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

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

Ratios	As on March 31							
	Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
01. Cash-deposit ratio	5.18	5.56	10.95	8.81	7.52	10.50	6.86	9.30
02. Credit-deposit ratio	58.53	56.79	49.88	52.29	47.07	47.34	38.60	52.53
03. Investment-deposit ratio	42.37	41.58	23.06	26.11	45.01	36.10	68.00	59.83
04. (Credit + investment)-deposit ratio	100.90	98.37	72.95	78.39	92.08	83.44	106.59	112.37
05. Ratio of deposits to total liabilities	87.39	89.72	93.01	92.99	88.17	90.28	74.87	73.55
06. Ratio of term deposits to total deposits	77.27	78.85	74.94	77.62	82.41	81.19	59.34	57.03
07. Ratio of priority sector advances to total advances	31.92	31.40	51.57	57.16	21.90	26.39	10.75	12.10
08. Ratio of term-loans to total advances	32.86	38.79	66.06	74.04	38.61	53.55	55.05	55.50
09. Ratio of secured advances to total advances	94.00	92.00	97.76	97.50	86.93	86.56	91.54	85.79
10. Ratio of investments in non-approved securities to total investments	28.63	22.95	3.30	2.66	34.41	24.30	55.79	52.43
11. Ratio of Interest income to total assets	10.99	9.95	10.49	9.64	8.63	7.21	8.69	7.49
12. Ratio of net interest margin to total assets	2.91	3.04	1.85	1.52	1.05	0.30	3.21	3.08
13. Ratio of non-interest income to total assets	2.32	2.10	1.50	2.47	2.73	2.56	1.70	1.75
14. Ratio of intermediation cost to total assets	2.02	1.99	2.17	2.30	2.02	2.37	2.13	2.19
15. Ratio of wage bills to intermediation cost	63.24	62.77	58.74	56.14	21.02	23.74	26.14	25.67
16. Ratio of wage bills to total expenses	12.63	14.02	11.77	12.38	4.43	6.05	7.32	8.52
17. Ratio of wage bills to total income	9.58	10.36	10.61	10.64	3.74	5.75	5.36	6.09

18. Ratio of burden to total assets	-0.31	-0.11	0.66	-0.18	-0.71	-0.19	0.43	0.44
19. Ratio of burden to interest income	-2.80	-1.11	6.32	-1.82	-8.24	-2.64	4.97	5.87
20. Ratio of operating profits to total assets	3.22	3.15	1.19	1.70	1.76	0.49	2.78	2.64
21. Return on assets	0.53	0.86	1.14	1.65	0.55	-3.56	1.48	1.52
22. Return on equity	18.98	21.47	12.04	12.69	8.19	-82.41	20.81	18.48
23. Cost of deposits	8.53	7.36	9.23	8.71	8.17	7.19	6.25	5.31
24. Cost of borrowings	2.93	1.87	14.11	14.41	4.41	2.66	8.69	5.03
25. Cost of funds	8.30	7.24	9.25	8.72	8.00	7.16	6.48	5.29
26. Return on advances	12.67	11.57	14.01	12.69	11.12	10.17	10.90	8.47
27. Return on investments	11.35	10.19	11.39	10.69	9.18	7.66	9.02	8.77
28. Return on advances adjusted to cost of funds	4.37	4.34	4.77	3.97	3.12	3.02	4.42	3.19
29. Return on investments adjusted to cost of funds	3.05	2.95	2.14	1.97	1.18	0.50	2.55	3.48
30. Business per employee (in Rs. lakh)	199.24	270.00	105.40	126.52	709.09	655.10	778.00	865.00
31. Profit per employee (in Rs. lakh)	0.78	1.69	0.16	1.39	3.51	-19.93	9.75	10.09
32. Capital adequacy ratio	11.23	11.23	9.11	10.44	11.21	-	13.93	11.12
33. Capital adequacy ratio - Tier I	9.36	6.65	5.26	6.43	7.44	-	10.81	9.49
34. Capital adequacy ratio - Tier II	1.87	4.58	3.85	4.01	3.77	-	3.12	1.63
35. Ratio of net NPA to net advances	11.66	4.95	10.12	12.89	9.23	19.77	0.50	0.37

(per cent)

Ratios	ICICI Bank		IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank	
	As on March 31							
	2002	2003	2002	2003	2002	2003	2002	2003
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
01. Cash-deposit ratio	5.53	10.14	6.94	9.96	6.07	6.68	7.87	4.91
02. Credit-deposit ratio	146.59	110.61	59.21	71.70	66.36	62.20	49.75	54.59
03. Investment-deposit ratio	111.86	73.62	46.19	39.97	29.58	29.48	44.55	45.91
04. (Credit + investment)-deposit ratio	258.46	184.23	105.40	111.67	95.94	91.68	94.31	100.50
05. Ratio of deposits to total liabilities	30.76	45.10	78.82	76.08	82.32	86.84	87.84	87.38
06. Ratio of term deposits to total deposits	83.69	84.47	53.78	65.10	87.04	87.82	65.95	66.61
07. Ratio of priority sector advances to total advances	4.22	16.77	25.55	30.04	17.01	18.69	20.50	18.80
08. Ratio of term-loans to total advances	91.38	93.30	50.06	61.29	16.14	24.14	49.30	49.03
09. Ratio of secured advances to total advances	97.02	97.16	72.18	80.23	88.66	88.98	92.54	90.30
10. Ratio of investments in non-approved securities to total investments	36.49	27.86	36.69	24.56	20.30	19.30	37.26	41.38
11. Ratio of Interest income to total assets	3.47	8.87	8.81	8.21	7.53	7.39	9.87	9.06
12. Ratio of net interest margin to total assets	0.96	1.35	2.48	2.77	1.73	1.84	3.20	3.34
13. Ratio of non-interest income to total assets	0.93	2.99	2.12	2.27	1.96	2.56	1.88	1.82
14. Ratio of intermediation cost to total assets	1.00	1.91	2.47	2.84	1.00	1.17	1.71	1.65
15. Ratio of wage bills to intermediation cost	23.64	20.03	27.78	26.67	21.42	23.97	61.57	60.98
16. Ratio of wage bills to total expenses	6.75	4.05	7.81	9.14	3.16	4.18	12.54	13.65
17. Ratio of wage bills to total income	5.40	3.22	6.29	7.22	2.27	2.82	8.95	9.24
18. Ratio of burden to total assets	0.08	-1.09	0.35	0.57	-0.95	-1.39	-0.17	-0.17
19. Ratio of burden to interest income	2.23	-12.25	4.02	6.94	-12.63	-18.82	-1.69	-1.91

20. Ratio of operating profits to total assets	0.88	2.44	2.13	2.20	2.68	3.23	3.36	3.52
21. Return on assets	0.67	1.13	0.79	0.90	0.50	0.91	1.77	2.01
22. Return on equity	6.53	17.38	18.42	21.77	9.17	15.49	31.75	31.00
23. Cost of deposits	5.73	6.18	6.23	5.76	6.03	6.01	7.30	6.27
24. Cost of borrowings	0.19	0.44	4.98	3.24	4.60	2.04	14.23	12.61
25. Cost of funds	2.91	3.25	6.04	5.41	5.92	5.77	7.41	6.37
26. Return on advances	2.85	11.99	10.35	9.93	8.73	8.55	11.43	10.53
27. Return on investments	5.60	8.16	9.52	8.73	10.23	9.72	11.66	10.01
28. Return on advances adjusted to cost of funds	-0.06	8.74	4.31	4.51	2.81	2.78	4.03	4.16
29. Return on investments adjusted to cost of funds	2.69	4.91	3.48	3.32	4.31	3.95	4.25	3.65
30. Business per employee (in Rs. lakh)	486.49	1120.00	689.88	712.84	1587.91	1284.06	264.00	287.00
31. Profit per employee (in Rs. lakh)	5.33	11.00	4.34	4.89	6.88	9.50	4.00	5.00
32. Capital adequacy ratio	11.44	11.10	9.59	9.56	12.51	12.13	15.46	16.48
33. Capital adequacy ratio - Tier I	7.47	7.05	6.36	5.96	10.45	10.06	12.41	12.48
34. Capital adequacy ratio - Tier II	3.97	4.05	3.23	3.60	2.06	2.07	3.05	4.00
35. Ratio of net NPA to net advances	5.48	5.21	2.21	1.18	6.59	4.25	1.88	1.58

(per cent)

Ratios	As on March 31							
	Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
01. Cash-deposit ratio	4.88	5.27	5.02	4.50	6.42	5.99	6.45	7.82
02. Credit-deposit ratio	48.81	47.03	58.85	65.30	63.19	63.66	54.99	55.01
03. Investment-deposit ratio	49.52	53.46	36.82	36.12	36.51	37.41	41.89	39.84
04. (Credit + investment)-deposit ratio	98.33	100.49	95.67	101.42	99.70	101.07	96.88	94.86
05. Ratio of deposits to total liabilities	90.19	89.50	81.80	82.90	86.95	86.67	87.10	89.54
06. Ratio of term deposits to total deposits	81.31	81.48	78.05	78.53	74.91	73.79	87.86	88.13
07. Ratio of priority sector advances to total advances	34.96	38.49	36.29	33.26	38.12	34.64	12.21	12.75
08. Ratio of term-loans to total advances	23.21	29.05	46.97	54.22	34.82	37.53	29.78	21.70
09. Ratio of secured advances to total advances	89.95	91.62	92.22	92.22	86.63	89.93	91.32	88.85
10. Ratio of investments in non-approved securities to total investments	17.11	22.93	31.19	26.37	27.26	26.58	13.81	16.04
11. Ratio of Interest income to total assets	10.29	9.53	10.32	9.13	9.94	8.96	9.19	8.68
12. Ratio of net interest margin to total assets	1.95	1.82	3.52	3.00	2.26	2.26	0.85	1.47
13. Ratio of non-interest income to total assets	3.34	2.81	2.24	2.35	3.15	2.79	4.80	3.76
14. Ratio of intermediation cost to total assets	1.81	1.65	2.30	1.84	2.58	2.40	2.43	2.36
15. Ratio of wage bills to intermediation cost	68.12	63.39	49.38	57.73	56.82	59.41	43.06	42.72
16. Ratio of wage bills to total expenses	12.13	11.19	12.49	13.34	14.28	15.63	9.70	10.55
17. Ratio of wage bills to total income	9.04	8.49	9.05	9.27	11.19	12.11	7.47	8.12
18. Ratio of burden to total assets	-1.53	-1.16	0.06	-0.50	-0.57	-0.39	-2.38	-1.40
19. Ratio of burden to interest income	-14.85	-12.14	0.58	-5.50	-5.74	-4.37	-25.85	-16.09

20. Ratio of operating profits to total assets	3.47	2.98	3.46	3.50	2.83	2.65	3.22	2.87
21. Return on assets	1.26	1.29	2.42	2.25	1.06	1.07	1.26	1.28
22. Return on equity	23.02	21.48	28.60	25.28	19.68	19.17	23.62	20.25
23. Cost of deposits	9.06	8.43	7.72	7.07	8.45	7.43	8.94	7.88
24. Cost of borrowings	5.75	6.26	2.66	3.29	10.17	5.94	13.47	24.79
25. Cost of funds	9.00	8.39	7.44	6.85	8.48	7.41	9.00	7.91
26. Return on advances	12.46	10.93	10.75	10.44	11.28	10.58	10.73	9.90
27. Return on investments	10.15	9.87	13.82	9.81	10.44	9.20	10.63	9.87
28. Return on advances adjusted to cost of funds	3.45	2.54	3.31	3.58	2.79	3.18	1.73	1.99
29. Return on investments adjusted to cost of funds	1.15	1.47	6.37	2.96	1.96	1.79	1.63	1.95
30. Business per employee (in Rs. lakh)	247.24	275.32	219.00	288.00	212.00	228.00	246.41	261.17
31. Profit per employee (in Rs. lakh)	2.20	2.55	3.79	4.41	1.56	1.72	2.09	2.36
32. Capital adequacy ratio	12.96	13.44	16.90	17.01	11.54	11.35	16.50	12.82
33. Capital adequacy ratio - Tier I	11.10	11.23	15.62	14.89	8.44	8.39	12.75	10.03
34. Capital adequacy ratio - Tier II	1.86	2.21	1.28	2.12	3.10	2.96	3.75	2.79
35. Ratio of net NPA to net advances	5.90	7.36	6.33	4.20	9.13	7.15	9.85	6.33

(per cent)

Ratios	As on March 31							
	Nainital Bank		Nedungadi Bank		Ratnakar Bank		Sangli Bank	
	2002	2003	2002		2002	2003	2002	2003
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
01. Cash-deposit ratio	6.47	7.13	5.15		9.87	7.66	13.60	4.63
02. Credit-deposit ratio	21.51	25.78	53.54		44.76	48.58	34.92	33.86
03. Investment-deposit ratio	54.67	52.13	36.71		41.94	42.19	42.54	56.82
04. (Credit + investment)-deposit ratio	76.19	77.91	90.25		86.70	90.78	77.45	90.68
05. Ratio of deposits to total liabilities	91.82	87.03	91.18		88.32	86.73	93.00	92.32
06. Ratio of term deposits to total deposits	53.53	53.27	78.61		76.59	77.70	66.72	66.62
07. Ratio of priority sector advances to total advances	52.64	56.69	33.15		26.61	23.92	24.44	23.03
08. Ratio of term-loans to total advances	26.01	30.92	16.53		43.15	38.09	19.31	19.55
09. Ratio of secured advances to total advances	98.76	99.45	99.66		90.84	86.10	92.03	93.92
10. Ratio of investments in non-approved securities to total investments	30.83	32.05	19.20		18.11	20.38	29.69	22.07
11. Ratio of Interest income to total assets	10.16	9.42	8.93		10.03	9.12	8.26	7.83
12. Ratio of net interest margin to total assets	4.12	3.97	0.58		3.09	2.80	2.50	2.24
13. Ratio of non-interest income to total assets	0.55	0.67	4.03		4.18	2.72	2.03	1.78
14. Ratio of intermediation cost to total assets	2.72	3.02	2.61		3.33	2.68	2.97	2.88
15. Ratio of wage bills to intermediation cost	74.07	74.89	66.26		64.99	58.49	77.51	76.23
16. Ratio of wage bills to total expenses	22.97	26.70	15.77		21.06	17.39	26.34	25.95
17. Ratio of wage bills to total income	18.79	22.41	13.34		15.22	13.22	22.36	22.88
18. Ratio of burden to total assets	2.17	2.35	-1.42		-0.85	-0.04	0.94	1.10
19. Ratio of burden to interest income	21.34	24.97	-15.87		-8.52	-0.46	11.39	14.09

20. Ratio of operating profits to total assets	1.95	1.62	1.99	3.94	2.84	1.56	1.14
21. Return on assets	0.92	N.A.	0.08	1.16	1.42	0.60	0.66
22. Return on equity	20.22	17.16	2.10	22.29	25.84	15.27	15.55
23. Cost of deposits	6.58	6.10	8.82	7.72	7.17	6.15	6.01
24. Cost of borrowings	63.45	12.01	1.55	13.86	12.17	20.68	4.48
25. Cost of funds	6.58	6.10	8.79	7.76	7.20	6.17	6.01
26. Return on advances	12.01	11.49	10.76	13.85	13.06	10.25	10.69
27. Return on investments	11.83	10.83	10.29	9.38	8.55	8.61	6.26
28. Return on advances adjusted to cost of funds	5.43	5.39	1.98	6.09	5.86	4.08	4.68
29. Return on investments adjusted to cost of funds	5.25	4.73	1.50	1.61	1.35	2.44	0.25
30. Business per employee (in Rs. lakh)	104.49	N.A.	136.80	162.54	179.73	83.34	91.31
31. Profit per employee (in Rs. lakh)	0.89	N.A.	0.08	1.27	1.81	0.50	0.59
32. Capital adequacy ratio	14.88	20.93	-1.99	13.60	14.05	11.64	14.94
33. Capital adequacy ratio - Tier I	12.92	19.31	-1.99	11.93	11.76	9.14	12.11
34. Capital adequacy ratio - Tier II	1.96	1.62	0.00	1.67	2.29	2.50	2.83
35. Ratio of net NPA to net advances	0.00	N.A.	31.05	8.60	7.42	5.97	6.89

(per cent)

Ratios	As on March 31							
	SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank		United Western Bank	
	2002	2003	2002	2003	2002	2003	2002	2(
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(
01. Cash-deposit ratio	5.99	5.81	5.08	5.78	8.52	6.63	5.20	6
02. Credit-deposit ratio	43.64	35.58	54.58	52.66	47.52	47.98	59.18	58
03. Investment-deposit ratio	33.86	30.07	36.84	43.71	48.68	52.44	37.37	35
04. (Credit + investment)-deposit ratio	77.50	65.64	91.42	96.37	96.20	100.43	96.54	93
05. Ratio of deposits to total liabilities	79.79	83.94	90.31	89.94	87.17	86.51	87.47	90
06. Ratio of term deposits to total deposits	95.04	94.22	81.04	80.81	74.83	75.73	73.46	74
07. Ratio of priority sector advances to total advances	4.29	9.40	28.43	27.79	39.68	40.81	42.56	40
08. Ratio of term-loans to total advances	6.17	6.57	37.23	45.17	31.51	29.42	32.91	27
09. Ratio of secured advances to total advances	86.07	88.95	87.31	82.81	95.90	95.11	92.29	89
10. Ratio of investments in non-approved securities to total investments	5.34	6.88	10.77	10.48	42.50	49.07	30.48	25
11. Ratio of Interest income to total assets	8.43	7.56	10.46	9.24	10.89	10.48	9.05	8
12. Ratio of net interest margin to total assets	0.81	1.95	2.64	2.48	3.61	3.76	1.86	2
13. Ratio of non-interest income to total assets	2.38	1.94	2.35	2.57	1.57	1.32	2.80	2
14. Ratio of intermediation cost to total assets	1.25	1.37	2.05	2.00	2.15	2.06	1.85	2
15. Ratio of wage bills to intermediation cost	34.28	35.73	69.80	66.53	59.50	59.74	66.45	68
16. Ratio of wage bills to total expenses	4.83	7.01	14.52	15.19	13.55	14.03	13.58	17
17. Ratio of wage bills to total income	3.96	5.14	11.19	11.26	10.25	10.44	10.35	13

18. Ratio of burden to total assets	-1.13	-0.58	-0.30	-0.57	0.58	0.74	-0.96	-0
19. Ratio of burden to interest income	-13.39	-7.63	-2.86	-6.19	5.29	7.09	-10.59	-4
20. Ratio of operating profits to total assets	1.94	2.53	2.94	3.05	3.03	3.02	2.82	2
21. Return on assets	0.46	-1.45	1.07	1.25	1.29	1.35	0.50	0
22. Return on equity	3.71	-10.10	25.31	24.29	18.19	17.50	10.57	10
23. Cost of deposits	9.13	6.69	8.48	7.33	8.05	7.62	7.58	6
24. Cost of borrowings	5.61	3.58	4.15	0.39	2.08	0.65	7.08	5
25. Cost of funds	8.92	6.58	8.43	7.25	8.01	7.53	7.56	6
26. Return on advances	10.53	7.72	12.63	10.89	12.39	11.65	10.67	9
27. Return on investments	12.15	11.34	11.29	10.10	13.03	12.34	10.33	9
28. Return on advances adjusted to cost of funds	1.61	1.14	4.20	3.64	4.38	4.11	3.11	3
29. Return on investments adjusted to cost of funds	3.23	4.76	2.86	2.85	5.02	4.81	2.76	2
30. Business per employee (in Rs. lakh)	739.09	321.78	218.00	265.00	245.45	270.83	207.00	242
31. Profit per employee (in Rs. lakh)	2.87	-7.71	1.68	2.04	2.48	2.88	0.77	0
32. Capital adequacy ratio	22.10	21.19	11.20	10.75	18.02	18.54	9.79	10
33. Capital adequacy ratio - Tier I	21.11	20.18	7.68	7.28	16.88	16.83	6.98	6
34. Capital adequacy ratio - Tier II	0.99	1.01	3.52	3.47	1.14	1.71	2.81	3
35. Ratio of net NPA to net advances	23.43	20.88	6.64	5.98	6.66	8.70	10.72	9

(per cent)

Ratios	As on March 31			
	UTI Bank		Vysya Bank	
	2002	2003	2002	2003
	(57)	(58)	(59)	(60)
01. Cash-deposit ratio	9.14	9.43	6.79	5.56
02. Credit-deposit ratio	43.56	42.32	54.76	61.08
03. Investment-deposit ratio	53.96	46.22	44.58	39.63
04. (Credit + investment)-deposit ratio	97.52	88.54	99.35	100.71
05. Ratio of deposits to total liabilities	85.48	86.50	75.28	79.22
06. Ratio of term deposits to total deposits	83.50	76.96	78.17	78.94
07. Ratio of priority sector advances to total advances	16.21	22.83	35.10	34.93
08. Ratio of term-loans to total advances	48.39	54.44	43.38	51.57
09. Ratio of secured advances to total advances	80.20	88.80	84.22	87.17
10. Ratio of investments in non-approved securities to total investments	44.96	40.92	32.72	36.28
11. Ratio of Interest income to total assets	9.38	8.62	8.84	8.11
12. Ratio of net interest margin to total assets	1.59	1.90	1.75	1.94
13. Ratio of non-interest income to total assets	3.31	2.42	2.69	3.21
14. Ratio of intermediation cost to total assets	1.63	1.90	2.48	2.99
15. Ratio of wage bills to intermediation cost	24.13	26.40	53.91	51.94
16. Ratio of wage bills to total expenses	4.18	5.82	13.97	16.96
17. Ratio of wage bills to total income	3.11	4.54	11.60	13.71
18. Ratio of burden to total assets	-1.67	-0.52	-0.21	-0.22
19. Ratio of burden to interest income	-17.84	-5.98	-2.41	-2.76

20. Ratio of operating profits to total assets	3.26	2.41	1.96	2.17
21. Return on assets	0.93	1.17	0.64	0.74
22. Return on equity	29.28	25.07	10.27	12.40
23. Cost of deposits	8.01	7.23	8.25	7.36
24. Cost of borrowings	4.44	2.72	6.60	1.88
25. Cost of funds	7.65	6.94	8.09	6.76
26. Return on advances	10.61	11.75	10.30	9.77
27. Return on investments	11.14	7.96	11.41	9.37
28. Return on advances adjusted to cost of funds	2.95	4.81	2.21	3.01
29. Return on investments adjusted to cost of funds	3.48	1.02	3.32	2.61
30. Business per employee (in Rs. lakh)	896.00	926.00	197.95	242.42
31. Profit per employee (in Rs. lakh)	7.79	8.22	1.22	1.69
32. Capital adequacy ratio	10.65	10.90	11.57	9.81
33. Capital adequacy ratio - Tier I	6.42	6.44	7.97	6.63
34. Capital adequacy ratio - Tier II	4.23	4.46	3.60	3.18
35. Ratio of net NPA to net advances	2.74	2.39	4.59	3.55

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

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