

TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005

(Amount in Rs. crore)

Ratios	As on March 31									
	State Bank of India & its Associates		Nationalised Banks		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2004	2005	2004	2005 \$	2004	2005	2004	2005*	2004	2005*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash-deposit ratio	6.04	4.99	7.32	6.96	9.08	7.83	8.09	6.78	7.19	6.43
2. Credit-deposit ratio	50.94	56.31	51.92	61.27	75.50	87.07	63.45	70.48	54.82	62.69
3. Investment-deposit ratio	57.24	51.56	47.60	45.69	51.89	49.15	50.45	44.45	50.95	47.26
4. (Credit+Investment)-deposit ratio	108.18	107.87	99.52	106.96	127.39	136.22	113.90	114.92	105.77	109.95
5. Ratio of deposits to total liabilities	78.81	80.64	86.10	81.11	58.79	56.13	73.12	73.42	79.77	77.96
6. Ratio of term deposits to total deposits	60.68	60.95	63.22	62.95	57.14	51.94	70.13	69.55	63.39	63.00
7. Ratio of priority sector advances to total advances	30.81	32.33	36.28	35.47	23.23	25.77	26.46	25.76	32.03	32.20
8. Ratio of term loan to total advances	45.18	52.03	45.01	51.18	45.02	49.17	65.02	65.84	49.01	54.07
9. Ratio of secured advances to total advances	84.64	79.10	86.66	84.88	65.99	63.56	90.22	86.05	85.40	82.28
10. Ratio of investments in non-approved securities to total investments	11.47	9.74	19.23	18.95	21.08	19.46	28.46	30.33	18.49	18.03
11. Ratio of interest income to total assets	7.85	7.49	8.00	7.38	7.12	6.32	7.71	6.59	7.85	7.19
12. Ratio of net interest margin to total assets	2.98	3.26	3.29	3.13	3.73	3.53	2.42	2.51	3.08	3.08
13. Ratio of non-interest income to total assets	2.09	1.61	2.00	1.40	3.18	2.66	2.30	1.60	2.16	1.58
14. Ratio of intermediation cost to total assets	2.32	2.28	2.36	2.24	2.97	3.03	2.24	2.17	2.37	2.29
15. Ratio of wage bills to intermediation cost	68.94	67.43	69.54	67.43	31.97	30.59	34.72	33.73	60.20	58.30
16. Ratio of wage bills to total expense	22.27	23.64	23.21	23.26	14.95	15.94	10.32	11.71	19.98	20.85
17. Ratio of wage bills to total income	16.10	16.90	16.41	17.17	9.22	10.32	7.77	8.94	14.26	15.21
18. Ratio of burden to total assets	0.23	0.67	0.36	0.83	-0.21	0.37	-0.06	0.57	0.21	0.71
19. Ratio of burden to interest income	2.92	8.95	4.46	11.26	-3.00	5.82	-0.77	8.70	2.63	9.86
20. Ratio of operating profits to total assets	2.75	2.59	2.93	2.30	3.79	3.17	2.48	1.93	2.86	2.37
21. Return on assets	1.05	0.95	1.26	0.92	1.88	1.52	1.02	1.06	1.20	0.99
22. Return on equity	22.09	18.76	23.27	16.53	14.50	11.84	17.04	13.45	20.64	15.83
23. Cost of deposits	5.83	4.96	5.15	4.56	3.87	3.11	5.26	4.13	5.30	4.53
24. Cost of borrowings	1.43	2.58	4.40	1.56	4.56	3.81	1.58	1.53	2.72	2.18
25. Cost of funds	5.69	4.86	5.14	4.42	4.04	3.29	4.72	3.80	5.14	4.36
26. Return on advances	7.93	7.49	8.72	8.21	8.96	8.15	9.78	8.49	8.74	8.08
27. Return on investments	8.87	8.39	9.22	8.23	8.26	7.01	7.62	6.10	8.80	7.87
28. Return on advances adjusted to cost of funds	2.25	2.63	3.58	3.79	4.91	4.86	5.06	4.69	3.60	3.72
29. Return on investments adjusted to cost of funds	3.19	3.53	4.08	3.81	4.22	3.72	2.90	2.31	3.65	3.51

Notes : \$ Includes IDBI Ltd.

* Excludes Sangli Bank.

Source : Compiled from annual accounts of banks of respective years.