

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

Ratios	(in per cent)						
	As on March 31		United Bank of India		Vijaya Bank		
	Union Bank of India	2003	2004	2003	2004	2003	2004
	2003	2004	2003	2004	2003	2004	2004
	(33)	(34)	(35)	(36)	(37)	(38)	
1. Cash-deposit ratio	5.02	4.75	8.09	4.67	6.38	4.17	
2. Credit-deposit ratio	57.02	58.2	35	34.99	46.37	52.56	
3. Investment-deposit ratio	43.29	44.39	60.1	61.15	52.07	51.57	
4. (Credit+Investment)-deposit ratio	100.31	102.6	95.1	96.14	98.43	104.1	
5. Ratio of deposits to total liabilities	87.64	86.7	86.7	88.06	89.21	87.3	
6. Ratio of term deposits to total deposits	63.78	64.22	57.3	55.17	67.8	69.18	
7. Ratio of priority sector advances to total advances	37.4	39.37	27.1	33.91	35.87	40.28	
8. Ratio of term loan to total advances	33.91	38.91	47.2	57.38	44.62	51.54	
9. Ratio of secured advances to total advances	90.09	87.89	86.7	88.13	93.84	82.92	
10. Ratio of investments in non-approved securites to total investments	23.99	25.94	16.9	14.24	19.27	16.14	
11. Ratio of interest income to total assets	9.02	8.26	9.01	8.27	9.49	8.99	
12. Ratio of net interest margin to total assets	3.14	3.17	3.06	3.12	3.65	3.88	
13. Ratio of non-interest income to total assets	1.73	1.52	1.82	2.02	1.96	2.44	
14. Ratio of intermediation cost to total assets	2.13	1.98	2.52	2.68	3.16	2.31	
15. Ratio of wage bills to intermediation cost	67.68	66.49	81.3	76.57	77.01	66.61	
16. Ratio of wage bills to total expense	18.01	18.66	24.2	26.21	27.08	20.72	
17. Ratio of wage bills to total income	13.43	13.49	18.9	19.98	21.27	13.45	
18. Ratio of burden to total assets	0.41	0.46	0.7	0.67	1.2	-0.13	
19. Ratio of burden to interest income	4.5	5.61	7.72	8.07	12.63	-1.44	
20. Ratio of operating profits to total assets	2.73	2.71	2.36	2.45	2.45	4.01	
21. Return on assets	1.08	1.22	1.37	1.25	1.13	1.91	
22. Return on equity	23.65		15.6	16.07	26.67	38.32	
23. Cost of deposits	6.37	5.52	6.77	5.82	6.25	5.53	
24. Cost of borrowings	3.07	0.45	0.42	0.72	0.94	0.3	
25. Cost of funds	6.35	5.45	6.75	5.81	6.18	5.45	
26. Return on advances	10.01	8.79	10.3	8.75	10.73	10.28	
27. Return on investments	10.43	9.27	11	9.95	10.64	9.44	
28. Return on advances adjusted to cost of funds	3.66	3.34	3.5	2.95	4.55	4.83	
29. Return on investments adjusted to cost of funds	4.08	3.82	4.22	4.14	4.46	4	
30. Business per employee (in Rs.lakh)	249.7	286.5	162	169	193.6	249.4	
31. Profit per employee (in Rs.lakh)	2.15	2.78	1.77	1.76	1.76	3.73	
32. Capital adequacy ratio	12.41	12.32	15.2	17.04	12.66	14.11	
33. Capital adequacy ratio - Tier I	6.86	6.47	12.6	15.04	7.42	8.37	
34. Capital adequacy ratio - Tier II	5.55	5.85	2.54	2	5.24	5.74	
35. Ratio of net NPA to net advances	4.91	2.87	5.52	3.75	2.61	0.91	

Source : Compiled from annual accounts of banks of respective years

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

Ratios	(in per cent)							
	As on March 31		Abu-dhabi		American		Antwerp	
	ABN Amro Bank	Commercial Bank	Express Bank	Diamond Bank	2003	2004	2003	2004
	2003	2004	2003	2004	2003	2004	2003	2004
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	7.27	8.69	2.5	4.53	4.12	4.9	10.82	29.61
2. Credit-deposit ratio	108.5	114.35	15.48	9.23	49.84	45.28	475.89	669.97
3. Investment-deposit ratio	59.43	49.82	75.05	74.55	45.54	29.13	128.16	215.63
4. (Credit+Investment)-deposit ratio	167.9	164.16	90.52	83.78	95.37	74.4	604.05	885.6
5. Ratio of deposits to total liabilities	53.52	55.2	92.64	92.82	75.31	81.93	14.93	8.85
6. Ratio of term deposits to total deposits	52.6	43.75	93.48	93.06	77.14	75.3	10.73	15.55
7. Ratio of priority sector advances to total advances	27.17	28.25	28.91	15.26	14.46	11.97	99.61	99.64
8. Ratio of term loan to total advances	27.61	31.16	15.17	17.64	39.97	34.42	0.35	0.36
9. Ratio of secured advances to total advances	79.21	83.44	88.99	85.69	34.36	40.45	99.92	99.94
10. Ratio of investments in non-approved securities to total investments	12.78	23.48	63.2	54.34	34.39	29.06	0	0
11. Ratio of interest income to total assets	8.82	7.62	9.83	8.45	9.53	9.31	4.61	5.43
12. Ratio of net interest margin to total assets	4.35	4.49	0.88	0.84	3.25	3.87	3.37	4.01
13. Ratio of non-interest income to total assets	3.01	3.8	0.62	0.43	5.95	6.7	0.33	0.92
14. Ratio of intemediation cost to total assets	3.87	4.7	0.8	0.57	6	7.52	2.6	1.86
15. Ratio of wage bills to intemediation cost	28.43	27.61	29.18	38.48	37.09	37.83	35.6	37.62
16. Ratio of wage bills to total expense	13.19	16.59	2.4	2.67	18.13	21.97	24.09	21.27
17. Ratio of wage bills to total income	9.3	11.38	2.24	2.46	14.39	17.78	18.76	11
18. Ratio of burden to total assets	0.86	0.91	0.18	0.13	0.06	0.82	2.27	0.94
19. Ratio of burden to interest income	9.79	11.93	1.84	1.59	0.58	8.84	49.36	17.3
20. Ratio of operating profits to total assets	3.49	3.58	0.7	0.71	3.19	3.05	1.09	3.07
21. Return on assets	1.56	1.84	0.17	0.5	-0.9	-0.69	0.36	1.18
22. Return on equity	17.15	18.66	5.21	14.33	-11.2	-9.49	0.77	4.99
23. Cost of deposits	2.83	1.61	9.49	8.06	10.81	6.41	0.23	0.71
24. Cost of borrowings	9.06	6.4	28.03	13.93	1.65	4.51	0.28	1.26
25. Cost of funds	4.71	3.28	9.67	8.08	7.18	6.26	0.26	1.14
26. Return on advances	9.93	7.95	13.15	10.5	13.55	15.88	3.66	5.82
27. Return on investments	8.89	8.32	10.32	9.75	9.87	8.22	1.38	7.51
28. Return on advances adjusted to cost of funds	5.21	4.67	3.48	2.43	6.37	9.62	3.4	4.68
29. Return on investments adjusted to cost of funds	4.18	5.04	0.65	1.67	2.69	1.96	1.12	6.36
30. Business per employee (in Rs.lakh)	784.3	891.45	2,618.40	1,408.00	214.9	285	1,252.55	1,723.61
31. Profit per employee (in Rs.lakh)	12.35	15.22	4.06	13	-2.08	-2	5.25	32.85
32. Capital adequacy ratio	12.57	13.48	10.14	14.22	10.93	10.74	92.69	53.22
33. Capital adequacy ratio - Tier I	10.67	11.49	9.04	12.07	10.53	10.34	62.65	36.28
34. Capital adequacy ratio - Tier II	1.9	1.99	1.1	2.15	0.4	0.4	30.04	16.94
35. Ratio of net NPA to net advances	1.54	0.88	9.68	27.39	8.69	5.68	0	0

Source : Compiled from annual accounts of banks of respective years

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

Ratios	(in per cent)									
	As on March 31									
	Arab Bank		Bangladesh Bank		Bank International Indonesia		Bank Muscat International #		Bank of America	
	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(15)	(16)
1. Cash-deposit ratio	1.74	2.66	5.78	15.15	3.28	0	6.8	14.59		
2. Credit-deposit ratio	37.59	38.21	204.8	26.73	72.15	0	213.47	192.5		
3. Investment-deposit ratio	19.75	32.75	186.3	96.48	36.47	0	84.18	86.93		
4. (Credit+Investment)-deposit ratio	57.34	70.97	391.1	123.21	108.6	0	297.65	279.43		
5. Ratio of deposits to total liabilities	50	40.83	10.46	12.47	79.58	0	31.45	31.1		
6. Ratio of term deposits to total deposits	33.49	42.21	75.56	62.73	94.87	0	52.09	37.57		
7. Ratio of priority sector advances to total advances	48.88	31.12	17.11	19.52	9.74	0	24.74	31.88		
8. Ratio of term loan to total advances	8.22	12.06	0	0	68.49	0	8.07	3.55		
9. Ratio of secured advances to total advances	100	100	99.99	8.68	84.81	0	58.53	47.31		
10. Ratio of investments in non-approved securities to total investments	0	19.75	15.01	0	32.12	0	13.35	5.7		
11. Ratio of interest income to total assets	4.77	4.31	4.5	3.95	10.61	0	7.07	5.59		
12. Ratio of net interest margin to total assets	3.98	3.62	3.43	3.16	4.71	0	2.53	2.34		
13. Ratio of non-interest income to total assets	3.69	4.7	0.93	0.14	1.49	0	1.57	1.62		
14. Ratio of intemediation cost to total assets	2.28	2.06	7.29	3.25	4.67	0	1.46	1.58		
15. Ratio of wage bills to intemediation cost	30.16	31.4	8.58	18.58	29.34	0	35.69	42.2		
16. Ratio of wage bills to total expense	22.41	23.58	7.48	14.95	12.95	0	8.69	13.82		
17. Ratio of wage bills to total income	8.15	7.2	11.53	14.79	11.31	0	6.04	9.25		
18. Ratio of burden to total assets	-1.41	-2.64	6.37	3.12	3.18	0	-0.11	-0.04		
19. Ratio of burden to interest income	-29.49	-61.22	141.4	78.86	29.95	0	-1.58	-0.76		
20. Ratio of operating profits to total assets	5.38	6.26	-2.94	0.04	1.53	0	2.64	2.39		
21. Return on assets	2.78	3.67	3.75	-0.33	1.95	0	1.73	1.26		
22. Return on equity	5.93	7.1	2.41	-0.31	0.84	0	13.69	9.6		
23. Cost of deposits	1.58	1.27	6.19	4.28	3.63	0	4.76	4.12		
24. Cost of borrowings	0.72	8.64		3.73	144.1	0	6.04	3.88		
25. Cost of funds	1.52	1.46	8.94	4.07	5.16	0	5.51	3.97		
26. Return on advances	9.13	8.34	9.38	10.8	15.82	0	7.4	5.15		
27. Return on investments	4.55	4.48	14.76	13.64	4.94	0	8.39	7.53		
28. Return on advances adjusted to cost of funds	7.61	6.88	0.44	6.73	10.66	0	1.89	1.17		
29. Return on investments adjusted to cost of funds	3.03	3.03	5.82	9.57	-0.22	0	2.89	3.55		
30. Business per employee (in Rs.lakh)	265.1	221.45	228.5	326.47	393	0	1,862.74	1,747.56		
31. Profit per employee (in Rs.lakh)	10.5	12.9	11.98	-1.56	0.65	0	32.76	24.12		
32. Capital adequacy ratio	105.6	111.34	104	133.94	20.1	0	21.08	22.92		
33. Capital adequacy ratio - Tier I	104.6	109.91	103.8	133.8	19.86	0	13.65	15.68		
34. Capital adequacy ratio - Tier II	1.01	1.43	0.21	0.14	0.24	0	7.43	7.24		
35. Ratio of net NPA to net advances	1.55	0.37	15.2	72.15	6.95	0	0.05	0		

# : See 'Explanatory Notes'.

Source : Compiled from annual accounts of banks of respective years

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

(in per cent)

Ratios	As on March 31							
	Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo- Mitsubishi	
	2003 (17)	2004 (18)	2003 (19)	2004 (20)	2003 (21)	2004 (22)	2003 (23)	2004 (24)
1. Cash-deposit ratio	3.66	4.94	8.1	19.47	4.45	6.1	6.41	5.52
2. Credit-deposit ratio	74.08	70.11	99.12	62.24	100.71	119.19	76.01	73.86
3. Investment-deposit ratio	53.51	73.18	27.27	44.21	45.03	45.6	35.53	55.81
4. (Credit+Investment)-deposit ratio	127.6	143.29	126.4	106.45	145.74	164.79	111.54	129.67
5. Ratio of deposits to total liabilities	68.91	63.07	47.72	50.25	62.15	54.35	53.84	48.81
6. Ratio of term deposits to total deposits	91.66	82.7	77.77	63.48	93.1	93.21	55.82	45.41
7. Ratio of priority sector advances to total advances	16.1	13.72	68.47	62.84	39.62	37.2	1.32	0.83
8. Ratio of term loan to total advances	54.33	47.18	5.77	3.4	66.76	57.06	25.27	14.19
9. Ratio of secured advances to total advances	88.69	94.24	94.07	96.1	87.37	84.94	66.94	65.7
10. Ratio of investments in non-approved securities to total investments	15.76	19.67	0	0	12.66	4.2	2.87	99.15
11. Ratio of interest income to total assets	8.19	5.75	7.06	5.44	8.6	5.17	9.02	6.88
12. Ratio of net interest margin to total assets	1.72	1.05	3.15	2.15	2.52	1.61	4.91	5.06
13. Ratio of non-interest income to total assets	2.22	2.09	1.09	2.64	1.52	1.8	2.44	7.03
14. Ratio of intermediation cost to total assets	1.71	1.91	1.59	1.63	1.2	1.18	4.34	3.63
15. Ratio of wage bills to intermediation cost	42.52	40.16	25.4	21.51	31.73	36.77	63.87	59.86
16. Ratio of wage bills to total expense	8.89	11.63	7.36	7.14	5.25	9.16	32.79	39.88
17. Ratio of wage bills to total income	6.99	9.8	4.97	4.35	3.78	6.23	24.2	15.63
18. Ratio of burden to total assets	-0.51	-0.18	0.5	-1	-0.31	-0.62	1.9	-3.4
19. Ratio of burden to interest income	-6.22	-3.05	7.08	-18.48	-3.61	-11.96	21.1	-49.37
20. Ratio of operating profits to total assets	2.23	1.23	2.65	3.15	2.83	2.23	3	8.46
21. Return on assets	1.06	0.12	0.27	0.36	0.66	0.64	2.69	6.96
22. Return on equity	8.17	0.9	0.95	1.38	7.64	6.86	10.62	22.4
23. Cost of deposits	7.1	5.69	7.69	6.66	8.32	5.44	5.86	2.72
24. Cost of borrowings	7.65	4.86	1.52	0.13	3.25	1.34	4.69	0.26
25. Cost of funds	7.22	5.52	6.32	5.07	6.9	4.09	5.78	2.63
26. Return on advances	10.49	6.32	10.12	10.93	9.51	4.88	9.34	8.19
27. Return on investments	8.56	6.36	12.08	6.36	8.8	7.16	9.71	6.05
28. Return on advances adjusted to cost of funds	3.28	0.8	3.81	5.85	2.61	0.79	3.56	5.56
29. Return on investments adjusted to cost of funds	1.34	0.84	5.76	1.28	1.9	3.07	3.93	3.42
30. Business per employee (in Rs.lakh)	787	784	644.7	637	1,691.41	1,678.52	560.87	582.27
31. Profit per employee (in Rs.lakh)	8	1	1.8	3	9.75	9.96	12.87	48.58
32. Capital adequacy ratio	17.19	21.06	32.29	45.26	13.38	13.78	30.21	32.78
33. Capital adequacy ratio - Tier I	16.02	19.46	31.92	44.23	12.84	13.11	20.09	22.11
34. Capital adequacy ratio - Tier II	1.17	1.6	0.37	1.03	0.54	0.67	10.12	10.67
35. Ratio of net NPA to net advances	11.26	17.73	25.98	21.85	8.64	9.07	0.09	0.1

Source : Compiled from annual accounts of banks of respective years

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

Ratios	(in per cent)							
	As on March 31							
	Barclays Bank		BNP Paribas		Calyon Bank		Chinatrust Commercial Bank	
	2003 (25)	2004 (26)	2003 (27)	2004 (28)	2003 (29)	2004 (30)	2003 (31)	2004 (32)
1. Cash-deposit ratio	2.34	9.31	7.37	5.55	3.76	5.17	5.15	5.9
2. Credit-deposit ratio	2.13	2.86	90.07	75.69	34.02	9.37	111.89	142.92
3. Investment-deposit ratio	449.08	499.2	58.11	57.65	53.11	66.34	64.99	39.21
4. (Credit+Investment)-deposit ratio	451.22	502.1	148.18	133.3	87.13	75.72	176.88	182.13
5. Ratio of deposits to total liabilities	14.6	6.48	58.04	57.99	69.21	72.14	51.01	49.44
6. Ratio of term deposits to total deposits	95.37	90.89	76.11	71.46	65.3	69.5	77.61	75.45
7. Ratio of priority sector advances to total advances	2.6	0	30.99	24.98	14.59	3.67	33.01	30.25
8. Ratio of term loan to total advances	97.4	100	49	53.89	97.3	97.4	60.93	58.87
9. Ratio of secured advances to total advances	83.15	81	62.25	52.83	29.83	68.03	96.69	98.34
10. Ratio of investments in non-approved securities to total investments	27.39	25.59	24.96	12.91	26.54	35.25	33.03	15.11
11. Ratio of interest income to total assets	3.75	2.86	7.72		6.85	6.95	11.32	9.95
12. Ratio of net interest margin to total assets	1.1	2.17	2.42	2.74	1.9	2.37	7.06	6.82
13. Ratio of non-interest income to total assets	12.65	11.15	1.04	1.55	0.74	-0.78	0.99	1.06
14. Ratio of intermediation cost to total assets	2.58	2.35	3.4	3.06	1.63	1.81	3.77	3.32
15. Ratio of wage bills to intermediation cost	53.06	75.81	39.65	47.53	42.67	38.22	30.3	30.72
16. Ratio of wage bills to total expense	26.11	58.65	15.49	22.23	10.55	10.85	14.22	15.79
17. Ratio of wage bills to total income	8.33	12.71	15.4	18.69	9.13	11.25	9.27	9.25
18. Ratio of burden to total assets	-10.07	-8.8	2.36	1.51	0.88	2.59	2.78	2.26
19. Ratio of burden to interest income	-268.5	-308	30.58	24.2	12.86	37.35	24.53	22.66
20. Ratio of operating profits to total assets	11.17	10.97	0.05	1.23	1.02	-0.22	4.28	4.56
21. Return on assets	3.95	5.2	-0.53	-0.44	0.36	0.51	2.12	1.15
22. Return on equity	9.13	19.43	-6.56	-4.42	3.22	3.04	6.83	3.45
23. Cost of deposits	7.72	1.39	7.59	4.25	1.61	0.78	5.56	5.55
24. Cost of borrowings	3.31	3.23	3.75	3.17	14.72	36.56	6.22	1.27
25. Cost of funds	4.81	2.57	5.96	3.94	5.65	5.62	5.65	4.79
26. Return on advances	3.69	5.03	9.63	6.74	8.53	8.08	13.08	10.38
27. Return on investments	5.86	5.65	8.21	8.45	10.67	10.91	12	12.49
28. Return on advances adjusted to cost of funds	-1.12	2.47	3.67	2.8	2.88	2.46	7.43	5.59
29. Return on investments adjusted to cost of funds	1.06	3.08	2.25	4.51	5.02	5.29	6.35	7.71
30. Business per employee (in Rs.lakh)	323.68	270.8	978.62	921.9	1,336.56	1,006.21	658.05	800.45
31. Profit per employee (in Rs.lakh)	85.82	211.4	-4.03	-3.99	7	8.63	12.9	7.69
32. Capital adequacy ratio	45.68	37.16	10.74	21.7	20.04	24.51	36.96	39.98
33. Capital adequacy ratio - Tier I	43.55	34.85	6.46	13.42	18.94	23.39	35.05	37.91
34. Capital adequacy ratio - Tier II	2.13	2.31	4.28	8.28	1.1	1.12	1.91	2.07
35. Ratio of net NPA to net advances	0	0	0	0	0.51	1.01	0	5.76

Source : Compiled from annual accounts of banks of respective years

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

(in per cent)

Ratios	As on March 31							
	Chohung Bank		Citiban k	Credit Lyonnais		DBS Bank		
	2003 (33)	2004 (34)	2003 (35)	2004 (36)	2003 (37)	2004 (38)	2003 (39)	2004 (40)
1. Cash-deposit ratio	6.22	8.47	6.95	17.09	3.27	4.14	4.75	2.85
2. Credit-deposit ratio	134.8	74.99	71.18	74.56	66.17	54.84	154.59	28.96
3. Investment-deposit ratio	54.43	66.79	39.66	32.69	63.16	56.44	61.51	65.36
4. (Credit+Investment)-deposit ratio	189.3	141.8	110.83	107.25	129.33	111.28	216.1	94.32
5. Ratio of deposits to total liabilities	36.49	27.69	70.3	69.15	69.08	67.3	36.93	61.64
6. Ratio of term deposits to total deposits	57.21	56.57	66.63	53.85	96.16	81.43	89.99	94.35
7. Ratio of priority sector advances to total advances	0	0	21.25	22.51	20.75	7.78	16.16	21.29
8. Ratio of term loan to total advances	41.86	14.11	68.57	68.32	26.28	21.43	41.11	42.82
9. Ratio of secured advances to total advances	100	99.96	64.73	56.53	50.07	49.49	96.07	91.71
10. Ratio of investments in non-approved securites to total investments	42.8	32.68	19.28	20.72	19.29	18.28	10.49	0
11. Ratio of interest income to total assets	9.57	5.52	8.47	8.31	8.67	7.58	8.17	6.27
12. Ratio of net interest margin to total assets	6.59	4.36	4.06	4.94	1.32	1.6	4.23	3.4
13. Ratio of non-interest income to total assets	2.51	2.41	3.23	3.24	2.77	2.19	1.03	0.6
14. Ratio of intemediation cost to total assets	2.25	2.03	3.58	3.68	2.62	2.26	1.83	1.48
15. Ratio of wage bills to intemediation cost	30.97	28.19	22.55	24.97	43.92	50.08	46.43	50.44
16. Ratio of wage bills to total expense	13.3	17.94	10.11	13.04	11.53	13.76	14.68	17.17
17. Ratio of wage bills to total income	5.76	7.22	6.9	7.96	10.06	11.6	9.2	10.88
18. Ratio of burden to total assets	-0.26	-0.38	0.35	0.45	-0.15	0.07	0.79	0.88
19. Ratio of burden to interest income	-2.75	-6.8	4.13	5.37	-1.71	0.9	9.7	14.06
20. Ratio of operating profits to total assets	11.21	4.74	3.71	4.5	1.46	1.53	3.43	2.52
21. Return on assets	7.19	1.93	2.88	3.55	0.6	0.7	2.01	-1.69
22. Return on equity	20.32	6.55	20.27	23.7	4.61	4.08	8.44	-5.44
23. Cost of deposits	6.1	1.34	5.37	4.16	9.51	8.64	2.96	3.44
24. Cost of borrowings	8.05	0.4	3.17	2.53	8.42	2.21	6.19	8
25. Cost of funds	6.39	1.04	5.02	3.91	9.43	8.39	4.99	4.35
26. Return on advances	13.52	6.64	11.33	9.93	10.36	8.03	11.72	9.54
27. Return on investments	8.93	7.54	7.72	10.91	9.29	10.16	9.41	4.63
28. Return on advances adjusted to cost of funds	7.13	5.61	6.32	6.02	0.93	-0.36	6.73	5.19
29. Return on investments adjusted to cost of funds	2.55	6.5	2.7	7	-0.14	1.77	4.43	0.28
30. Business per employee (in Rs.lakh)	936.1	744.4	1,660.19	1,666.92	1,620.01	1,401.56	1,315.75	1,669.70
31. Profit per employee (in Rs.lakh)	78.56	29.62	24.26	28.33	8.39	9.41	28.1	-27.6
32. Capital adequacy ratio	37.17	54.43	11.3	11.11	20.9	21.7	15.98	55.49
33. Capital adequacy ratio - Tier I	36.41	52.89	8.39	8.79	13	13.3	15.03	54.53
34. Capital adequacy ratio - Tier II	0.76	1.54	2.91	2.32	7.9	8.4	0.95	0.96
35. Ratio of net NPA to net advances	4.8	0.8	1.17	1.4	3.6	2.6	10.37	0

Source : Compiled from annual accounts of banks of respective years