TABLE B16 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2002 AND 2003

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	
	2002	2003	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
01. Cash-deposit ratio	8.08	4.30	7.79	6.64	7.54	8.87	6.20	6.76
02. Credit-deposit ratio	44.65	46.52	50.86	51.18	48.40	46.91	54.17	56.23
03. Investment-deposit ratio	53.65	58.20	54.07	58.05	56.47	60.77	57.22	55.74
04. (Credit + investment)-deposit ratio	98.30	104.72	104.93	109.23	104.87	107.68	111.38	111.97
05. Ratio of deposits to total liabilities	77.70	78.78	74.98	73.36	78.67	78.83	78.76	81.02
06. Ratio of term deposits to total deposits	63.52	62.67	56.57	53.07	65.38	66.42	66.85	67.37
07. Ratio of priority sector advances to total advances	26.15	25.49	40.59	43.16	34.41	32.54	41.27	43.94
08. Ratio of term-loans to total advances	37.31	40.82	26.60	29.41	30.47	36.65	33.98	37.83
09. Ratio of secured advances to total advances	86.78	86.46	93.42	91.69	92.43	88.65	89.64	93.68
10. Ratio of investments in non-approved securities to total investments	15.57	13.76	9.39	8.73	13.43	17.60	9.14	7.58
11. Ratio of Interest income to total assets	8.98	8.59	9.23	8.56	9.48	8.57	9.72	9.21
12. Ratio of net interest margin to total assets	2.74	2.76	3.33	3.28	3.21	3.10	3.20	3.43
13. Ratio of non-interest income to total assets	1.26	1.59	2.04	2.02	1.81	1.91	3.01	2.82
14. Ratio of intermediation cost to total assets	2.17	2.19	2.72	2.68	2.05	1.87	2.46	2.32
15. Ratio of wage bills to intermediation cost	71.46	71.62	72.18	70.98	68.26	67.95	68.07	66.97

16. Ratio of wage bills to total expenses	18.44	19.58	22.80	23.91	16.82	17.32	18.65	19.16
17. Ratio of wage bills to total income	15.16	15.45	17.43	17.98	12.40	12.13	13.16	12.90
18. Ratio of burden to total assets	0.91	0.61	0.68	0.66	0.25	-0.04	-0.55	-0.50
19. Ratio of burden to interest income	10.19	7.08	7.34	7.69	2.59	-0.49	-5.63	-5.46
20. Ratio of operating profits to total assets	1.82	2.15	2.66	2.62	2.97	3.14	3.75	3.93
21. Return on assets	0.70	0.86	1.06	1.13	1.02	1.15	1.24	1.76
22. Return on equity	16.95	19.15	24.17	24.56	25.74	26.80	34.58	40.21
23. Cost of deposits	7.62	7.12	7.58	6.96	7.56	6.74	7.61	6.84
24. Cost of borrowings	3.63	2.10	14.51	0.76	16.39	3.76	1.28	1.01
25. Cost of funds	7.47	6.96	7.61	6.88	7.61	6.70	7.45	6.68
26. Return on advances	9.44	8.69	10.91	10.29	11.06	10.05	10.33	10.27
27. Return on investments	10.65	9.61	11.13	10.23	10.65	9.94	10.71	9.79
28. Return on advances adjusted to cost of funds	1.97	1.73	3.30	3.41	3.46	3.35	2.88	3.60
29. Return on investments adjusted to cost of funds	3.18	2.65	3.53	3.36	3.04	3.24	3.26	3.11
30. Business per employee (in Rs. lakh)	173.01	191.00	129.42	145.64	166.04	226.20	171.00	220.52
31. Profit per employee (in Rs. lakh)	1.16	1.00	1.31	1.63	1.68	2.25	1.91	3.06
32. Capital adequacy ratio	13.35	13.50	13.42	13.08	14.03	14.91	12.78	13.09
33. Capital adequacy ratio - Tier I	9.22	8.81	12.06	10.52	9.86	9.84	8.15	9.40
34. Capital adequacy ratio - Tier II	4.13	4.69	1.36	2.56	4.17	5.07	4.63	3.69
35. Ratio of net NPA to net advances	5.63	4.50	5.72	4.13	4.97	3.25	3.58	2.66

(per cent

Ratios	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2002	2003	2002	2003	2002	2003	2002	20
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(
01. Cash-deposit ratio	6.73	5.16	5.12	6.58	5.55	6.35	7.38	5
02. Credit-deposit ratio	57.65	58.37	62.23	60.14	54.07	51.36	55.24	57
03. Investment-deposit ratio	48.78	52.82	40.90	45.45	46.64	52.59	47.34	50
04. (Credit + investment)-deposit ratio	106.43	111.19	103.13	105.59	100.71	103.95	102.59	108
05. Ratio of deposits to total liabilities	82.34	79.51	80.45	83.94	81.14	83.24	81.61	83
06. Ratio of term deposits to total deposits	64.82	63.55	58.26	61.91	65.59	69.18	68.04	68
07. Ratio of priority sector advances to total advances	35.40	36.46	36.45	40.98	41.97	40.81	30.40	33
08. Ratio of term-loans to total advances	29.86	35.29	34.35	39.03	23.37	27.38	27.37	33
09. Ratio of secured advances to total advances	93.56	95.62	89.48	89.27	93.12	92.89	82.36	87
10. Ratio of investments in non-approved securities to total investments	17.39	16.23	13.93	9.62	17.37	11.36	5.83	5
11. Ratio of Interest income to total assets	9.83	9.56	9.50	9.13	9.39	8.93	9.39	8
12. Ratio of net interest margin to total assets	3.19	3.56	4.15	4.09	3.12	3.16	2.74	2
13. Ratio of non-interest income to total assets	2.36	2.71	1.67	1.79	1.93	2.12	1.49	1
14. Ratio of intermediation cost to total assets	3.17	3.02	2.25	2.05	2.59	2.45	2.15	2
15. Ratio of wage bills to intermediation cost	76.99	75.75	69.47	66.41	63.49	62.40	73.50	73
16. Ratio of wage bills to total expenses	24.91	25.38	20.58	19.15	18.55	18.57	17.98	18

17. Ratio of wage bills to total income	20.05	18.65	14.01	12.44	14.51	13.81	14.55	14
18. Ratio of burden to total assets	0.81	0.31	0.58	0.26	0.66	0.32	0.67	0
19. Ratio of burden to interest income	8.28	3.26	6.14	2.81	6.98	3.64	7.10	4
20. Ratio of operating profits to total assets	2.38	3.25	3.57	3.83	2.46	2.83	2.07	2
21. Return on assets	0.64	1.02	1.34	1.51	0.88	0.85	0.73	0
22. Return on equity	20.49	29.63	22.48	25.22	15.16	15.51	21.50	25
23. Cost of deposits	7.67	7.03	6.46	6.03	7.71	6.95	7.65	6
24. Cost of borrowings	4.06	0.60	19.03	3.98	1.50	0.39	92.59	4
25. Cost of funds	7.61	6.88	6.54	5.99	7.61	6.73	8.00	6
26. Return on advances	10.80	10.38	10.28	10.13	10.56	9.55	9.87	9
27. Return on investments	11.33	10.72	11.87	10.14	11.96	11.01	11.50	10
28. Return on advances adjusted to cost of funds	3.19	3.49	3.73	4.13	2.95	2.82	1.87	2
29. Return on investments adjusted to cost of funds	3.72	3.83	5.33	4.14	4.35	4.28	3.50	3
30. Business per employee (in Rs. lakh)	124.96	146.49	194.31	246.37	152.12	167.87	178.78	217
31. Profit per employee (in Rs. lakh)	0.67	1.19	1.97	2.76	1.10	1.25	1.06	1
32. Capital adequacy ratio	11.81	11.62	12.55	13.57	13.20	13.68	12.54	11
33. Capital adequacy ratio - Tier I	6.70	7.23	9.97	10.39	12.11	11.66	7.79	6
34. Capital adequacy ratio - Tier II	5.11	4.39	2.58	3.18	1.09	2.02	4.75	4
35. Ratio of net NPA to net advances	7.36	5.19	2.94	1.49	4.95	3.53	5.72	3

(per cent)

Ratios	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2002	2003	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
01. Cash-deposit ratio	7.35	6.07	6.89	6.14	4.18	5.22	6.08	5.20
02. Credit-deposit ratio	48.50	49.26	52.34	54.66	54.47	53.26	64.16	66.15
03. Investment-deposit ratio	45.70	48.59	45.53	49.94	38.56	45.47	36.98	37.91
04. (Credit + investment)-deposit ratio	94.20	97.85	97.87	104.60	93.03	98.74	101.15	104.06
05. Ratio of deposits to total liabilities	91.53	90.78	88.32	85.35	87.16	86.85	85.54	84.11
06. Ratio of term deposits to total deposits	57.77	56.83	71.69	69.47	67.03	66.27	66.37	67.93
07. Ratio of priority sector advances to total advances	41.91	42.68	34.06	39.90	22.80	25.96	23.97	26.16
08. Ratio of term-loans to total advances	42.42	47.30	34.79	40.90	35.82	38.11	40.94	35.82
09. Ratio of secured advances to total advances	84.34	88.66	86.42	87.89	88.84	87.39	81.43	78.35
10. Ratio of investments in non-approved securities to total investments	15.82	19.14	11.95	13.52	28.85	22.17	27.89	29.84
11. Ratio of Interest income to total assets	9.71	9.73	9.82	9.62	8.87	8.28	8.67	8.10
12. Ratio of net interest margin to total assets	3.12	3.45	2.78	3.30	2.80	2.86	2.84	2.78
13. Ratio of non-interest income to total assets	1.64	1.99	1.47	2.65	1.48	1.71	1.71	2.24
14. Ratio of intermediation cost to total assets	3.02	3.48	2.20	2.64	2.33	2.24	2.37	2.25
15. Ratio of wage bills to intermediation cost	69.61	55.92	68.69	65.94	67.56	68.46	70.99	68.28
16. Ratio of wage bills to total expenses	21.89	19.91	16.34	19.41	18.73	20.00	20.51	20.32
17. Ratio of wage bills to total income	18.53	16.59	13.36	14.18	15.20	15.34	16.19	14.87

18. Ratio of burden to total assets	1.38	1.49	0.73	-0.01	0.85	0.53	0.66	0.01
19. Ratio of burden to interest income	14.19	15.33	7.39	-0.08	9.57	6.34	7.62	0.10
20. Ratio of operating profits to total assets	1.74	1.95	2.06	3.31	1.95	2.33	2.18	2.77
21. Return on assets	0.32	0.59	0.97	1.63	0.81	1.05	0.78	1.16
22. Return on equity	8.45	15.43	24.66	40.31	15.20	18.81	18.40	26.65
23. Cost of deposits	7.05	6.71	7.63	6.89	6.65	5.89	5.95	5.50
24. Cost of borrowings	1.82	21.58	10.08	6.55	8.83	9.87	12.29	8.83
25. Cost of funds	7.04	6.74	7.66	6.88	6.68	5.93	6.23	5.68
26. Return on advances	10.87	10.30	11.47	11.54	10.02	8.89	9.39	8.80
27. Return on investments	11.05	10.45	10.80	9.67	10.84	10.01	9.52	8.59
28. Return on advances adjusted to cost of funds	3.83	3.56	3.81	4.66	3.34	2.95	3.16	3.11
29. Return on investments adjusted to cost of funds	4.02	3.71	3.14	2.79	4.16	4.08	3.29	2.90
30. Business per employee (in Rs. lakh)	153.00	183.00	195.96	226.71	222.76	237.67	218.74	242.97
31. Profit per employee (in Rs. lakh)	0.40	0.87	1.58	3.10	1.40	1.92	1.16	1.97
32. Capital adequacy ratio	10.62	11.15	12.59	13.62	11.32	12.65	10.68	12.02
33. Capital adequacy ratio - Tier I	6.22	6.35	8.80	8.19	7.56	8.10	6.37	7.56
34. Capital adequacy ratio - Tier II	4.40	4.80	3.79	5.43	3.76	4.55	4.31	4.46
35. Ratio of net NPA to net advances	10.57	7.08	2.45	1.79	5.06	3.72	6.02	5.59

(per cent)

Ratios	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	As on March 31							
	2002	2003	2002	2003	2002	2003	2002	2003
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
01. Cash-deposit ratio	8.56	8.68	12.28	7.78	6.48	7.21	7.06	5.91
02. Credit-deposit ratio	43.15	42.88	51.74	56.14	45.16	45.26	58.06	55.37
03. Investment-deposit ratio	51.80	53.22	36.26	42.25	44.76	50.90	42.57	49.11
04. (Credit + investment)-deposit ratio	94.95	96.09	88.00	98.38	89.92	96.17	100.63	104.49
05. Ratio of deposits to total liabilities	89.10	88.98	88.67	87.86	89.59	89.60	80.17	82.69
06. Ratio of term deposits to total deposits	65.57	67.58	66.17	65.19	60.57	59.14	73.99	71.47
07. Ratio of priority sector advances to total advances	35.40	35.79	28.04	30.07	38.54	41.76	37.31	33.01
08. Ratio of term-loans to total advances	42.82	47.27	31.06	33.19	39.42	42.23	41.44	43.04
09. Ratio of secured advances to total advances	82.73	75.16	84.94	85.88	88.91	90.34	79.16	85.52
10. Ratio of investments in non-approved securities to total investments	14.77	11.74	23.26	20.64	25.66	23.17	24.17	20.02
11. Ratio of Interest income to total assets	9.86	8.97	9.19	8.63	9.33	9.25	8.99	8.43
12. Ratio of net interest margin to total assets	2.90	2.92	2.63	2.89	3.07	3.46	2.89	3.18
13. Ratio of non-interest income to total assets	1.52	1.55	2.06	1.96	1.20	1.01	1.76	2.13
14. Ratio of intermediation cost to total assets	2.37	2.23	2.30	2.27	2.87	2.78	1.77	1.89
15. Ratio of wage bills to intermediation cost	70.04	68.66	70.48	66.50	78.17	77.71	55.67	54.29
16. Ratio of wage bills to total expenses	17.76	18.44	18.27	18.83	24.57	25.23	12.55	14.36
17. Ratio of wage bills to total income	14.56	14.51	14.39	14.23	21.28	21.09	9.19	9.71

18. Ratio of burden to total assets	0.85	0.67	0.24	0.31	1.66	1.77	0.01	-0.24
19. Ratio of burden to interest income	8.60	7.48	2.58	3.54	17.83	19.19	0.12	-2.87
20. Ratio of operating profits to total assets	2.05	2.24	2.39	2.59	1.41	1.68	2.88	3.42
21. Return on assets	0.68	0.89	1.03	1.24	0.31	0.85	1.60	1.88
22. Return on equity	22.80	26.46	23.59	26.74	7.20	13.82	18.16	18.84
23. Cost of deposits	7.47	6.46	7.07	6.21	6.75	6.15	7.24	6.25
24. Cost of borrowings	1.67	2.13	1.42	1.07	1.50	1.84	1.84	1.44
25. Cost of funds	7.36	6.39	6.93	6.14	6.71	6.14	6.95	6.00
26. Return on advances	11.18	9.98	10.27	9.76	10.81	10.36	10.14	8.86
27. Return on investments	11.73	10.48	11.18	9.88	11.06	10.77	11.04	10.31
28. Return on advances adjusted to cost of funds	3.83	3.59	3.34	3.61	4.10	4.22	3.19	2.86
29. Return on investments adjusted to cost of funds	4.37	4.09	4.25	3.74	4.35	4.63	4.09	4.31
30. Business per employee (in Rs. lakh)	191.44	221.96	214.88	250.11	148.77	167.85	290.44	328.59
31. Profit per employee (in Rs. lakh)	1.02	1.58	1.64	2.26	0.40	0.77	3.00	4.06
32. Capital adequacy ratio	11.16	11.76	11.88	12.50	9.58	10.51	17.90	18.50
33. Capital adequacy ratio - Tier I	6.56	5.88	8.07	7.85	5.20	5.66	16.80	17.30
34. Capital adequacy ratio - Tier II	4.60	5.88	3.81	4.65	4.38	4.85	1.10	1.20
35. Ratio of net NPA to net advances	5.81	4.82	3.89	3.59	7.98	6.74	2.31	1.65

(per cent)

Ratios	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	As on March 31							
	2002	2003	2002	2003	2002	2003	2002	2003
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
01. Cash-deposit ratio	6.67	6.76	5.34	7.05	6.96	7.32	8.25	6.36
02. Credit-deposit ratio	48.99	51.15	45.38	45.44	47.67	47.54	49.70	52.59
03. Investment-deposit ratio	49.81	51.54	51.62	54.93	47.37	50.69	48.18	49.58
04. (Credit + investment)-deposit ratio	98.80	102.70	96.99	100.36	95.04	98.23	97.87	102.18
05. Ratio of deposits to total liabilities	81.49	81.79	79.43	76.37	89.75	89.17	88.30	87.71
06. Ratio of term deposits to total deposits	60.64	60.26	70.65	67.78	70.02	67.85	74.88	71.46
07. Ratio of priority sector advances to total advances	37.60	37.54	29.75	33.00	32.16	33.52	38.53	38.45
08. Ratio of term-loans to total advances	45.02	43.98	27.24	33.36	30.74	34.99	41.82	44.86
09. Ratio of secured advances to total advances	96.27	92.50	86.19	87.47	89.73	91.24	89.63	89.41
10. Ratio of investments in non-approved securities to total investments	27.42	25.95	14.27	11.95	14.81	13.49	34.06	28.07
11. Ratio of Interest income to total assets	9.30	9.09	8.06	7.71	9.65	9.10	10.25	9.95
12. Ratio of net interest margin to total assets	2.41	2.91	1.87	2.50	2.95	3.19	3.28	3.64
13. Ratio of non-interest income to total assets	1.92	2.24	1.76	1.60	1.61	1.36	1.60	1.63
14. Ratio of intermediation cost to total assets	2.51	2.62	2.55	2.30	2.69	2.47	1.78	1.76
15. Ratio of wage bills to intermediation cost	70.06	71.59	77.57	76.29	74.58	75.97	54.54	59.65
16. Ratio of wage bills to total expenses	18.69	21.34	22.62	23.35	21.38	22.41	11.11	13.01
17. Ratio of wage bills to total income	15.65	16.57	20.14	18.84	17.82	17.96	8.21	9.06

18. Ratio of burden to total assets	0.58	0.38	0.79	0.70	1.08	1.12	0.19	0.13
19. Ratio of burden to interest income	6.29	4.19	9.76	9.09	11.16	12.26	1.81	1.27
20. Ratio of operating profits to total assets	1.83	2.53	1.08	1.80	1.88	2.07	3.09	3.51
21. Return on assets	0.06	0.57	0.13	0.65	0.65	1.01	1.00	1.30
22. Return on equity	1.29	11.56	0.94	4.05	22.29	32.10	20.23	24.51
23. Cost of deposits	7.79	7.06	7.37	6.51	7.15	6.34	7.64	6.97
24. Cost of borrowings	6.44	1.36	17.80	6.75	11.80	9.38	2.27	0.47
25. Cost of funds	7.76	6.98	7.49	6.52	7.17	6.36	7.55	6.82
26. Return on advances	11.15	10.93	10.65	9.80	10.86	10.55	11.22	10.29
27. Return on investments	11.40	10.36	10.37	9.96	11.05	9.88	11.82	11.25
28. Return on advances adjusted to cost of funds	3.38	3.96	3.17	3.29	3.69	4.19	3.67	3.47
29. Return on investments adjusted to cost of funds	3.64	3.38	2.88	3.44	3.88	3.52	4.26	4.43
30. Business per employee (in Rs. lakh)	221.00	242.00	156.00	174.00	175.41	204.36	318.00	343.00
31. Profit per employee (in Rs. lakh)	0.11	1.08	0.15	0.85	0.93	1.70	2.40	3.40
32. Capital adequacy ratio	7.64	9.33	1.70	10.85	10.82	11.30	10.99	14.04
33. Capital adequacy ratio - Tier I	4.36	5.31	0.85	7.51	6.17	5.83	8.89	10.72
34. Capital adequacy ratio - Tier II	3.28	4.02	0.85	3.34	4.65	5.47	2.10	3.32
35. Ratio of net NPA to net advances	16.31	11.83	8.28	6.15	6.32	5.23	3.20	1.40

(per cent)

Ratios	As on March 31							
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		UCO Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
01. Cash-deposit ratio	6.90	6.84	7.96	8.66	6.91	5.38	4.97	6.81
02. Credit-deposit ratio	44.68	44.56	53.60	53.06	52.14	53.18	47.69	50.80
03. Investment-deposit ratio	46.02	47.17	43.99	44.89	41.72	45.08	45.82	45.11
04. (Credit + investment)-deposit ratio	90.70	91.73	97.59	97.95	93.86	98.27	93.51	95.91
05. Ratio of deposits to total liabilities	90.76	91.25	87.94	87.93	89.90	89.04	85.56	89.77
06. Ratio of term deposits to total deposits	67.05	63.66	55.68	53.13	62.09	60.60	63.20	64.98
07. Ratio of priority sector advances to total advances	40.87	44.77	39.11	39.86	27.55	30.92	31.05	30.42
08. Ratio of term-loans to total advances	37.69	40.06	39.08	40.89	41.76	43.94	40.79	42.78
09. Ratio of secured advances to total advances	95.20	97.00	96.29	92.91	66.95	77.00	86.77	90.03
10. Ratio of investments in non-approved securities to total investments	27.73	23.24	22.82	18.45	14.85	11.53	25.59	26.28
11. Ratio of Interest income to total assets	9.32	9.09	9.75	9.41	9.61	8.69	8.66	8.43
12. Ratio of net interest margin to total assets	2.33	2.74	3.37	3.93	3.69	3.66	2.49	2.66
13. Ratio of non-interest income to total assets	1.68	2.17	1.43	1.57	0.92	1.50	1.99	1.84
14. Ratio of intermediation cost to total assets	2.81	2.92	2.64	2.58	3.43	3.28	2.85	2.62
15. Ratio of wage bills to intermediation cost	73.66	76.09	73.16	71.77	79.33	78.25	82.07	79.52
16. Ratio of wage bills to total expenses	21.11	23.96	21.40	23.00	29.10	30.88	25.93	24.83
17. Ratio of wage bills to total income	18.80	19.73	17.26	16.90	25.83	25.21	21.98	20.27
18. Ratio of burden to total assets	1.13	0.75	1.20	1.01	2.51	1.79	0.86	0.78
19. Ratio of burden to interest income	12.09	8.21	12.36	10.77	26.10	20.55	9.98	9.24

20. Ratio of operating profits to total assets	1.21	1.99	2.16	2.91	1.18	1.87	1.62	1.88
21. Return on assets	0.17	0.03	0.77	0.98	0.98	1.31	0.60	0.66
22. Return on equity	5.27	0.98	18.59	22.72	19.06	23.02	6.11	10.46
23. Cost of deposits	7.48	6.66	6.85	5.95	6.37	5.51	7.03	6.32
24. Cost of borrowings	2.89	4.11	8.85	1.41	2.09	3.39	13.36	3.97
25. Cost of funds	7.45	6.65	6.87	5.91	6.35	5.50	7.13	6.29
26. Return on advances	10.88	10.57	10.63	9.95	11.43	9.83	10.23	9.71
27. Return on investments	11.06	10.30	11.26	10.60	10.75	9.94	10.81	9.98
28. Return on advances adjusted to cost of funds	3.44	3.92	3.76	4.04	5.08	4.33	3.09	3.42
29. Return on investments adjusted to cost of funds	3.61	3.65	4.39	4.68	4.40	4.44	3.68	3.70
30. Business per employee (in Rs. lakh)	181.67	196.45	167.76	195.64	155.12	179.95	134.00	197.00
31. Profit per employee (in Rs. lakh)	0.23	0.05	0.97	1.43	0.89	1.30	0.66	1.00
32. Capital adequacy ratio	10.70	10.43	10.70	12.02	12.12	11.03	9.64	10.04
33. Capital adequacy ratio - Tier I	6.37	6.11	6.34	7.11	8.47	7.69	4.89	5.19
34. Capital adequacy ratio - Tier II	4.33	4.32	4.36	4.91	3.65	3.34	4.75	4.85
35. Ratio of net NPA to net advances	11.70	10.89	5.32	3.86	4.63	4.29	5.45	4.36

NATIONALISED BANKS

(per cent)

Ratios	As on March 31					
	Union Bank of India		United Bank of India		Vijaya Bank	
	2002	2003	2002	2003	2002	2003
	(33)	(34)	(35)	(36)	(37)	(38)
01. Cash-deposit ratio	6.01	5.02	7.74	8.08	6.99	6.38
02. Credit-deposit ratio	53.74	57.02	34.79	34.96	42.21	46.37
03. Investment-deposit ratio	38.72	43.29	59.44	60.10	50.14	52.07
04. (Credit + investment)-deposit ratio	92.46	100.31	94.23	95.05	92.35	98.43
05. Ratio of deposits to total liabilities	89.68	87.64	86.10	86.65	90.93	89.21
06. Ratio of term deposits to total deposits	58.90	63.78	59.89	57.28	67.57	67.80
07. Ratio of priority sector advances to total advances	32.95	37.40	19.44	27.13	35.88	35.87
08. Ratio of term -loans to total advances	29.76	33.91	37.01	47.23	40.20	44.62
09. Ratio of secured advances to total advances	91.24	90.09	92.73	86.67	90.40	93.84
10. Ratio of investments in non-approved securities to total investments	24.81	23.98	20.04	16.86	22.27	19.27
11. Ratio of Interest income to total assets	9.64	9.02	9.19	9.01	10.12	9.49
12. Ratio of net interest margin to total assets	3.21	3.14	2.72	3.06	3.19	3.65
13. Ratio of non-interest income to total assets	1.20	1.73	1.78	1.82	1.24	1.96
14. Ratio of intermediation cost to total assets	2.32	2.13	3.43	2.52	2.77	3.16
15. Ratio of wage bills to intermediation cost	71.04	67.68	86.00	81.34	72.56	77.01
16. Ratio of wage bills to total expenses	18.84	18.01	29.76	24.17	20.74	27.08
17. Ratio of wage bills to total income	15.21	13.43	26.86	18.90	17.71	21.27
18. Ratio of burden to total assets	1.12	0.41	1.65	0.70	1.53	1.20

19. Ratio of burden to interest income	11.64	4.50	17.92	7.72	15.13	12.63
20. Ratio of operating profits to total assets	2.09	2.73	1.07	2.36	1.66	2.45
21. Return on assets	0.71	1.08	0.54	1.37	0.86	1.13
22. Return on equity	15.88	23.65	6.06	15.55	20.74	26.66
23. Cost of deposits	6.89	6.37	7.35	6.77	7.33	6.25
24. Cost of borrowings	10.39	3.07	0.66	0.42	1.89	0.94
25. Cost of funds	6.91	6.35	7.31	6.75	7.29	6.18
26. Return on advances	11.15	10.01	10.30	10.26	11.99	10.73
27. Return on investments	11.52	10.43	11.50	10.97	11.57	10.64
28. Return on advances adjusted to cost of funds	4.25	3.66	3.00	3.50	4.70	4.55
29. Return on investments adjusted to cost of funds	4.61	4.08	4.19	4.22	4.28	4.46
30. Business per employee (in Rs. lakh)	214.75	249.70	144.00	162.00	169.38	193.62
31. Profit per employee (in Rs. lakh)	1.22	2.15	0.66	1.77	1.16	1.76
32. Capital adequacy ratio	11.07	12.41	12.02	15.17	12.25	12.66
33. Capital adequacy ratio - Tier I	6.16	6.86	8.84	12.63	8.86	7.42
34. Capital adequacy ratio - Tier II	4.91	5.55	3.18	2.54	3.39	5.24
35. Ratio of net NPA to net advances	6.26	4.91	7.90	5.52	6.02	2.61

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