

**Table 62: Selected Ratios of Scheduled Commercial Banks (Excluding Rrbs): 2001 and 2002 State Bank of India and Its Associates**

(per cent)

Ratios	As on March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	7.62	8.08	12.99	7.79	7.31	7.54	7.54	6.20
2. Credit-deposit ratio	46.78	44.65	50.05	50.86	47.78	48.40	51.17	54.17
3. Investment-deposit ratio	50.60	53.65	51.57	54.07	59.01	56.47	58.47	57.22
4. (Credit + investment)-deposit ratio	97.38	98.30	101.62	104.93	106.79	104.87	109.64	111.38
5. Ratio of deposits to total liabilities	76.93	77.70	74.47	74.98	80.92	78.67	81.46	78.76
6. Ratio of term deposits to total deposits	63.67	63.52	56.52	56.57	63.23	65.38	65.09	66.85
7. Ratio of priority sector advances to total advances	26.55	26.15	39.60	40.59	34.74	34.41	40.42	41.27
8. Ratio of term-loans to total advances	34.82	37.31	24.44	26.60	27.41	30.47	34.19	33.98
9. Ratio of secured advances to total advances	87.21	86.78	95.62	93.42	94.96	92.43	94.71	89.64
10. Ratio of investments in non-approved securities to total investments	16.89	15.57	10.13	9.39	12.95	13.43	11.65	9.14
11. Ratio of Interest income to total assets	9.01	8.98	9.62	9.23	10.01	9.48	9.79	9.72
12. Ratio of net interest margin to total assets	2.86	2.74	3.46	3.33	3.61	3.21	3.22	3.20
13. Ratio of non-interest income to total assets	1.39	1.26	1.82	2.04	1.70	1.81	2.24	3.01
14. Ratio of intermediation cost to total assets	2.88	2.17	3.24	2.72	2.66	2.05	3.09	2.46
15. Ratio of wage bills to intermediation cost	72.44	71.46	76.89	72.18	71.28	68.26	69.44	68.07
16. Ratio of wage bills to total expenses	23.07	18.44	26.51	22.80	20.96	16.82	22.20	18.65
17. Ratio of wage bills to total income	20.02	15.16	21.79	17.43	16.22	12.40	17.81	13.16
18. Ratio of burden to total assets	1.48	0.91	1.43	0.68	0.96	0.25	0.84	-0.55
19. Ratio of burden to interest income	16.46	10.19	14.81	7.34	9.62	2.59	8.61	-5.63
20. Ratio of operating profits to total assets	1.37	1.82	2.04	2.66	2.65	2.97	2.38	3.75
21. Return on assets	0.50	0.70	0.80	1.06	0.82	1.02	0.89	1.24
22. Return on equity	12.53	16.95	18.61	24.17	21.77	25.74	23.49	34.58
23. Cost of deposits	7.57	7.62	7.88	7.58	7.53	7.56	7.58	7.61
24. Cost of borrowings	5.21	3.63	14.35	14.51	21.23	16.39	2.32	1.28
25. Cost of funds	7.47	7.47	7.92	7.61	7.67	7.61	7.41	7.45
26. Return on advances	10.53	9.44	11.48	10.91	11.70	11.06	11.20	10.33
27. Return on investments	10.46	10.65	11.41	11.13	10.88	10.65	10.22	10.71
28. Return on advances <i>adjusted</i> to cost of funds	3.06	1.97	3.56	3.30	4.04	3.46	3.78	2.88
29. Return on investments <i>adjusted</i> to cost of funds	2.99	3.18	3.49	3.53	3.21	3.04	2.80	3.26
30. Business per employee (in Rs. lakh)	136.58	173.01	105.19	129.42	165.00	166.04	126.00	171.00
31. Profit per employee (in Rs. lakh)	0.70	1.16	1.96	1.31	1.13	1.68	2.60	1.91
32. Capital adequacy ratio	12.79	13.35	12.39	13.42	12.28	14.03	12.73	12.78
33. Capital adequacy ratio - Tier I	8.58	9.22	11.62	12.06	8.92	9.86	9.12	8.15
34. Capital adequacy ratio - Tier II	4.21	4.13	0.77	1.36	3.36	4.17	3.61	4.63
35. Ratio of net NPA to net advances	6.03	5.63	7.83	5.72	7.82	4.97	5.91	3.58

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

Ratios	(per cent)							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2001	2002	2001	2002	2001	2002	2001	2002
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	8.77	6.73	9.41	5.12	9.56	5.55	6.09	7.38
2. Credit-deposit ratio	56.34	57.65	59.04	62.23	53.93	54.07	55.28	55.24
3. Investment-deposit ratio	46.66	48.78	36.63	40.90	46.10	46.64	47.12	47.34

4. (Credit + investment)-deposit ratio	103.01	106.43	95.67	103.13	100.02	100.71	102.40	102.59
5. Ratio of deposits to total liabilities	80.82	82.34	80.80	80.45	77.68	81.14	79.91	81.61
6. Ratio of term deposits to total deposits	65.32	64.82	56.61	58.26	65.67	65.59	66.29	68.04
7. Ratio of priority sector advances to total advances	36.39	35.40	37.03	36.45	43.35	41.97	31.50	30.40
8. Ratio of term-loans to total advances	25.49	29.86	29.21	34.35	23.61	23.37	24.12	27.37
9. Ratio of secured advances to total advances	94.48	93.56	92.28	89.48	93.81	93.12	86.45	82.36
10. Ratio of investments in non-approved securities to total investments	19.11	17.39	15.46	13.93	23.83	17.37	7.77	5.83
11. Ratio of Interest income to total assets	10.34	9.83	10.09	9.50	9.53	9.39	9.77	9.39
12. Ratio of net interest margin to total assets	3.54	3.19	4.54	4.15	3.12	3.12	2.94	2.74
13. Ratio of non-interest income to total assets	1.93	2.36	1.28	1.67	1.39	1.93	1.44	1.49
14. Ratio of intermediation cost to total assets	3.92	3.17	2.82	2.25	3.07	2.59	2.67	2.15
15. Ratio of wage bills to intermediation cost	80.97	76.99	76.59	69.47	68.69	63.49	77.12	73.50
16. Ratio of wage bills to total expenses	29.60	24.91	25.82	20.58	22.25	18.55	21.65	17.98
17. Ratio of wage bills to total income	25.84	20.05	19.01	14.01	19.31	14.51	18.35	14.55
18. Ratio of burden to total assets	1.99	0.81	1.54	0.58	1.68	0.66	1.23	0.67
19. Ratio of burden to interest income	19.19	8.28	15.31	6.14	17.60	6.98	12.54	7.10
20. Ratio of operating profits to total assets	1.56	2.38	3.00	3.57	1.44	2.46	1.71	2.07
21. Return on assets	0.27	0.64	1.12	1.34	0.18	0.88	0.67	0.73
22. Return on equity	8.97	20.49	18.82	22.48	2.70	15.16	20.56	21.50
23. Cost of deposits	7.95	7.67	6.67	6.46	8.03	7.71	7.90	7.65
24. Cost of borrowings	3.03	4.06	13.92	19.03	1.33	1.50	72.07	92.59
25. Cost of funds	7.73	7.61	6.70	6.54	7.83	7.61	8.19	8.00
26. Return on advances	12.30	10.80	11.39	10.28	11.39	10.56	10.77	9.87
27. Return on investments	12.18	11.33	11.97	11.87	11.95	11.96	11.84	11.50
28. Return on advances <i>adjusted</i> to cost of funds	4.56	3.19	4.69	3.73	3.56	2.95	2.58	1.87
29. Return on investments <i>adjusted</i> to cost of funds	4.45	3.72	5.27	5.33	4.12	4.35	3.65	3.50
30. Business per employee (in Rs. lakh)	112.15	124.96	143.45	194.31	123.87	152.12	157.32	178.78
31. Profit per employee (in Rs. lakh)	0.26	0.67	1.23	1.97	0.21	1.10	0.85	1.06
32. Capital adequacy ratio	11.16	11.81	12.37	12.55	13.89	13.20	11.79	12.54
33. Capital adequacy ratio - Tier I	6.76	6.70	10.69	9.97	13.65	12.11	7.73	7.79
34. Capital adequacy ratio - Tier II	4.40	5.11	1.68	2.58	0.24	1.09	4.06	4.75
35. Ratio of net NPA to net advances	7.65	7.36	4.92	2.94	7.30	4.95	7.75	5.72

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