

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

Ratios	(in per cent)							
	Deutsche Bank		Hongkong & Shanghai Banking		ING Bank		As on March 31 J P Morgan Chase Bank	
	2003	2004	2003	2004	2003	2004	2003	2004
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-deposit ratio	8.21	13.22	7.16	4.49	30.91	0	4.23	56.47
2. Credit-deposit ratio	82.65	82.85	64.07	59.18	285.4	0	0	0
3. Investment-deposit ratio	126.4	89.92	69.29	63.89	557.4	0	285.1	75.39
4. (Credit+Investment)-deposit ratio	209.1	172.76	133.4	123.1	842.8	0	285.1	75.39
5. Ratio of deposits to total liabilities	33.29	29.46	61.22	64.16	5.24	0	30.19	56.95
6. Ratio of term deposits to total deposits	39.41	40.95	66.1	53.77	96.13	0	52.47	79.51
7. Ratio of priority sector advances to total advances	21.44	23.49	15.91	14.72	0	0	0	0
8. Ratio of term loan to total advances	7.58	4.42	36.73	40.7	77.35	100	0	0
9. Ratio of secured advances to total advances	60.26	62.09	74.31	68.72	70.81	100	0	0
10. Ratio of investments in non-approved securities to total investments	11.61	10.74	18.58	14.4	0	100	3.87	6.3
11. Ratio of interest income to total assets	5.86	4.17	7.39	6.11	5.84	1.09	4.78	5.74
12. Ratio of net interest margin to total assets	2.73	1.01	3.01	2.99	1.19	0.29	3.53	4.35
13. Ratio of non-interest income to total assets	6.28	8.38	2.41	3.05	2.19	1.9	4.38	3.18
14. Ratio of intermediation cost to total assets	2.89	2.38	3.07	2.7	6.27	1.77	2.72	3.57
15. Ratio of wage bills to intermediation cost	37.54	37	38.12	37.08	57.99	14.49	57.24	53.38
16. Ratio of wage bills to total expense	18.04	15.89	15.69	17.18	33.32	9.96	39.26	38.39
17. Ratio of wage bills to total income	8.95	7.02	11.94	10.92	45.33	8.58	17.01	21.36
18. Ratio of burden to total assets	-3.39	-5.99	0.66	-0.35	4.09	-0.13	-1.66	0.39
19. Ratio of burden to interest income	-57.8	-143.82	8.95	-5.74	70.01	-11.8	-34.71	6.79
20. Ratio of operating profits to total assets	6.12	7	2.35	2.49	-2.89	0.41	5.19	3.96
21. Return on assets	2.92	3.17	0.8	0.91	-8.41	-0.05	3.1	2.34
22. Return on equity	22.14	31.04	8.52	8.33	-40.51	-0.07	9.38	7.62
23. Cost of deposits	2.39	1.48	4.76	3.45	6.21	22.31	2.25	2.29
24. Cost of borrowings	5.26	5.25	7.41	6.67	6.6	0	1.38	1.22
25. Cost of funds	3.87	3.83	5.32	3.98	6.43	2.16	1.79	1.98
26. Return on advances	8.52	5.01	9.6	8.4	13.37	6.21	0	0
27. Return on investments	7.38	6.14	8.78	6.58	6.61	0.6	4.93	7.87
28. Return on advances adjusted to cost of funds	4.65	1.17	4.28	4.42	6.93	4.05	0	0
29. Return on investments adjusted to cost of funds	3.51	2.31	3.46	2.6	0.17	-1.56	3.15	5.9
30. Business per employee (in Rs.lakh)	894.2	1,099.23	622.8	820.9	299.1	0	364.08	259.3
31. Profit per employee (in Rs.lakh)	43.31	65.23	4.5	6.32	-50.62	-5.21	37.37	28.74
32. Capital adequacy ratio	17.35	14.42	18.1	14.54	20.72	56.91	72.95	34.83
33. Capital adequacy ratio - Tier I	15.16	9.32	14.5	11.17	20.54	56.91	69.97	32.99
34. Capital adequacy ratio - Tier II	2.19	5.1	3.6	3.37	0.18	0	2.98	1.84
35. Ratio of net NPA to net advances	32.1	0	1.03	0.7	0	0.09	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**

(in per cent)

Ratios	Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank		As on March 31 Oman International Bank	
	2003	2004	2003	2004	2003	2004	2003	2004
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-deposit ratio	4.02	4.96	3.43	3.57	1.83	10.01	7.53	8.3
2. Credit-deposit ratio	72.8	93.91	13.91	6.24	131.34	354.73	7.82	6.09
3. Investment-deposit ratio	47.88	51.19	78.78	73.9	45.49	63.55	30.98	49.48
4. (Credit+Investment)-deposit ratio	120.7	145.1	92.69	80.14	176.83	418.28	38.8	55.57
5. Ratio of deposits to total liabilities	28.95	28.87	81.2	81.29	45.76	17.49	62.27	54.12
6. Ratio of term deposits to total deposits	24.49	43.82	92.26	92.2	95.99	73.45	87.73	80.11
7. Ratio of priority sector advances to total advances	11.89	34.65	56.89	60.05	6.9	0.31	38.15	35.53
8. Ratio of term loan to total advances	0	6.35	9.94	11.3	9.86	11.01	48.07	22.57
9. Ratio of secured advances to total advances	88.11	87.77	81.5	70.5	86.57	84.8	93.09	100
10. Ratio of investments in non-approved securities to total investments	18.25	16.57	64.88	62.51	4.62	0	0	0
11. Ratio of interest income to total assets	7.66	5.86	10.11	9.71	7.84	6.63	3.82	3.84
12. Ratio of net interest margin to total assets	7.29	5.35	2.84	2.33	2.48	4.38	-1.59	-0.34
13. Ratio of non-interest income to total assets	0.48	0.28	2.11	0.69	1.13	1.01	1.61	1.21
14. Ratio of intermediation cost to total assets	4.71	3.97	1.7	1.24	2.47	2.53	1.27	1.03
15. Ratio of wage bills to intermediation cost	21.26	24.09	24.04	29.29	41.81	44.23	42.05	27.12
16. Ratio of wage bills to total expense	19.71	21.38	4.55	4.22	13.19	23.42	7.97	5.37
17. Ratio of wage bills to total income	12.32	15.57	3.34	3.5	11.51	14.63	9.8	5.54
18. Ratio of burden to total assets	4.24	3.69	-0.41	0.55	1.34	1.51	-0.35	-0.18
19. Ratio of burden to interest income	55.32	62.92	-4.08	5.67	17.09	22.85	-9.1	-4.76
20. Ratio of operating profits to total assets	3.05	1.67	3.26	1.78	1.14	2.87	-1.25	-0.16
21. Return on assets	-0.73	1.37	3.24	1.76	0.31	2.41	2.19	0.49
22. Return on equity	-1.04	2	27.48	11.64	1.28	6.04	-6.83	-1.36
23. Cost of deposits	1.54	1.73	9.04	9.05	7.57	2.71	7.92	6.68
24. Cost of borrowings	0	0.52	1.92	3.03	3.93	4.07	9.77	4.82
25. Cost of funds	1.83	1.71	8.37	8.98	6.08	3.33	8.02	6.51
26. Return on advances	7.7	9.81	18.07	21.79	9.13	7.47	7.14	6.09
27. Return on investments	9.24	6.91	9.71	11.02	7.79	5.52	8.32	7.31
28. Return on advances adjusted to cost of funds	5.88	8.09	9.7	12.81	3.05	4.14	-0.88	-0.42
29. Return on investments adjusted to cost of funds	7.42	5.2	1.34	2.04	1.71	2.19	0.31	0.8
30. Business per employee (in Rs.lakh)	251.7	291.03	820.5	865.85	486.66	527.8	1,355.31	1,233.79
31. Profit per employee (in Rs.lakh)	-3.66	7.12	65.82	50.53	2.21	16.06	-26.81	-5.61
32. Capital adequacy ratio	119.9	115.98	39.38	54.71	18.5	36.09	14.62	16.48
33. Capital adequacy ratio - Tier I	118.4	114.54	37.42	53.15	18.19	35.41	14.18	16.25
34. Capital adequacy ratio - Tier II	1.45	1.44	1.96	1.56	0.31	0.68	0.44	0.23
35. Ratio of net NPA to net advances	0	0	0	0	0.76	0	41.15	61.37

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							
	Oversea Chinese Bank #		Societe Generale		Sonali Bank		Standard Chartered Bank	
	2003 (57)	2004 (58)	2003 (59)	2004 (60)	2003 (61)	2004 (62)	2003 (63)	2004 (64)
1. Cash-deposit ratio	21,228.57	0	9	5.37	10.9	11.52	6.43	5.19
2. Credit-deposit ratio	426,900.00	0	67.87	41.42	21.36	19.7	72.44	80.97
3. Investment-deposit ratio	142,657.14	0	215.9	111.38	18.68	22.1	56.79	50.52
4. (Credit+Investment)-deposit ratio	569,557.14	0	283.8	152.79	40.04	41.8	129.23	131.5
5. Ratio of deposits to total liabilities	0	0	22.89	56.18	77.71	80.85	61.42	58.08
6. Ratio of term deposits to total deposits	0	0	84.44	93.04	20.46	21.62	63.19	55.17
7. Ratio of priority sector advances to total advances	0	0	17.17	13.26	7.94	1.82	21.21	24.61
8. Ratio of term loan to total advances	0	0	12.31	54.86	0	0	61.36	45.56
9. Ratio of secured advances to total advances	38.15	0	80.21	74.8	37.2	39.52	62.77	68.58
10. Ratio of investments in non-approved securities to total investments	0	0	22.16	3.27	17.19	29.87	35.69	30.31
11. Ratio of interest income to total assets	5.36	0	5.65	4.58	4.09	3.82	9.48	7.93
12. Ratio of net interest margin to total assets	5.36	0	1.96	2.13	1.13	1.38	4.7	4.56
13. Ratio of non-interest income to total assets	0.15	0	1.61	3.11	7.3	11.77	2.32	2.2
14. Ratio of intermediation cost to total assets	5.96	0	3	2.28	6.21	6.99	2.4	2.43
15. Ratio of wage bills to intermediation cost	32.86	0	47.29	43.79	54.21	53.47	28.51	28.44
16. Ratio of wage bills to total expense	32.81	0	21.27	21.13	36.73	39.67	9.53	11.94
17. Ratio of wage bills to total income	35.5	0	19.57	12.98	29.58	23.97	5.8	6.84
18. Ratio of burden to total assets	5.81	0	1.39	-0.83	-1.09	-4.78	0.08	0.24
19. Ratio of burden to interest income	108.26	0	24.61	-18.19	-26.6	-125.4	0.81	3
20. Ratio of operating profits to total assets	-0.45	0	0.58	2.97	2.21	6.17	4.6	4.33
21. Return on assets	0	0	-1.44	2.14	1.23	3.34	2.92	1.74
22. Return on equity	-0.25	0	-8.52	10.34	11.13	25.41	39.26	21.56
23. Cost of deposits	1.38	0	4.91	2.46	2.75	2.02	6.65	3.77
24. Cost of borrowings	0	0	4.64	4.41	0.64	0	4.13	3.83
25. Cost of funds	1.42	0	4.73	3.31	2.74	2.02	5.75	3.78
26. Return on advances	0	0	8.84	5.08	7.57	8.85	13.23	10.47
27. Return on investments	10.88	0	6.39	5.06	12.89	8.55	8.8	8.8
28. Return on advances adjusted to cost of funds	-1.42	0	4.11	1.77	4.83	6.83	7.49	6.69
29. Return on investments adjusted to cost of funds	9.46	0	1.66	1.76	10.15	6.53	3.05	5.02
30. Business per employee (in Rs.lakh)	99.63	0	351.5	1,017.00	76.62	74.54	840.54	780.1
31. Profit per employee (in Rs.lakh)	0	0	-13.6	25.4	1.05	2.57	25.15	13.4
32. Capital adequacy ratio	385.49	0	32.63	32.71	46.86	60.55	10.56	10.87
33. Capital adequacy ratio - Tier I	384.84	0	31.19	30.2	46.42	59.94	6.81	7.11
34. Capital adequacy ratio - Tier II	0.65	0	1.44	2.51	0.44	0.61	3.75	3.76
35. Ratio of net NPA to net advances	100	0	0	1.37	6.77	1.47	0.31	0.52

: 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**

Ratios	(per cent)							
	As on March 31							
	State Bank of Mauritius		Sumitomo Mitsui Bank		Toronto- Dominion Bank #		UFJ Bank	
	2003 (65)	2004 (66)	2003 (67)	2004 (68)	2003 (69)	2004 (70)	2003 (71)	2004 (72)
1. Cash-deposit ratio	6.12	6.03	35.95	15.04	0	0	10.81	10.61
2. Credit-deposit ratio	159.07	145.86	186.8	132.1	0	0	150.49	153.65
3. Investment-deposit ratio	67.86	62.14	122.17	132.49	0	0	65.13	73.78
4. (Credit+Investment)-deposit ratio	226.93	208	308.97	264.59	0	0	215.62	227.42
5. Ratio of deposits to total liabilities	38.96	41.38	25.8	24.89	0	0	32.06	19.24
6. Ratio of term deposits to total deposits	87.26	91.18	43.66	46.26	0	0	70.52	51.57
7. Ratio of priority sector advances to total advances	15.48	18.8	28.83	15.14	0	0	14.58	17.07
8. Ratio of term loan to total advances	56.17	71.87	1.49	72.21	100	0	18.47	17.85
9. Ratio of secured advances to total advances	79.12	74.15	83.68	78.9	100	0	89.87	97.31
10. Ratio of investments in non-approved securites to total investments	23.22	7.76	38.24	38.93	0	0	26.64	44.8
11. Ratio of interest income to total assets	6.23	7.05	9.43	7.61	8.62	0	6.32	4.9
12. Ratio of net interest margin to total assets	2.55	3.1	4.93	5.55	8.59	0	3.49	4.24
13. Ratio of non-interest income to total assets	2.89	3.44	1.17	1.04	-0.25	0	0.83	1.12
14. Ratio of intemediation cost to total assets	1.23	1.12	2.11	2.42	4.08	0	1.72	1.76
15. Ratio of wage bills to intemediation cost	32.57	34.94	32.02	41.66	42.84	0	29.49	32.1
16. Ratio of wage bills to total expense	8.18	7.71	10.21	22.53	42.57	0	11.15	23.32
17. Ratio of wage bills to total income	4.41	3.73	6.37	11.68	20.87	0	7.1	9.38
18. Ratio of burden to total assets	-1.65	-2.33	0.94	1.38	4.33	0	0.89	0.64
19. Ratio of burden to interest income	-26.55	-33	9.98	18.2	50.2	0	14.14	12.99
20. Ratio of operating profits to total assets	4.2	5.42	3.99	4.17	4.27	0	2.6	3.6
21. Return on assets	1.18	1.33	0.2	-13.71	1.45	0	0.31	1.75
22. Return on equity	3.7	4.88	-26.7	-41.57	1.5	0	0.76	2.7
23. Cost of deposits	7.2	5.62	5.98	3.13	0	0	5.33	2.22
24. Cost of borrowings	2.37	5.8	6.79	4.56	0	0	3.96	0.48
25. Cost of funds	5.4	5.69	6.45	3.87	0	0	4.95	1.8
26. Return on advances	6.88	6.33	13.33	10.83	23.8	0	7.2	6.91
27. Return on investments	7.43	10.55	7.27	6.01	9.68	0	7.59	4.74
28. Return on advances adjusted to cost of funds	1.48	0.63	6.88	6.96	0	0	2.25	5.11
29. Return on investments adjusted to cost of funds	2.02	4.86	0.82	2.13	0	0	2.63	2.94
30. Business per employee (in Rs.lakh)	1,124.00	1,523.00	447.18	297.32	256.61	0	892.4	535.72
31. Profit per employee (in Rs.lakh)	12	20	0.15	-70.55	15.53	0	3.06	17.35
32. Capital adequacy ratio	31.74	35.08	35.49	52.3	324.62	0	67.68	121.69
33. Capital adequacy ratio - Tier I	31.13	33.73	27.73	42.85	323.44	0	67.07	120.61
34. Capital adequacy ratio - Tier II	0.61	1.35	7.76	9.45	1.18	0	0.61	1.08
35. Ratio of net NPA to net advances	14.2	4.64	19.81	12.78	0	0	8.58	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
OTHER SCHEDULED COMMERCIAL BANKS**

Rat65	(per cent)							
	As on March 31							
	Bank of Punjab		Bank of Rajasthan		Bharat Overseas Bank		Catholic Syrian Bank	
	2003	2004	2003	2004	2003	2004	2003	2004
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	11.31	7.8	7.15	4.4	4.33	5.12	6.09	4.33
2. Credit-deposit ratio	50.06	56.89	41.92	32.8	53.65	56.3	42	48.92
3. Investment-deposit ratio	41.37	38	49.87	58.8	37.78	37.9	51.6	46.87
4. (Credit+Investment)-deposit ratio	91.43	94.89	91.78	91.6	91.44	94.2	93.6	95.79
5. Ratio of deposits to total liabilities	83.74	85.48	86.45	87.6	88.07	87.7	90.8	90.09
6. Ratio of term deposits to total deposits	68.34	61.56	63.93	70.2	78.15	74.7	77.6	73.68
7. Ratio of priority sector advances to total advances	15.79	18.85	22.33	32.1	22.71	21	20.8	26.89
8. Ratio of term loan to total advances	58.45	58.63	42.81	46.7	27.59	35.4	44.3	49.54
9. Ratio of secured advances to total advances	88.94	89.52	88.47	93.2	87.51	88.3	95.7	95.94
10. Ratio of investments in non-approved securites to total investments	25.79	27.54	21.01	13.2	27.49	29.5	12.9	11.08
11. Ratio of interest income to total assets	8.65	7.45	8.65	6.9	7.74	7.55	9.45	8.74
12. Ratio of net interest margin to total assets	2.42	2.81	3.31	2.6	2.66	3.25	2.44	2.99
13. Ratio of non-interest income to total assets	3.3	2.9	2.31	2.43	1.58	1.2	3.41	2.91
14. Ratio of intemediation cost to total assets	3.06	3.45	2.9	2.49	2.07	2.29	2.8	2.88
15. Ratio of wage bills to intemediation cost	13.28	13.2	65.43	64	45.64	46	75.6	72.1
16. Ratio of wage bills to total expense	4.37	5.63	23.05	23.5	13.22	16	21.6	24.08
17. Ratio of wage bills to total income	3.4	4.41	17.33	17.1	10.15	12	16.5	17.84
18. Ratio of burden to total assets	-0.24	0.55	0.59	0.06	0.49	1.08	-0.61	-0.03
19. Ratio of burden to interest income	-2.79	7.41	6.83	0.9	6.38	14.4	-6.44	-0.29
20. Ratio of operating profits to total assets	2.66	2.26	2.72	2.54	2.17	2.16	3.05	3.02
21. Return on assets	0.79	0.85	1.12	0.82	1.17	1.25	1.17	1.31
22. Return on equity	15.69	16.15	26.37	22.5	21.66	22.5	36.9	33.83
23. Cost of deposits	6.74	4.98	6.21	4.86	5.66	4.76	7.52	6.2
24. Cost of borrowings	10.93	5.68	7.61	0.96	2.56	5.16	3.74	1.84
25. Cost of funds	6.86	5	6.21	4.8	5.56	4.76	7.51	6.19
26. Return on advances	10.35	8.66	10.14	8.48	8.93	8.27	11.6	10.24
27. Return on investments	11.33	9.62	10.23	8.04	9.55	9.48	10.9	9.53
28. Return on advances adjusted to cost of funds	3.48	3.66	3.93	3.68	3.37	3.5	4.05	4.05
29. Return on investments adjusted to cost of funds	4.46	4.62	4.02	3.24	3.99	4.72		3.34
30. Business per employee (in Rs.lakh)	465.18	445	164.64	200	317	370	165	182.16
31. Profit per employee (in Rs.lakh)	2.75	3	1.63	1.67	2.77	3.41	1.57	1.96
32. Capital adequacy ratio	13.59	12.64	11.29	11.2	13.87	16.3	9.66	11.23
33. Capital adequacy ratio - Tier I	8.47	7.74	8.92	8.35	10.55	9.76	6.32	6.95
34. Capital adequacy ratio - Tier II	5.12	4.9	2.37	2.83	3.32	6.49	3.34	4.28
35. Ratio of net NPA to net advances	7.17	4.69	6.8	2.99	3.31	2.26	7.9	4.65

Source : Compiled from annual accounts of banks of respective years

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

	As on March 31							
	Centurion Bank		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	2003 (9)	2004 (10)	2003 (11)	2004 (12)	2003 (13)	2004 (14)	2003 (15)	2004 (16)
1. Cash-deposit ratio	7.76	8.62	6.63	7.13	6.65	6.19	6.97	6.66
2. Credit-deposit ratio	46.34	51.39	52.41	54.34	68.04	54.52	58.79	52.82
3. Investment-deposit ratio	35.25	33.15	47.43	44.93	33.46	46.58	36.73	41.51
4. (Credit+Investment)-deposit ratio	81.59	84.54	99.84	99.27	101.5	101.1	95.52	94.33
5. Ratio of deposits to total liabilities	83.73	85.35	88.13	89.2	82.9	82.97	87.26	88.18
6. Ratio of term deposits to total deposits	78.88	72.55	79.29	79.49	83.02	81.21	75.6	75.13
7. Ratio of priority sector advances to total advances	23.71	28.83	38.92	38.49	31.8	35.07	25.05	27.19
8. Ratio of term loan to total advances	65.75	76.35	29.17	29.12	53.4	70.91	35.03	34.37
9. Ratio of secured advances to total advances	87.92	93.54	94.87	96.75	89.9	83.18	85.28	87.16
10. Ratio of investments in non-approved securities to total investments	10.54	3.11	8.81	7.52	14.92	15.52	22.31	13.92
11. Ratio of interest income to total assets	9.86	9.63	9.61	9.49	8.35	7.19	9.48	8.4
12. Ratio of net interest margin to total assets	2.71	3.75	2.73	3.31	1.66	1.95	2.67	3.05
13. Ratio of non-interest income to total assets	2.12	1.82	2.22	2.28	2.01	1.8	3.51	2.56
14. Ratio of intermediation cost to total assets	4.25	5.22	1.64	1.54	2.29	2.65	3	2.66
15. Ratio of wage bills to intermediation cost	15.49	17.3	58.91	55.53	43.05	42.59	65.7	63.31
16. Ratio of wage bills to total expense	5.78	8.13	11.36	11.1	10.96	14.31	20.09	21.05
17. Ratio of wage bills to total income	5.5	7.89	8.19	7.28	9.5	12.56	15.17	15.4
18. Ratio of burden to total assets	2.13	3.4	-0.57	-0.74	0.27	0.85	-0.51	0.11
19. Ratio of burden to interest income	21.64	35.3	-5.97	-7.8	3.27	11.82	-5.42	1.28
20. Ratio of operating profits to total assets	0.58	0.35	3.31	4.05	1.39	1.1	3.18	2.94
21. Return on assets	-0.7	-3.16	1.33	1.86	0.85	0.37	0.71	0.71
22. Return on equity	-14.4	-57	21.74	31.03	12.1	6.47	12.9	13.74
23. Cost of deposits	7.01	6.17	7.76	6.94	7.3	5.6	7.4	5.84
24. Cost of borrowings	7.97	4.65	2.83	2.74	9.7	4.92	2.25	2.42
25. Cost of funds	7.04	6.14	7.73	6.9	7.4	5.56	7.32	5.8
26. Return on advances	14.43	14.11	11.63	11.46	8.88	8.53	10.81	10.32
27. Return on investments	8.24	8.38	9.95	9.65	10.82	6.82	11.21	9.03
28. Return on advances adjusted to cost of funds	7.39	7.97	3.89	4.56	1.48	2.97	3.49	4.52
29. Return on investments adjusted to cost of funds	1.2	2.24	2.21	2.75	3.42	1.26	3.89	3.23
30. Business per employee (in Rs.lakh)	403.3	392.8	230.1	286.8	463	480	222.1	248.63
31. Profit per employee (in Rs.lakh)	2.29	1.09	2.37	4.09	2.6	1	1.15	1.32
32. Capital adequacy ratio	3.02	7.49	13.95	13.36	10.08	14.26	10.45	13.56
33. Capital adequacy ratio - Tier I	1.07	3.08	11.87	10.73	6.63	8.89	8.63	8.63
34. Capital adequacy ratio - Tier II	1.95	4.41	2.08	2.63	3.45	5.37	1.82	4.93
35. Ratio of net NPA to net advances	7.51	4.43	8.21	6.37	7.76	4.87	9.25	6.68

Source : Compiled from annual accounts of banks of respective years