

TABLE 2.8 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS: 2003 AND 2004
(in per cent)

	As on March 31		Nationalised Banks		Foreign Banks Comm. Banks		Other Indian Sche.		All Scheduled Commercial Banks	
	State Bank of India & its Associates									
	2003 (1)	2004 (2)	2003 (3)	2004 (4)	2003 (5)	2004 (6)	2003 (7)	2004 (8)	2003 (9)	2004 (10)
1. Cash-deposit ratio	4.89	6.04	6.69	7.32	6.58	9.13	7.9	8.09	6.35	7.19
2. Credit-deposit ratio	48.39	50.94	52.32	51.92	75.27	75.87	66.55	63.64	54.53	54.86
3. Investment-deposit ratio	57.12	57.24	46.82	47.6	58.86	52.14	51.53	50.2	51.13	50.92
4. (Credit+Investment)-deposit ratio	105.51	108.18	99.14	99.52	134.13	128.01	118.08	113.83	105.66	105.78
5. Ratio of deposits to total liabilities	79.16	78.81	86.99	86.1	59.56	58.51	70.11	73.12	79.9	79.75
6. Ratio of term deposits to total deposits	63.03	60.68	63.75	63.22	66.22	56.93	76.13	70.13	65.56	63.38
7. Ratio of priority sector advances to total advances	28.94	30.81	33.74	36.28	21.91	23.23	22.19	26.68	29.52	32.07
8. Ratio of term loan to total advances	39.18	45.18	39.33	45.01	47.86	45.02	64.05	65.13	44.5	49.04
9. Ratio of secured advances to total advances	87.56	84.64	87.15	86.66	67.43	65.99	91.89	90.25	86.75	85.41
10. Ratio of investments in non-approved securites to total investments	13.38	11.47	21.27	19.23	24.11	21.83	30.96	28.09	20.38	18.46
11. Ratio of interest income to total assets	8.66	7.85	8.86	8	7.85	7.12	8.66	7.71	8.7	7.85
12. Ratio of net interest margin to total assets	2.9	2.98	3.16	3.29	3.42	3.73	2.05	2.42	2.91	3.08
13. Ratio of non-interest income to total assets	1.7	2.1	1.77	2	2.69	3.18	2.57	2.3	1.95	2.16
14. Ratio of intemediation cost to total assets	2.21	2.33	2.47	2.36	2.85	2.97	2.08	2.24	2.35	2.37
15. Ratio of wage bills to intemediation cost	71.1	68.85	70.74	69.54	31.95	31.97	35.91	34.72	62.15	60.18
16. Ratio of wage bills to total expense	19.7	22.26	21.37	23.21	12.49	14.95	8.6	10.32	17.96	19.98
17. Ratio of wage bills to total income	15.18	16.1	16.41	16.41	8.62	9.22	6.66	7.77	13.72	14.25
18. Ratio of burden to total assets	0.52	0.23	0.69	0.36	0.16	-0.21	-0.49	-0.06	0.4	0.21
19. Ratio of burden to interest income	5.95	2.92	7.83	4.46	1.99	-3	-5.63	-0.77	4.58	2.63
20. Ratio of operating profits to total assets	2.38	2.75	2.47	2.93	3.26	3.79	2.54	2.53	2.51	2.87
21. Return on assets	0.96	1.05	1.04	1.26	1.59	1.88	1.04	1.16	1.08	1.23
22. Return on equity	20.89	22.09	19.53	23.21	15.21	14.5	16.86	17.81	18.78	20.76
23. Cost of deposits	7.02	5.83	6.21	5.15	5.31	3.88	6.62	5.26	6.46	5.3
24. Cost of borrowings	2.08	1.43	5.37	4.4	5.13	4.53	0.96	1.58	2.71	2.72
25. Cost of funds	6.88	5.69	6.2	5.14	5.26	4.04	5.45	4.72	6.19	5.14
26. Return on advances	9.04	7.93	9.82	8.72	10.7	8.96	10.93	9.77	9.89	8.74
27. Return on investments	9.74	8.87	10.18	9.22	8.28	8.26	8.96	7.64	9.73	8.8
28. Return on advances adjusted to cost of funds	2.16	2.25	3.62	3.58	5.44	4.91	5.48	5.05	3.69	3.59
29. Return on investments adjusted to cost of funds	2.86	3.19	3.99	4.08	3.02	4.22	3.51	2.92	3.54	3.66

Source : Compiled from annual accounts of banks of respective years