	8.63
24. Cost of borrowings	4.94	7.44	3.78	3.81	5.68	4.19	5.88	7.24
25. Cost of funds	7.39	6.71	9.04	8.50	8.45	7.34	9.66	8.60
26. Return on advances	11.04	10.82	14.24	13.25	13.52	13.55	14.87	13.76
27. Return on investments	10.98	10.81	13.33	12.93	10.69	10.09	12.76	11.39
28. Return on advances <i>adjusted</i> to cost of funds	3.65	4.10	5.20	4.75	5.07	6.21	5.21	5.16
29. Return on investments <i>adjusted</i> to cost of funds	3.59	4.10	4.29	4.43	2.24	2.75	3.10	2.79
30. Business per employee (in Rs. lakh)	205.00	233.00	107.00	125.42	688.73	636.16	155.94	167.35

31. Profit per employee (in Rs. lakh)	0.10	1.67	0.21	0.37	9.14	7.04	1.48	1.58
32. Capital adequacy ratio	12.68	14.43	5.94	6.08	15.62	16.49	13.33	13.59
33. Capital adequacy ratio - Tier I	12.29	12.48	3.89	4.47	6.31	6.88	13.05	13.26
34. Capital adequacy ratio - Tier II	0.39	1.95	2.05	1.61	9.31	9.61	0.28	0.33
35. Ratio of net NPA to net advances	6.39	4.14	12.41	9.99	2.70	2.96	7.26	8.20

(per cent)

Ratios	As on March 31							
	Development Credit Bank		Dhanalakshmi Bank		Federal Bank		Ganesh Bank of Kurundwad	
	2000	2001	2000	2001	2000	2001	2000	2001
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	6.55	4.53	9.44	7.10	6.04	3.42	12.54	11.72
2. Credit-deposit ratio	59.21	60.22	55.42	58.90	62.44	63.32	56.56	51.13
3. Investment-deposit ratio	41.58	36.67	40.25	37.50	41.25	39.60	24.67	26.35
4. (Credit + investment)-deposit ratio	100.79	96.89	95.67	96.40	103.69	102.92	81.23	77.47
5. Ratio of deposits to total liabilities	83.16	86.52	87.87	88.19	85.02	86.91	92.32	93.45
6. Ratio of term deposits to total deposits	83.11	86.34	79.21	79.37	77.76	76.52	76.13	77.58
7. Ratio of priority sector advances to total advances	34.67	32.47	30.86	29.49	35.43	32.24	49.40	48.68
8. Ratio of term-loans to total advances	35.85	45.91	31.01	31.57	30.19	31.63	64.83	66.84
9. Ratio of secured advances to total advances	74.54	73.89	91.30	87.59	96.82	92.40	96.55	97.90
10. Ratio of investments in non-approved securities to total investments	28.04	27.24	25.57	25.92	30.90	35.98	3.97	3.15
11. Ratio of Interest income to total assets	9.26	10.66	10.97	10.77	11.25	11.19	11.97	11.44
12. Ratio of net interest margin to total assets	1.99	2.38	2.87	2.42	2.30	2.89	2.62	2.26
13. Ratio of non-interest income to total assets	2.36	1.34	1.66	1.58	1.69	1.52	0.66	0.50
14. Ratio of intermediation cost to total assets	2.13	1.97	2.31	2.96	2.26	2.13	2.40	2.31
15. Ratio of wage bills to intermediation cost	43.25	38.60	65.45	56.88	66.68	63.36	59.43	56.91
16. Ratio of wage bills to total expenses	9.80	7.41	14.52	14.87	13.44	12.94	12.13	11.43
17. Ratio of wage bills to total income	7.93	6.32	11.96	13.62	11.65	10.62	11.28	11.00
18. Ratio of burden to total assets	-0.23	0.63	0.65	1.38	0.57	0.61	1.74	1.81
19. Ratio of burden to interest income	-2.48	5.89	5.90	12.80	5.09	5.43	14.54	15.81
20. Ratio of operating profits to total assets	2.22	1.76	2.02	1.04	1.73	2.28	0.88	0.45
21. Return on assets	1.18	0.87	0.71	0.40	0.62	0.69	11.54	11.08
22. Return on equity	12.11	10.94	16.08	8.91	13.55	15.70	3.49	5.39
23. Cost of deposits	8.13	8.84	8.98	8.89	9.49	8.68	9.87	9.81
24. Cost of borrowings	7.81	12.14	2.42	7.25	3.17	5.63	25.88	15.48
25. Cost of funds	8.11	9.00	8.82	8.85	9.10	8.53	10.07	9.83
26. Return on advances	11.48	11.45	13.56	12.25	12.80	12.63	16.18	15.14

27. Return on investments	10.18	13.78	12.23	12.42	12.09	11.79	13.26	12.35
28. Return on advances <i>adjusted</i> to cost of funds	3.37	2.45	4.74	3.40	3.70	4.10	6.11	5.31
29. Return on investments <i>adjusted</i> to cost of funds	2.07	4.77	3.41	3.57	2.98	3.26	3.20	2.52
30. Business per employee (in Rs. lakh)	344.00	429.00	153.66	184.28	161.00	190.00	94.77	105.40
31. Profit per employee (in Rs. lakh)	2.26	2.34	0.82	0.52	0.72	0.97	0.09	0.16
32. Capital adequacy ratio	11.34	11.28	10.02	9.69	11.33	10.29	9.14	9.11
33. Capital adequacy ratio - Tier I	10.83	10.69	7.66	7.33	7.72	7.72	4.66	5.26
34. Capital adequacy ratio - Tier II	0.51	0.59	2.36	2.36	3.61	2.57	4.48	3.85
35. Ratio of net NPA to net advances	5.86	6.12	11.08	11.34	8.56	10.08	9.93	10.12

(per cent)

Ratios	As on March 31							
	Global Trust		HDFC Bank		ICICI Bank		IDBI Bank	
	Bank							
	2000	2001	2000	2001	2000	2001	2000	2001
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	8.29	8.61	10.08	8.46	7.32	7.52	11.46	7.47
2. Credit-deposit ratio	51.80	53.01	39.90	39.77	37.07	42.93	46.42	48.35
3. Investment-deposit ratio	47.20	49.97	68.21	61.29	44.77	49.99	61.60	70.77
4. (Credit + investment)-deposit ratio	99.00	102.98	108.10	101.06	81.84	92.92	108.02	119.12
5. Ratio of deposits to total liabilities	82.31	81.65	72.30	74.65	81.72	82.98	76.42	72.53
6. Ratio of term deposits to total deposits	81.61	86.66	53.67	59.18	78.50	72.51	82.55	77.00
7. Ratio of priority sector advances to total advances	21.91	19.38	17.42	14.40	13.60	16.85	21.18	21.93
8. Ratio of term-loans to total advances	24.89	32.02	39.35	54.86	10.35	13.84	35.04	28.07
9. Ratio of secured advances to total advances	99.48	84.72	93.90	85.27	79.41	76.74	80.10	86.46
10. Ratio of investments in non-approved securities to total investments	40.65	41.48	43.82	52.07	36.27	49.77	51.39	53.46
11. Ratio of Interest income to total assets	10.15	10.56	8.50	9.24	8.95	7.81	10.69	11.43
12. Ratio of net interest margin to total assets	2.19	2.36	3.82	3.71	1.95	2.54	2.30	2.15
13. Ratio of non-interest income to total assets	3.66	1.93	1.57	1.36	2.04	1.38	1.39	1.48
14. Ratio of intermediation cost to total assets	1.95	1.93	2.14	2.27	1.61	2.10	1.58	2.17
15. Ratio of wage bills to intermediation cost	14.63	18.57	28.32	25.19	23.72	15.47	22.47	22.07
16. Ratio of wage bills to total expenses	2.87	3.54	8.89	7.34	4.43	4.41	3.56	4.19
17. Ratio of wage bills to total income	2.06	2.87	6.03	5.40	3.47	3.54	2.94	3.72
18. Ratio of burden to total assets	-1.71	-0.01	0.58	0.91	-0.43	0.72	0.19	0.70
19. Ratio of burden to interest income	-16.83	-0.05	6.77	9.85	-4.78	9.20	1.78	6.12
20. Ratio of operating profits to total assets	3.90	2.36	3.24	2.80	2.38	1.82	0.28	1.46
21. Return on assets	1.44	0.85	1.84	1.62	0.87	0.82	1.35	0.41
22. Return on equity	26.54	14.39	19.14	22.99	14.45	13.09	25.58	7.34

23. Cost of deposits	8.62	9.09	5.05	6.36	7.28	5.53	8.80	11.41
24. Cost of borrowings	5.83	3.48	6.89	7.12	6.81	4.21	10.31	2.57
25. Cost of funds	8.40	8.72	5.31	6.45	7.26	5.46	9.00	9.98
26. Return on advances	14.26	13.41	11.21	12.33	12.06	10.68	12.93	12.43
27. Return on investments	10.11	11.11	9.59	9.86	11.26	8.82	12.59	13.64
28. Return on advances <i>adjusted</i> to cost of funds	5.87	4.69	5.90	5.88	4.80	5.23	3.93	2.45
29. Return on investments <i>adjusted</i> to cost of funds	1.72	2.39	4.27	3.41	3.99	3.36	3.59	3.66
30. Business per employee (in Rs. lakh)	855.00	832.00	942.00	643.00	594.99	815.22	923.01	684.67
31. Profit per employee (in Rs. lakh)	12.00	7.00	10.00	8.61	7.83	10.45	11.15	2.50
32. Capital adequacy ratio	13.68	12.71	12.19	11.09	19.64	11.57	11.80	11.72
33. Capital adequacy ratio - Tier I	9.85	8.79	9.56	8.69	17.42	10.42	8.43	7.89
34. Capital adequacy ratio - Tier II	3.83	3.92	2.63	2.40	2.22	1.15	3.37	3.83
35. Ratio of net NPA to net advances	0.87	3.75	0.77	0.45	1.53	2.19	1.95	5.24

(per cent)

Ratios	As on March 31							
	IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	5.65	5.36	14.88	9.74	10.21	6.48	9.13	6.61
2. Credit-deposit ratio	56.17	58.95	37.34	42.65	47.38	46.55	58.48	62.35
3. Investment-deposit ratio	41.73	34.70	45.15	48.58	39.87	45.87	38.32	34.14
4. (Credit + investment)-deposit ratio	97.90	93.66	82.49	91.22	87.25	92.42	96.80	96.50
5. Ratio of deposits to total liabilities	81.86	83.06	89.21	87.80	90.11	90.99	82.52	85.27
6. Ratio of term deposits to total deposits	84.64	88.95	63.73	69.21	78.82	80.41	79.81	78.52
7. Ratio of priority sector advances to total advances	20.18	16.63	23.09	24.76	37.37	33.71	38.85	38.63
8. Ratio of term-loans to total advances	20.78	20.64	40.06	48.34	23.64	24.55	30.03	33.12
9. Ratio of secured advances to total advances	91.79	82.43	93.87	92.76	97.01	96.42	92.45	93.53
10. Ratio of investments in non-approved securities to total investments	22.60	25.72	34.82	36.76	32.66	20.17	38.28	35.69
11. Ratio of Interest income to total assets	9.00	8.75	9.79	9.25	10.89	10.53	12.18	11.55
12. Ratio of net interest margin to total assets	1.92	1.91	3.17	3.07	2.15	2.45	3.99	3.89
13. Ratio of non-interest income to total assets	2.04	1.40	1.16	0.69	1.36	1.44	1.68	1.35
14. Ratio of intermediation cost to total assets	1.27	1.24	1.76	1.42	1.99	1.70	2.50	2.47
15. Ratio of wage bills to intermediation cost	13.27	13.00	56.36	58.13	71.26	68.09	62.89	50.05
16. Ratio of wage bills to total expenses	2.02	1.99	11.86	10.84	13.22	11.82	14.70	12.22
17. Ratio of wage bills to total income	1.53	1.58	9.08	8.28	11.58	9.66	11.33	9.60
18. Ratio of burden to total assets	-0.77	-0.16	0.60	0.72	0.63	0.26	0.81	1.12

19. Ratio of burden to interest income	-8.56	-1.85	6.14	7.81	5.78	2.44	6.68	9.74
20. Ratio of operating profits to total assets	2.69	2.07	2.57	2.34	1.52	2.19	3.18	2.77
21. Return on assets	0.70	0.47	1.13	1.32	1.10	0.73	1.90	1.70
22. Return on equity	10.55	7.52	25.13	27.30	20.31	13.72	31.25	24.44
23. Cost of deposits	7.72	7.39	7.22	6.93	9.35	8.71	9.10	8.42
24. Cost of borrowings	6.16	5.41	22.23	3.86	6.86	5.32	3.55	4.84
25. Cost of funds	7.60	7.26	7.43	6.90	9.28	8.63	8.68	8.23
26. Return on advances	10.24	9.41	11.77	10.52	13.41	13.13	14.33	13.14
27. Return on investments	11.77	12.50	12.24	11.73	12.66	10.70	13.84	13.91
28. Return on advances <i>adjusted</i> to cost of funds	2.64	2.15	4.34	3.62	4.13	4.50	5.65	4.91
29. Return on investments <i>adjusted</i> to cost of funds	4.17	5.24	4.81	4.83	3.38	2.06	5.16	5.69
30. Business per employee (in Rs. lakh)	2004.70	1582.36	175.00	212.00	177.68	210.28	169.00	192.00
31. Profit per employee (in Rs. lakh)	13.23	6.98	1.91	2.58	1.43	1.11	2.60	2.52
32. Capital adequacy ratio	13.24	15.00	18.82	17.44	11.04	11.37	15.16	15.56
33. Capital adequacy ratio - Tier I	12.09	12.56	15.51	14.33	10.64	11.06	14.48	15.12
34. Capital adequacy ratio - Tier II	1.15	2.44	3.31	3.11	0.40	0.31	0.68	0.44
35. Ratio of net NPA to net advances	5.98	5.25	3.22	2.45	5.73	6.93	3.77	4.73

(per cent)

Ratios	As on March 31							
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-deposit ratio	10.00	8.92	7.21	6.25	10.52	9.35	10.56	9.50
2. Credit-deposit ratio	58.57	64.99	55.05	47.71	22.28	22.50	49.98	48.51
3. Investment-deposit ratio	39.09	34.34	41.33	44.55	46.71	53.15	34.59	40.33
4. (Credit + investment)-deposit ratio	97.67	99.33	96.37	92.26	68.99	75.64	84.57	88.83
5. Ratio of deposits to total liabilities	84.93	87.21	85.03	87.02	92.70	91.83	91.32	92.03
6. Ratio of term deposits to total deposits	72.34	75.56	84.14	87.52	54.82	55.29	81.70	83.25
7. Ratio of priority sector advances to total advances	42.55	40.14	17.87	15.54	52.63	55.43	31.46	32.43
8. Ratio of term-loans to total advances	23.27	21.55	36.51	46.10	21.85	0.00	23.13	22.42
9. Ratio of secured advances to total advances	90.44	94.04	99.13	96.90	99.19	99.68	92.69	97.03
10. Ratio of investments in non-approved securities to total investments	39.94	29.38	22.82	16.66	33.37	27.19	21.53	15.03
11. Ratio of Interest income to total assets	10.62	10.20	10.63	10.09	10.50	10.43	11.35	9.74
12. Ratio of net interest margin to total assets	2.86	2.70	1.59	1.66	4.22	4.09	3.14	1.09
13. Ratio of non-interest income to total assets	2.85	2.39	2.07	1.72	0.59	0.45	1.64	1.59
14. Ratio of intermediation cost to total assets	3.07	2.65	2.07	2.14	2.94	2.74	3.05	2.64

15. Ratio of wage bills to intermediation cost	60.00	58.47	56.41	52.85	74.67	72.32	62.77	66.29
16. Ratio of wage bills to total expenses	16.99	15.29	10.51	10.68	23.83	21.80	17.02	15.51
17. Ratio of wage bills to total income	13.65	12.32	9.19	9.56	19.83	18.20	14.77	15.46
18. Ratio of burden to total assets	0.21	0.26	0.00	0.42	2.36	2.29	1.42	1.05
19. Ratio of burden to interest income	2.02	2.58	0.00	4.13	22.45	21.96	12.49	10.79
20. Ratio of operating profits to total assets	1.42	2.44	1.59	1.24	1.86	1.80	1.72	0.04
21. Return on assets	1.30	1.02	0.70	0.41	0.95	0.93	0.84	0.00
22. Return on equity	0.68	20.22	14.14	9.21	22.85	21.49	28.65	-111.51
23. Cost of deposits	8.55	8.11	9.77	9.07	6.77	6.87	8.54	9.01
24. Cost of borrowings	11.43	11.75	0.16	9.93	24.83	180.68	8.05	10.76
25. Cost of funds	8.68	8.25	9.46	9.09	6.77	6.87	8.54	9.03
26. Return on advances	13.34	12.85	13.70	14.13	13.47	12.96	13.74	11.93
27. Return on investments	10.83	9.58	12.26	9.92	12.35	12.22	13.85	11.93
28. Return on advances <i>adjusted</i> to cost of funds	4.65	4.60	4.24	5.04	6.70	6.09	5.20	2.90
29. Return on investments <i>adjusted</i> to cost of funds	2.14	1.32	2.81	0.83	5.57	5.35	5.32	2.90
30. Business per employee (in Rs. lakh)	158.00	192.00	200.00	226.00	79.05	93.07	133.34	145.80
31. Profit per employee (in Rs. lakh)	1.37	1.38	0.93	0.65	0.69	0.79	0.91	0.00
32. Capital adequacy ratio	10.45	10.21	11.25	12.90	15.11	15.81	9.04	0.00
33. Capital adequacy ratio - Tier I	8.10	8.52	9.70	8.60	14.32	13.72	5.73	0.00
34. Capital adequacy ratio - Tier II	2.35	1.69	1.55	4.30	0.79	2.09	3.31	0.00
35. Ratio of net NPA to net advances	5.38	6.47	13.94	12.92	0.82	0.00	15.65	21.04

(per cent)

Ratios	As on March 31							
	Ratnakar Bank		Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank	
	2000 (49)	2001 (50)	2000 (51)	2001 (52)	2000 (53)	2001 (54)	2000 (55)	2001 (56)
1. Cash-deposit ratio	9.97	8.97	22.27	22.83	5.60	4.19	7.51	6.32
2. Credit-deposit ratio	42.78	46.10	34.66	35.57	71.61	57.30	52.02	52.87
3. Investment-deposit ratio	43.38	43.13	40.53	35.78	40.43	35.54	45.01	42.80
4. (Credit + investment)-deposit ratio	86.15	89.24	75.19	71.34	112.04	92.84	97.03	95.68
5. Ratio of deposits to total liabilities	87.42	89.31	92.61	93.42	72.63	77.36	87.44	89.50
6. Ratio of term deposits to total deposits	74.21	76.70	62.25	65.16	92.44	93.35	78.10	79.76
7. Ratio of priority sector advances to total advances	30.20	28.15	26.21	25.79	11.80	11.29	31.97	29.74
8. Ratio of term-loans to total advances	41.40	43.05	19.61	20.93	17.98	7.77	39.07	38.35
9. Ratio of secured advances to total advances	89.40	91.23	95.15	94.18	83.81	85.01	89.38	89.95
10. Ratio of investments in non-approved securities to total investments	38.02	39.51	31.56	34.08	13.09	5.71	15.20	12.02

11. Ratio of Interest income to total assets	11.06	11.06	9.08	9.50	10.16	9.49	11.69	11.19
12. Ratio of net interest margin to total assets	3.15	3.34	2.79	3.28	2.14	1.14	2.95	3.09
13. Ratio of non-interest income to total assets	1.83	1.65	1.48	0.89	2.53	1.46	1.86	1.50
14. Ratio of intermediation cost to total assets	3.34	3.09	3.04	3.05	1.23	1.35	2.80	2.38
15. Ratio of wage bills to intermediation cost	66.03	57.18	76.75	79.67	32.36	33.07	76.74	74.13
16. Ratio of wage bills to total expenses	19.61	16.34	25.02	26.19	4.29	4.60	18.64	16.85
17. Ratio of wage bills to total income	17.13	13.90	22.08	23.34	3.13	4.08	15.88	13.91
18. Ratio of burden to total assets	1.51	1.44	1.56	2.15	-1.30	-0.11	0.95	0.88
19. Ratio of burden to interest income	13.69	13.04	17.15	22.64	-12.79	-1.15	8.09	7.87
20. Ratio of operating profits to total assets	1.63	1.90	1.24	1.13	3.44	1.25	2.00	2.21
21. Return on assets	0.83	0.77	0.36	0.40	1.84	-6.50	0.58	0.89
22. Return on equity	17.63	15.75	9.18	10.53	9.89	-39.35	14.78	20.47
23. Cost of deposits	8.48	8.20	6.77	6.44	9.43	9.53	9.47	8.64
24. Cost of borrowings	15.65	20.25	6.01	267.63	20.17	13.78	5.58	7.35
25. Cost of funds	8.62	8.34	6.77	6.67	10.08	9.79	9.36	8.62
26. Return on advances	14.93	14.28	10.16	9.63	11.17	9.46	14.31	13.51
27. Return on investments	12.36	12.66	11.05	14.88	12.05	11.83	12.73	11.62
28. Return on advances <i>adjusted</i> to cost of funds	6.31	5.94	3.39	2.96	1.10	-0.33	4.94	4.89
29. Return on investments <i>adjusted</i> to cost of funds	3.74	4.32	4.28	8.21	1.97	2.05	3.37	3.00
30. Business per employee (in Rs. lakh)	114.75	145.87	66.82	74.58	724.99	706.37	129.00	171.00
31. Profit per employee (in Rs. lakh)	0.64	0.75	0.24	0.30	9.63	-36.20	0.64	1.11
32. Capital adequacy ratio	11.56	10.00	12.13	11.47	24.32	19.85	10.41	11.17
33. Capital adequacy ratio - Tier I	10.60	9.42	8.54	8.37	24.12	19.48	8.07	8.36
34. Capital adequacy ratio - Tier II	0.96	0.58	3.59	3.10	0.20	0.37	2.34	2.81
35. Ratio of net NPA to net advances	8.70	7.58	7.56	6.64	13.97	22.56	8.67	15.85

(per cent)

Ratios	As on March 31							
	Tamilnad		United Western		UTI Bank		Vysya Bank	
	Mercantile Bank		Bank					
	2000	2001	2000	2001	2000	2001	2000	2001
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
1. Cash-deposit ratio	12.72	10.36	10.05	7.70	7.01	9.69	8.24	8.15
2. Credit-deposit ratio	47.10	49.67	54.22	52.63	61.30	53.02	53.04	53.02
3. Investment-deposit ratio	46.50	46.44	31.34	32.93	36.10	46.11	36.85	33.10
4. (Credit + investment)-deposit ratio	93.60	96.11	85.56	85.56	97.41	99.14	89.89	86.12
5. Ratio of deposits to total liabilities	86.61	87.18	90.21	90.86	85.77	84.45	83.08	80.13
6. Ratio of term deposits to total deposits	71.90	73.14	72.21	75.99	83.01	84.62	79.36	78.49
7. Ratio of priority sector advances to total advances	44.00	42.12	35.84	36.15	8.64	7.22	37.46	32.76

8. Ratio of term-loans to total advances	26.77	28.93	21.01	24.60	10.17	21.84	42.91	41.98
9. Ratio of secured advances to total advances	97.70	95.80	85.23	91.12	90.04	77.90	75.95	70.52
10. Ratio of investments in non-approved securities to total investments	50.14	44.97	34.87	28.84	33.78	42.23	36.67	28.79
11. Ratio of Interest income to total assets	11.29	11.14	9.60	8.95	9.13	10.21	9.60	9.31
12. Ratio of net interest margin to total assets	3.20	3.58	2.63	2.07	1.71	1.13	1.34	1.82
13. Ratio of non-interest income to total assets	1.81	1.52	2.77	0.88	1.72	1.87	2.26	1.30
14. Ratio of intermediation cost to total assets	2.38	2.07	2.14	1.78	1.24	1.48	2.14	1.91
15. Ratio of wage bills to intermediation cost	61.57	61.07	70.94	66.94	23.59	22.15	55.04	56.77
16. Ratio of wage bills to total expenses	14.01	13.13	16.65	13.74	3.37	3.10	11.31	11.55
17. Ratio of wage bills to total income	11.20	9.99	12.26	12.10	2.69	2.71	9.92	10.24
18. Ratio of burden to total assets	0.57	0.55	-0.64	0.90	-0.49	-0.39	-0.12	0.62
19. Ratio of burden to interest income	5.08	4.97	-6.63	10.06	-5.33	-3.85	-1.25	6.63
20. Ratio of operating profits to total assets	2.63	3.03	3.26	1.17	2.20	1.52	1.46	1.20
21. Return on assets	1.32	1.37	1.16	0.00	0.77	0.80	0.55	0.37
22. Return on equity	19.69	20.03	26.10	1.30	22.86	31.84	8.62	6.20
23. Cost of deposits	9.04	8.27	7.22	7.10	7.76	9.50	9.34	8.52
24. Cost of borrowings	2.24	4.99	17.41	15.29	4.64	3.99	7.55	9.72
25. Cost of funds	8.91	8.24	7.42	7.22	7.43	8.94	9.27	8.59
26. Return on advances	13.47	12.63	12.44	10.30	10.45	11.37	11.43	11.06
27. Return on investments	14.32	13.69	11.55	11.71	9.92	11.95	11.03	11.80
28. Return on advances <i>adjusted</i> to cost of funds	4.56	4.39	5.03	3.08	3.03	2.43	2.17	2.47
29. Return on investments <i>adjusted</i> to cost of funds	5.41	5.45	4.13	4.49	2.49	3.01	1.77	3.21
30. Business per employee (in Rs. lakh)	180.28	214.94	179.00	212.00	1101.00	959.00	186.14	199.59
31. Profit per employee (in Rs. lakh)	1.89	2.29	1.64	0.00	6.91	7.27	0.76	0.63
32. Capital adequacy ratio	18.02	17.59	11.94	8.59	11.37	9.00	12.24	12.05
33. Capital adequacy ratio - Tier I	15.99	15.81	8.55	6.62	7.99	5.84	8.20	8.44
34. Capital adequacy ratio - Tier II	2.03	1.78	3.39	2.97	3.38	3.16	4.04	3.61
35. Ratio of net NPA to net advances	5.77	5.99	4.83	9.48	4.71	3.43	9.11	4.77

*: During March 2001, Bank of Madura has been merged with ICICI Bank.