

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

	(in per cent)							
	As on March 31		Ganesh Bank of		Global Trust		HDFC Bank	
	Federal Bank		Kurundwad		Bank			
	2003	2004	2003	2004	2003	2004	2003	2004
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	5.56	5.39	8.81	7.22	10.5	10.07	9.3	8.36
2. Credit-deposit ratio	56.8	57.14	52.29	46.68	47.34	35.09	52.53	58.35
3. Investment-deposit ratio	41.6	40.87	26.11	37.21	36.1	33.11	59.83	63.33
4. (Credit+Investment)-deposit ratio	98.4	98.01	78.39	83.89	83.44	68.2	112.4	121.68
5. Ratio of deposits to total liabilities	89.7	89.17	92.99	93.74	90.28	88.84	73.55	71.88
6. Ratio of term deposits to total deposits	78.9	76.91	77.62	75.14	81.19	73.65	57.03	45.28
7. Ratio of priority sector advances to total advances	31.4	31.32	57.16	62.7	26.39	27.87	12.1	14.08
8. Ratio of term loan to total advances	38.8	39.56	74.04	77.53	53.55	55.69	55.5	60.92
9. Ratio of secured advances to total advances	92	88.87	97.5	98.09	86.56	90.88	85.79	86.75
10. Ratio of investments in non-approved securities to total investments	23	18.55	2.66	1.61	24.3	26.86	52.43	40.09
11. Ratio of interest income to total assets	9.95	8.73	9.64	8.68	7.21	4.76	7.46	7.01
12. Ratio of net interest margin to total assets	3.04	3.09	1.52	1.19	0.3	-1.09	3.07	3.68
13. Ratio of non-interest income to total assets	2.1	2.18	2.47	2.11	2.56	2.17	1.75	1.32
14. Ratio of intermediation cost to total assets	1.99	2.07	2.3	2.37	2.37	2.14	2.18	2.23
15. Ratio of wage bills to intermediation cost	62.8	63.01	56.14	60.71	23.74	23.43	25.67	25.2
16. Ratio of wage bills to total expense	14	16.92	12.38	14.58	6.05	6.27	8.52	10.1
17. Ratio of wage bills to total income	10.4	11.96	10.64	13.33	5.75	7.23	6.09	6.74
18. Ratio of burden to total assets	-0.11	-0.11	-0.18	0.26	-0.19	-0.03	0.44	0.91
19. Ratio of burden to interest income	-1.11	-1.26	-1.82	2.97	-2.64	-0.61	5.87	12.95
20. Ratio of operating profits to total assets	3.15	3.2	1.7	0.82	0.49	-1.06	2.63	2.77
21. Return on assets	0.86	0.9	1.65	0.86	-3.56	-11.3	1.52	1.45
22. Return on equity	21.5	23.14	12.69	10.43	-82.41	-304	18.48	20.61
23. Cost of deposits	7.36	5.92	8.71	8.01	7.19	5.73	5.31	3.93
24. Cost of borrowings	1.87	1.61	14.41	13.09	2.66	5.74	5.03	6.25
25. Cost of funds	7.24	5.88	8.72	8.02	7.16	5.73	5.29	4.12
26. Return on advances	11.6	10.26	12.69	12.01	10.17	8.8	8.47	7.52
27. Return on investments	10.2	8.68	10.69	7.97	7.66	4.06	8.77	8.1
28. Return on advances adjusted to cost of funds	4.34	4.38	3.97	3.99	3.02	3.07	3.19	3.4
29. Return on investments adjusted to cost of funds	2.95	2.8	1.97	-0.05	0.5	-1.67	3.48	3.98
30. Business per employee (in Rs.lakh)	270	327	126.52	126	655.1	625	865	866
31. Profit per employee (in Rs.lakh)	1.69	2.14	1.39	1	-19.93	-66.7	10.09	9.39
32. Capital adequacy ratio	11.2	11.48	10.44	11.94	0	0	11.12	11.66
33. Capital adequacy ratio - Tier I	6.65	6.26	6.43	7.88	0	0	9.49	8.03
34. Capital adequacy ratio - Tier II	4.58	5.22	4.01	4.06	0	0	1.63	3.63
35. Ratio of net NPA to net advances	4.95	2.89	12.89	10.59	19.77	27.99	0.37	0.16

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**

	(in per cent)									
	As on March 31		ICICI Bank		IDBI Bank		IndusInd Bank		ING Vysya Bank	
	2003 (25)	2004 (26)	2003 (27)	2004 (28)	2003 (29)	2004 (30)	2003 (31)	2004 (32)		
1. Cash-deposit ratio	10.14	7.94	9.96	7.6	6.69	11.92	5.56	5.97		
2. Credit-deposit ratio	110.61	91.17	71.7	73.63	62.2	69.75	61.08	67.25		
3. Investment-deposit ratio	73.62	62.76	39.97	38.95	29.48	35.46	39.63	38.99		
4. (Credit+Investment)-deposit ratio	184.23	153.93	111.67	112.59	91.68	105.21	100.71	106.24		
5. Ratio of deposits to total liabilities	45.1	54.39	76.08	77.28	86.84	74.24	79.22	79.39		
6. Ratio of term deposits to total deposits	84.47	77.05	65.1	56.69	87.82	88.83	78.94	75.09		
7. Ratio of priority sector advances to total advances	16.78	23.4	30.04	38.1	18.69	32.19	34.93	30.61		
8. Ratio of term loan to total advances	93.3	86.04	61.29	65.61	24.14	51.4	51.57	53.72		
9. Ratio of secured advances to total advances	97.16	92.46	80.23	87.65	88.98	88.62	87.17	90.42		
10. Ratio of investments in non-approved securites to total investments	27.86	30.01	24.56	22.46	19.3	4.5	36.28	27.86		
11. Ratio of interest income to total assets	8.88	7.67	8.21	7.04	7.39	7.89	8.11	7.45		
12. Ratio of net interest margin to total assets	1.35	1.62	2.77	3.16	1.84	2.54	1.94	1.97		
13. Ratio of non-interest income to total assets	3	2.64	2.27	2.01	2.56	2.76	3.21	2.93		
14. Ratio of intemediation cost to total assets	1.91	2.22	2.84	2.45	1.17	1.74	2.99	2.79		
15. Ratio of wage bills to intemediation cost	20.03	21.24	26.67	26.42	23.97	23.2	51.94	48.49		
16. Ratio of wage bills to total expense	4.05	5.7	9.14	10.24	4.18	5.68	16.96	16.34		
17. Ratio of wage bills to total income	3.22	4.57	7.22	7.16	2.82	3.78	13.71	13.01		
18. Ratio of burden to total assets	-1.09	-0.43	0.57	0.44	-1.39	-1.02	-0.22	-0.14		
19. Ratio of burden to interest income	-12.25	-5.55	6.94	6.29	-18.82	-12.96	-2.76	-1.92		
20. Ratio of operating profits to total assets	2.44	2.04	2.2	2.72	3.23	3.56	2.17	2.11		
21. Return on assets	1.13	1.31	0.9	1.02	0.91	1.74	0.74	0.45		
22. Return on equity	17.38	20.93	21.71	27.24	15.49	37.37	12.4	8.12		
23. Cost of deposits	6.18	5.2	5.76	3.68	6.01	5.05	7.36	5.89		
24. Cost of borrowings	0.44	0.71	3.24	4.68	2.04	7.33	1.88	1.11		
25. Cost of funds	3.25	3.59	5.41	3.82	5.77	5.31	6.76	5.47		
26. Return on advances	11.99	10.53	9.93	8.32	8.55	10.59	9.77	8.83		
27. Return on investments	8.16	6.22	8.73	7.24	9.72	8	9.37	7.01		
28. Return on advances adjusted to cost of funds	8.74	6.94	4.51	4.5	2.78	5.28	3.01	3.36		
29. Return on investments adjusted to cost of funds	4.91	2.63	3.32	3.42	3.95	2.69	2.61	1.54		
30. Business per employee (in Rs.lakh)	1,120.00	1,010.00	712.84	1,080.31	1,284.06	1,079.95	242	324.34		
31. Profit per employee (in Rs.lakh)	11	12	4.89	8.2	9.5	14.98	1.69	1.15		
32. Capital adequacy ratio	11.1	10.36	9.56	10.38	12.13	12.75	9.81	11.05		
33. Capital adequacy ratio - Tier I	7.05	6.09	5.96	5.84	10.06	8.91	6.63	6.14		
34. Capital adequacy ratio - Tier II	4.05	4.27	3.6	4.54	2.07	3.84	3.18	4.91		
35. Ratio of net NPA to net advances	5.21	2.21	1.18	0.2	4.25	2.72	3.55	2.6		

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**

(in per cent)

	As on March 31							
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank		Kotak Mahindra Bank#	
	2003 (33)	2004 (34)	2003 (35)	2004 (36)	2003 (37)	2004 (38)	2003 (39)	2004 (40)
1. Cash-deposit ratio	4.91	8.22	5.27	4.13	4.5	5.53	0	2.84
2. Credit-deposit ratio	54.59	49.75	47.03	49.62	65.3	68.06	0	47.03
3. Investment-deposit ratio	45.91	45.29	53.46	51.87	36.12	36.76	0	64.65
4. (Credit+Investment)-deposit ratio	100.5	95.04	100.49	101.49	101.42	104.82	0	111.67
5. Ratio of deposits to total liabilities	87.38	88	89.5	88.94	82.9	83.17	0	76.66
6. Ratio of term deposits to total deposits	66.61	69.74	81.48	79.72	78.53	77.13	0	40.58
7. Ratio of priority sector advances to total advances	18.8	21.17	38.49	40.92	33.26	37.5	0	41.84
8. Ratio of term loan to total advances	49.03	54.71	29.05	33.28	54.22	59.65	0	93.01
9. Ratio of secured advances to total advances	90.3	92.01	91.62	91.08	92.22	85.67	0	78.58
10. Ratio of investments in non-approved securites to total investments	41.38	38.96	22.93	38.33	26.37	20.75	0	21.02
11. Ratio of interest income to total assets	9.06	8.01	9.53	8.55	9.13	9.75	0	4.96
12. Ratio of net interest margin to total assets	3.34	3.26	1.82	2.15	3	4.47	0	2.93
13. Ratio of non-interest income to total assets	1.82	1.59	2.81	2.72	2.35	1.12	0	1.64
14. Ratio of intemediation cost to total assets	1.65	1.54	1.65	1.55	1.84	2.36	0	2.4
15. Ratio of wage bills to intemediation cost	60.98	57.44	63.4	61	57.73	50.27	0	31.63
16. Ratio of wage bills to total expense	13.65	14.1	11.19	11.92	13.34	15.55	0	17.15
17. Ratio of wage bills to total income	9.24	9.24	8.49	8.41	9.27	10.93	0	11.5
18. Ratio of burden to total assets	-0.17	-0.04	-1.16	-1.17	-0.5	1.24	0	0.76
19. Ratio of burden to interest income	-1.91	-0.56	-12.14	-13.68	-5.5	12.76	0	15.28
20. Ratio of operating profits to total assets	3.52	3.31	2.98	3.32	3.5	3.23	0	2.18
21. Return on assets	2.01	1.92	1.29	1.34	2.25	2.43	0	2.4
22. Return on equity	31	28.66	21.48	20.78	25.28	25.35	0	13
23. Cost of deposits	6.27	5.26	8.43	7.03	7.07	6.04	0	1.2
24. Cost of borrowings	12.61	5.83	6.26	4.17	3.29	6.25	0	3.95
25. Cost of funds	6.37	5.27	8.39	6.98	6.85	6.05	0	1.48
26. Return on advances	10.53	9.5	10.93	9.73	10.44	9.8	0	10.04
27. Return on investments	10.01	8.75	9.87	8.7	9.81	13.22	0	2.5
28. Return on advances adjusted to cost of funds	4.16	4.23	2.54	2.75	3.58	3.75	0	8.56
29. Return on investments adjusted to cost of funds	3.65	3.48	1.47	1.73	2.96	7.17	0	1.02
30. Business per employee (in Rs.lakh)	287	345	275.32	320.23	288	330	0	354.28
31. Profit per employee (in Rs.lakh)	5	6	2.55	3.1	4.41	5.65	0	10.25
32. Capital adequacy ratio	16.48	16.88	13.44	13.03	17.01	17.11	0	15.25
33. Capital adequacy ratio - Tier I	12.48	12.98	11.23	10.45	14.89	15.1	0	14.64
34. Capital adequacy ratio - Tier II	4	3.9	2.21	2.58	2.12	2.01	0	0.61
35. Ratio of net NPA to net advances	1.58	1.48	7.36	4.98	4.2	2.32	0	0.17

: 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**

	(in per cent)							
	As on March 31							
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Ratnakar Bank	
	2003 (41)	2004 (42)	2003 (43)	2004 (44)	2003 (45)	2004 (46)	2003 (47)	2004 (48)
1. Cash-deposit ratio	5.99	6.99	7.82	8.84	7.13	6.88	7.66	13.61
2. Credit-deposit ratio	63.66	61.86	55.01	48.37	25.78	31.04	48.58	48.38
3. Investment-deposit ratio	37.41	40.6	39.84	45.31	52.13	54.09	42.19	36.13
4. (Credit+Investment)-deposit ratio	101.07	102.46	94.86	93.68	77.91	85.13	90.78	84.51
5. Ratio of deposits to total liabilities	86.67	86.25	89.54	88.74	87.03	88.8	86.73	87.72
6. Ratio of term deposits to total deposits	73.79	74.28	88.13	88.51	53.27	48.84	77.7	73.8
7. Ratio of priority sector advances to total advances	34.64	37.55	12.75	36.29	56.69	56.49	23.92	22.42
8. Ratio of term loan to total advances	37.53	41.12	21.7	24.61	30.92	38.43	38.09	35.49
9. Ratio of secured advances to total advances	89.93	90.71	88.85	89.2	99.45	96.22	86.1	81.84
10. Ratio of investments in non-approved securities to total investments	26.58	16.84	16.04	8.19	32.05	44.45	20.38	21.64
11. Ratio of interest income to total assets	8.96	8.15	8.68	7.46	9.42	8.64	9.12	8.38
12. Ratio of net interest margin to total assets	2.26	2.38	1.47	1.52	3.97	4.08	2.8	2.86
13. Ratio of non-interest income to total assets	2.79	2.48	3.76	3.05	0.67	1.61	2.72	1.53
14. Ratio of intermediation cost to total assets	2.4	2.26	2.36	2.41	3.02	3.14	2.68	2.6
15. Ratio of wage bills to intermediation cost	59.41	58.35	42.72	38.7	74.89	76.58	58.49	60.7
16. Ratio of wage bills to total expense	15.63	16.42	10.55	11.16	26.7	31.25	17.39	19.46
17. Ratio of wage bills to total income	12.11	12.41	8.12	8.86	22.41	23.5	13.22	15.94
18. Ratio of burden to total assets	-0.39	-0.22	-1.4	-0.65	2.35	1.53	-0.04	1.08
19. Ratio of burden to interest income	-4.37	-2.64	-16.09	-8.65	24.97	17.76	-0.46	12.84
20. Ratio of operating profits to total assets	2.65	2.59	2.87	2.16	1.62	2.54	2.84	1.79
21. Return on assets	1.07	1.19	1.28	1.33	1.14	1.58	1.42	1.12
22. Return on equity	19.17	19.61	20.25	20.54	17.16	19.62	25.84	17.87
23. Cost of deposits	7.43	6.34	7.88	6.49	6.1	5.18	7.17	6.28
24. Cost of borrowings	5.94	6.64	24.79	21.95	12.01	18.54	12.17	10.76
25. Cost of funds	7.41	6.35	7.91	6.5	6.1	5.18	7.2	6.29
26. Return on advances	10.58	9.5	9.9	8.61	11.49	11.43	13.06	11.74
27. Return on investments	9.2	8.51	9.87	8.23	10.83	9.71	8.55	8.42
28. Return on advances adjusted to cost of funds	3.18	3.15	1.99	2.11	5.39	6.25	5.86	5.45
29. Return on investments adjusted to cost of funds	1.79	2.16	1.95	1.73	4.73	4.52	1.35	2.13
30. Business per employee (in Rs.lakh)	228	276	261.17	308.94	115.4	124.56	179.73	198.4
31. Profit per employee (in Rs.lakh)	1.72	2.11	2.36	2.37	1.17	1.91	1.81	1.58
32. Capital adequacy ratio	11.35	13.79	12.82	16.54	20.93	18.54	14.05	16.65
33. Capital adequacy ratio - Tier I	8.39	8.49	10.03	10.06	19.31	14.28	11.76	13.54
34. Capital adequacy ratio - Tier II	2.96	5.3	2.79	6.48	1.62	4.26	2.29	3.11
35. Ratio of net NPA to net advances	7.15	5.4	6.33	6.05	0	0	7.42	5.58

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**

(in per cent)

	As on March 31		SBI Comm.& Int. Bank		South Indian Bank		Tamilnadu Mercantile Bank	
	2003	2004	2003	2004	2003	2004	2003	2004
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-deposit ratio	4.63	4.97	5.81	5.88	5.78	4.89	6.63	5.08
2. Credit-deposit ratio	33.86	34.9	35.58	32.29	52.66	50.69	47.98	48
3. Investment-deposit ratio	56.82	58.1	30.07	38.32	43.71	47.85	52.44	53.44
4. (Credit+Investment)-deposit ratio	90.68	93	65.64	70.61	96.37	98.54	100.43	101.44
5. Ratio of deposits to total liabilities	92.32	93.3	83.94	76.31	89.94	89.47	86.51	86.54
6. Ratio of term deposits to total deposits	66.62	66.4	94.22	88.81	80.81	79.03	75.73	74.76
7. Ratio of priority sector advances to total advances	23.03	15.1	9.4	12.03	27.79	30.75	40.81	45.14
8. Ratio of term loan to total advances	19.55	35.2	6.57	9.64	45.17	51.05	29.42	31.86
9. Ratio of secured advances to total advances	93.92	95.8	88.95	99.52	82.81	85.96	95.11	95.19
10. Ratio of investments in non-approved securites to total investments	22.07	21.6	6.88	2.49	10.48	8.24	49.07	41.13
11. Ratio of interest income to total assets	7.83	7.08	7.56	7.33	9.24	8.06	10.48	10.96
12. Ratio of net interest margin to total assets	2.24	2.75	1.95	2.5	2.48	2.37	3.76	4.4
13. Ratio of non-interest income to total assets	1.78	1.6	1.94		2.57	2.79	1.32	1.38
14. Ratio of intemediation cost to total assets	2.88	2.88	1.37	1.48	2	2.29	2.06	2.32
15. Ratio of wage bills to intemediation cost	76.23	74.5	35.73	38.08	66.53	67.59	59.74	56.79
16. Ratio of wage bills to total expense	25.95	29.7	7.01	8.92	15.19	19.41	14.03	14.82
17. Ratio of wage bills to total income	22.88	24.7	5.14	5.06	11.26	14.28	10.44	10.66
18. Ratio of burden to total assets	1.1	1.28	-0.58	-2.32	-0.57	-0.49	0.74	0.93
19. Ratio of burden to interest income	14.09	18.1	-7.63	-31.61	-6.19	-6.14	7.09	8.52
20. Ratio of operating profits to total assets	1.14	1.47	2.53	4.82	3.05	2.87	3.02	3.46
21. Return on assets	0.66	0.64	-1.45	3.67	1.25	1	1.35	1.59
22. Return on equity	15.55	14.6	-10.1	20.1	24.29	23.56	17.5	18.47
23. Cost of deposits	6.01	4.65	6.69	5.98	7.33	6.15	7.62	6.59
24. Cost of borrowings	4.48	5.2	3.58	0.8	0.39	0.38	0.65	1.56
25. Cost of funds	6.01	4.65	6.58	5.94	7.25	6.08	7.53	6.53
26. Return on advances	10.69	8.18	7.72	11.73	10.89	9.17	11.65	11.45
27. Return on investments	6.26	6.58	11.34	7.72	10.1	8.88	12.34	11.72
28. Return on advances adjusted to cost of funds	4.68	3.54	1.14	5.79	3.64	3.09	4.11	4.92
29. Return on investments adjusted to cost of funds	0.25	1.94	4.76	1.78	2.85	2.8	4.81	5.19
30. Business per employee (in Rs.lakh)	91.31	95.7	321.78	570.69	265	306	270.83	292
31. Profit per employee (in Rs.lakh)	0.59	0.62	-7.71	17.12	2.04	2.39	2.88	4
32. Capital adequacy ratio	14.94	13.7	21.19	30.43	10.75	11.32	18.54	21.07
33. Capital adequacy ratio - Tier I	12.11	11	20.18	28.76	7.28	5.8	16.83	17.36
34. Capital adequacy ratio - Tier II	2.83	2.68	1.01	1.67	3.47	5.52	1.71	3.71
35. Ratio of net NPA to net advances	6.89	6.56	20.88	18.31	5.98	4.55	8.7	5

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**

	(in per cent)			
	As on March			
	31		UTI Bank	
	United Western Bank	2003 2004	2003 2004	2004
	(57)	(58)	(59)	(60)
1. Cash-deposit ratio	6.35	5.55	9.43	18.03
2. Credit-deposit ratio	58.35	58.23	42.32	44.68
3. Investment-deposit ratio	35.52	37.53	46.22	37.19
4. (Credit+Investment)-deposit ratio	93.87	95.76	88.54	81.87
5. Ratio of deposits to total liabilities	90.28	90.07	86.5	86.77
6. Ratio of term deposits to total deposits	74.57	70.15	76.96	61.92
7. Ratio of priority sector advances to total advances	40.09	34.1	22.83	26.23
8. Ratio of term loan to total advances	27.1	25.89	54.44	63.92
9. Ratio of secured advances to total advances	89.75	89.2	88.8	88.94
10. Ratio of investments in non-approved securites to total investments	25.44	18.3	40.92	35.12
11. Ratio of interest income to total assets	8.59	7.06	8.62	7.25
12. Ratio of net interest margin to total assets	2.14	1.86	1.9	2.58
13. Ratio of non-interest income to total assets	2.61	2.03	2.42	2.47
14. Ratio of intemediation cost to total assets	2.26	1.86	1.9	1.92
15. Ratio of wage bills to intemediation cost	68.38	61.95	26.4	28.92
16. Ratio of wage bills to total expense	17.75	16.35	5.82	8.42
17. Ratio of wage bills to total income	13.81	12.7	4.54	5.7
18. Ratio of burden to total assets	-0.35	-0.17	-0.52	-0.55
19. Ratio of burden to interest income	-4.02	-2.37	-5.98	-7.62
20. Ratio of operating profits to total assets	2.49	2.03	2.41	3.14
21. Return on assets	0.46	0.43	1.17	1.42
22. Return on equity	10.32	10.62	25.06	27.08
23. Cost of deposits	6.84	5.43	7.23	4.93
24. Cost of borrowings	5.12	6.61	2.72	3.12
25. Cost of funds	6.79	5.44	6.94	4.87
26. Return on advances	9.83	7.86	11.75	9.28
27. Return on investments	9.72	8.26	7.96	8.17
28. Return on advances adjusted to cost of funds	3.04	2.42	4.81	4.41
29. Return on investments adjusted to cost of funds	2.92	2.82	1.02	3.3
30. Business per employee (in Rs.lakh)	242	290	926	808
31. Profit per employee (in Rs.lakh)	0.83	0.96	8.22	8.07
32. Capital adequacy ratio	10.17	10.13	10.9	11.21
33. Capital adequacy ratio - Tier I	6.4	5.33	6.44	6.44
34. Capital adequacy ratio - Tier II	3.77	4.8	4.46	4.77
35. Ratio of net NPA to net advances	9.5	8.95	2.39	1.29

Source : Compiled from annual accounts of banks of respective years