TABLE 2.8 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS: 2002 AND 2003

(in per cent)

	As on March 31											
	State Bank of India and its Associates		Nationalised Banks		Foreign Banks		Regional Rural Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003
1. Cash-deposit ratio	7.77	4.89	7.14	6.69	6.27	6.58	7.06	6.31	6.67	7.90	7.21	6.35
2.Credit-deposit ratio	46.88	48.39	51.17	52.32	75.39	75.27	39.76	42.39	68.71	66.55	53.19	54.11
3.Investment-deposit ratio	52.86	57.12	43.46	46.82	54.40	58.86	21.26	34.68	58.40	51.53	47.91	50.55
4. (Credit + investment)-deposit ratio	99.74	105.51	94.63	99.14	129.79	134.13	61.03	77.07	127.12	118.08	101.10	104.66
5. Ratio of deposits to total liabilities	78.10	79.16	87.46	86.99	57.55	59.56	78.41	79.32	63.30	70.11	78.33	79.88
6. Ratio of term deposits to total deposits	63.49	63.03	64.54	63.75	67.52	66.22	55.58	53.41	76.08	76.13	65.65	65.14
7. Ratio of priority sector advances to total advances	28.89	28.94	31.66	33.74	21.57	21.91	73.08	74.96	16.83	22.19	28.74	30.76
8. Ratio of term-loans to total advances	35.31	39.18	37.28	39.33	48.75	47.86	57.00	56.03	60.55	64.05	42.24	44.81
9. Ratio of secured advances to total advances	87.69	87.56	87.06	87.15	65.06	67.43	94.94	94.93	91.73	91.89	86.63	75.63
10. Ratio of investments in non-approved securities to total investments	14.78	13.21	22.88	20.41	61.33	24.11	79.03	38.75	42.71	30.88	26.80	22.55
11. Ratio of Interest income to total assets	9.09	8.66	9.30	8.86	9.07	7.85	9.76	9.02	7.68	8.66	9.00	8.71
12. Ratio of net interest margin to total assets	2.86	2.90	2.91	3.16	3.41	3.42	3.50	0.00	1.97	2.05	2.81	2.81
13. Ratio of non-interest income to total assets	1.41	1.70	1.58	1.77	3.05	2.69	0.69	0.70	1.98	2.57	1.66	1.91
14. Ratio of intermediation cost to total assets	2.23	2.21	2.54	2.47	3.17	2.85	2.74	2.76	1.80	2.08	2.39	2.37
15. Ratio of wage bills to intermediation cost	71.25	71.10	72.73	70.74	33.08	31.95	86.48	85.47	41.56	35.91	65.63	63.11
16. Ratio of wage bills to total expenses	18.76	19.70	20.69	21.37	11.88	12.49	26.35	27.81	9.96	8.60	18.31	18.32
17. Ratio of wage bills to total income	15.10	15.18	16.99	16.41	8.66	8.62	22.68	24.28	7.75	6.66	14.73	14.07
18. Ratio of burden to total assets	0.81	0.52	0.96	0.69	0.12	0.16	2.05	0.00	-0.18	-0.49	0.73	0.38
19. Ratio of burden to interest income	8.96	5.95	10.37	7.83	1.37	1.99	20.98	0.00	-2.34	-5.63	8.12	4.41
20. Ratio of operating profits as a ratio to total assets	2.05	2.38	1.94	2.47	3.28	3.26	1.45	1.23	2.15	2.54	2.08	2.47
21. Return on assets	0.81	0.96	0.73	1.04	1.40	1.59	1.15	1.04	0.83	1.04	0.83	1.05
22. Return on equity	18.42	20.89	13.89	19.50	15.32	15.21	16.38	14.40	14.19	16.86	15.29	18.57

23. Cost of deposits	7.57	7.02	6.95	6.21	6.08	5.31	7.19	6.43	7.34	6.62	7.14	6.46
24. Cost of borrowings	4.26	2.08	7.13	5.37	7.30	5.13	6.31	6.42	1.52	0.96	4.64	2.88
25. Cost of funds	7.47	6.88	6.95	6.20	6.47	5.26	7.10	6.43	6.31	5.45	6.97	6.20
26. Return on advances	9.72	9.04	10.56	9.82	11.64	10.70	12.11	11.55	8.75	10.93	10.19	9.93
27. Return on investments	10.77	9.74	11.02	10.18	10.36	8.28	18.07	12.98	9.18	8.96	10.75	9.80
28. Return on advances adjusted to cost of funds	2.25	2.16	3.61	3.62	5.17	5.44	5.01	5.13	2.44	5.48	3.22	3.73
29. Return on investments adjusted to cost of funds	3.30	2.86	4.07	3.99	3.89	3.02	10.97	6.55	2.86	3.51	3.78	3.60

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