

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(in per cent)

Ratios	As on March 31							
	Bank of Punjab		Bank of Rajasthan		Bharat Overseas Bank		Catholic Syrian Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	7.80	7.57	4.40	4.32	5.12	4.18	4.33	9.05
2. Credit-deposit ratio	56.89	56.12	32.83	35.67	56.30	60.07	48.92	56.93
3. Investment-deposit ratio	38.00	32.57	58.78	43.28	37.89	35.85	46.87	32.90
4. (Credit + investment)-deposit ratio	94.89	88.69	91.61	78.95	94.19	95.92	95.79	89.83
5. Ratio of deposits to total liabilities	85.48	87.80	87.59	88.70	87.74	85.53	90.09	90.66
6. Ratio of term deposits to total deposits	61.56	52.90	70.23	67.26	74.67	71.40	73.68	72.38
7. Ratio of priority sector advances to total advances	18.85	22.14	32.14	27.71	21.01	24.91	26.89	31.44
8. Ratio of term-loans to total advances	58.63	59.55	46.70	50.39	35.44	38.20	49.54	71.18
9. Ratio of secured advances to total advances	89.52	93.51	93.17	90.97	88.34	88.85	95.94	96.65
10. Ratio of investments in non-approved securities to total investments	27.54	19.97	13.15	19.56	29.45	27.97	11.08	10.72
11. Ratio of Interest income to total assets	7.45	6.74	6.90	5.93	7.55	7.25	8.74	8.42
12. Ratio of net interest margin to total assets	2.81	2.77	2.60	2.42	3.25	3.48	2.99	3.34
13. Ratio of non-interest income to total assets	2.90	1.42	2.43	0.72	1.20	0.64	2.91	1.06
14. Ratio of intermediation cost to total assets	3.45	3.79	2.49	2.21	2.29	2.32	2.88	2.61
15. Ratio of wage bills to intermediation cost	13.20	15.64	64.02	61.96	45.99	44.80	72.10	67.23
16. Ratio of wage bills to total expenses	5.63	7.63	23.50	23.96	15.96	17.07	24.08	22.80
17. Ratio of wage bills to total income	4.41	7.26	17.10	20.59	12.02	13.17	17.84	18.47
18. Ratio of burden to total assets	0.55	2.37	0.06	1.49	1.08	1.68	-0.03	1.55
19. Ratio of burden to interest income	7.41	35.13	0.90	25.08	14.35	23.18	-0.29	18.36
20. Ratio of operating profits to total assets	2.26	0.40	2.54	0.94	2.16	1.80	3.02	1.80
21. Return on assets	0.85	-1.29	0.82	0.38	1.25	0.62	1.31	0.24
22. Return on equity	16.15	-25.26	22.46	10.30	22.45	10.82	33.83	5.28
23. Cost of deposits	4.98	4.20	4.86	3.86	4.76	4.09	6.20	5.47
24. Cost of borrowings	5.68	8.49	0.96	0.88	5.16	6.42	1.84	1.19
25. Cost of funds	5.00	4.23	4.80	3.79	4.76	4.13	6.19	5.46
26. Return on advances	8.66	8.39	8.48	8.60	8.27	7.79	10.24	9.97
27. Return on investments	9.62	7.33	8.04	6.34	9.48	8.40	9.53	9.06
28. Return on advances adjusted to cost of funds	3.66	4.15	3.68	4.81	3.50	3.66	4.05	4.51
29. Return on investments adjusted to cost of funds	4.62	3.09	3.24	2.55	4.72	4.27	3.34	3.60
30. Business per employee (in Rs. lakh)	444.54	355.93	199.93	231.18	370.00	422.00	182.16	215.97
31. Profit per employee (in Rs. lakh)	2.53	-3.24	1.67	0.86	3.41	1.86	1.96	0.37
32. Capital adequacy ratio	12.64	9.23	11.18	12.75	16.25	14.95	11.23	11.35
33. Capital adequacy ratio - Tier I	7.74	3.83	8.35	7.84	9.76	9.28	6.95	7.49
34. Capital adequacy ratio - Tier II	4.90	5.40	2.83	4.91	6.49	5.67	4.28	3.86
35. Ratio of net NPA to net advances	4.69	4.64	2.99	2.50	2.26	1.56	4.65	3.80

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

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(in per cent)

Ratios	As on March 31							
	Centurion Bank		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	8.62	9.40	7.13	5.20	6.19	5.68	6.66	8.72
2. Credit-deposit ratio	51.39	62.14	54.34	65.03	54.52	51.39	52.82	60.29
3. Investment-deposit ratio	33.15	41.91	44.93	35.61	46.58	49.38	41.51	30.27
4. (Credit + investment)-deposit ratio	84.54	104.06	99.27	100.64	101.11	100.77	94.33	90.56
5. Ratio of deposits to total liabilities	85.35	76.55	89.20	88.55	82.97	83.59	88.18	88.44
6. Ratio of term deposits to total deposits	72.55	70.98	79.49	78.15	81.21	77.29	75.13	73.13
7. Ratio of priority sector advances to total advances	28.83	28.51	38.49	39.86	35.07	31.03	27.19	29.93
8. Ratio of term-loans to total advances	76.35	81.31	29.12	27.62	70.91	72.42	34.37	42.35
9. Ratio of secured advances to total advances	93.54	92.29	96.75	93.52	83.18	83.39	87.16	88.52
10. Ratio of investments in non-approved securities to total investments	3.11	6.69	7.52	8.30	15.52	14.73	13.92	9.51
11. Ratio of Interest income to total assets	9.63	8.48	9.49	8.69	7.19	6.03	8.40	7.55
12. Ratio of net interest margin to total assets	3.75	4.36	3.31	3.31	1.95	1.39	3.05	2.87
13. Ratio of non-interest income to total assets	1.82	1.58	2.28	1.00	1.80	1.82	2.56	0.58
14. Ratio of intermediation cost to total assets	5.22	5.37	1.54	1.87	2.65	3.29	2.66	2.73
15. Ratio of wage bills to intermediation cost	17.30	19.48	55.53	49.42	42.59	32.91	63.31	60.21
16. Ratio of wage bills to total expenses	8.13	11.02	11.10	12.76	14.31	13.63	21.05	22.16
17. Ratio of wage bills to total income	7.89	10.40	7.28	9.55	12.56	13.77	15.40	20.19
18. Ratio of burden to total assets	3.40	3.79	-0.74	0.87	0.85	1.47	0.11	2.15
19. Ratio of burden to interest income	35.30	44.71	-7.80	10.03	11.82	24.35	1.28	28.44
20. Ratio of operating profits to total assets	0.35	0.57	4.05	2.44	1.10	-0.08	2.94	0.73
21. Return on assets	-3.16	0.64	1.86	1.33	0.37	-3.38	0.71	-0.83
22. Return on equity	-57.02	6.41	31.03	20.88	6.47	-66.53	13.74	-17.41
23. Cost of deposits	6.17	4.46	6.94	6.03	5.60	4.91	5.84	5.07
24. Cost of borrowings	4.65	9.30	2.74	2.21	4.92	9.47	2.42	2.89
25. Cost of funds	6.14	4.52	6.90	6.00	5.56	5.11	5.80	5.07
26. Return on advances	14.11	14.30	11.46	10.42	8.53	7.95	10.32	9.69
27. Return on investments	8.38	4.36	9.65	8.45	6.82	5.01	9.03	7.85
28. Return on advances adjusted to cost of funds	7.97	9.78	4.56	4.42	2.97	2.84	4.52	4.62
29. Return on investments adjusted to cost of funds	2.24	-0.16	2.75	2.46	1.26	-0.10	3.23	2.78
30. Business per employee (in Rs. lakh)	392.84	383.49	286.80	325.80	480.45	392.29	248.63	292.70
31. Profit per employee (in Rs. lakh)	1.09	1.69	4.09	3.23	1.21	-10.84	1.32	-1.65
32. Capital adequacy ratio	7.49	39.22	13.36	12.18	14.26	9.88	13.56	10.16
33. Capital adequacy ratio - Tier I	3.08	17.80	10.73	10.05	8.89	5.85	8.63	6.12
34. Capital adequacy ratio - Tier II	4.41	21.42	2.63	2.13	5.37	4.03	4.93	4.04
35. Ratio of net NPA to net advances	4.43	2.51	6.37	3.37	4.87	6.83	6.68	3.92

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

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(in per cent)

Ratios	As on March 31							
	Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank #		HDFC Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	5.39	4.54	7.22	8.34	10.07		8.36	7.29
2. Credit-deposit ratio	57.14	58.07	46.68	43.47	35.09		58.35	70.33
3. Investment-deposit ratio	40.87	38.17	37.21	37.89	33.11		63.33	53.23
4. (Credit + investment)-deposit ratio	98.01	96.24	83.89	81.36	68.20		121.68	123.55
5. Ratio of deposits to total liabilities	89.17	90.32	93.74	93.13	88.84		71.88	70.69
6. Ratio of term deposits to total deposits	76.91	75.48	75.14	73.23	73.65		45.28	39.35
7. Ratio of priority sector advances to total advances	31.32	32.15	62.70	62.56	27.87		14.08	21.97
8. Ratio of term-loans to total advances	39.56	43.20	77.53	79.98	55.69		60.92	60.14
9. Ratio of secured advances to total advances	88.87	90.21	98.09	99.45	90.88		86.75	76.60
10. Ratio of investments in non-approved securities to total investments	18.55	12.32	1.61	0.30	26.86		40.09	41.94
11. Ratio of Interest income to total assets	8.73	7.46	8.68	7.96	4.76		7.01	6.60
12. Ratio of net interest margin to total assets	3.09	3.15	1.19	1.40	-1.09		3.68	3.79
13. Ratio of non-interest income to total assets	2.18	1.33	2.11	-0.31	2.17		1.32	1.39
14. Ratio of intermediation cost to total assets	2.07	1.97	2.37	2.28	2.14		2.23	2.32
15. Ratio of wage bills to intermediation cost	63.01	59.19	60.71	59.78	23.43		25.20	25.49
16. Ratio of wage bills to total expenses	16.92	18.53	14.58	15.43	6.27		10.10	11.52
17. Ratio of wage bills to total income	11.96	13.24	13.33	17.84	7.23		6.74	7.39
18. Ratio of burden to total assets	-0.11	0.64	0.26	2.59	-0.03		0.91	0.93
19. Ratio of burden to interest income	-1.26	8.55	2.97	32.54	-0.61		12.95	14.03
20. Ratio of operating profits to total assets	3.20	2.51	0.82	-1.19	-1.06		2.77	2.87
21. Return on assets	0.90	0.54	0.86	-2.58	-11.28		1.45	1.47
22. Return on equity	23.14	13.13	10.43	-54.08	-303.80		20.61	18.45
23. Cost of deposits	5.92	4.58	8.01	7.02	5.73		3.93	3.32
24. Cost of borrowings	1.61	0.78	13.09	11.78	5.74		6.25	4.68
25. Cost of funds	5.88	4.54	8.02	7.02	5.73		4.12	3.45
26. Return on advances	10.26	9.35	12.01	12.21	8.80		7.52	7.68
27. Return on investments	8.68	6.70	7.97	6.95	4.06		8.10	6.77
28. Return on advances adjusted to cost of funds	4.38	4.81	3.99	5.18	3.07		3.40	4.23
29. Return on investments adjusted to cost of funds	2.80	2.16	-0.05	-0.07	-1.67		3.98	3.32
30. Business per employee (in Rs. lakh)	327.00	366.00	126.21	124.28	624.95		866.00	806.00
31. Profit per employee (in Rs. lakh)	2.14	1.39	0.81	0.00	-66.70		9.39	8.80
32. Capital adequacy ratio	11.48	11.27	11.94	3.99	0.00		11.66	12.16
33. Capital adequacy ratio - Tier I	6.26	6.42	7.88	-0.25	0.00		8.03	9.60
34. Capital adequacy ratio - Tier II	5.22	4.85	4.06	4.24	0.00		3.63	2.56
35. Ratio of net NPA to net advances	2.89	2.21	10.59	8.32	27.99		0.16	0.24

Note : # : See 'Explanatory Notes'.

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

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(in per cent)

Ratios	As on March 31							
	ICICI Bank		IDBI Bank #		IndusInd Bank		ING Vysya Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	7.94	6.36	7.60		11.92	4.85	5.97	5.30
2. Credit-deposit ratio	91.17	91.57	73.63		69.75	68.63	67.25	72.24
3. Investment-deposit ratio	62.76	50.58	38.95		35.46	31.03	38.99	32.50
4. (Credit + investment)-deposit ratio	153.93	142.15	112.59		105.21	99.65	106.24	104.75
5. Ratio of deposits to total liabilities	54.39	59.54	77.28		74.24	83.95	79.39	81.85
6. Ratio of term deposits to total deposits	77.05	75.73	56.69		88.83	89.31	75.09	75.77
7. Ratio of priority sector advances to total advances	23.40	21.98	38.10		32.19	23.50	30.61	31.17
8. Ratio of term-loans to total advances	86.04	79.05	65.61		51.40	64.14	53.72	53.56
9. Ratio of secured advances to total advances	92.46	86.28	87.65		88.62	91.25	90.42	91.29
10. Ratio of investments in non-approved securities to total investments	30.01	31.70	22.46		4.50	15.74	27.86	16.83
11. Ratio of Interest income to total assets	7.67	6.43	7.04		7.89	7.39	7.45	6.94
12. Ratio of net interest margin to total assets	1.62	1.94	3.16		2.54	2.71	1.97	2.50
13. Ratio of non-interest income to total assets	2.64	2.33	2.01		2.76	1.63	2.93	0.84
14. Ratio of intermediation cost to total assets	2.22	2.25	2.45		1.74	1.73	2.79	2.65
15. Ratio of wage bills to intermediation cost	21.24	22.35	26.42		23.20	22.70	48.49	46.60
16. Ratio of wage bills to total expenses	5.70	7.47	10.24		5.68	6.11	16.34	17.41
17. Ratio of wage bills to total income	4.57	5.75	7.16		3.78	4.34	13.01	15.85
18. Ratio of burden to total assets	-0.43	-0.08	0.44		-1.02	0.09	-0.14	1.80
19. Ratio of burden to interest income	-5.55	-1.24	6.29		-12.96	1.26	-1.92	25.99
20. Ratio of operating profits to total assets	2.04	2.02	2.72		3.56	2.61	2.11	0.70
21. Return on assets	1.31	1.59	1.02		1.74	1.35	0.45	-0.25
22. Return on equity	20.93	18.86	27.24		37.37	25.79	8.12	-5.24
23. Cost of deposits	5.20	3.87	3.68		5.05	4.69	5.89	4.48
24. Cost of borrowings	0.71	0.79	4.68		7.33	7.60	1.11	2.30
25. Cost of funds	3.59	3.02	3.82		5.31	5.00	5.47	4.32
26. Return on advances	10.53	8.80	8.32		10.59	9.65	8.83	8.02
27. Return on investments	6.22	4.78	7.24		8.00	7.62	7.01	6.33
28. Return on advances adjusted to cost of funds	6.94	5.78	4.50		5.28	4.65	3.36	3.70
29. Return on investments adjusted to cost of funds	2.63	1.76	3.42		2.69	2.62	1.54	2.01
30. Business per employee (in Rs. lakh)	1,010.00	880.00	1,080.31		1,079.95	925.78	324.34	394.92
31. Profit per employee (in Rs. lakh)	12.00	11.00	8.20		14.98	10.12	1.15	-0.73
32. Capital adequacy ratio	10.36	11.78	10.38		12.75	11.62	11.05	9.09
33. Capital adequacy ratio - Tier I	6.09	7.59	5.84		8.91	7.24	6.14	5.20
34. Capital adequacy ratio - Tier II	4.27	4.19	4.54		3.84	4.38	4.91	3.89
35. Ratio of net NPA to net advances	2.21	1.65	0.20		2.72	2.71	2.60	2.13

Note : # : See 'Explanatory Notes'.

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

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(in per cent)

Ratios	As on March 31							
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank		Kotak Mahindra Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	8.22	7.74	4.13	6.35	5.53	5.72	2.84	5.55
2. Credit-deposit ratio	49.75	53.21	49.62	58.02	68.06	69.24	47.03	93.43
3. Investment-deposit ratio	45.29	41.99	51.87	42.04	36.76	33.26	64.65	42.49
4. (Credit + investment)-deposit ratio	95.04	95.20	101.49	100.06	104.82	102.50	111.67	135.92
5. Ratio of deposits to total liabilities	88.00	88.42	88.94	86.51	83.17	84.62	76.66	66.02
6. Ratio of term deposits to total deposits	69.74	68.00	79.72	78.40	77.13	75.56	40.58	87.55
7. Ratio of priority sector advances to total advances	21.17	21.79	40.92	33.31	37.50	39.03	41.84	37.93
8. Ratio of term-loans to total advances	54.71	59.68	33.28	39.49	59.65	56.17	93.01	90.80
9. Ratio of secured advances to total advances	92.01	88.44	91.08	84.69	85.67	83.46	78.58	72.92
10. Ratio of investments in non-approved securities to total investments	38.96	35.60	38.33	25.28	20.75	15.54	21.02	27.23
11. Ratio of Interest income to total assets	8.01	6.78	8.55	7.27	9.75	7.88	4.96	6.82
12. Ratio of net interest margin to total assets	3.26	2.61	2.15	2.74	4.47	3.42	2.93	3.66
13. Ratio of non-interest income to total assets	1.59	0.36	2.72	1.91	1.12	1.51	1.64	2.14
14. Ratio of intermediation cost to total assets	1.54	1.41	1.55	1.71	2.36	2.28	2.40	3.64
15. Ratio of wage bills to intermediation cost	57.44	55.40	61.00	63.43	50.27	44.75	31.63	37.92
16. Ratio of wage bills to total expenses	14.10	14.02	11.92	17.37	15.55	15.13	17.15	20.30
17. Ratio of wage bills to total income	9.24	10.96	8.41	11.80	10.93	10.85	11.50	15.41
18. Ratio of burden to total assets	-0.04	1.05	-1.17	-0.21	1.24	0.77	0.76	1.50
19. Ratio of burden to interest income	-0.56	15.54	-13.68	-2.84	12.76	9.73	15.28	21.99
20. Ratio of operating profits to total assets	3.31	1.56	3.32	2.95	3.23	2.66	2.18	2.16
21. Return on assets	1.92	0.47	1.34	1.27	2.43	1.45	2.40	1.56
22. Return on equity	28.66	7.06	20.78	17.56	25.35	14.30	13.00	12.46
23. Cost of deposits	5.26	4.61	7.03	5.09	6.04	5.13	1.20	3.69
24. Cost of borrowings	5.83	4.41	4.17	1.14	6.25	7.97	3.95	2.54
25. Cost of funds	5.27	4.61	6.98	5.00	6.05	5.18	1.48	3.52
26. Return on advances	9.50	8.42	9.73	8.38	9.80	8.93	10.04	10.46
27. Return on investments	8.75	7.36	8.70	7.56	13.22	8.65	2.50	3.86
28. Return on advances adjusted to cost of funds	4.23	3.81	2.75	3.38	3.75	3.75	8.56	6.94
29. Return on investments adjusted to cost of funds	3.48	2.75	1.73	2.56	7.17	3.47	1.02	0.34
30. Business per employee (in Rs. lakh)	345.00	435.00	320.23	380.90	330.00	387.00	354.28	387.27
31. Profit per employee (in Rs. lakh)	6.00	2.00	3.10	3.35	5.65	3.75	10.25	5.37
32. Capital adequacy ratio	16.88	15.15	13.03	14.16	17.11	16.07	15.25	12.80
33. Capital adequacy ratio - Tier I	12.98	12.48	10.45	12.15	15.10	14.36	14.64	10.12
34. Capital adequacy ratio - Tier II	3.90	2.67	2.58	2.01	2.01	1.71	0.61	2.68
35. Ratio of net NPA to net advances	1.48	1.41	4.98	2.29	2.32	1.66	0.17	0.37

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

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(in per cent)

Ratios	As on March 31							
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Ratnakar Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-deposit ratio	6.99	7.40	8.84	4.81	6.88	5.49	13.61	12.01
2. Credit-deposit ratio	61.86	66.30	48.37	63.73	31.04	38.92	48.38	54.07
3. Investment-deposit ratio	40.60	33.78	45.31	38.92	54.09	45.12	36.13	33.77
4. (Credit + investment)-deposit ratio	102.46	100.08	93.68	102.65	85.13	84.04	84.51	87.83
5. Ratio of deposits to total liabilities	86.25	86.25	88.74	86.87	88.80	88.87	87.72	90.11
6. Ratio of term deposits to total deposits	74.28	74.38	88.51	84.06	48.84	50.65	73.80	71.53
7. Ratio of priority sector advances to total advances	37.55	41.01	36.29	27.48	56.49	55.79	22.42	31.25
8. Ratio of term-loans to total advances	41.12	38.30	24.61	31.32	38.43	43.47	35.49	44.41
9. Ratio of secured advances to total advances	90.71	91.75	89.20	87.47	96.22	93.62	81.84	82.40
10. Ratio of investments in non-approved securities to total investments	16.84	7.92	8.19	11.76	44.45	47.16	21.64	22.54
11. Ratio of Interest income to total assets	8.15	7.57	7.46	7.64	8.64	7.72	8.38	7.78
12. Ratio of net interest margin to total assets	2.38	2.71	1.52	2.22	4.08	3.89	2.86	3.18
13. Ratio of non-interest income to total assets	2.48	0.97	3.05	0.05	1.61	0.99	1.53	0.59
14. Ratio of intermediation cost to total assets	2.26	2.29	2.41	2.31	3.14	2.66	2.60	2.64
15. Ratio of wage bills to intermediation cost	58.35	52.25	38.70	41.88	76.58	69.62	60.70	59.46
16. Ratio of wage bills to total expenses	16.42	16.74	11.16	12.51	31.25	28.56	19.46	21.69
17. Ratio of wage bills to total income	12.41	14.02	8.86	12.58	23.50	21.29	15.94	18.76
18. Ratio of burden to total assets	-0.22	1.32	-0.65	2.26	1.53	1.68	1.08	2.05
19. Ratio of burden to interest income	-2.64	17.42	-8.65	29.61	17.76	21.70	12.84	26.32
20. Ratio of operating profits to total assets	2.59	1.39	2.16	-0.04	2.54	2.22	1.79	1.13
21. Return on assets	1.19	0.08	1.33	0.00	1.58	1.25	1.12	-1.17
22. Return on equity	19.61	1.46	20.54	-15.29	19.62	15.83	17.87	-19.14
23. Cost of deposits	6.34	5.31	6.49	5.85	5.18	4.31	6.28	5.15
24. Cost of borrowings	6.64	3.68	21.95	86.69	18.54	6.22	10.76	14.41
25. Cost of funds	6.35	5.29	6.50	5.87	5.18	4.31	6.29	5.16
26. Return on advances	9.50	8.58	8.61	9.40	11.43	10.78	11.74	10.26
27. Return on investments	8.51	8.54	8.23	7.56	9.71	8.15	8.42	9.17
28. Return on advances adjusted to cost of funds	3.15	3.29	2.11	3.53	6.25	6.47	5.45	5.09
29. Return on investments adjusted to cost of funds	2.16	3.25	1.73	1.69	4.52	3.84	2.13	4.01
30. Business per employee (in Rs. lakh)	276.00	296.00	308.94	306.35	124.56	162.32	198.36	220.75
31. Profit per employee (in Rs. lakh)	2.11	0.17	2.37	0.00	1.91	1.74	1.58	-1.73
32. Capital adequacy ratio	13.79	11.32	16.54	11.74	18.54	14.85	16.65	12.41
33. Capital adequacy ratio - Tier I	8.49	5.67	10.06	7.57	14.28	11.30	13.54	10.44
34. Capital adequacy ratio - Tier II	5.30	5.65	6.48	4.17	4.26	3.55	3.11	1.97
35. Ratio of net NPA to net advances	5.40	4.98	6.05	4.22	0.00	0.00	5.58	5.54

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

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(in per cent)

Ratios	As on March 31							
	Sangli Bank		SBI Commercial & Int. Bank		South Indian Bank		Tamilnadu Mercantile Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-deposit ratio	4.97	0.00	5.88	5.35	4.89	5.10	5.08	6.30
2. Credit-deposit ratio	34.86	0.00	32.29	69.61	50.69	63.18	48.00	54.41
3. Investment-deposit ratio	58.08	0.00	38.32	30.58	47.85	36.90	53.44	46.49
4. (Credit + investment)-deposit ratio	92.95	0.00	70.61	100.19	98.54	100.08	101.44	100.90
5. Ratio of deposits to total liabilities	93.32	0.00	76.31	69.50	89.47	89.60	86.54	85.94
6. Ratio of term deposits to total deposits	66.37	0.00	88.81	89.11	79.03	75.21	74.76	73.62
7. Ratio of priority sector advances to total advances	15.12	0.00	12.03	3.93	30.75	31.87	45.14	47.38
8. Ratio of term-loans to total advances	35.17	0.00	9.64	20.42	51.05	55.35	31.86	35.51
9. Ratio of secured advances to total advances	95.78	0.00	99.52	82.17	85.96	89.82	95.19	89.08
10. Ratio of investments in non-approved securities to total investments	21.60	0.00	2.49	1.76	8.24	6.50	41.13	36.55
11. Ratio of Interest income to total assets	7.08	0.00	7.33	5.35	8.06	7.57	10.96	9.58
12. Ratio of net interest margin to total assets	2.75	0.00	2.50	1.93	2.37	2.74	4.40	4.32
13. Ratio of non-interest income to total assets	1.60	0.00	3.80	1.92	2.79	1.09	1.38	1.27
14. Ratio of intermediation cost to total assets	2.88	0.00	1.48	1.59	2.29	2.00	2.32	2.33
15. Ratio of wage bills to intermediation cost	74.46	0.00	38.08	40.33	67.59	63.35	56.79	58.47
16. Ratio of wage bills to total expenses	29.73	0.00	8.92	12.77	19.41	18.54	14.82	17.96
17. Ratio of wage bills to total income	24.69	0.00	5.06	8.80	14.28	14.61	10.66	12.57
18. Ratio of burden to total assets	1.28	0.00	-2.32	-0.33	-0.49	0.90	0.93	1.06
19. Ratio of burden to interest income	18.07	0.00	-31.61	-6.18	-6.14	11.95	8.52	11.10
20. Ratio of operating profits to total assets	1.47	0.00	4.82	2.26	2.87	1.84	3.46	3.25
21. Return on assets	0.64	0.00	3.67	-2.10	1.00	0.09	1.59	1.47
22. Return on equity	14.56	0.00	20.10	-10.73	23.56	2.05	18.47	15.90
23. Cost of deposits	4.65	0.00	5.98	4.59	6.15	5.20	6.59	5.73
24. Cost of borrowings	5.20	0.00	0.80	0.83	0.38	1.90	1.56	3.21
25. Cost of funds	4.65	0.00	5.94	4.33	6.08	5.18	6.53	5.72
26. Return on advances	8.18	0.00	11.73	5.00	9.17	9.15	11.45	10.46
27. Return on investments	6.58	0.00	7.72	6.75	8.88	7.26	11.72	10.59
28. Return on advances adjusted to cost of funds	3.54	0.00	5.79	0.68	3.09	3.97	4.92	4.73
29. Return on investments adjusted to cost of funds	1.94	0.00	1.78	2.42	2.80	2.08	5.19	4.86
30. Business per employee (in Rs. lakh)	95.70	0.00	570.69	527.06	306.00	352.00	292.43	316.97
31. Profit per employee (in Rs. lakh)	0.62	0.00	17.12	-9.73	2.39	0.24	3.69	3.60
32. Capital adequacy ratio	13.68	0.00	30.43	23.56	11.32	9.89	21.07	19.74
33. Capital adequacy ratio - Tier I	11.00	0.00	28.76	23.01	5.80	5.68	17.36	16.22
34. Capital adequacy ratio - Tier II	2.68	0.00	1.67	0.55	5.52	4.21	3.71	3.52
35. Ratio of net NPA to net advances	6.56	0.00	18.31	7.65	4.55	3.81	5.00	2.95

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

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Concl.)

OTHER SCHEDULED COMMERCIAL BANKS

(in per cent)

Ratios	As on March 31					
	United Western Bank		UTI Bank		Yes Bank #	
	2004	2005	2004	2005	2004	2005
	(57)	(58)	(59)	(60)	(61)	(62)
1. Cash-deposit ratio	5.55	5.79	18.03	10.88		6.23
2. Credit-deposit ratio	58.23	61.62	44.68	49.20		114.77
3. Investment-deposit ratio	37.53	32.58	37.19	45.01		59.55
4. (Credit + investment)-deposit ratio	95.76	94.20	81.87	94.22		174.33
5. Ratio of deposits to total liabilities	90.07	91.10	86.77	84.02		51.87
6. Ratio of term deposits to total deposits	70.15	67.82	61.92	62.02		98.62
7. Ratio of priority sector advances to total advances	34.10	32.08	26.23	28.22		3.29
8. Ratio of term-loans to total advances	25.89	27.47	63.92	66.69		85.40
9. Ratio of secured advances to total advances	89.20	89.86	88.94	87.03		48.77
10. Ratio of investments in non-approved securities to total investments	18.30	22.21	35.12	47.33		31.95
11. Ratio of Interest income to total assets	7.06	6.84	7.25	6.22		2.35
12. Ratio of net interest margin to total assets	1.86	2.06	2.58	2.36		1.42
13. Ratio of non-interest income to total assets	2.03	0.92	2.47	1.34		1.42
14. Ratio of intermediation cost to total assets	1.86	1.81	1.92	1.88		3.13
15. Ratio of wage bills to intermediation cost	61.95	58.89	28.92	30.42		53.26
16. Ratio of wage bills to total expenses	16.35	16.18	8.42	9.97		41.07
17. Ratio of wage bills to total income	12.70	13.74	5.70	7.56		44.18
18. Ratio of burden to total assets	-0.17	0.89	-0.55	0.54		1.70
19. Ratio of burden to interest income	-2.37	12.97	-7.62	8.60		72.63
20. Ratio of operating profits to total assets	2.03	1.17	3.14	1.83		-0.29
21. Return on assets	0.43	-1.40	1.42	1.21		-0.29
22. Return on equity	10.62	-36.00	27.08	18.81		-1.73
23. Cost of deposits	5.43	5.00	4.93	4.06		1.34
24. Cost of borrowings	6.61	6.17	3.12	1.09		0.80
25. Cost of funds	5.44	5.01	4.87	3.94		1.15
26. Return on advances	7.86	7.85	9.28	7.84		3.04
27. Return on investments	8.26	7.47	8.17	7.13		1.58
28. Return on advances adjusted to cost of funds	2.42	2.84	4.41	3.90		1.89
29. Return on investments adjusted to cost of funds	2.82	2.46	3.30	3.19		0.43
30. Business per employee (in Rs. lakh)	290.00	309.00	808.00	895.00		687.93
31. Profit per employee (in Rs. lakh)	0.96	-3.12	8.07	7.03		-1.82
32. Capital adequacy ratio	10.13	4.86	11.21	12.66		18.81
33. Capital adequacy ratio - Tier I	5.33	2.43	6.44	8.87		18.64
34. Capital adequacy ratio - Tier II	4.80	2.43	4.77	3.79		0.17
35. Ratio of net NPA to net advances	8.95	5.97	1.29	1.39		0.00

Note : # : See 'Explanatory Notes'.

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