

Table 62: Selected Ratios of Scheduled Commercial Banks (Excluding rbs): 2001 and 2002
OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

| Ratios | As on March 31 | | | | | | | |
|--|----------------|--------|-------------------|--------|----------------------|------|----------------------|--------|
| | Bank of Punjab | | Bank of Rajasthan | | Benares State Bank # | | Bharat Overseas Bank | |
| | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1. Cash-deposit ratio | 6.78 | 7.09 | 11.98 | 8.91 | 8.46 | | 5.23 | 5.38 |
| 2. Credit-deposit ratio | 49.46 | 48.05 | 52.84 | 49.39 | 22.28 | | 48.38 | 49.39 |
| 3. Investment-deposit ratio | 48.06 | 40.89 | 44.41 | 47.57 | 61.14 | | 34.11 | 36.61 |
| 4. (Credit + investment)-deposit ratio | 97.53 | 88.94 | 97.25 | 96.96 | 83.42 | | 82.48 | 86.01 |
| 5. Ratio of deposits to total liabilities | 81.59 | 86.37 | 81.33 | 82.44 | 90.95 | | 86.41 | 86.54 |
| 6. Ratio of term deposits to total deposits | 71.87 | 73.09 | 58.27 | 57.09 | 69.05 | | 78.42 | 76.94 |
| 7. Ratio of priority sector advances to total advances | 15.27 | 12.94 | 27.68 | 28.65 | 35.22 | | 25.65 | 21.28 |
| 8. Ratio of term-loans to total advances | 47.79 | 57.75 | 31.18 | 35.78 | 22.53 | | 24.20 | 21.86 |
| 9. Ratio of secured advances to total advances | 84.21 | 86.84 | 94.57 | 91.46 | 98.52 | | 80.18 | 87.33 |
| 10. Ratio of investments in non-approved securities to total investments | 34.25 | 23.45 | 32.32 | 26.36 | 49.33 | | 13.37 | 13.32 |
| 11. Ratio of Interest income to total assets | 9.83 | 9.54 | 10.44 | 9.90 | 9.43 | | 9.00 | 8.41 |
| 12. Ratio of net interest margin to total assets | 3.27 | 2.37 | 3.14 | 2.83 | 0.96 | | 2.95 | 2.48 |
| 13. Ratio of non-interest income to total assets | 1.24 | 3.08 | 1.33 | 2.13 | 1.62 | | 1.46 | 2.49 |
| 14. Ratio of intermediation cost to total assets | 2.64 | 3.49 | 3.11 | 3.17 | 3.32 | | 2.33 | 2.29 |
| 15. Ratio of wage bills to intermediation cost | 9.63 | 10.01 | 65.66 | 64.83 | 74.33 | | 45.84 | 44.77 |
| 16. Ratio of wage bills to total expenses | 2.76 | 3.28 | 19.63 | 20.08 | 20.93 | | 12.72 | 12.45 |
| 17. Ratio of wage bills to total income | 2.30 | 2.77 | 17.36 | 17.11 | 22.34 | | 10.19 | 9.39 |
| 18. Ratio of burden to total assets | 1.40 | 0.41 | 1.78 | 1.05 | 1.70 | | 0.86 | -0.20 |
| 19. Ratio of burden to interest income | 14.29 | 4.31 | 17.05 | 10.57 | 18.06 | | 9.59 | -2.42 |
| 20. Ratio of operating profits to total assets | 1.87 | 1.96 | 1.36 | 1.78 | -0.75 | | 2.09 | 2.68 |
| 21. Return on assets | 0.93 | 0.92 | 0.74 | 0.84 | 1.19 | | 1.04 | 1.08 |
| 22. Return on equity | 20.11 | 19.27 | 14.82 | 19.56 | -20.40 | | 18.93 | 20.39 |
| 23. Cost of deposits | 7.32 | 8.07 | 9.06 | 8.54 | 9.33 | | 6.69 | 6.63 |
| 24. Cost of borrowings | 7.15 | 4.93 | 1.51 | 1.32 | 7.07 | | 7.44 | 4.32 |
| 25. Cost of funds | 7.31 | 7.90 | 9.01 | 8.49 | 9.32 | | 6.71 | 6.55 |
| 26. Return on advances | 11.47 | 12.12 | 12.23 | 11.50 | 11.40 | | 10.82 | 9.86 |
| 27. Return on investments | 12.21 | 10.90 | 12.62 | 11.01 | 12.77 | | 10.81 | 10.77 |
| 28. Return on advances <i>adjusted</i> to cost of funds | 4.17 | 4.22 | 3.22 | 3.00 | 2.08 | | 4.10 | 3.31 |
| 29. Return on investments <i>adjusted</i> to cost of funds | 4.90 | 3.00 | 3.60 | 2.52 | 3.45 | | 4.10 | 4.22 |
| 30. Business per employee (in Rs. lakh) | 645.68 | 519.90 | 123.55 | 135.84 | 100.13 | | 233.00 | 259.00 |
| 31. Profit per employee (in Rs. lakh) | 4.94 | 3.74 | 0.75 | 0.94 | -1.04 | | 1.67 | 2.17 |
| 32. Capital adequacy ratio | 11.02 | 12.82 | 10.57 | 12.07 | - | | 14.43 | 15.09 |
| 33. Capital adequacy ratio - Tier I | 8.52 | 8.47 | 8.91 | 10.01 | - | | 12.48 | 12.55 |
| 34. Capital adequacy ratio - Tier II | 2.50 | 4.35 | 1.66 | 2.06 | - | | 1.95 | 2.54 |
| 35. Ratio of net NPA to net advances | 2.31 | 2.93 | 12.00 | 8.86 | 4.39 | | 4.14 | 4.38 |

: See 'Explanatory Notes'.

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

(per cent)

| Ratios | As on March 31 | | | | | | | |
|-----------------------|----------------------|------|----------------|------|-----------------|------|-------------------------|------|
| | Catholic Syrian Bank | | Centurion Bank | | City Union Bank | | Development Credit Bank | |
| | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 |
| | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) |
| 1. Cash-deposit ratio | 5.82 | 6.47 | 7.63 | 8.65 | 10.01 | 7.28 | 4.53 | 7.19 |

| | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|
| 2. Credit-deposit ratio | 45.50 | 37.94 | 47.64 | 46.00 | 54.38 | 51.23 | 60.22 | 61.20 |
| 3. Investment-deposit ratio | 39.53 | 42.53 | 50.66 | 34.72 | 40.35 | 46.17 | 36.67 | 32.73 |
| 4. (Credit + investment)-deposit ratio | 85.03 | 80.48 | 98.31 | 80.71 | 94.73 | 97.39 | 96.89 | 93.92 |
| 5. Ratio of deposits to total liabilities | 92.91 | 91.74 | 72.41 | 85.26 | 88.67 | 88.51 | 86.52 | 88.13 |
| 6. Ratio of term deposits to total deposits | 76.23 | 78.20 | 82.87 | 83.04 | 76.25 | 78.74 | 86.34 | 84.58 |
| 7. Ratio of priority sector advances to total advances | 25.46 | 25.50 | 14.53 | 19.15 | 33.88 | 33.69 | 32.47 | 34.01 |
| 8. Ratio of term-loans to total advances | 41.26 | 47.37 | 55.30 | 58.86 | 23.62 | 28.90 | 45.91 | 43.91 |
| 9. Ratio of secured advances to total advances | 93.86 | 94.53 | 84.18 | 85.38 | 95.94 | 95.27 | 73.89 | 72.43 |
| 10. Ratio of investments in non-approved securities to total investments | 22.66 | 18.67 | 25.25 | 21.14 | 17.39 | 9.70 | 27.24 | 23.88 |
| 11. Ratio of Interest income to total assets | 11.02 | 10.41 | 9.86 | 9.62 | 11.01 | 10.48 | 10.66 | 9.26 |
| 12. Ratio of net interest margin to total assets | 2.86 | 2.49 | 1.84 | 2.06 | 3.19 | 2.70 | 2.38 | 2.23 |
| 13. Ratio of non-interest income to total assets | 1.70 | 3.06 | 1.77 | 1.41 | 1.72 | 2.37 | 1.34 | 2.35 |
| 14. Ratio of intermediation cost to total assets | 2.85 | 2.76 | 2.57 | 3.19 | 1.97 | 1.86 | 1.97 | 2.05 |
| 15. Ratio of wage bills to intermediation cost | 74.74 | 75.25 | 10.76 | 12.41 | 62.04 | 61.60 | 38.60 | 40.98 |
| 16. Ratio of wage bills to total expenses | 19.35 | 19.43 | 2.61 | 3.68 | 12.47 | 11.86 | 7.41 | 9.25 |
| 17. Ratio of wage bills to total income | 16.75 | 15.40 | 2.38 | 3.59 | 9.59 | 8.89 | 6.32 | 7.23 |
| 18. Ratio of burden to total assets | 1.15 | -0.30 | 0.80 | 1.78 | 0.25 | -0.52 | 0.63 | -0.30 |
| 19. Ratio of burden to interest income | 10.43 | -2.90 | 8.10 | 18.47 | 2.23 | -4.94 | 5.89 | -3.28 |
| 20. Ratio of operating profits to total assets | 1.71 | 2.80 | 1.04 | 0.29 | 2.95 | 3.21 | 1.76 | 2.54 |
| 21. Return on assets | 0.38 | 1.07 | 0.13 | -3.27 | 1.21 | 1.33 | 0.87 | 0.95 |
| 22. Return on equity | 17.84 | 42.96 | 3.28 | -47.83 | 19.17 | 21.82 | 10.94 | 10.93 |
| 23. Cost of deposits | 8.59 | 8.42 | 8.08 | 7.65 | 8.63 | 8.71 | 8.84 | 7.47 |
| 24. Cost of borrowings | 3.81 | 5.10 | 4.19 | 2.99 | 7.24 | 4.56 | 12.14 | 25.88 |
| 25. Cost of funds | 8.50 | 8.40 | 7.34 | 7.04 | 8.60 | 8.67 | 9.00 | 7.83 |
| 26. Return on advances | 13.25 | 12.60 | 13.55 | 13.88 | 13.76 | 12.60 | 11.45 | 10.82 |
| 27. Return on investments | 12.93 | 12.32 | 10.09 | 8.76 | 11.39 | 11.14 | 13.78 | 11.00 |
| 28. Return on advances <i>adjusted</i> to cost of funds | 4.75 | 4.20 | 6.21 | 6.84 | 5.16 | 3.93 | 2.45 | 2.99 |
| 29. Return on investments <i>adjusted</i> to cost of funds | 4.43 | 3.92 | 2.75 | 1.71 | 2.79 | 2.47 | 4.77 | 3.17 |
| 30. Business per employee (in Rs. lakh) | 125.42 | 140.98 | 636.16 | 467.72 | 167.35 | 203.50 | 429.00 | 443.00 |
| 31. Profit per employee (in Rs. lakh) | 0.37 | 1.23 | 7.04 | 1.49 | 1.58 | 2.10 | 2.34 | 2.53 |
| 32. Capital adequacy ratio | 6.08 | 9.57 | 16.49 | 4.16 | 13.59 | 13.97 | 11.28 | 11.49 |
| 33. Capital adequacy ratio - Tier I | 4.47 | 5.97 | 6.88 | 2.58 | 13.26 | 12.81 | 10.69 | 10.93 |
| 34. Capital adequacy ratio - Tier II | 1.61 | 3.60 | 9.61 | 1.58 | 0.33 | 1.16 | 0.59 | 0.56 |
| 35. Ratio of net NPA to net advances | 9.99 | 9.92 | 2.96 | 5.82 | 8.20 | 8.22 | 6.12 | 6.47 |

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

(per cent)

| Ratios | As on March 31 | | | | | | | |
|---|-------------------|-------|--------------|--------|--------------------------|-------|-------------------|-------|
| | Dhanalakshmi Bank | | Federal Bank | | Ganesh Bank of Kurundwad | | Global Trust Bank | |
| | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 |
| | (17) | (18) | (19) | (20) | (21) | (22) | (23) | (24) |
| 1. Cash-deposit ratio | 7.10 | 6.10 | 3.42 | 5.18 | 11.72 | 10.95 | 8.61 | 7.52 |
| 2. Credit-deposit ratio | 58.90 | 55.38 | 63.32 | 58.53 | 51.13 | 49.88 | 53.01 | 47.07 |
| 3. Investment-deposit ratio | 37.50 | 39.30 | 39.60 | 42.37 | 26.35 | 23.06 | 49.97 | 45.01 |
| 4. (Credit + investment)-deposit ratio | 96.40 | 94.68 | 102.92 | 100.90 | 77.47 | 72.95 | 102.98 | 92.08 |
| 5. Ratio of deposits to total liabilities | 88.19 | 87.80 | 86.91 | 87.39 | 93.45 | 93.01 | 81.65 | 88.17 |
| 6. Ratio of term deposits to total deposits | 79.37 | 79.40 | 76.52 | 77.27 | 77.58 | 74.94 | 86.66 | 82.41 |

| | | | | | | | | |
|--|--------|--------|--------|--------|-------|--------|--------|--------|
| 7. Ratio of priority sector advances to total advances | 29.49 | 28.91 | 32.24 | 31.92 | 48.68 | 51.57 | 19.38 | 21.90 |
| 8. Ratio of term-loans to total advances | 31.57 | 31.18 | 31.63 | 32.86 | 66.84 | 66.06 | 32.02 | 38.61 |
| 9. Ratio of secured advances to total advances | 87.59 | 85.89 | 92.40 | 94.00 | 97.90 | 97.76 | 84.72 | 86.93 |
| 10. Ratio of investments in non-approved securities to total investments | 25.92 | 27.08 | 35.98 | 28.63 | 3.15 | 3.30 | 41.48 | 34.41 |
| 11. Ratio of Interest income to total assets | 10.77 | 10.11 | 11.19 | 10.99 | 11.44 | 10.49 | 10.56 | 8.63 |
| 12. Ratio of net interest margin to total assets | 2.42 | 2.37 | 2.89 | 2.91 | 2.26 | 1.85 | 2.36 | 1.05 |
| 13. Ratio of non-interest income to total assets | 1.58 | 3.28 | 1.52 | 2.32 | 0.50 | 1.50 | 1.93 | 2.73 |
| 14. Ratio of intermediation cost to total assets | 2.96 | 2.83 | 2.13 | 2.02 | 2.31 | 2.17 | 1.93 | 2.02 |
| 15. Ratio of wage bills to intermediation cost | 56.88 | 67.18 | 63.36 | 63.24 | 56.91 | 58.74 | 18.57 | 21.02 |
| 16. Ratio of wage bills to total expenses | 14.87 | 17.97 | 12.94 | 12.63 | 11.43 | 11.77 | 3.54 | 4.43 |
| 17. Ratio of wage bills to total income | 13.62 | 14.18 | 10.62 | 9.58 | 11.00 | 10.61 | 2.87 | 3.74 |
| 18. Ratio of burden to total assets | 1.38 | -0.45 | 0.61 | -0.31 | 1.81 | 0.66 | -0.01 | -0.71 |
| 19. Ratio of burden to interest income | 12.80 | -4.48 | 5.43 | -2.80 | 15.81 | 6.32 | -0.05 | -8.24 |
| 20. Ratio of operating profits to total assets | 1.04 | 2.82 | 2.28 | 3.22 | 0.45 | 1.19 | 2.36 | 1.76 |
| 21. Return on assets | 0.40 | 0.53 | 0.69 | 0.53 | 11.54 | 11.08 | 0.85 | 0.55 |
| 22. Return on equity | 8.91 | 10.57 | 15.70 | 18.98 | 5.39 | 12.04 | 14.39 | 8.19 |
| 23. Cost of deposits | 8.89 | 8.41 | 8.68 | 8.53 | 9.81 | 9.23 | 9.09 | 8.17 |
| 24. Cost of borrowings | 7.25 | 7.54 | 5.63 | 2.93 | 15.48 | 14.11 | 3.48 | 4.41 |
| 25. Cost of funds | 8.85 | 8.40 | 8.53 | 8.30 | 9.83 | 9.25 | 8.72 | 8.00 |
| 26. Return on advances | 12.25 | 11.47 | 12.63 | 12.67 | 15.14 | 14.01 | 13.41 | 11.12 |
| 27. Return on investments | 12.42 | 11.42 | 11.79 | 11.35 | 12.35 | 11.39 | 11.11 | 9.18 |
| 28. Return on advances <i>adjusted</i> to cost of funds | 3.40 | 3.08 | 4.10 | 4.37 | 5.31 | 4.77 | 4.69 | 3.12 |
| 29. Return on investments <i>adjusted</i> to cost of funds | 3.57 | 3.03 | 3.26 | 3.05 | 2.52 | 2.14 | 2.39 | 1.18 |
| 30. Business per employee (in Rs. lakh) | 184.28 | 199.24 | 190.00 | 199.24 | 94.77 | 105.40 | 832.00 | 709.09 |
| 31. Profit per employee (in Rs. lakh) | 0.52 | 0.78 | 0.97 | 0.78 | 0.09 | 0.16 | 7.00 | 3.51 |
| 32. Capital adequacy ratio | 9.69 | 11.23 | 10.29 | 11.23 | 9.14 | 9.11 | 12.71 | 11.21 |
| 33. Capital adequacy ratio - Tier I | 7.33 | 9.36 | 7.72 | 9.36 | 4.66 | 5.26 | 8.79 | 7.44 |
| 34. Capital adequacy ratio - Tier II | 2.36 | 1.87 | 2.57 | 1.87 | 4.88 | 3.85 | 3.92 | 3.77 |
| 35. Ratio of net NPA to net advances | 11.34 | 11.66 | 10.08 | 11.66 | 9.93 | 10.12 | 3.75 | 9.23 |

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

(per cent)

| Ratios | As on March 31 | | | | | | | |
|--|----------------|--------|------------|--------|-----------|--------|---------------|-------|
| | HDFC Bank | | ICICI Bank | | IDBI Bank | | IndusInd Bank | |
| | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 |
| | (25) | (26) | (27) | (28) | (29) | (30) | (31) | (32) |
| 1. Cash-deposit ratio | 8.46 | 6.86 | 7.52 | 5.53 | 7.47 | 6.94 | 5.36 | 6.07 |
| 2. Credit-deposit ratio | 39.77 | 38.60 | 42.93 | 146.59 | 48.35 | 59.21 | 58.95 | 66.36 |
| 3. Investment-deposit ratio | 61.29 | 68.00 | 49.99 | 111.86 | 70.77 | 46.19 | 34.70 | 29.58 |
| 4. (Credit + investment)-deposit ratio | 101.06 | 106.59 | 92.92 | 258.46 | 119.12 | 105.40 | 93.66 | 95.94 |
| 5. Ratio of deposits to total liabilities | 74.65 | 74.87 | 82.98 | 30.76 | 72.53 | 78.82 | 83.06 | 82.32 |
| 6. Ratio of term deposits to total deposits | 59.18 | 59.34 | 72.51 | 83.69 | 77.00 | 53.78 | 88.95 | 87.04 |
| 7. Ratio of priority sector advances to total advances | 14.40 | 10.75 | 16.85 | 4.22 | 21.93 | 25.55 | 16.63 | 17.01 |
| 8. Ratio of term-loans to total advances | 54.86 | 55.05 | 13.84 | 91.38 | 28.07 | 50.06 | 20.64 | 16.14 |
| 9. Ratio of secured advances to total advances | 85.27 | 91.54 | 76.74 | 97.02 | 86.46 | 72.18 | 82.43 | 88.66 |
| 10. Ratio of investments in non-approved securities to total investments | 52.07 | 55.79 | 49.77 | 36.49 | 53.46 | 36.69 | 25.72 | 20.30 |
| 11. Ratio of Interest income to total assets | 9.24 | 8.69 | 7.81 | 3.47 | 11.43 | 8.81 | 8.75 | 7.53 |

| | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|
| 12. Ratio of net interest margin to total assets | 3.71 | 3.21 | 2.54 | 0.96 | 2.15 | 2.48 | 1.91 | 1.73 |
| 13. Ratio of non-interest income to total assets | 1.36 | 1.70 | 1.38 | 0.93 | 1.48 | 2.12 | 1.40 | 1.96 |
| 14. Ratio of intermediation cost to total assets | 2.27 | 2.13 | 2.10 | 1.00 | 2.17 | 2.47 | 1.24 | 1.00 |
| 15. Ratio of wage bills to intermediation cost | 25.19 | 26.14 | 15.47 | 23.64 | 22.07 | 27.78 | 13.00 | 21.42 |
| 16. Ratio of wage bills to total expenses | 7.34 | 7.32 | 4.41 | 6.75 | 4.19 | 7.81 | 1.99 | 3.16 |
| 17. Ratio of wage bills to total income | 5.40 | 5.36 | 3.54 | 5.40 | 3.72 | 6.29 | 1.58 | 2.27 |
| 18. Ratio of burden to total assets | 0.91 | 0.43 | 0.72 | 0.08 | 0.70 | 0.35 | -0.16 | -0.95 |
| 19. Ratio of burden to interest income | 9.85 | 4.97 | 9.20 | 2.23 | 6.12 | 4.02 | -1.85 | -12.63 |
| 20. Ratio of operating profits to total assets | 2.80 | 2.78 | 1.82 | 0.88 | 1.46 | 2.13 | 2.07 | 2.68 |
| 21. Return on assets | 1.62 | 1.48 | 0.82 | 0.67 | 0.41 | 0.79 | 0.47 | 0.50 |
| 22. Return on equity | 22.99 | 20.81 | 13.09 | 6.53 | 7.34 | 18.42 | 7.52 | 9.17 |
| 23. Cost of deposits | 6.36 | 6.25 | 5.53 | 5.73 | 11.41 | 6.23 | 7.39 | 6.03 |
| 24. Cost of borrowings | 7.12 | 8.69 | 4.21 | 0.19 | 2.57 | 4.98 | 5.41 | 4.60 |
| 25. Cost of funds | 6.45 | 6.48 | 5.46 | 2.91 | 9.98 | 6.04 | 7.26 | 5.92 |
| 26. Return on advances | 12.33 | 10.90 | 10.68 | 2.85 | 12.43 | 10.35 | 9.41 | 8.73 |
| 27. Return on investments | 9.86 | 9.02 | 8.82 | 5.60 | 13.64 | 9.52 | 12.50 | 10.23 |
| 28. Return on advances <i>adjusted</i> to cost of funds | 5.88 | 4.42 | 5.23 | -0.06 | 2.45 | 4.31 | 2.15 | 2.81 |
| 29. Return on investments <i>adjusted</i> to cost of funds | 3.41 | 2.55 | 3.36 | 2.69 | 3.66 | 3.48 | 5.24 | 4.31 |
| 30. Business per employee (in Rs. lakh) | 643.00 | 778.00 | 815.22 | 486.49 | 684.67 | 689.88 | 1582.3 | 1587.9 |
| | | | | | | | 6 | 1 |
| 31. Profit per employee (in Rs. lakh) | 8.61 | 9.75 | 10.45 | 5.33 | 2.50 | 4.34 | 6.98 | 6.88 |
| 32. Capital adequacy ratio | 11.09 | 13.93 | 11.57 | 11.44 | 11.72 | 9.59 | 15.00 | 12.51 |
| 33. Capital adequacy ratio - Tier I | 8.69 | 10.81 | 10.42 | 7.47 | 7.89 | 6.36 | 12.56 | 10.45 |
| 34. Capital adequacy ratio - Tier II | 2.40 | 3.12 | 1.15 | 3.97 | 3.83 | 3.23 | 2.44 | 2.06 |
| 35. Ratio of net NPA to net advances | 0.45 | 0.50 | 2.19 | 5.48 | 5.24 | 2.21 | 5.25 | 6.59 |

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

| Ratios | (per cent) | | | | | | | |
|--|----------------------|-------|----------------|-------|------------------|-------|--------------------|-------|
| | As on March 31 | | | | | | | |
| | Jammu & Kashmir Bank | | Karnataka Bank | | Karur Vysya Bank | | Lakshmi Vilas Bank | |
| | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 |
| | (33) | (34) | (35) | (36) | (37) | (38) | (39) | (40) |
| 1. Cash-deposit ratio | 9.74 | 7.87 | 6.48 | 4.88 | 6.61 | 5.02 | 8.92 | 6.42 |
| 2. Credit-deposit ratio | 42.65 | 49.75 | 46.55 | 48.81 | 62.35 | 58.85 | 64.99 | 63.19 |
| 3. Investment-deposit ratio | 48.58 | 44.55 | 45.87 | 49.52 | 34.14 | 36.82 | 34.34 | 36.51 |
| 4. (Credit + investment)-deposit ratio | 91.22 | 94.31 | 92.42 | 98.33 | 96.50 | 95.67 | 99.33 | 99.70 |
| 5. Ratio of deposits to total liabilities | 87.80 | 87.84 | 90.99 | 90.19 | 85.27 | 81.80 | 87.21 | 86.95 |
| 6. Ratio of term deposits to total deposits | 69.21 | 65.95 | 80.41 | 81.31 | 78.52 | 78.05 | 75.56 | 74.91 |
| 7. Ratio of priority sector advances to total advances | 24.76 | 20.50 | 33.71 | 34.96 | 38.63 | 36.29 | 40.14 | 38.12 |
| 8. Ratio of term-loans to total advances | 48.34 | 49.30 | 24.55 | 23.21 | 33.12 | 46.97 | 21.55 | 34.82 |
| 9. Ratio of secured advances to total advances | 92.76 | 92.54 | 96.42 | 89.95 | 93.53 | 92.22 | 94.04 | 86.63 |
| 10. Ratio of investments in non-approved securities to total investments | 36.76 | 37.26 | 20.17 | 17.11 | 35.69 | 31.19 | 29.38 | 27.26 |
| 11. Ratio of Interest income to total assets | 9.25 | 9.87 | 10.53 | 10.29 | 11.55 | 10.32 | 10.20 | 9.94 |
| 12. Ratio of net interest margin to total assets | 3.07 | 3.20 | 2.45 | 1.95 | 3.89 | 3.52 | 2.70 | 2.26 |
| 13. Ratio of non-interest income to total assets | 0.69 | 1.88 | 1.44 | 3.34 | 1.35 | 2.24 | 2.39 | 3.15 |
| 14. Ratio of intermediation cost to total assets | 1.42 | 1.71 | 1.70 | 1.81 | 2.47 | 2.30 | 2.65 | 2.58 |
| 15. Ratio of wage bills to intermediation cost | 58.13 | 61.57 | 68.09 | 68.12 | 50.05 | 49.38 | 58.47 | 56.82 |

| | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|
| 16. Ratio of wage bills to total expenses | 10.84 | 12.54 | 11.82 | 12.13 | 12.22 | 12.49 | 15.29 | 14.28 |
| 17. Ratio of wage bills to total income | 8.28 | 8.95 | 9.66 | 9.04 | 9.60 | 9.05 | 12.32 | 11.19 |
| 18. Ratio of burden to total assets | 0.72 | -0.17 | 0.26 | -1.53 | 1.12 | 0.06 | 0.26 | -0.57 |
| 19. Ratio of burden to interest income | 7.81 | -1.69 | 2.44 | -14.85 | 9.74 | 0.58 | 2.58 | -5.74 |
| 20. Ratio of operating profits to total assets | 2.34 | 3.36 | 2.19 | 3.47 | 2.77 | 3.46 | 2.44 | 2.83 |
| 21. Return on assets | 1.32 | 1.77 | 0.73 | 1.26 | 1.70 | 2.42 | 1.02 | 1.06 |
| 22. Return on equity | 27.30 | 31.75 | 13.72 | 23.02 | 24.44 | 28.60 | 20.22 | 19.68 |
| 23. Cost of deposits | 6.93 | 7.30 | 8.71 | 9.06 | 8.42 | 7.72 | 8.11 | 8.45 |
| 24. Cost of borrowings | 3.86 | 14.23 | 5.32 | 5.75 | 4.84 | 2.66 | 11.75 | 10.17 |
| 25. Cost of funds | 6.90 | 7.41 | 8.63 | 9.00 | 8.23 | 7.44 | 8.25 | 8.48 |
| 26. Return on advances | 10.52 | 11.43 | 13.13 | 12.46 | 13.14 | 10.75 | 12.85 | 11.28 |
| 27. Return on investments | 11.73 | 11.66 | 10.70 | 10.15 | 13.91 | 13.82 | 9.58 | 10.44 |
| 28. Return on advances <i>adjusted</i> to cost of funds | 3.62 | 4.03 | 4.50 | 3.45 | 4.91 | 3.31 | 4.60 | 2.79 |
| 29. Return on investments <i>adjusted</i> to cost of funds | 4.83 | 4.25 | 2.06 | 1.15 | 5.69 | 6.37 | 1.32 | 1.96 |
| 30. Business per employee (in Rs. lakh) | 212.00 | 264.00 | 210.28 | 247.24 | 192.00 | 219.00 | 192.00 | 212.00 |
| 31. Profit per employee (in Rs. lakh) | 2.58 | 4.00 | 1.11 | 2.20 | 2.52 | 3.79 | 1.38 | 1.56 |
| 32. Capital adequacy ratio | 17.44 | 15.46 | 11.37 | 12.96 | 15.56 | 16.90 | 10.21 | 11.54 |
| 33. Capital adequacy ratio - Tier I | 14.33 | 12.41 | 11.06 | 11.10 | 15.12 | 15.62 | 8.52 | 8.44 |
| 34. Capital adequacy ratio - Tier II | 3.11 | 3.05 | 0.31 | 1.86 | 0.44 | 1.28 | 1.69 | 3.10 |
| 35. Ratio of net NPA to net advances | 2.45 | 1.88 | 6.93 | 5.90 | 4.73 | 6.33 | 6.47 | 9.13 |

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

(per cent)

| Ratios | As on March 31 | | | | | | | |
|--|-------------------|--------|---------------|-------|----------------|--------|---------------|-------|
| | Lord Krishna Bank | | Nainital Bank | | Nedungadi Bank | | Ratnakar Bank | |
| | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 |
| | (41) | (42) | (43) | (44) | (45) | (46) | (47) | (48) |
| 1. Cash-deposit ratio | 6.25 | 6.45 | 9.35 | 6.47 | 9.50 | 5.15 | 8.97 | 9.87 |
| 2. Credit-deposit ratio | 47.71 | 54.99 | 22.50 | 21.51 | 48.51 | 53.54 | 46.10 | 44.76 |
| 3. Investment-deposit ratio | 44.55 | 41.89 | 53.15 | 54.67 | 40.33 | 36.71 | 43.13 | 41.94 |
| 4. (Credit + investment)-deposit ratio | 92.26 | 96.88 | 75.64 | 76.19 | 88.83 | 90.25 | 89.24 | 86.70 |
| 5. Ratio of deposits to total liabilities | 87.02 | 87.10 | 91.83 | 91.82 | 92.03 | 91.18 | 89.31 | 88.32 |
| 6. Ratio of term deposits to total deposits | 87.52 | 87.86 | 55.29 | 53.53 | 83.25 | 78.61 | 76.70 | 76.59 |
| 7. Ratio of priority sector advances to total advances | 15.54 | 12.21 | 55.43 | 52.64 | 32.43 | 33.15 | 28.15 | 26.61 |
| 8. Ratio of term-loans to total advances | 46.10 | 29.78 | - | 26.01 | 22.42 | 16.53 | 43.05 | 43.15 |
| 9. Ratio of secured advances to total advances | 96.90 | 91.32 | 99.68 | 98.76 | 97.03 | 99.66 | 91.23 | 90.84 |
| 10. Ratio of investments in non-approved securities to total investments | 16.66 | 13.81 | 27.19 | 30.83 | 15.03 | 19.20 | 39.51 | 18.11 |
| 11. Ratio of Interest income to total assets | 10.09 | 9.19 | 10.43 | 10.16 | 9.74 | 8.93 | 11.06 | 10.03 |
| 12. Ratio of net interest margin to total assets | 1.66 | 0.85 | 4.09 | 4.12 | 1.09 | 0.58 | 3.34 | 3.09 |
| 13. Ratio of non-interest income to total assets | 1.72 | 4.80 | 0.45 | 0.55 | 1.59 | 4.03 | 1.65 | 4.18 |
| 14. Ratio of intermediation cost to total assets | 2.14 | 2.43 | 2.74 | 2.72 | 2.64 | 2.61 | 3.09 | 3.33 |
| 15. Ratio of wage bills to intermediation cost | 52.85 | 43.06 | 72.32 | 74.07 | 66.29 | 66.26 | 57.18 | 64.99 |
| 16. Ratio of wage bills to total expenses | 10.68 | 9.70 | 21.80 | 22.97 | 15.51 | 15.77 | 16.34 | 21.06 |
| 17. Ratio of wage bills to total income | 9.56 | 7.47 | 18.20 | 18.79 | 15.46 | 13.34 | 13.90 | 15.22 |
| 18. Ratio of burden to total assets | 0.42 | -2.38 | 2.29 | 2.17 | 1.05 | -1.42 | 1.44 | -0.85 |
| 19. Ratio of burden to interest income | 4.13 | -25.85 | 21.96 | 21.34 | 10.79 | -15.87 | 13.04 | -8.52 |
| 20. Ratio of operating profits to total assets | 1.24 | 3.22 | 1.80 | 1.95 | 0.04 | 1.99 | 1.90 | 3.94 |

| | | | | | | | | |
|--|--------|--------|--------|--------|---------|--------|--------|--------|
| 21. Return on assets | 0.41 | 1.26 | 0.93 | 0.92 | - | 0.08 | 0.77 | 1.16 |
| 22. Return on equity | 9.21 | 23.62 | 21.49 | 20.22 | -111.51 | 2.10 | 15.75 | 22.29 |
| 23. Cost of deposits | 9.07 | 8.94 | 6.87 | 6.58 | 9.01 | 8.82 | 8.20 | 7.72 |
| 24. Cost of borrowings | 9.93 | 13.47 | 180.68 | 63.45 | 10.76 | 1.55 | 20.25 | 13.86 |
| 25. Cost of funds | 9.09 | 9.00 | 6.87 | 6.58 | 9.03 | 8.79 | 8.34 | 7.76 |
| 26. Return on advances | 14.13 | 10.73 | 12.96 | 12.01 | 11.93 | 10.76 | 14.28 | 13.85 |
| 27. Return on investments | 9.92 | 10.63 | 12.22 | 11.83 | 11.93 | 10.29 | 12.66 | 9.38 |
| 28. Return on advances <i>adjusted</i> to cost of funds | 5.04 | 1.73 | 6.09 | 5.43 | 2.90 | 1.98 | 5.94 | 6.09 |
| 29. Return on investments <i>adjusted</i> to cost of funds | 0.83 | 1.63 | 5.35 | 5.25 | 2.90 | 1.50 | 4.32 | 1.61 |
| 30. Business per employee (in Rs. lakh) | 226.00 | 246.41 | 93.07 | 104.49 | 145.80 | 136.80 | 145.87 | 162.54 |
| 31. Profit per employee (in Rs. lakh) | 0.65 | 2.09 | 0.79 | 0.89 | - | 0.08 | 0.75 | 1.27 |
| 32. Capital adequacy ratio | 12.90 | 16.50 | 15.81 | 14.88 | - | -1.99 | 10.00 | 13.60 |
| 33. Capital adequacy ratio - Tier I | 8.60 | 12.75 | 13.72 | 12.92 | - | -1.99 | 9.42 | 11.93 |
| 34. Capital adequacy ratio - Tier II | 4.30 | 3.75 | 2.09 | 1.96 | - | - | 0.58 | 1.67 |
| 35. Ratio of net NPA to net advances | 12.92 | 9.85 | - | - | 21.04 | 31.05 | 7.58 | 8.60 |

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

(per cent)

| Ratios | As on March 31 | | | | | | | |
|--|----------------|-------|-----------------------------------|--------|----------------------|-------|--------------------------------|-------|
| | Sangli Bank | | SBI Commercial & Intl. Bank | | South Indian Bank | | Tamilnad Mercantile Bank | |
| | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 |
| | (49) | (50) | (51) | (52) | (53) | (54) | (55) | (56) |
| 1. Cash-deposit ratio | 22.83 | 13.60 | 4.19 | 5.99 | 6.32 | 5.08 | 10.36 | 8.52 |
| 2. Credit-deposit ratio | 35.57 | 34.92 | 57.30 | 43.64 | 52.87 | 54.58 | 49.67 | 47.52 |
| 3. Investment-deposit ratio | 35.78 | 42.54 | 35.54 | 33.86 | 42.80 | 36.84 | 46.44 | 48.68 |
| 4. (Credit + investment)-deposit ratio | 71.34 | 77.45 | 92.84 | 77.50 | 95.68 | 91.42 | 96.11 | 96.20 |
| 5. Ratio of deposits to total liabilities | 93.42 | 93.00 | 77.36 | 79.79 | 89.50 | 90.31 | 87.18 | 87.17 |
| 6. Ratio of term deposits to total deposits | 65.16 | 66.72 | 93.35 | 95.04 | 79.76 | 81.04 | 73.14 | 74.83 |
| 7. Ratio of priority sector advances to total advances | 25.79 | 24.44 | 11.29 | 4.29 | 29.74 | 28.43 | 42.12 | 39.68 |
| 8. Ratio of term-loans to total advances | 20.93 | 19.31 | 7.77 | 6.17 | 38.35 | 37.23 | 28.93 | 31.51 |
| 9. Ratio of secured advances to total advances | 94.18 | 92.03 | 85.01 | 86.07 | 89.95 | 87.31 | 95.80 | 95.90 |
| 10. Ratio of investments in non-approved securities to total investments | 34.08 | 29.69 | 5.71 | 5.34 | 12.02 | 10.77 | 44.97 | 42.50 |
| 11. Ratio of Interest income to total assets | 9.50 | 8.26 | 9.49 | 8.43 | 11.19 | 10.46 | 11.14 | 10.89 |
| 12. Ratio of net interest margin to total assets | 3.28 | 2.50 | 1.14 | 0.81 | 3.09 | 2.64 | 3.58 | 3.61 |
| 13. Ratio of non-interest income to total assets | 0.89 | 2.03 | 1.46 | 2.38 | 1.50 | 2.35 | 1.52 | 1.57 |
| 14. Ratio of intermediation cost to total assets | 3.05 | 2.97 | 1.35 | 1.25 | 2.38 | 2.05 | 2.07 | 2.15 |
| 15. Ratio of wage bills to intermediation cost | 79.67 | 77.51 | 33.07 | 34.28 | 74.13 | 69.80 | 61.07 | 59.50 |
| 16. Ratio of wage bills to total expenses | 26.19 | 26.34 | 4.60 | 4.83 | 16.85 | 14.52 | 13.13 | 13.55 |
| 17. Ratio of wage bills to total income | 23.34 | 22.36 | 4.08 | 3.96 | 13.91 | 11.19 | 9.99 | 10.25 |
| 18. Ratio of burden to total assets | 2.15 | 0.94 | -0.11 | -1.13 | 0.88 | -0.30 | 0.55 | 0.58 |
| 19. Ratio of burden to interest income | 22.64 | 11.39 | -1.15 | -13.39 | 7.87 | -2.86 | 4.97 | 5.29 |
| 20. Ratio of operating profits to total assets | 1.13 | 1.56 | 1.25 | 1.94 | 2.21 | 2.94 | 3.03 | 3.03 |
| 21. Return on assets | 0.40 | 0.60 | -6.50 | 0.46 | 0.89 | 1.07 | 1.37 | 1.29 |
| 22. Return on equity | 10.53 | 15.27 | -39.35 | 3.71 | 20.47 | 25.31 | 20.03 | 18.19 |
| 23. Cost of deposits | 6.44 | 6.15 | 9.53 | 9.13 | 8.64 | 8.48 | 8.27 | 8.05 |
| 24. Cost of borrowings | 267.63 | 20.68 | 13.78 | 5.61 | 7.35 | 4.15 | 4.99 | 2.08 |

| | | | | | | | | |
|--|-------|-------|--------|--------|--------|--------|--------|--------|
| 25. Cost of funds | 6.67 | 6.17 | 9.79 | 8.92 | 8.62 | 8.43 | 8.24 | 8.01 |
| 26. Return on advances | 9.63 | 10.25 | 9.46 | 10.53 | 13.51 | 12.63 | 12.63 | 12.39 |
| 27. Return on investments | 14.88 | 8.61 | 11.83 | 12.15 | 11.62 | 11.29 | 13.69 | 13.03 |
| 28. Return on advances <i>adjusted</i> to cost of funds | 2.96 | 4.08 | -0.33 | 1.61 | 4.89 | 4.20 | 4.39 | 4.38 |
| 29. Return on investments <i>adjusted</i> to cost of funds | 8.21 | 2.44 | 2.05 | 3.23 | 3.00 | 2.86 | 5.45 | 5.02 |
| 30. Business per employee (in Rs. lakh) | 74.58 | 83.34 | 706.37 | 739.09 | 171.00 | 218.00 | 214.94 | 245.45 |
| 31. Profit per employee (in Rs. lakh) | 0.30 | 0.50 | -36.20 | 2.87 | 1.11 | 1.68 | 2.29 | 2.48 |
| 32. Capital adequacy ratio | 11.47 | 11.64 | 19.85 | 22.10 | 11.17 | 11.20 | 17.59 | 18.02 |
| 33. Capital adequacy ratio - Tier I | 8.37 | 9.14 | 19.48 | 21.11 | 8.36 | 7.68 | 15.81 | 16.88 |
| 34. Capital adequacy ratio - Tier II | 3.10 | 2.50 | 0.37 | 0.99 | 2.81 | 3.52 | 1.78 | 1.14 |
| 35. Ratio of net NPA to net advances | 6.64 | 5.97 | 22.56 | 23.43 | 15.85 | 6.64 | 5.99 | 6.66 |

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

(per cent)

| Ratios | As on March 31 | | | | | |
|--|---------------------|--------|----------|--------|------------|-------|
| | United Western Bank | | UTI Bank | | Vysya Bank | |
| | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 |
| | (57) | (58) | (59) | (60) | (61) | (62) |
| 1. Cash-deposit ratio | 7.70 | 5.20 | 9.69 | 9.14 | 8.15 | 6.79 |
| 2. Credit-deposit ratio | 52.63 | 59.18 | 53.02 | 43.56 | 53.02 | 54.76 |
| 3. Investment-deposit ratio | 32.93 | 37.37 | 46.11 | 53.96 | 33.10 | 44.58 |
| 4. (Credit + investment)-deposit ratio | 85.56 | 96.54 | 99.14 | 97.52 | 86.12 | 99.35 |
| 5. Ratio of deposits to total liabilities | 90.86 | 87.47 | 84.45 | 85.48 | 80.13 | 75.28 |
| 6. Ratio of term deposits to total deposits | 75.99 | 73.46 | 84.62 | 83.50 | 78.49 | 78.17 |
| 7. Ratio of priority sector advances to total advances | 36.15 | 42.56 | 7.22 | 16.21 | 32.76 | 35.10 |
| 8. Ratio of term-loans to total advances | 24.60 | 32.91 | 21.84 | 48.39 | 41.98 | 43.38 |
| 9. Ratio of secured advances to total advances | 91.12 | 92.29 | 77.90 | 80.20 | 70.52 | 84.22 |
| 10. Ratio of investments in non-approved securities to total investments | 28.84 | 30.48 | 42.23 | 44.96 | 28.79 | 32.72 |
| 11. Ratio of Interest income to total assets | 8.95 | 9.05 | 10.21 | 9.38 | 9.31 | 8.84 |
| 12. Ratio of net interest margin to total assets | 2.07 | 1.86 | 1.13 | 1.59 | 1.82 | 1.75 |
| 13. Ratio of non-interest income to total assets | 0.88 | 2.80 | 1.87 | 3.31 | 1.30 | 2.69 |
| 14. Ratio of intermediation cost to total assets | 1.78 | 1.85 | 1.48 | 1.63 | 1.91 | 2.48 |
| 15. Ratio of wage bills to intermediation cost | 66.94 | 66.45 | 22.15 | 24.13 | 56.77 | 53.91 |
| 16. Ratio of wage bills to total expenses | 13.74 | 13.58 | 3.10 | 4.18 | 11.55 | 13.97 |
| 17. Ratio of wage bills to total income | 12.10 | 10.35 | 2.71 | 3.11 | 10.24 | 11.60 |
| 18. Ratio of burden to total assets | 0.90 | -0.96 | -0.39 | -1.67 | 0.62 | -0.21 |
| 19. Ratio of burden to interest income | 10.06 | -10.59 | -3.85 | -17.84 | 6.63 | -2.41 |
| 20. Ratio of operating profits to total assets | 1.17 | 2.82 | 1.52 | 3.26 | 1.20 | 1.96 |
| 21. Return on assets | - | 0.50 | 0.80 | 0.93 | 0.37 | 0.64 |
| 22. Return on equity | 1.30 | 10.57 | 31.84 | 29.28 | 6.20 | 10.27 |
| 23. Cost of deposits | 7.10 | 7.58 | 9.50 | 8.01 | 8.52 | 8.25 |
| 24. Cost of borrowings | 15.29 | 7.08 | 3.99 | 4.44 | 9.72 | 6.60 |
| 25. Cost of funds | 7.22 | 7.56 | 8.94 | 7.65 | 8.59 | 8.09 |
| 26. Return on advances | 10.30 | 10.67 | 11.37 | 10.61 | 11.06 | 10.30 |
| 27. Return on investments | 11.71 | 10.33 | 11.95 | 11.14 | 11.80 | 11.41 |
| 28. Return on advances <i>adjusted</i> to cost of funds | 3.08 | 3.11 | 2.43 | 2.95 | 2.47 | 2.21 |
| 29. Return on investments <i>adjusted</i> to cost of funds | 4.49 | 2.76 | 3.01 | 3.48 | 3.21 | 3.32 |

| | | | | | | |
|---|--------|--------|--------|--------|--------|--------|
| 30. Business per employee (in Rs. lakh) | 212.00 | 207.00 | 959.00 | 896.00 | 199.59 | 197.95 |
| 31. Profit per employee (in Rs. lakh) | - | 0.77 | 7.27 | 7.79 | 0.63 | 1.22 |
| 32. Capital adequacy ratio | 8.59 | 9.79 | 9.00 | 10.65 | 12.05 | 11.57 |
| 33. Capital adequacy ratio - Tier I | 6.62 | 6.98 | 5.84 | 6.42 | 8.44 | 7.97 |
| 34. Capital adequacy ratio - Tier II | 2.97 | 2.81 | 3.16 | 4.23 | 3.61 | 3.60 |
| 35. Ratio of net NPA to net advances | 9.48 | 10.72 | 3.43 | 2.74 | 4.77 | 4.59 |

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