

TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006

(in per cent)

	As on March 31									
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2005	2006	2005	2006	2005	2006	2005	2006*	2005	2006*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash-deposit ratio	4.99	5.72	6.96	7.57	7.82	7.13	6.78	5.51	6.43	6.67
2. Credit-deposit ratio	56.31	68.49	61.17	68.01	87.18	85.77	70.34	73.06	62.63	70.07
3. Investment-deposit ratio	51.56	41.47	45.71	37.85	49.61	47.09	44.71	42.15	47.33	40.09
4. (Credit+Investment)-deposit ratio	107.87	109.97	106.88	105.86	136.79	132.86	115.05	115.20	109.96	110.16
5. Ratio of deposits to total liabilities	80.63	78.40	81.17	81.64	56.23	56.43	73.53	74.95	78.01	77.64
6. Ratio of term deposits to total deposits	60.95	56.60	62.99	61.79	51.95	49.47	69.52	69.61	63.03	61.39
7. Ratio of priority sector advances to total advances	32.33	33.65	35.50	36.18	25.77	26.87	25.74	30.58	32.20	33.81
8. Ratio of term loan to total advances	52.03	53.90	51.24	51.92	49.16	49.49	65.49	68.41	54.04	55.65
9. Ratio of secured advances to total advances	79.10	79.04	84.95	82.27	63.56	57.66	86.06	83.23	82.32	80.09
10. Ratio of investments in non-approved securites to total investments	9.74	12.44	19.04	18.55	20.07	21.31	30.58	28.06	18.17	19.11
11. Ratio of interest income to total assets	7.49	7.45	7.38	7.17	6.33	6.89	6.61	6.94	7.20	7.17
12. Ratio of net interest margin to total assets	3.27	3.23	3.13	2.92	3.54	3.99	2.51	2.63	3.08	3.02
13. Ratio of non-interest income to total assets	1.61	1.49	1.42	1.10	2.67	2.93	1.60	1.83	1.59	1.47
14. Ratio of intermediation cost to total assets	2.28	2.39	2.28	2.09	3.05	3.17	2.18	2.32	2.32	2.28
15. Ratio of wage bills to intermediation cost	67.43	67.63	68.25	64.88	30.90	35.15	33.92	35.17	58.80	56.91
16. Ratio of wage bills to total expense	23.64	24.47	23.87	21.37	16.13	18.35	11.80	12.31	21.18	20.18
17. Ratio of wage bills to total income	16.89	18.10	17.72	16.38	10.47	11.34	9.02	9.29	15.50	15.04
18. Ratio of burden to total assets	0.67	0.91	0.86	0.99	0.38	0.24	0.58	0.48	0.73	0.82
19. Ratio of burden to interest income	8.92	12.17	11.67	13.81	6.01	3.48	8.79	6.94	10.08	11.40
20. Ratio of operating profits to total assets	2.60	2.32	2.27	1.93	3.16	3.75	1.93	2.15	2.36	2.20
21. Return on assets	0.95	0.87	0.95	0.88	1.61	2.08	1.06	1.07	1.01	1.00
22. Return on equity	18.76	16.92	16.47	14.65	11.72	14.18	13.27	13.37	15.75	14.78
23. Cost of deposits	4.96	4.77	4.56	4.45	3.11	3.16	4.14	4.46	4.53	4.47
24. Cost of borrowings	2.57	4.07	1.59	1.77	3.84	4.89	1.53	3.25	2.20	3.11
25. Cost of funds	4.86	4.74	4.42	4.26	3.29	3.61	3.81	4.32	4.36	4.35
26. Return on advances	7.49	7.78	8.21	8.13	8.15	8.54	8.49	8.53	8.08	8.15
27. Return on investments	8.39	7.86	8.22	7.81	6.98	8.08	6.16	6.62	7.87	7.62
28. Return on advances adjusted to cost of funds	2.63	3.04	3.79	3.86	4.86	4.93	4.68	4.21	3.72	3.79
29. Return on investments adjusted to cost of funds	3.53	3.13	3.80	3.54	3.69	4.47	2.35	2.30	3.51	3.26

Notes : 1. \$ Includes IDBI Ltd.

2. * Excludes Ganesh Bank of Kurundward.

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