

TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010

(Per cent)

Ratio	As on March 31							
	State Bank of India Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	7.36	7.41	7.13	7.31	7.20	7.34	6.65	7.36
2. Credit-Deposit ratio	73.43	77.45	72.17	71.34	72.58	73.17	64.4	67.05
3. Investment-Deposit ratio	35.51	34.08	31.11	32.05	32.53	32.66	36.33	36.32
4. (Credit+Investment)-Deposit ratio	108.94	111.53	103.28	103.39	105.11	105.83	100.81	103.37
5. Ratio of deposits to total liabilities	78.67	78.45	84.71	85.31	82.66	83.13	85.79	85.47
6. Ratio of demand & savings bank deposits to total deposits	38.55	42.73	29.85	30.28	32.66	34.02	26.18	28.3
7. Ratio of priority sector advances to total advances	28.70	29.45	30.87	31.56	30.16	30.89	35.47	35.4
8. Ratio of term loan to total advances	52.17	52.17	55.95	56.33	54.71	55.01	50.26	50.0
9. Ratio of secured advances to total advances	80.73	80.53	80.74	79.49	80.73	79.82	88.15	87.21
10. Ratio of investments in non-approved securities to total investments	15.41	17.65	16.49	16.19	16.11	16.65	25.67	26.82
11. Ratio of interest income to total assets	7.79	7.28	8.18	7.56	8.05	7.47	8.80	8.2
12. Ratio of net interest income to total assets (Net Interest Margin)	2.39	2.36	2.32	2.28	2.35	2.30	2.79	2.59
13. Ratio of non-interest income to total assets	1.40	1.37	1.17	1.09	1.25	1.18	1.30	1.23
14. Ratio of intermediation cost to total assets	1.75	1.87	1.58	1.48	1.64	1.61	1.85	1.88
15. Ratio of wage bills to intermediation cost	61.39	61.78	62.78	62.42	62.27	62.18	56.48	58.05
16. Ratio of wage bills to total expense	15.06	17.03	13.31	13.65	13.88	14.76	13.26	14.57
17. Ratio of wage bills to total income	11.71	13.38	10.57	10.68	10.95	11.56	10.31	11.57
18. Ratio of burden to total assets	0.35	0.51	0.40	0.39	0.38	0.43	0.54	0.65
19. Ratio of burden to interest income	4.50	6.95	4.91	5.18	4.77	5.74	6.16	7.93
20. Ratio of operating profits to total assets	2.04	1.85	1.92	1.89	1.96	1.88	2.25	1.94
21. Return on assets	1.02	0.91	1.03	1.00	1.02	0.97	1.15	0.95
22. Return on equity	17.74	15.92	18.05	18.30	17.94	17.47	14.69	12.29
23. Cost of deposits	6.17	5.75	6.31	5.64	6.26	5.68	6.73	6.27
24. Cost of borrowings	3.47	1.28	2.76	1.42	3.04	1.37	4.44	1.94
25. Cost of funds	5.94	5.32	6.09	5.35	6.04	5.34	6.67	6.13
26. Return on advances	9.89	8.92	10.17	9.18	10.08	9.10	11.82	10.95
27. Return on investments	6.77	6.41	7.05	6.88	6.95	6.72	6.57	6.18
28. Return on advances adjusted to cost of funds	3.95	3.60	4.09	3.83	4.04	3.76	5.15	4.81
29. Return on investments adjusted to cost of funds	0.83	1.09	0.96	1.52	0.91	1.38	-0.10	0.05

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks .

TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Concl.)

(Per cent)

Ratio	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	8.24	9.94	7.81	9.22	7.31	8.03	7.32	7.70
2. Credit-Deposit ratio	83.19	80.68	78.13	76.87	77.25	68.64	73.83	73.58
3. Investment-Deposit ratio	43.59	45.64	41.63	43.04	60.89	66.97	35.68	36.17
4. (Credit+Investment)-Deposit ratio	126.78	126.32	119.76	119.91	138.15	135.61	109.51	109.76
5. Ratio of deposits to total liabilities	67.52	67.24	71.65	71.50	48.09	54.90	77.56	78.88
6. Ratio of demand & savings bank deposits to total deposits	35.17	43.12	32.74	38.99	41.73	43.86	33.15	35.37
7. Ratio of priority sector advances to total advances	29.40	30.76	30.76	31.89	30.62	33.93	30.30	31.21
8. Ratio of term loan to total advances	77.20	77.19	71.19	70.56	48.14	46.57	57.51	57.43
9. Ratio of secured advances to total advances	76.23	75.94	78.89	78.68	48.20	50.72	78.59	78.25
10. Ratio of investments in non-approved securities to total investments	29.80	33.40	28.83	31.85	23.27	26.24	19.44	20.67
11. Ratio of interest income to total assets	8.60	7.43	8.65	7.61	7.49	6.01	8.12	7.38
12. Ratio of net interest income to total assets (Net Interest Margin)	2.88	3.00	2.86	2.91	4.33	3.97	2.62	2.55
13. Ratio of non-interest income to total assets	1.96	2.04	1.82	1.85	3.68	2.27	1.57	1.39
14. Ratio of intermediation cost to total assets	2.32	2.14	2.21	2.08	3.04	2.53	1.87	1.77
15. Ratio of wage bills to intermediation cost	35.32	37.25	39.15	41.57	39.71	42.38	53.55	55.29
16. Ratio of wage bills to total expense	10.17	12.14	10.83	12.76	19.44	23.48	13.60	14.83
17. Ratio of wage bills to total income	7.74	8.42	8.28	9.15	10.80	12.95	10.35	11.16
18. Ratio of burden to total assets	0.36	0.10	0.40	0.23	-0.64	0.26	0.30	0.38
19. Ratio of burden to interest income	4.17	1.39	4.61	3.01	-8.56	4.36	3.70	5.11
20. Ratio of operating profits to total assets	2.52	2.90	2.46	2.68	4.97	3.71	2.32	2.17
21. Return on assets	1.12	1.38	1.13	1.28	1.99	1.26	1.13	1.05
22. Return on equity	10.69	11.87	11.38	11.94	13.75	7.35	15.44	14.31
23. Cost of deposits	6.56	5.01	6.60	5.36	4.58	3.20	6.24	5.49
24. Cost of borrowings	3.52	1.96	3.56	1.95	4.07	1.58	3.37	1.57
25. Cost of funds	6.04	4.42	6.18	4.83	4.46	2.82	5.96	5.09
26. Return on advances	11.29	9.56	11.41	9.89	12.61	9.99	10.50	9.29
27. Return on investments	7.03	6.28	6.93	6.25	7.63	6.39	7.01	6.59
28. Return on advances adjusted to cost of funds	5.26	5.14	5.23	5.06	8.15	7.17	4.53	4.20
29. Return on investments adjusted to cost of funds	1.00	1.86	0.75	1.43	3.17	3.57	1.04	1.50

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.