

TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006

STATE BANK OF INDIA & ITS ASSOCIATES

(in per cent)

Ratios	As on March 31							
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2005	2006	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	4.58	5.70	4.86	7.52	4.81	6.69	4.10	6.88
2. Credit-deposit ratio	55.14	68.84	63.22	73.27	53.92	61.32	65.48	71.28
3. Investment-deposit ratio	53.70	42.77	43.92	36.57	50.33	41.90	42.72	30.68
4. (Credit + Investment) - deposit ratio	108.83	111.61	107.14	109.84	104.25	103.22	108.20	101.96
5. Ratio of deposits to total liabilities	79.81	76.95	81.26	78.85	82.84	83.74	81.71	80.44
6. Ratio of term deposits to total deposits	58.72	52.45	56.88	57.94	67.37	65.66	69.17	69.17
7. Ratio of priority sector advances to total advances	28.59	30.58	45.16	41.30	39.69	41.68	43.69	42.85
8. Ratio of term loan to total advances	52.87	53.89	42.91	48.08	54.84	58.14	54.04	55.69
9. Ratio of secured advances to total advances	77.06	76.74	87.43	88.23	78.54	80.12	89.16	88.61
10. Ratio of investments in non-approved securities to total investments	11.13	14.98	4.38	4.39	6.97	5.54	4.27	8.53
11. Ratio of interest income to total assets	7.47	7.51	7.97	7.72	7.09	7.28	7.41	7.03
12. Ratio of net interest margin to total assets	3.21	3.28	3.98	3.90	2.94	2.90	3.35	2.88
13. Ratio of non-interest income to total assets	1.64	1.55	2.21	1.41	1.29	1.56	1.19	1.47
14. Ratio of intermediation cost to total assets	2.32	2.46	2.85	2.98	2.05	2.16	2.19	2.11
15. Ratio of wage bills to intermediation cost	68.56	69.28	66.73	65.03	59.22	65.10	59.48	53.94
16. Ratio of wage bills to total expense	24.19	25.48	27.79	28.52	19.53	21.51	20.87	18.18
17. Ratio of wage bills to total income	17.47	18.81	18.68	21.25	14.46	15.91	15.16	13.40
18. Ratio of burden to total assets	0.68	0.91	0.64	1.57	0.76	0.60	1.00	0.65
19. Ratio of burden to interest income	9.11	12.11	8.00	20.38	10.72	8.23	13.53	9.18
20. Ratio of operating profits to total assets	2.53	2.37	3.34	2.33	2.18	2.30	2.35	2.23
21. Return on assets	0.99	0.89	0.88	0.53	0.79	1.13	0.92	0.76
22. Return on equity	19.43	17.04	16.81	10.73	15.03	22.01	15.73	14.48
23. Cost of deposits	5.01	4.78	4.84	4.50	4.90	4.98	4.70	4.61
24. Cost of borrowings	2.51	4.10	3.65	3.58	3.84	5.45	2.02	3.27
25. Cost of funds	4.90	4.74	4.80	4.46	4.87	4.99	4.54	4.51
26. Return on advances	7.24	7.63	8.72	8.59	8.09	8.15	8.05	8.09
27. Return on investments	8.37	7.77	9.49	8.85	7.82	8.21	8.01	7.76
28. Return on advances adjusted to cost of funds	2.34	2.89	3.92	4.12	3.22	3.16	3.51	3.58
29. Return on investments adjusted to cost of funds	3.48	3.03	4.68	4.38	2.96	3.22	3.47	3.25
30. Business per employee (in Rs. lakh)	243.08	299.23	220.29	276.85	339.74	414.34	293.88	429.32
31. Profit per employee (in Rs. lakh)	2.08	2.17	1.69	1.20	1.91	3.26	2.07	2.09
32. Capital adequacy ratio	12.45	11.88	12.60	12.08	11.74	12.08	11.61	11.40
33. Capital adequacy ratio - Tier I	8.04	9.36	7.95	8.50	7.58	8.95	6.67	7.55
34. Capital adequacy ratio - Tier II	4.41	2.52	4.65	3.58	4.16	3.13	4.94	3.85
35. Ratio of net NPA to net advances	2.65	1.87	1.61	1.18	0.61	0.36	1.00	1.83

Source : Annual accounts of banks

TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(in per cent)

Ratios	As on March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2005	2006	2005	2006	2005	2006	2005	2006
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	6.93	4.56	6.30	4.47	6.76	5.97	8.55	4.76
2. Credit-deposit ratio	64.64	71.81	57.97	65.66	53.23	61.00	61.53	72.57
3. Investment-deposit ratio	42.67	34.78	46.47	38.08	48.25	42.81	43.89	40.89
4. (Credit + Investment) - deposit ratio	107.30	106.59	104.44	103.74	101.48	103.81	105.42	113.46
5. Ratio of deposits to total liabilities	82.07	84.65	84.11	81.56	83.79	83.74	83.58	81.59
6. Ratio of term deposits to total deposits	64.31	64.49	68.37	70.42	70.84	63.64	70.38	69.60
7. Ratio of priority sector advances to total advances	40.45	42.45	44.04	37.87	38.96	41.61	38.36	41.10
8. Ratio of term loan to total advances	48.37	56.60	56.69	59.61	45.70	46.98	44.10	47.86
9. Ratio of secured advances to total advances	91.90	86.09	83.56	84.83	77.35	76.15	83.26	85.98
10. Ratio of investments in non-approved securities to total investments	7.71	6.26	5.59	5.88	5.61	8.14	3.27	4.29
11. Ratio of interest income to total assets	7.75	7.50	7.31	6.75	8.12	7.45	7.60	7.57
12. Ratio of net interest margin to total assets	3.63	3.41	3.34	2.73	3.64	3.03	3.39	3.15
13. Ratio of non-interest income to total assets	2.51	1.93	1.22	0.95	0.95	0.86	1.55	1.16
14. Ratio of intermediation cost to total assets	3.16	2.90	1.64	1.68	1.82	1.95	1.90	2.08
15. Ratio of wage bills to intermediation cost	69.02	56.87	61.40	60.84	64.99	74.41	67.15	64.02
16. Ratio of wage bills to total expense	30.00	23.57	17.98	17.92	18.79	22.81	20.90	20.49
17. Ratio of wage bills to total income	21.28	17.48	11.82	13.25	13.04	17.49	13.97	15.28
18. Ratio of burden to total assets	0.65	0.97	0.42	0.73	0.87	1.09	0.36	0.93
19. Ratio of burden to interest income	8.45	12.91	5.78	10.75	10.67	14.69	4.69	12.24
20. Ratio of operating profits to total assets	2.98	2.44	2.92	2.01	2.78	1.94	3.03	2.22
21. Return on assets	1.25	1.23	0.91	0.73	0.31	0.31	0.86	0.86
22. Return on equity	30.82	25.62	15.21	14.26	5.27	6.79	24.05	21.02
23. Cost of deposits	4.74	4.51	4.64	4.59	5.17	4.97	4.79	5.00
24. Cost of borrowings	2.58	4.30	3.79	6.89	1.61	3.62	1.37	0.34
25. Cost of funds	4.69	4.51	4.62	4.66	4.95	4.88	4.76	4.89
26. Return on advances	8.70	8.50	7.90	8.03	7.61	7.62	7.79	7.90
27. Return on investments	8.57	7.66	7.85	7.11	9.70	9.11	8.58	8.47
28. Return on advances adjusted to cost of funds	4.01	4.00	3.28	3.37	2.66	2.74	3.03	3.01
29. Return on investments adjusted to cost of funds	3.87	3.15	3.23	2.45	4.76	4.23	3.82	3.59
30. Business per employee (in Rs. lakh)	203.54	289.93	361.15	493.01	263.06	303.94	346.25	381.19
31. Profit per employee (in Rs. lakh)	2.16	2.22	2.48	2.66	0.56	0.64	2.21	2.34
32. Capital adequacy ratio	12.08	11.37	14.21	13.55	11.45	12.03	11.05	11.15
33. Capital adequacy ratio - Tier I	7.12	7.44	11.05	9.84	8.68	9.02	6.17	7.24
34. Capital adequacy ratio - Tier II	4.96	3.93	3.16	3.71	2.77	3.01	4.88	3.91
35. Ratio of net NPA to net advances	0.92	0.74	1.23	0.99	1.40	1.16	1.81	1.47

Source : Annual accounts of banks

TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

NATIONALISED BANKS

(in per cent)

Ratios	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2005	2006	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	5.95	5.49	7.53	11.38	3.33	3.56	4.95	5.95
2. Credit-deposit ratio	51.89	60.10	63.58	65.15	53.36	63.97	70.45	69.38
3. Investment-deposit ratio	46.58	37.08	38.64	33.74	45.58	37.49	36.39	33.83
4. (Credit + Investment) - deposit ratio	98.47	97.18	102.22	98.89	98.94	101.46	106.84	103.22
5. Ratio of deposits to total liabilities	90.29	87.72	84.18	83.41	85.92	82.60	82.99	83.66
6. Ratio of term deposits to total deposits	61.31	60.72	63.85	63.69	63.55	62.06	65.45	64.98
7. Ratio of priority sector advances to total advances	43.40	41.91	39.44	37.26	28.26	29.36	28.59	31.50
8. Ratio of term loan to total advances	54.93	54.30	41.98	41.73	40.55	39.08	38.16	37.74
9. Ratio of secured advances to total advances	87.59	88.40	88.03	83.76	84.81	80.61	81.00	82.47
10. Ratio of investments in non-approved securities to total investments	14.99	18.47	16.12	13.47	20.82	25.16	30.36	28.44
11. Ratio of interest income to total assets	7.98	7.50	7.64	7.29	7.16	6.83	6.71	6.78
12. Ratio of net interest margin to total assets	3.42	3.14	3.58	3.19	3.31	3.10	2.49	2.54
13. Ratio of non-interest income to total assets	1.60	1.21	2.52	1.25	1.46	1.15	1.29	1.14
14. Ratio of intermediation cost to total assets	2.68	2.31	2.78	2.34	2.20	2.29	2.15	2.04
15. Ratio of wage bills to intermediation cost	63.59	58.72	65.05	57.45	69.76	63.90	65.37	62.79
16. Ratio of wage bills to total expense	23.53	20.33	26.42	20.86	25.41	24.34	22.06	20.40
17. Ratio of wage bills to total income	17.79	15.57	17.78	15.74	17.83	18.38	17.58	16.17
18. Ratio of burden to total assets	1.08	1.10	0.25	1.09	0.74	1.15	0.86	0.90
19. Ratio of burden to interest income	13.51	14.69	3.34	14.95	10.36	16.80	12.87	13.24
20. Ratio of operating profits to total assets	2.34	2.04	3.32	2.10	2.57	1.95	1.62	1.64
21. Return on assets	1.33	1.42	1.59	1.38	0.75	0.79	0.38	0.68
22. Return on equity	27.93	23.67	31.62	20.52	12.58	12.28	8.03	14.85
23. Cost of deposits	4.89	4.74	4.47	4.52	4.21	4.02	4.17	4.05
24. Cost of borrowings	2.46	7.14	3.73	6.48	2.42	4.41	6.07	6.11
25. Cost of funds	4.88	4.74	4.45	4.57	4.18	4.03	4.29	4.18
26. Return on advances	9.22	8.71	8.99	8.90	7.35	7.31	7.13	7.58
27. Return on investments	8.47	8.05	7.85	7.16	7.96	8.19	7.62	7.15
28. Return on advances adjusted to cost of funds	4.34	3.97	4.55	4.33	3.17	3.28	2.84	3.40
29. Return on investments adjusted to cost of funds	3.58	3.31	3.41	2.59	3.78	4.16	3.33	2.97
30. Business per employee (in Rs. lakh)	282.00	336.00	346.25	426.75	316.00	396.00	320.00	381.00
31. Profit per employee (in Rs. lakh)	2.86	3.69	3.97	3.69	1.71	2.13	0.80	1.66
32. Capital adequacy ratio	12.53	13.37	12.11	14.00	12.61	13.65	11.52	10.75
33. Capital adequacy ratio - Tier I	6.46	9.53	8.03	12.20	8.21	10.98	7.05	6.75
34. Capital adequacy ratio - Tier II	6.07	3.84	4.08	1.80	4.40	2.67	4.47	4.00
35. Ratio of net NPA to net advances	1.28	0.84	0.28	0.24	1.45	0.87	2.80	1.49

Source : Annual accounts of banks

TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

NATIONALISED BANKS

(in per cent)

Ratios	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	7.38	6.96	5.15	6.78	9.17	5.09	7.05	4.99
2. Credit-deposit ratio	45.28	61.21	62.42	68.00	44.90	56.38	68.10	72.89
3. Investment-deposit ratio	50.20	42.20	39.31	31.66	50.76	43.08	37.68	32.40
4. (Credit + Investment) - deposit ratio	95.48	103.41	101.74	99.65	95.66	99.46	105.78	105.29
5. Ratio of deposits to total liabilities	87.71	86.20	87.75	87.94	88.56	89.02	80.28	81.16
6. Ratio of term deposits to total deposits	66.95	57.17	66.21	66.71	56.44	53.20	65.41	65.67
7. Ratio of priority sector advances to total advances	41.18	41.65	33.74	37.68	44.78	43.48	34.75	33.27
8. Ratio of term loan to total advances	61.80	62.97	46.29	45.31	51.51	57.42	55.11	57.45
9. Ratio of secured advances to total advances	75.07	75.23	81.25	74.25	87.36	84.33	82.91	83.75
10. Ratio of investments in non-approved securities to total investments	10.54	13.69	21.75	15.39	18.09	15.65	17.50	15.34
11. Ratio of interest income to total assets	7.27	7.33	7.22	7.17	7.89	7.52	7.13	7.06
12. Ratio of net interest margin to total assets	2.71	2.64	3.01	2.95	3.60	3.32	3.58	3.30
13. Ratio of non-interest income to total assets	1.18	0.55	1.47	1.13	1.39	0.74	1.79	1.54
14. Ratio of intermediation cost to total assets	2.21	2.06	2.01	1.93	2.56	2.40	2.11	2.01
15. Ratio of wage bills to intermediation cost	71.29	64.45	65.44	64.56	75.78	74.33	46.92	48.68
16. Ratio of wage bills to total expense	23.28	19.64	21.13	20.27	28.29	27.02	17.51	16.94
17. Ratio of wage bills to total income	18.66	16.80	15.14	15.02	20.86	21.56	11.12	11.37
18. Ratio of burden to total assets	1.03	1.50	0.54	0.80	1.16	1.65	0.32	0.47
19. Ratio of burden to interest income	14.16	20.49	7.46	11.13	14.71	22.01	4.55	6.67
20. Ratio of operating profits to total assets	1.68	1.14	2.47	2.15	2.44	1.67	3.26	2.83
21. Return on assets	0.54	0.16	1.01	1.01	0.53	0.37	1.12	1.24
22. Return on equity	11.90	3.26	19.53	20.29	11.46	7.68	13.81	13.82
23. Cost of deposits	5.05	4.95	4.60	4.52	4.63	4.53	4.27	4.29
24. Cost of borrowings	1.91	1.53	4.20	80.05	2.19	5.82	2.74	3.95
25. Cost of funds	4.98	4.88	4.60	4.57	4.63	4.53	4.20	4.27
26. Return on advances	7.85	8.02	7.85	7.85	8.95	8.00	7.75	7.76
27. Return on investments	8.89	8.52	8.28	7.61	8.59	8.61	8.40	8.16
28. Return on advances adjusted to cost of funds	2.86	3.13	3.25	3.28	4.32	3.47	3.54	3.48
29. Return on investments adjusted to cost of funds	3.91	3.64	3.67	3.04	3.96	4.08	4.20	3.89
30. Business per employee (in Rs. lakh)	294.65	306.18	351.12	441.57	206.89	240.46	438.00	527.00
31. Profit per employee (in Rs. lakh)	1.25	0.36	2.48	3.02	0.93	0.68	3.95	4.13
32. Capital adequacy ratio	12.68	11.27	12.78	11.22	12.15	11.03	16.23	13.92
33. Capital adequacy ratio - Tier I	7.10	7.47	7.29	7.81	6.08	7.19	13.55	12.41
34. Capital adequacy ratio - Tier II	5.58	3.80	5.49	3.41	6.07	3.84	2.68	1.51
35. Ratio of net NPA to net advances	2.15	2.03	1.88	1.12	2.98	2.59	1.12	0.64

Source : Annual accounts of banks

TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

NATIONALISED BANKS

(in per cent)

Ratios	As on March 31							
	Dena Bank		IDBI Ltd.		Indian Bank		Indian Overseas Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	7.13	7.14	15.73	10.31	5.64	5.64	9.44	6.09
2. Credit-deposit ratio	54.12	60.24	300.70	202.84	52.80	55.10	56.97	68.78
3. Investment-deposit ratio	46.40	36.28	165.90	97.50	51.48	46.60	42.98	37.51
4. (Credit + Investment) - deposit ratio	100.52	96.52	466.60	300.33	104.29	101.71	99.95	106.29
5. Ratio of deposits to total liabilities	86.97	88.99	18.56	29.36	79.36	85.66	87.06	85.13
6. Ratio of term deposits to total deposits	57.97	56.35	61.74	70.49	65.14	65.18	61.12	60.09
7. Ratio of priority sector advances to total advances	38.97	41.01	9.51	13.03	42.93	46.36	39.16	39.47
8. Ratio of term loan to total advances	52.41	53.91	91.98	90.98	50.34	53.18	45.99	48.12
9. Ratio of secured advances to total advances	87.21	82.03	91.83	84.45	87.60	81.85	94.38	90.92
10. Ratio of investments in non-approved securities to total investments	15.45	15.63	40.54	36.18	12.09	12.84	15.66	16.47
11. Ratio of interest income to total assets	7.47	6.96	3.26	6.33	6.92	7.35	8.05	8.00
12. Ratio of net interest margin to total assets	2.97	2.86	0.23	0.45	3.14	3.30	3.78	3.75
13. Ratio of non-interest income to total assets	1.35	1.82	0.77	1.51	1.37	1.16	1.63	1.32
14. Ratio of intermediation cost to total assets	2.67	2.22	0.56	1.01	2.20	2.51	2.36	2.29
15. Ratio of wage bills to intermediation cost	68.29	63.11	34.70	37.06	69.72	67.38	72.80	70.83
16. Ratio of wage bills to total expense	25.42	22.16	5.39	5.44	25.69	25.76	25.92	24.82
17. Ratio of wage bills to total income	20.65	15.96	4.80	4.78	18.54	19.85	17.75	17.40
18. Ratio of burden to total assets	1.32	0.40	-0.21	-0.50	0.83	1.35	0.73	0.97
19. Ratio of burden to interest income	17.65	5.82	-6.52	-7.82	12.04	18.32	9.09	12.10
20. Ratio of operating profits to total assets	1.65	2.45	0.44	0.94	2.31	1.95	3.05	2.78
21. Return on assets	0.26	0.29	0.78	0.68	1.08	1.16	1.28	1.32
22. Return on equity	5.65	5.98	5.18	9.12	7.12	11.97	27.98	27.23
23. Cost of deposits	4.99	4.37	2.35	4.44	4.62	4.58	4.65	4.61
24. Cost of borrowings	2.77	10.29	0.10	0.37	6.63	5.57	4.42	7.64
25. Cost of funds	4.96	4.42	0.62	1.58	4.65	4.61	4.64	4.65
26. Return on advances	8.27	7.71	4.81	8.98	8.50	8.70	9.20	8.77
27. Return on investments	8.35	7.82	1.58	3.35	8.33	8.27	9.04	8.81
28. Return on advances adjusted to cost of funds	3.31	3.30	4.19	7.40	3.85	4.09	4.56	4.12
29. Return on investments adjusted to cost of funds	3.39	3.40	0.96	1.77	3.68	3.66	4.40	4.16
30. Business per employee (in Rs. lakh)	313.00	364.00	1349.60	1718.24	246.00	295.00	269.48	354.73
31. Profit per employee (in Rs. lakh)	0.60	0.72	6.85	12.45	1.87	2.36	2.66	3.22
32. Capital adequacy ratio	11.91	10.62	15.51	14.80	14.14	13.19	14.20	13.04
33. Capital adequacy ratio - Tier I	6.63	5.96	11.93	11.71	7.60	10.29	7.10	8.54
34. Capital adequacy ratio - Tier II	5.28	4.66	3.58	3.09	6.54	2.90	7.10	4.50
35. Ratio of net NPA to net advances	5.23	3.04	1.74	1.01	1.35	0.79	1.27	0.65

Source : Annual accounts of banks

TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

NATIONALISED BANKS

(in per cent)

Ratios	As on March 31							
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	13.48	8.49	6.68	4.93	9.17	19.55	5.81	5.87
2. Credit-deposit ratio	52.87	66.89	44.61	53.81	58.56	62.35	57.74	68.00
3. Investment-deposit ratio	38.33	33.50	49.97	41.10	49.12	34.30	44.00	32.20
4. (Credit + Investment) - deposit ratio	91.20	100.39	94.59	94.91	107.68	96.66	101.74	100.21
5. Ratio of deposits to total liabilities	88.50	85.17	90.16	88.88	81.72	82.39	88.84	87.80
6. Ratio of term deposits to total deposits	71.75	67.35	53.71	47.87	53.66	51.01	62.95	61.82
7. Ratio of priority sector advances to total advances	37.42	35.12	46.56	41.20	46.79	45.68	36.27	36.99
8. Ratio of term loan to total advances	59.90	61.34	40.87	51.87	47.61	43.94	49.63	61.03
9. Ratio of secured advances to total advances	88.63	87.65	95.14	79.78	84.92	85.09	74.61	73.16
10. Ratio of investments in non-approved securities to total investments	18.29	16.97	11.71	10.01	14.34	15.62	7.56	9.92
11. Ratio of interest income to total assets	7.51	7.29	8.13	7.48	7.40	7.06	7.57	7.16
12. Ratio of net interest margin to total assets	3.21	2.84	3.73	3.63	3.51	3.44	3.41	3.32
13. Ratio of non-interest income to total assets	1.06	0.98	1.67	0.87	1.47	0.91	1.19	1.05
14. Ratio of intermediation cost to total assets	1.67	1.71	3.72	2.78	2.87	2.23	2.55	2.54
15. Ratio of wage bills to intermediation cost	49.88	51.82	80.05	74.87	73.95	69.96	76.04	72.29
16. Ratio of wage bills to total expense	13.96	14.38	36.66	31.39	31.35	26.64	28.89	28.78
17. Ratio of wage bills to total income	9.73	10.71	30.38	24.93	23.92	19.56	22.11	22.34
18. Ratio of burden to total assets	0.61	0.73	2.05	1.91	1.40	1.32	1.36	1.49
19. Ratio of burden to interest income	8.13	10.03	25.21	25.55	18.94	18.70	17.93	20.82
20. Ratio of operating profits to total assets	2.59	2.11	1.68	1.72	2.10	2.12	2.05	1.83
21. Return on assets	2.01	1.39	-0.45	0.64	1.17	1.09	0.82	0.91
22. Return on equity	24.19	13.11	-15.67	13.03	21.41	16.41	19.64	21.32
23. Cost of deposits	4.71	4.92	4.65	4.09	4.36	4.14	4.50	4.11
24. Cost of borrowings	2.65	5.00	24.46	122.77	2.08	1.37	2.40	2.00
25. Cost of funds	4.67	4.92	4.66	4.10	4.31	4.03	4.49	4.10
26. Return on advances	8.06	8.03	9.81	8.59	7.89	7.91	8.62	8.65
27. Return on investments	9.52	9.19	8.82	8.36	8.56	8.79	8.20	6.43
28. Return on advances adjusted to cost of funds	3.39	3.11	5.16	4.49	3.58	3.88	4.13	4.55
29. Return on investments adjusted to cost of funds	4.85	4.26	4.16	4.26	4.25	4.76	3.70	2.33
30. Business per employee (in Rs. lakh)	512.23	570.26	217.57	277.23	276.87	330.92	280.22	348.64
31. Profit per employee (in Rs. lakh)	6.67	5.37	-0.74	1.14	2.42	2.48	1.53	2.05
32. Capital adequacy ratio	9.21	12.46	9.46	12.83	14.78	11.95	10.70	11.73
33. Capital adequacy ratio - Tier I	5.42	11.71	5.26	10.05	8.87	10.06	6.10	7.40
34. Capital adequacy ratio - Tier II	3.79	0.75	4.20	2.78	5.91	1.89	4.60	4.33
35. Ratio of net NPA to net advances	1.29	0.49	8.11	2.43	0.20	0.29	1.59	0.86

Source : Annual accounts of banks

TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

NATIONALISED BANKS

(in per cent)

Ratios	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	6.02	3.73	5.90	5.92	6.27	4.90	5.00	8.12
2. Credit-deposit ratio	55.90	68.53	64.86	72.04	44.93	53.07	55.96	60.14
3. Investment-deposit ratio	38.54	36.00	36.86	34.98	56.82	48.31	47.11	40.35
4. (Credit + Investment) - deposit ratio	94.44	104.53	101.73	107.02	101.75	101.37	103.07	100.49
5. Ratio of deposits to total liabilities	90.62	88.20	85.39	83.13	87.11	87.98	87.33	87.87
6. Ratio of term deposits to total deposits	70.77	70.45	67.32	67.64	53.42	53.62	67.44	64.68
7. Ratio of priority sector advances to total advances	36.21	34.99	42.50	38.10	33.97	38.53	39.92	40.85
8. Ratio of term loan to total advances	51.66	55.49	41.07	42.31	57.34	58.04	56.61	57.95
9. Ratio of secured advances to total advances	89.07	86.43	81.26	78.04	92.87	92.90	76.58	81.27
10. Ratio of investments in non-approved securities to total investments	17.06	14.38	28.00	21.75	13.29	13.08	12.51	14.82
11. Ratio of interest income to total assets	7.21	7.48	7.60	7.26	7.77	7.57	7.84	7.60
12. Ratio of net interest margin to total assets	2.86	2.69	3.16	2.94	3.33	3.27	3.70	3.20
13. Ratio of non-interest income to total assets	1.05	0.80	1.17	0.77	1.74	1.47	1.32	1.21
14. Ratio of intermediation cost to total assets	2.21	2.02	1.92	1.74	2.56	2.67	2.02	2.05
15. Ratio of wage bills to intermediation cost	79.19	74.74	64.13	61.81	70.68	75.38	59.21	60.76
16. Ratio of wage bills to total expense	26.64	22.19	19.37	17.72	25.90	28.91	19.22	19.30
17. Ratio of wage bills to total income	21.15	18.26	14.06	13.36	19.06	22.31	13.02	14.13
18. Ratio of burden to total assets	1.16	1.23	0.75	0.96	0.82	1.21	0.70	0.84
19. Ratio of burden to interest income	16.05	16.39	9.89	13.26	10.58	15.96	8.92	11.01
20. Ratio of operating profits to total assets	1.70	1.46	2.41	1.98	2.51	2.07	3.00	2.36
21. Return on assets	0.73	0.34	1.10	0.84	1.04	0.62	1.43	0.45
22. Return on equity	17.86	8.68	21.46	16.52	15.33	10.81	26.02	7.79
23. Cost of deposits	4.62	5.01	4.82	4.64	4.98	4.72	4.60	4.73
24. Cost of borrowings	4.17	4.90	1.41	3.94	0.36	4.03	0.16	0.12
25. Cost of funds	4.61	5.01	4.74	4.61	4.97	4.72	4.51	4.63
26. Return on advances	7.96	8.09	8.31	8.04	8.67	8.57	9.04	8.66
27. Return on investments	8.08	8.05	8.33	8.02	8.70	8.17	7.82	8.02
28. Return on advances adjusted to cost of funds	3.35	3.08	3.58	3.43	3.70	3.85	4.53	4.03
29. Return on investments adjusted to cost of funds	3.47	3.04	3.59	3.41	3.73	3.45	3.32	3.38
30. Business per employee (in Rs. lakh)	321.00	387.00	343.08	436.47	208.00	254.00	310.50	369.26
31. Profit per employee (in Rs. lakh)	1.43	0.82	2.81	2.66	1.72	1.18	3.45	1.16
32. Capital adequacy ratio	11.26	11.12	12.09	11.41	18.16	13.12	12.92	11.94
33. Capital adequacy ratio - Tier I	5.75	6.09	6.07	7.32	14.15	10.01	7.59	9.26
34. Capital adequacy ratio - Tier II	5.51	5.03	6.02	4.09	4.01	3.11	5.33	2.68
35. Ratio of net NPA to net advances	2.93	2.10	2.64	1.56	2.43	1.95	0.59	0.85

Source : Annual accounts of banks

TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

FOREIGN BANKS

(in per cent)

Ratios	As on March 31							
	ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank		Antwerp Diamond Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	6.97	6.41	2.75	4.48	3.32	11.77	41.11	56.51
2. Credit-deposit ratio	140.00	127.05	5.40	25.86	65.48	89.26	861.14	795.36
3. Investment-deposit ratio	47.40	40.67	75.63	30.98	45.83	43.83	327.90	266.36
4. (Credit + Investment) - deposit ratio	187.40	167.73	81.03	56.84	111.32	133.09	1189.04	1061.72
5. Ratio of deposits to total liabilities	45.64	50.40	85.22	66.54	74.96	61.83	7.56	8.21
6. Ratio of term deposits to total deposits	42.04	56.64	91.61	71.83	64.72	61.22	17.10	18.85
7. Ratio of priority sector advances to total advances	32.25	36.77	30.56	16.86	24.46	19.80	99.73	99.73
8. Ratio of term loan to total advances	37.88	37.27	28.39	12.85	47.88	57.88	0.27	0.27
9. Ratio of secured advances to total advances	71.86	65.97	98.91	99.83	40.48	31.89	99.96	99.95
10. Ratio of investments in non-approved securities to total investments	5.06	1.11	56.66	5.93	38.15	27.21	0.00	0.00
11. Ratio of interest income to total assets	6.98	6.94	7.67	8.44	8.40	7.77	4.51	5.63
12. Ratio of net interest margin to total assets	4.41	3.56	0.61	0.78	3.69	3.14	2.82	2.36
13. Ratio of non-interest income to total assets	3.35	3.27	2.07	0.76	7.81	9.09	0.75	0.77
14. Ratio of intermediation cost to total assets	4.36	3.84	2.42	1.06	9.09	9.02	1.30	1.10
15. Ratio of wage bills to intermediation cost	31.25	34.14	17.46	23.15	36.66	39.48	37.29	39.36
16. Ratio of wage bills to total expense	19.67	18.14	4.46	2.82	24.15	26.09	16.22	9.94
17. Ratio of wage bills to total income	13.19	12.83	4.35	2.67	20.57	21.12	9.24	6.79
18. Ratio of burden to total assets	1.01	0.57	0.35	0.31	1.28	-0.08	0.56	0.34
19. Ratio of burden to interest income	14.49	8.17	4.60	3.62	15.29	-0.97	12.34	5.99
20. Ratio of operating profits to total assets	3.40	2.99	0.26	0.47	2.41	3.21	2.26	2.02
21. Return on assets	1.27	1.03	-2.57	0.35	0.55	1.45	1.00	1.21
22. Return on equity	15.63	16.47	-70.06	6.23	6.10	15.13	5.35	5.93
23. Cost of deposits	1.70	2.18	7.90	9.31	5.79	6.27	0.64	0.67
24. Cost of borrowings	4.97	6.27	0.81	1.87	1.75	2.72	1.85	4.15
25. Cost of funds	2.94	3.78	7.67	8.52	5.57	5.72	1.70	3.76
26. Return on advances	7.51	8.07	7.39	7.18	14.06	10.58	4.22	5.52
27. Return on investments	7.91	8.03	9.37	11.79	4.69	4.36	7.89	6.98
28. Return on advances adjusted to cost of funds	4.57	4.29	-0.28	-1.33	8.49	4.85	2.52	1.76
29. Return on investments adjusted to cost of funds	4.97	4.25	1.71	3.28	-0.88	-1.36	6.18	3.22
30. Business per employee (in Rs. lakh)	823.70	905.82	1061.10	1720.49	237.53	239.32	2267.01	2308.40
31. Profit per employee (in Rs. lakh)	10.24	8.15	-77.24	12.06	1.05	2.99	33.40	41.22
32. Capital adequacy ratio	10.55	10.44	14.38	36.98	10.87	10.26	39.99	39.67
33. Capital adequacy ratio - Tier I	7.89	7.18	12.03	36.32	10.23	10.07	26.81	26.28
34. Capital adequacy ratio - Tier II	2.66	3.26	2.35	0.66	0.64	0.19	13.18	13.39
35. Ratio of net NPA to net advances	0.35	0.11	12.73	15.97	0.99	0.58	0.00	0.00

Source : Annual accounts of banks