

**TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
STATE BANK OF INDIA & ITS ASSOCIATES**

Ratios	(in per cent)							
	As on March 31		State Bank of		State Bank of		State Bank of	
	State Bank of India	State Bank of India	Bikaner & Jaipur	Bikaner & Jaipur	Hyderabad	Hyderabad	Indore	Indore
	2003	2004	2003	2004	2003	2004	2003	2004
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	4.3	5.98	6.64	8.06	8.87	7.5	6.76	5.3
2. Credit-deposit ratio	46.52	49.57	51.18	54.96	46.91	48.7	56.23	61.49
3. Investment-deposit ratio	58.2	58.28	58.05	53.89	60.77	61.91	55.74	52.11
4. (Credit+Investment)-deposit ratio	104.7	107.84	109.23	108.85	107.68	110.61	111.97	113.59
5. Ratio of deposits to total liabilities	78.78	78.13	73.36	77.22	78.83	79.15	81.02	79.87
6. Ratio of term deposits to total deposits	62.67	59.23	53.07	54.49	66.42	65.61	67.37	65.65
7. Ratio of priority sector advances to total advances	25.49	27.04	43.16	43.86	32.54	39.51	43.94	46.32
8. Ratio of term loan to total advances	40.82	46.69	29.41	34.46	36.65	45.46	37.83	47.8
9. Ratio of secured advances to total advances	86.46	83.15	91.69	90.03	88.65	86.94	93.68	88.48
10. Ratio of investments in non-approved securities to total investments	13.98	12.79	8.73	5.44	17.6	9.6	7.58	6.64
11. Ratio of interest income to total assets	8.59	7.77	8.56	8.22	8.57	7.8	9.21	8.57
12. Ratio of net interest margin to total assets	2.76	2.85	3.28	3.74	3.1	2.96	3.43	3.71
13. Ratio of non-interest income to total assets	1.59	1.94	2.02	2.57	1.91	2.49	2.82	2.95
14. Ratio of intermediation cost to total assets	2.19	2.36	2.68	2.75	1.87	1.88	2.32	2.31
15. Ratio of wage bills to intermediation cost	71.62	69.74	70.98	68.48	67.95	63.86	66.97	62.92
16. Ratio of wage bills to total expense	19.58	22.61	23.91	26.06	17.32	17.91	19.16	20.28
17. Ratio of wage bills to total income	15.45	16.94	17.98	17.46	12.13	11.69	12.9	12.61
18. Ratio of burden to total assets	0.61	0.42	0.66	0.18	-0.04	-0.61	-0.5	-0.65
19. Ratio of burden to interest income	7.08	5.36	7.69	2.23	-0.49	-7.81	-5.46	-7.53
20. Ratio of operating profits to total assets	2.15	2.44	2.62	3.56	3.14	3.57	3.93	4.36
21. Return on assets	0.86	0.94	1.13	1.49	1.15	1.25	1.76	1.73
22. Return on equity	19.15	19.67	24.56	29.39	26.8	26.99	40.21	32.94
23. Cost of deposits	7.12	5.9	6.96	5.81	6.74	5.9	6.84	5.75
24. Cost of borrowings	2.1	1.42	0.76	1.43	3.76	2.66	1.01	0.17
25. Cost of funds	6.96	5.74	6.88	5.68	6.7	5.81	6.68	5.56
26. Return on advances	8.69	7.62	10.29	8.99	10.05	8.93	10.27	8.57
27. Return on investments	9.61	8.78	10.23	10.22	9.94	8.86	9.79	9.96
28. Return on advances adjusted to cost of funds	1.73	1.88	3.41	3.32	3.35	3.12	3.6	3
29. Return on investments adjusted to cost of funds	2.65	3.04	3.36	4.55	3.24	3.05	3.11	4.4
30. Business per employee (in Rs.lakh)	191	210.56	145.64	169.82	226.2	265.86	220.52	230.77
31. Profit per employee (in Rs.lakh)	1.47	1.77	1.63	5.52	2.25	2.87	3.06	3.45
32. Capital adequacy ratio	13.5	13.53	13.08	12.93	14.91	14.29	13.09	12.39
33. Capital adequacy ratio - Tier I	8.81	8.34	10.52	9.03	9.84	8.42	9.4	8.31
34. Capital adequacy ratio - Tier II	4.69	5.19	2.56	3.9	5.07	5.87	3.69	4.08
35. Ratio of net NPA to net advances	4.5	3.48	4.13	1.24	3.25	0.65	2.66	0

Source : Compiled from annual accounts of banks of respective years

**TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
STATE BANK OF INDIA & ITS ASSOCIATES**

(in per cent)

Ratios	As on March 31		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	State Bank of Mysore		2003	2004	2003	2004	2003	2004
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	5.16	6.41	6.58	4.84	6.35	6.88	5.2	4.86
2. Credit-deposit ratio	58.37	56.9	60.14	58.23	51.36	49.09	57.58	56.45
3. Investment-deposit ratio	52.82	49.5	45.45	49.44	52.59	54.77	50.47	54.65
4. (Credit+Investment)-deposit ratio	111.19	106.4	105.59	107.7	103.95	103.9	108.06	111.1
5. Ratio of deposits to total liabilities	79.51	80.56	83.94	83.55	83.24	83.15	83.68	82.16
6. Ratio of term deposits to total deposits	63.55	63.77	61.91	65.59	69.18	69.34	68.74	68.3
7. Ratio of priority sector advances to total advances	36.46	36.52	40.98	39.39	40.81	42.67	33.6	37.22
8. Ratio of term loan to total advances	35.29	45.03	39.03	44.26	27.38	31.97	33.53	37.65
9. Ratio of secured advances to total advances	95.62	94.74	89.27	87.28	92.89	87.54	87.1	86.67
10. Ratio of investments in non-approved securities to total investments	16.23	11.13	9.62	8.32	11.36	6.78	5.37	4.45
11. Ratio of interest income to total assets	9.56	8.42	9.13	7.84	8.93	8.25	8.92	8.09
12. Ratio of net interest margin to total assets	3.56	3.62	4.09	3.41	3.16	3.41	2.94	3.18
13. Ratio of non-interest income to total assets	2.71	2.71	1.79	2.62	2.12	2.7	1.69	2.18
14. Ratio of intemediation cost to total assets	3.02	2.95	2.05	1.86	2.45	2.29	2.07	2.1
15. Ratio of wage bills to intemediation cost	75.75	71.68	66.41	62.64	62.4	59.88	73.2	70.01
16. Ratio of wage bills to total expense	25.38	27.26	19.15	18.56	18.57	19.22	18.84	20.99
17. Ratio of wage bills to total income	18.65	18.97	12.44	11.16	13.81	12.52	14.29	14.33
18. Ratio of burden to total assets	0.31	0.23	0.26	-0.75	0.32	-0.41	0.38	-0.08
19. Ratio of burden to interest income	3.26	2.79	2.81	-9.61	3.64	-5.01	4.28	-1.01
20. Ratio of operating profits to total assets	3.25	3.39	3.83	4.17	2.83	3.82	2.56	3.26
21. Return on assets	1.02	1.28	1.51	1.6	0.85	1.38	0.9	1.02
22. Return on equity	29.63	34.83	25.22	27.39	15.51	25.47	25.66	29.68
23. Cost of deposits	7.03	5.64	6.03	5.21	6.95	5.73	6.82	5.59
24. Cost of borrowings	0.6	0.91	3.98	2.26	0.39	0.8	4	0.56
25. Cost of funds	6.88	5.51	5.99	5.14	6.73	5.49	6.81	5.54
26. Return on advances	10.38	9.65	10.13	8.33	9.55	8.46	9.51	8.55
27. Return on investments	10.72	9.37	10.14	8.31	11.01	9.63	10.06	8.8
28. Return on advances adjusted to cost of funds	3.49	4.14	4.13	3.19	2.82	2.97	2.7	3
29. Return on investments adjusted to cost of funds	3.83	3.86	4.14	3.16	4.28	4.15	3.25	3.26
30. Business per employee (in Rs.lakh)	146.49	162.8	246.37	305	167.87	193.2	217.68	271.8
31. Profit per employee (in Rs.lakh)	1.19	1.82	2.76	4	1.25	2.4	1.51	2.16
32. Capital adequacy ratio	11.62	11.53	13.57	13.56	13.68	14.53	11.3	11.36
33. Capital adequacy ratio - Tier I	7.23	7.18	10.39	9.87	11.66	10.99	6.8	6.23
34. Capital adequacy ratio - Tier II	4.39	4.35	3.18	3.69	2.02	3.54	4.5	5.13
35. Ratio of net NPA to net advances	5.19	2.96	1.49	0	3.53	0	3.06	1.39

Source : Compiled from annual accounts of banks of respective years

**TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
NATIONALISED BANKS**

(in per cent)

Ratios	As on March 31		Andhra Bank		Bank of Baroda		Bank of India	
	Allahabad Bank		2003	2004	2003	2004	2003	2004
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	6.07	6.85	6.14	8.91	5.22	4.19	5.2	5.96
2. Credit-deposit ratio	49.26	48.7	54.66	56.17	53.26	48.79	66.15	64.58
3. Investment-deposit ratio	48.59	49.4	49.94	44.97	45.47	52.1	37.91	38.26
4. (Credit+Investment)-deposit ratio	97.85	98.2	104.6	101.1	98.74	100.9	104.06	102.8
5. Ratio of deposits to total liabilities	90.78	90.7	85.35	84.94	86.85	85.73	84.11	83.67
6. Ratio of term deposits to total deposits	56.83	58.1	69.47	62.66	66.27	63.61	67.93	66.34
7. Ratio of priority sector advances to total advances	42.68	41.9	39.9	37.19	25.96	27.88	26.16	28.26
8. Ratio of term loan to total advances	47.3	54.5	40.9	41.54	38.11	41.32	35.82	39
9. Ratio of secured advances to total advances	88.66	86	87.89	91.19	87.39	87.93	78.35	81.93
10. Ratio of investments in non-approved securities to total investments	19.14	21	13.52	12.55	24.42	24.33	35.47	32.07
11. Ratio of interest income to total assets	9.73	8.51	9.62	8.62	8.28	7.61	8.1	7.18
12. Ratio of net interest margin to total assets	3.45	3.46	3.3	3.52	2.86	3.18	2.78	2.73
13. Ratio of non-interest income to total assets	1.99	2.39	2.65	2.62	1.71	2.13	2.24	2.22
14. Ratio of intermediation cost to total assets	3.48	3.06	2.64	2.55	2.24	2.24	2.25	2.17
15. Ratio of wage bills to intermediation cost	55.92	58.3	65.94	62.18	68.46	69.38	68.28	66.94
16. Ratio of wage bills to total expense	19.91	22	19.41	20.73	20	23.28	20.32	21.93
17. Ratio of wage bills to total income	16.59	16.4	14.18	14.09	15.34	15.92	14.87	15.45
18. Ratio of burden to total assets	1.49	0.67	-0.01	-0.08	0.53	0.11	0.01	-0.05
19. Ratio of burden to interest income	15.33	7.85	-0.08	-0.88	6.34	1.4	0.1	-0.7
20. Ratio of operating profits to total assets	1.95	2.79	3.31	3.6	2.33	3.08	2.77	2.78
21. Return on assets	0.59	1.34	1.63	1.72	1.05	1.2	1.16	1.25
22. Return on equity	15.44	34	40.31	36.1	18.81	20.32	26.65	26.71
23. Cost of deposits	6.71	5.41	6.89	5.63	5.89	4.83	5.5	4.56
24. Cost of borrowings	21.58	1.6	6.55	3.46	9.87	6.49	8.83	7.39
25. Cost of funds	6.74	5.4	6.88	5.54	5.93	4.85	5.68	4.73
26. Return on advances	10.3	9.49	11.54	10.09	8.89	7.9	8.8	7.48
27. Return on investments	10.45	9.33	9.67	9.13	10.01	8.6	8.59	8.03
28. Return on advances adjusted to cost of funds	3.56	4.09	4.66	4.55	2.95	3.05	3.11	2.75
29. Return on investments adjusted to cost of funds	3.71	3.93	2.79	3.59	4.08	3.75	2.9	3.3
30. Business per employee (in Rs.lakh)	183	215	226.71	277.4	237.67	253	242.97	266.7
31. Profit per employee (in Rs.lakh)	0.87	2.46	3.1	3.54	1.92	2	1.97	2.35
32. Capital adequacy ratio	11.15	12.5	13.62	13.71	12.65	13.91	12.02	13.01
33. Capital adequacy ratio - Tier I	6.35	6.26	8.19	8.17	8.1	8.47	7.56	7.47
34. Capital adequacy ratio - Tier II	4.8	6.26	5.43	5.54	4.55	5.44	4.46	5.54
35. Ratio of net NPA to net advances	7.08	2.37	1.79	0.93	3.72	2.99	5.37	4.5

**TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
NATIONALISED BANKS**

Ratios	(in per cent)							
	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2003 (9)	2004 (10)	2003 (11)	2004 (12)	2003 (13)	2004 (14)	2003 (15)	2004 (16)
1. Cash-deposit ratio	8.68	17.16	7.78	7.98	7.21	6.13	5.91	7.31
2. Credit-deposit ratio	42.88	44.36	56.14	55.17	45.26	40.79	55.37	59.89
3. Investment-deposit ratio	53.22	52.72	42.25	41.45	50.9	56.17	49.11	46.07
4. (Credit+Investment)-deposit ratio	96.09	97.08	98.38	96.63	96.17	96.96	104.5	106
5. Ratio of deposits to total liabilities	88.98	82.1	87.86	86.74	89.6	88.26	82.69	79.55
6. Ratio of term deposits to total deposits	67.58	68.21	65.19	66.22	59.14	56.73	71.47	66.01
7. Ratio of priority sector advances to total advances	35.79	35.29	30.07	33.9	41.76	43.52	33.01	35.85
8. Ratio of term loan to total advances	47.27	53.72	33.19	40.39	42.23	47.6	43.04	48.7
9. Ratio of secured advances to total advances	75.16	65.97	85.88	86.11	90.34	96.26	85.52	86.96
10. Ratio of investments in non-approved securities to total investments	11.74	11.43	20.64	18.95	23.17	18.89	20.02	17.16
11. Ratio of interest income to total assets	8.97	7.71	8.63	7.72	9.25	8.41	8.43	7.94
12. Ratio of net interest margin to total assets	2.92	2.7	2.89	2.95	3.46	3.52	3.18	3.48
13. Ratio of non-interest income to total assets	1.55	1.63	1.96	2.28	1.01	1.6	2.13	1.86
14. Ratio of intermediation cost to total assets	2.23	1.96	2.27	2.09	2.78	2.59	1.89	2.07
15. Ratio of wage bills to intermediation cost	68.66	66.24	66.5	67.13	77.71	75.98	54.29	49.58
16. Ratio of wage bills to total expense	18.44	18.64	18.83	20.47	25.23	26.3	14.36	15.71
17. Ratio of wage bills to total income	14.51	13.91	14.23	14.02	21.09	19.63	9.71	10.46
18. Ratio of burden to total assets	0.67	0.33	0.31	-0.19	1.77	0.99	-0.24	0.21
19. Ratio of burden to interest income	7.48	4.32	3.54	-2.52	19.19	11.72	-2.87	2.58
20. Ratio of operating profits to total assets	2.24	2.37	2.59	3.15	1.68	2.54	3.42	3.27
21. Return on assets	0.89	0.95	1.24	1.34	0.85	0.98	1.88	1.96
22. Return on equity	26.46	25.21	26.74	28.47	13.82	22.9	18.84	19.62
23. Cost of deposits	6.46	5.58	6.21	5.2	6.15	5.2	6.25	5.3
24. Cost of borrowings	2.13	0.72	1.07	3.16	1.84	3.81	1.44	2.11
25. Cost of funds	6.39	5.5	6.14	5.19	6.14	5.2	6	5.18
26. Return on advances	9.98	8.06	9.76	8.67	10.36	9.52	8.86	7.64
27. Return on investments	10.48	9.83	9.88	9.04	10.77	9.25	10.31	10.24
28. Return on advances adjusted to cost of funds	3.59	2.56	3.61	3.47	4.22	4.32	2.86	2.46
29. Return on investments adjusted to cost of funds	4.09	4.33	3.74	3.85	4.64	4.06	4.31	5.06
30. Business per employee (in Rs.lakh)	222	268.7	250.1	297.6	167.9	181.51	328.6	365.6
31. Profit per employee (in Rs.lakh)	1.58	2.16	2.26	2.97	0.77	1.58	4.06	4.98
32. Capital adequacy ratio	11.76	11.88	12.5	12.66	10.51	12.43	18.5	20.12
33. Capital adequacy ratio - Tier I	5.88	7.03	7.85	7.81	5.66	6.23	17.3	16.52
34. Capital adequacy ratio - Tier II	5.88	4.85	4.65	4.85	4.85	6.2	1.2	3.6
35. Ratio of net NPA to net advances	4.82	2.46	3.59	2.89	6.74	5.57	1.65	1.8

Source : Compiled from annual accounts of banks of respective years

**TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
NATIONALISED BANKS**

Ratios	As on March 31						(per cent)	
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2003 (17)	2004 (18)	2003 (19)	2004 (20)	2003 (21)	2004 (22)	2003 (23)	2004 (24)
1. Cash-deposit ratio	6.76	6.72	7.05	9.34	7.32	10.44	6.36	7.38
2. Credit-deposit ratio	51.15	51.29	45.44	46.4	47.54	48.92	52.59	55.17
3. Investment-deposit ratio	51.54	53.06	54.93	54.84	50.69	48.63	49.58	47.08
4. (Credit+Investment)-deposit ratio	102.7	104.4	100.4	101.2	98.23	97.55	102.18	102.25
5. Ratio of deposits to total liabilities	81.79	82.8	76.37	77.76	89.17	87.66	87.71	86.99
6. Ratio of term deposits to total deposits	60.26	58.46	67.78	66.47	67.85	65.63	71.46	71.44
7. Ratio of priority sector advances to total advances	37.54	40.54	33	38.2	33.52	39.13	38.45	38.05
8. Ratio of term loan to total advances	43.98	53.4	33.36	41.98	34.99	43.21	44.86	54.25
9. Ratio of secured advances to total advances	92.5	92.59	87.47	87.26	91.24	91.7	89.41	83.87
10. Ratio of investments in non-approved securities to total investments	25.95	18.87	12.88	13.69	14.46	14.56	28.07	23.13
11. Ratio of interest income to total assets	9.09	8.2	7.71	7.16	9.1	8.49	9.95	8.8
12. Ratio of net interest margin to total assets	2.91	2.8	2.5	3	3.19	3.62	3.64	3.88
13. Ratio of non-interest income to total assets	2.24	2.92	1.6	2.01	1.36	1.67	1.63	1.92
14. Ratio of intermediation cost to total assets	2.62	2.36	2.3	2.85	2.47	2.29	1.76	1.72
15. Ratio of wage bills to intermediation cost	71.59	67.88	76.29	81.24	75.97	74.23	59.66	56.85
16. Ratio of wage bills to total expense	21.34	20.63	23.35	33.03	22.41	23.77	13.01	14.72
17. Ratio of wage bills to total income	16.57	14.4	18.84	25.27	17.96	16.76	9.06	9.11
18. Ratio of burden to total assets	0.38	-0.56	0.7	0.84	1.12	0.62	0.13	-0.21
19. Ratio of burden to interest income	4.19	-6.82	9.09	11.8	12.26	7.3	1.27	-2.34
20. Ratio of operating profits to total assets	2.53	3.23	1.8	2.15	2.07	3	3.51	4.09
21. Return on assets	0.57	1.11	0.65	1.21	1.01	1.08	1.3	1.7
22. Return on equity	11.56	19.89	4.05	7.61	32.1	28.96	24.51	28.67
23. Cost of deposits	7.06	6.15	6.51	5.24	6.34	5.26	6.97	5.46
24. Cost of borrowings	1.36	1.25	6.75	7.57	9.38	5.4	0.47	0.81
25. Cost of funds	6.98	6.07	6.52	5.27	6.36	5.26	6.82	5.35
26. Return on advances	10.93	9.16	9.8	8.88	10.55	9.8	10.29	9
27. Return on investments	10.36	9.52	9.96	9.23	9.88	9.38	11.25	10.35
28. Return on advances adjusted to cost of funds	3.96	3.08	3.29	3.6	4.19	4.54	3.47	3.65
29. Return on investments adjusted to cost of funds	3.38	3.44	3.44	3.95	3.52	4.12	4.43	4.99
30. Business per employee (in Rs.lakh)	242	274	174	189	204.4	232.5	343	416
31. Profit per employee (in Rs.lakh)	1.08	2.23	0.85	1.85	1.7	2.1	3.4	5.1
32. Capital adequacy ratio	9.33	9.48	10.85	12.82	11.3	12.49	14.04	14.47
33. Capital adequacy ratio - Tier I	5.31	5.19	7.51	7.66	5.83	6.74	10.72	9.87
34. Capital adequacy ratio - Tier II	4.02	4.29	3.34	5.16	5.47	5.75	3.32	4.6
35. Ratio of net NPA to net advances	11.83	9.4	6.15	2.71	5.23	2.85	1.4	0

Source : Compiled from annual accounts of banks of respective years

**TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
NATIONALISED BANKS**

(in per cent)

Ratios	As on March 31							
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		UCO Bank	
	2003 (25)	2004 (26)	2003 (27)	2004 (28)	2003 (29)	2004 (30)	2003 (31)	2004 (32)
1. Cash-deposit ratio	6.84	7.82	8.66	7.67	5.38	10.58	6.81	5.97
2. Credit-deposit ratio	44.56	44.2	53.06	53.72	53.18	48.48	50.8	52.6
3. Investment-deposit ratio	47.17	49.67	44.89	47.92	45.08	42.07	45.1	44.9
4. (Credit+Investment)-deposit ratio	91.73	93.88	97.95	101.6	98.27	90.56	95.9	97.4
5. Ratio of deposits to total liabilities	91.25	90.88	87.93	85.91	89.04	90.18	89.8	89.6
6. Ratio of term deposits to total deposits	63.66	58.49	53.13	54.13	60.6	66.1	65	67.6
7. Ratio of priority sector advances to total advances	44.77	47.18	39.86	43.91	30.92	32.57	30.4	31.8
8. Ratio of term loan to total advances	40.06	41.39	40.89	47.88	43.94	42.16	42.8	49.3
9. Ratio of secured advances to total advances	97	96.84	92.91	89.97	77	73.98	90	91.3
10. Ratio of investments in non-approved securities to total investments	23.24	18.32	18.46	15.94	11.53	9.23	29.1	22.2
11. Ratio of interest income to total assets	9.09	8.67	9.41	8.25	8.69	7.56	8.43	7.87
12. Ratio of net interest margin to total assets	2.74	3.34	3.93	3.84	3.66	3.5	2.66	3.04
13. Ratio of non-interest income to total assets	2.17	1.73	1.57	1.98	1.5	1.9	1.84	1.59
14. Ratio of intermediation cost to total assets	2.92	4.06	2.58	2.51	3.28	2.82	2.62	2.21
15. Ratio of wage bills to intermediation cost	76.09	80.11	71.77	69.77	78.25	75.7	79.5	76.6
16. Ratio of wage bills to total expense	23.96	34.68	23	25.35	30.88	31.05	24.8	24.1
17. Ratio of wage bills to total income	19.73	31.3	16.9	17.15	25.21	22.57	20.3	17.9
18. Ratio of burden to total assets	0.75	2.33	1.01	0.53	1.79	0.92	0.78	0.63
19. Ratio of burden to interest income	8.21	26.88	10.77	6.48	20.55	12.16	9.24	7.95
20. Ratio of operating profits to total assets	1.99	1.01	2.91	3.31	1.87	2.58	1.88	2.41
21. Return on assets	0.03	0.06	0.98	1.08	1.31	1.67	0.66	1.13
22. Return on equity	0.98	1.92	23.14	24.52	23.02	24.92	10.5	29.1
23. Cost of deposits	6.66	5.63	5.95	4.8	5.51	4.42	6.32	5.18
24. Cost of borrowings	4.11	5.8	1.41	1.37	3.39	2.47	3.97	4.53
25. Cost of funds	6.65	5.63	5.91	4.76	5.5	4.41	6.29	5.17
26. Return on advances	10.57	10.01	9.95	8.86	9.83	8.61	9.71	8.84
27. Return on investments	10.3	9.75	10.6	9.67	9.94	8.63	9.98	8.52
28. Return on advances adjusted to cost of funds	3.92	4.38	4.04	4.11	4.33	4.2	3.42	3.68
29. Return on investments adjusted to cost of funds	3.65	4.12	4.68	4.91	4.44	4.21	3.7	3.36
30. Business per employee (in Rs.lakh)	196.5	205.1	195.6	228	180	240.3	197	249
31. Profit per employee (in Rs.lakh)	0.05	0.09	1.43	2	1.3	1.62	1	2
32. Capital adequacy ratio	10.43	11.06	12.02	13.1	11.03	11.49	10	11.9
33. Capital adequacy ratio - Tier I	6.11	6.38	7.11	7.01	7.69	6.75	5.19	6.08
34. Capital adequacy ratio - Tier II	4.32	4.68	4.91	6.09	3.34	4.74	4.85	5.8
35. Ratio of net NPA to net advances	10.89	9.62	3.86	0.98	4.29	2.58	4.36	3.65

Source : Compiled from annual accounts of banks of respective years