

**Table 62: Selected Ratios of Scheduled Commercial Banks (Excluding Rrbs): 2001 and 2002
Nationalised Banks**

(per cent)

Ratios	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	10.52	7.35	8.91	6.89	8.09	4.18	7.42	6.08
2. Credit-deposit ratio	47.66	48.50	40.58	52.34	50.79	54.47	61.58	64.16
3. Investment-deposit ratio	43.37	45.70	54.04	45.53	36.78	38.56	35.27	36.98
4. (Credit + investment)-deposit ratio	91.03	94.20	94.63	97.87	87.57	93.03	96.84	101.15
5. Ratio of deposits to total liabilities	91.16	91.53	89.71	88.32	85.26	87.16	86.76	85.54
6. Ratio of term deposits to total deposits	57.98	57.77	75.23	71.69	67.01	67.03	66.99	66.37
7. Ratio of priority sector advances to total advances	42.36	41.91	35.73	34.06	24.29	22.80	23.88	23.97
8. Ratio of term-loans to total advances	45.05	42.42	34.56	34.79	33.66	35.82	41.79	40.94
9. Ratio of secured advances to total advances	81.58	84.34	90.18	86.42	90.10	88.84	84.90	81.43
10. Ratio of investments in non-approved securities to total investments	13.94	15.82	10.93	11.95	31.01	28.85	22.09	27.89
11. Ratio of Interest income to total assets	9.90	9.71	10.36	9.82	9.44	8.87	9.20	8.67
12. Ratio of net interest margin to total assets	3.26	3.12	2.77	2.78	3.18	2.80	2.86	2.84
13. Ratio of non-interest income to total assets	1.16	1.64	1.13	1.47	1.16	1.48	1.49	1.71
14. Ratio of intermediation cost to total assets	3.15	3.02	2.52	2.20	2.64	2.33	3.02	2.37
15. Ratio of wage bills to intermediation cost	73.08	69.61	74.23	68.69	71.27	67.56	76.78	70.99
16. Ratio of wage bills to total expenses	23.51	21.89	18.50	16.34	21.11	18.73	24.76	20.51
17. Ratio of wage bills to total income	20.81	18.53	16.29	13.36	17.73	15.20	21.67	16.19
18. Ratio of burden to total assets	1.99	1.38	1.39	0.73	1.48	0.85	1.53	0.66
19. Ratio of burden to interest income	20.07	14.19	13.43	7.39	15.66	9.57	16.59	7.62
20. Ratio of operating profits to total assets	1.27	1.74	1.37	2.06	1.70	1.95	1.34	2.18
21. Return on assets	0.18	0.32	0.59	0.97	0.45	0.81	0.44	0.78
22. Return on equity	4.42	8.45	18.10	24.66	8.33	15.20	9.69	18.40
23. Cost of deposits	7.17	7.05	7.96	7.63	6.80	6.65	6.47	5.95
24. Cost of borrowings	4.23	1.82	19.86	10.08	11.55	8.83	18.71	12.29
25. Cost of funds	7.17	7.04	8.07	7.66	6.86	6.68	6.91	6.23
26. Return on advances	11.94	10.87	12.22	11.47	11.34	10.02	10.97	9.39
27. Return on investments	10.99	11.05	11.79	10.80	11.20	10.84	10.35	9.52
28. Return on advances <i>adjusted</i> to cost of funds	4.77	3.83	4.15	3.81	4.48	3.34	4.06	3.16
29. Return on investments <i>adjusted</i> to cost of funds	3.82	4.02	3.72	3.14	4.34	4.16	3.44	3.29
30. Business per employee (in Rs. lakh)	129.00	153.00	153.62	195.96	166.11	222.76	184.26	218.74
31. Profit per employee (in Rs. lakh)	0.19	0.40	0.95	1.58	0.59	1.40	0.57	1.16
32. Capital adequacy ratio	10.50	10.62	23.11	12.59	12.80	11.32	12.23	10.68
33. Capital adequacy ratio - Tier I	6.70	6.22	13.40	8.80	8.49	7.56	7.62	6.37
34. Capital adequacy ratio - Tier II	3.80	4.40	9.76	3.79	4.31	3.76	4.61	4.31
35. Ratio of net NPA to net advances	11.23	10.57	2.95	2.45	6.77	5.06	6.72	6.02

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

(per cent)

Ratios	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	10.86	8.56	6.58	12.28	9.91	6.48	6.57	7.06
2. Credit-deposit ratio	39.19	43.15	47.12	51.74	45.36	45.16	52.33	58.06
3. Investment-deposit ratio	51.93	51.80	36.31	36.26	46.43	44.76	41.43	42.57

4. (Credit + investment)-deposit ratio	91.12	94.95	83.42	88.00	91.79	89.92	93.76	100.63
5. Ratio of deposits to total liabilities	89.42	89.10	88.91	88.67	87.85	89.59	84.05	80.17
6. Ratio of term deposits to total deposits	65.79	65.57	65.07	66.17	60.33	60.57	73.53	73.99
7. Ratio of priority sector advances to total advances	37.79	35.40	28.99	28.04	38.07	38.54	33.10	37.31
8. Ratio of term-loans to total advances	43.13	42.82	31.37	31.06	39.51	39.42	45.22	41.44
9. Ratio of secured advances to total advances	92.20	82.73	83.88	84.94	88.50	88.91	86.23	79.16
10. Ratio of investments in non-approved securities to total investments	14.53	14.77	25.40	23.26	24.16	25.66	28.30	24.17
11. Ratio of Interest income to total assets	9.96	9.86	9.30	9.19	9.61	9.33	9.90	8.99
12. Ratio of net interest margin to total assets	3.26	2.90	3.12	2.63	3.27	3.07	3.19	2.89
13. Ratio of non-interest income to total assets	1.30	1.52	1.52	2.06	1.06	1.20	1.60	1.76
14. Ratio of intermediation cost to total assets	3.16	2.37	2.76	2.30	3.26	2.87	1.87	1.77
15. Ratio of wage bills to intermediation cost	78.36	70.04	75.05	70.48	79.56	78.17	58.59	55.67
16. Ratio of wage bills to total expenses	25.10	17.76	23.18	18.27	27.02	24.57	12.78	12.55
17. Ratio of wage bills to total income	21.97	14.56	19.17	14.39	24.34	21.28	9.54	9.19
18. Ratio of burden to total assets	1.86	0.85	1.24	0.24	2.21	1.66	0.27	0.01
19. Ratio of burden to interest income	18.66	8.60	13.38	2.58	22.95	17.83	2.73	0.12
20. Ratio of operating profits to total assets	1.40	2.05	1.87	2.39	1.06	1.41	2.92	2.88
21. Return on assets	0.24	0.68	0.43	1.03	0.10	0.31	1.55	1.60
22. Return on equity	8.05	22.80	10.54	23.59	1.82	7.20	21.01	18.16
23. Cost of deposits	7.19	7.47	6.68	7.07	7.06	6.75	7.68	7.24
24. Cost of borrowings	2.85	1.67	2.06	1.42	3.61	1.50	4.38	1.84
25. Cost of funds	7.09	7.36	6.56	6.93	7.03	6.71	7.59	6.95
26. Return on advances	11.79	11.18	11.37	10.27	11.36	10.81	11.36	10.14
27. Return on investments	11.47	11.73	10.78	11.18	11.80	11.06	11.60	11.04
28. Return on advances <i>adjusted</i> to cost of funds	4.70	3.83	4.81	3.34	4.34	4.10	3.77	3.19
29. Return on investments <i>adjusted</i> to cost of funds	4.38	4.37	4.22	4.25	4.78	4.35	4.02	4.09
30. Business per employee (in Rs. lakh)	164.77	191.44	190.67	214.88	110.38	148.77	245.31	290.44
31. Profit per employee (in Rs. lakh)	0.32	1.02	0.63	1.64	0.10	0.40	2.55	3.00
32. Capital adequacy ratio	10.64	11.16	9.84	11.88	10.02	9.58	13.30	17.90
33. Capital adequacy ratio - Tier I	6.39	6.56	7.31	8.07	5.74	5.20	13.00	16.80
34. Capital adequacy ratio - Tier II	4.25	4.60	2.53	3.81	4.28	4.38	0.30	1.10
35. Ratio of net NPA to net advances	7.41	5.81	4.84	3.89	9.72	7.98	1.98	2.31

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

Ratios	(per cent)							
	As on March 31							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2001	2002	2001	2002	2001	2002	2001	2002
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	8.22	6.67	6.58	5.34	8.54	6.96	8.22	8.25
2. Credit-deposit ratio	48.05	48.99	43.49	45.38	47.77	47.67	44.88	49.70
3. Investment-deposit ratio	46.77	49.81	46.10	51.62	42.94	47.37	49.83	48.18
4. (Credit + investment)-deposit ratio	94.82	98.80	89.59	96.99	90.71	95.04	94.71	97.87
5. Ratio of deposits to total liabilities	81.37	81.49	81.43	79.43	90.49	89.75	91.16	88.30
6. Ratio of term deposits to total deposits	61.68	60.64	71.76	70.65	68.44	70.02	74.40	74.88
7. Ratio of priority sector advances to total advances	39.12	37.60	23.85	29.75	30.95	32.16	38.76	38.53
8. Ratio of term-loans to total advances	43.51	45.02	22.63	27.24	26.12	30.74	33.31	41.82
9. Ratio of secured advances to total advances	97.32	96.27	87.87	86.19	91.33	89.73	94.61	89.63
10. Ratio of investments in non-approved securities	33.09	27.42	16.75	14.27	16.21	14.81	36.08	34.06

to total investments

11. Ratio of Interest income to total assets	9.88	9.30	8.37	8.06	9.65	9.65	10.69	10.25
12. Ratio of net interest margin to total assets	2.58	2.41	1.95	1.87	3.04	2.95	3.06	3.28
13. Ratio of non-interest income to total assets	1.15	1.92	1.26	1.76	1.04	1.61	1.04	1.60
14. Ratio of intermediation cost to total assets	3.34	2.51	2.96	2.55	3.03	2.69	2.03	1.78
15. Ratio of wage bills to intermediation cost	74.93	70.06	79.78	77.57	76.34	74.58	60.11	54.54
16. Ratio of wage bills to total expenses	23.52	18.69	25.19	22.62	23.99	21.38	12.64	11.11
17. Ratio of wage bills to total income	22.68	15.65	24.55	20.14	21.61	17.82	10.41	8.21
18. Ratio of burden to total assets	2.19	0.58	1.70	0.79	1.98	1.08	0.99	0.19
19. Ratio of burden to interest income	22.19	6.29	20.35	9.76	20.55	11.16	9.30	1.81
20. Ratio of operating profits to total assets	0.39	1.83	0.25	1.08	1.06	1.88	2.07	3.09
21. Return on assets	0.00	0.06	0.00	0.13	0.38	0.65	0.80	1.00
22. Return on equity	-33.11	1.29	-9.47	0.94	13.78	22.29	13.63	20.23
23. Cost of deposits	8.18	7.79	7.51	7.37	7.17	7.15	8.28	7.64
24. Cost of borrowings	4.94	6.44	26.12	17.80	7.66	11.80	3.13	2.27
25. Cost of funds	8.05	7.76	7.71	7.49	7.18	7.17	8.20	7.55
26. Return on advances	11.88	11.15	11.59	10.65	10.95	10.86	11.79	11.22
27. Return on investments	11.89	11.40	11.24	10.37	11.33	11.05	12.08	11.82
28. Return on advances <i>adjusted</i> to cost of funds	3.83	3.38	3.88	3.17	3.77	3.69	3.59	3.67
29. Return on investments <i>adjusted</i> to cost of funds	3.84	3.64	3.53	2.88	4.15	3.88	3.88	4.26
30. Business per employee (in Rs. lakh)	207.00	221.00	136.00	156.00	141.40	175.41	263.20	318.00
31. Profit per employee (in Rs. lakh)	0.00	0.11	0.00	0.15	0.45	0.93	1.50	2.40
32. Capital adequacy ratio	7.73	7.64	0.00	1.70	10.24	10.82	12.17	10.99
33. Capital adequacy ratio - Tier I	4.38	4.36	0.00	0.85	5.81	6.17	11.81	8.89
34. Capital adequacy ratio - Tier II	3.35	3.28	0.00	0.85	4.43	4.65	0.36	2.10
35. Ratio of net NPA to net advances	18.37	16.31	10.06	8.28	7.01	6.32	3.60	3.20

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

(per cent)

Ratios	As on March 31							
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		UCO Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	8.41	6.90	9.56	7.96	7.80	6.91	9.49	4.97
2. Credit-deposit ratio	43.52	44.68	49.93	53.60	52.27	52.14	46.83	47.69
3. Investment-deposit ratio	46.19	46.02	44.77	43.99	42.04	41.72	50.35	45.82
4. (Credit + investment)-deposit ratio	89.71	90.70	94.70	97.59	94.31	93.86	97.18	93.51
5. Ratio of deposits to total liabilities	88.83	90.76	88.39	87.94	88.85	89.90	78.80	85.56
6. Ratio of term deposits to total deposits	69.01	67.05	55.74	55.68	62.84	62.09	60.99	63.20
7. Ratio of priority sector advances to total advances	40.68	40.87	38.73	39.11	29.05	27.55	27.25	31.05
8. Ratio of term-loans to total advances	40.84	37.69	35.22	39.08	54.83	41.76	36.07	40.79
9. Ratio of secured advances to total advances	93.46	95.20	95.94	96.29	75.65	66.95	75.40	86.77
10. Ratio of investments in non-approved securities to total investments	25.07	27.73	16.65	22.82	17.94	14.85	26.63	25.59
11. Ratio of Interest income to total assets	9.78	9.32	9.97	9.75	10.08	9.61	8.94	8.66
12. Ratio of net interest margin to total assets	2.66	2.33	3.47	3.37	3.95	3.69	2.60	2.49
13. Ratio of non-interest income to total assets	1.31	1.68	1.32	1.43	1.02	0.92	1.17	1.99
14. Ratio of intermediation cost to total assets	3.16	2.81	3.18	2.64	3.89	3.43	2.93	2.85
15. Ratio of wage bills to intermediation cost	76.29	73.66	77.96	73.16	81.82	79.33	82.83	82.07
16. Ratio of wage bills to total expenses	23.45	21.11	25.61	21.40	31.75	29.10	26.20	25.93
17. Ratio of wage bills to total income	21.73	18.80	21.97	17.26	28.68	25.83	24.02	21.98

18. Ratio of burden to total assets	1.85	1.13	1.86	1.20	2.87	2.51	1.76	0.86
19. Ratio of burden to interest income	18.88	12.09	18.64	12.36	28.50	26.10	19.71	9.98
20. Ratio of operating profits to total assets	0.81	1.21	1.61	2.16	1.07	1.18	0.84	1.62
21. Return on assets	0.10	0.17	0.73	0.77	0.91	0.98	0.14	0.60
22. Return on equity	3.12	5.27	18.76	18.59	20.73	19.06	1.25	6.11
23. Cost of deposits	7.58	7.48	6.97	6.85	6.75	6.37	7.74	7.03
24. Cost of borrowings	3.74	2.89	5.87	8.85	3.83	2.09	8.78	13.36
25. Cost of funds	7.50	7.45	6.95	6.87	6.73	6.35	7.77	7.13
26. Return on advances	11.80	10.88	11.16	10.63	12.47	11.43	10.75	10.23
27. Return on investments	11.33	11.06	11.61	11.26	11.09	10.75	11.24	10.81
28. Return on advances <i>adjusted</i> to cost of funds	4.30	3.44	4.21	3.76	5.74	5.08	2.98	3.09
29. Return on investments <i>adjusted</i> to cost of funds	3.83	3.61	4.66	4.39	4.36	4.40	3.48	3.68
30. Business per employee (in Rs. lakh)	168.08	181.67	141.95	167.76	133.68	155.12	97.00	134.00
31. Profit per employee (in Rs. lakh)	0.13	0.23	0.80	0.97	0.81	0.89	0.12	0.66
32. Capital adequacy ratio	11.42	10.70	10.24	10.70	11.72	12.12	9.05	9.64
33. Capital adequacy ratio - Tier I	6.87	6.37	6.84	6.34	7.88	8.47	5.36	4.89
34. Capital adequacy ratio - Tier II	4.55	4.33	3.40	4.36	3.84	3.65	3.69	4.75
35. Ratio of net NPA to net advances	12.27	11.70	6.69	5.32	4.05	4.63	6.35	5.45

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

Ratios	As on March 31					
	United Bank of India		United Bank of India		Vijaya Bank	
	2001 (33)	2002 (34)	2001 (35)	2002 (36)	2001 (37)	2002 (38)
1. Cash-deposit ratio	7.86	6.01	8.10	7.74	6.74	6.99
2. Credit-deposit ratio	50.18	53.74	31.06	34.79	45.28	42.21
3. Investment-deposit ratio	39.19	38.72	61.47	59.44	46.47	50.14
4. (Credit + investment)-deposit ratio	89.36	92.46	92.53	94.23	91.75	92.35
5. Ratio of deposits to total liabilities	89.51	89.68	86.01	86.10	88.61	90.93
6. Ratio of term deposits to total deposits	58.47	58.90	63.17	59.89	66.03	67.57
7. Ratio of priority sector advances to total advances	32.39	32.95	20.22	19.44	35.20	35.88
8. Ratio of term-loans to total advances	34.48	29.76	43.42	37.01	41.20	40.20
9. Ratio of secured advances to total advances	95.48	91.24	91.73	92.73	89.08	90.40
10. Ratio of investments in non-approved securities to total investments	26.11	24.81	23.53	20.04	26.71	22.27
11. Ratio of Interest income to total assets	10.09	9.64	9.42	9.19	10.03	10.12
12. Ratio of net interest margin to total assets	3.30	3.21	2.51	2.72	3.40	3.19
13. Ratio of non-interest income to total assets	0.84	1.20	0.80	1.78	1.16	1.24
14. Ratio of intermediation cost to total assets	2.76	2.32	2.64	3.43	3.24	2.77
15. Ratio of wage bills to intermediation cost	74.18	71.04	82.63	86.00	75.42	72.56
16. Ratio of wage bills to total expenses	21.40	18.84	22.85	29.76	24.77	20.74
17. Ratio of wage bills to total income	18.70	15.21	21.36	26.86	21.85	17.71
18. Ratio of burden to total assets	1.91	1.12	1.84	1.65	2.08	1.53
19. Ratio of burden to interest income	18.96	11.64	19.52	17.92	20.78	15.13
20. Ratio of operating profits to total assets	1.38	2.09	0.67	1.07	1.32	1.66
21. Return on assets	0.40	0.71	0.10	0.54	0.53	0.86

22. Return on equity	8.65	15.88	0.97	6.06	13.52	20.74
23. Cost of deposits	7.36	6.89	7.95	7.35	7.10	7.33
24. Cost of borrowings	6.60	10.39	4.52	0.66	3.91	1.89
25. Cost of funds	7.35	6.91	7.93	7.31	7.07	7.29
26. Return on advances	12.17	11.15	11.37	10.30	12.52	11.99
27. Return on investments	12.12	11.52	12.11	11.50	11.79	11.57
28. Return on advances <i>adjusted</i> to cost of funds	4.83	4.25	3.44	3.00	5.45	4.70
29. Return on investments <i>adjusted</i> to cost of funds	4.77	4.61	4.18	4.19	4.72	4.28
30. Business per employee (in Rs. lakh)	183.23	214.75	120.00	144.00	122.83	169.38
31. Profit per employee (in Rs. lakh)	0.55	1.22	0.10	0.66	0.53	1.16
32. Capital adequacy ratio	10.86	11.07	10.40	12.02	11.50	12.25
33. Capital adequacy ratio - Tier I	6.19	6.16	7.00	8.84	8.04	8.86
34. Capital adequacy ratio - Tier II	4.67	4.91	3.40	3.18	3.46	3.39
35. Ratio of net NPA to net advances	6.87	6.26	10.50	7.90	6.23	6.02

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