

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

OTHER SCHEDULED COMMERCIAL BANKS

(in per cent)

Ratios	As on March 31							
	Centurion Bank of Punjab #		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	9.40	5.92	5.20	6.08	5.68	6.16	8.72	6.95
2. Credit-deposit ratio	62.14	69.51	65.03	72.48	55.36	59.77	60.29	62.95
3. Investment-deposit ratio	41.91	31.10	35.61	30.06	47.08	41.35	30.27	28.02
4. (Credit + Investment) - deposit ratio	104.06	100.60	100.64	102.54	102.44	101.13	90.56	90.97
5. Ratio of deposits to total liabilities	76.55	82.96	88.55	85.24	83.59	83.49	88.44	88.91
6. Ratio of term deposits to total deposits	70.98	61.27	78.15	77.05	77.29	67.94	73.13	71.08
7. Ratio of priority sector advances to total advances	28.51	30.29	39.86	40.82	32.77	29.69	29.93	35.57
8. Ratio of term loan to total advances	80.16	75.59	27.62	35.36	74.40	68.90	42.35	49.68
9. Ratio of secured advances to total advances	92.29	87.01	93.52	95.28	81.38	71.94	88.52	92.27
10. Ratio of investments in non-approved securities to total investments	6.69	18.71	8.30	14.75	10.57	20.48	9.51	5.83
11. Ratio of interest income to total assets	8.48	10.08	8.69	8.56	6.03	6.60	7.55	7.64
12. Ratio of net interest margin to total assets	4.36	5.00	3.31	3.67	1.39	1.79	2.87	3.02
13. Ratio of non-interest income to total assets	1.77	3.91	1.00	1.16	1.82	1.91	0.58	0.98
14. Ratio of intermediation cost to total assets	5.37	6.27	1.87	1.97	3.29	4.17	2.73	2.98
15. Ratio of wage bills to intermediation cost	19.48	27.87	49.42	48.45	32.91	29.52	56.83	51.12
16. Ratio of wage bills to total expense	11.02	15.40	12.76	13.89	13.63	13.71	20.92	20.04
17. Ratio of wage bills to total income	10.21	12.50	9.55	9.80	13.77	14.47	19.05	17.65
18. Ratio of burden to total assets	3.60	2.36	0.87	0.80	1.47	2.26	2.15	1.99
19. Ratio of burden to interest income	42.47	23.44	10.03	9.39	24.35	34.23	28.44	26.09
20. Ratio of operating profits to total assets	0.76	2.64	2.44	2.86	-0.08	-0.47	0.73	1.03
21. Return on assets	0.64	0.89	1.33	1.46	-3.38	-2.01	-0.83	0.33
22. Return on equity	6.41	11.54	20.88	21.40	-63.79	-46.90	-17.41	7.66
23. Cost of deposits	4.46	5.81	6.03	5.57	4.91	5.04	5.07	4.96
24. Cost of borrowings	9.30	29.14	2.21	2.50	9.47	14.85	2.89	13.26
25. Cost of funds	4.52	5.98	6.00	5.53	5.11	5.43	5.07	4.97
26. Return on advances	14.30	13.28	10.42	10.72	8.09	8.75	9.69	9.62
27. Return on investments	4.07	8.17	8.45	7.11	4.78	5.57	7.85	7.58
28. Return on advances adjusted to cost of funds	9.78	7.30	4.42	5.19	2.97	3.33	4.62	4.65
29. Return on investments adjusted to cost of funds	-0.45	2.19	2.46	1.58	-0.33	0.14	2.78	2.61
30. Business per employee (in Rs. lakh)	383.00	339.00	325.80	339.69	402.00	390.00	292.70	311.71
31. Profit per employee (in Rs. lakh)	1.83	1.96	3.23	3.51	-11.00	-7.00	-1.65	0.72
32. Capital adequacy ratio	21.42	12.52	12.18	12.33	9.88	9.66	10.16	9.75
33. Capital adequacy ratio - Tier I	17.80	10.84	10.05	10.77	5.85	5.96	6.12	6.21
34. Capital adequacy ratio - Tier II	3.62	1.68	2.13	1.56	4.03	3.70	4.04	3.54
35. Ratio of net NPA to net advances	2.49	1.13	3.37	1.95	6.34	4.50	3.92	2.44

Note : # See 'Explanatory Notes'

Source : Annual accounts of banks

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

OTHER SCHEDULED COMMERCIAL BANKS

(in per cent)

Ratios	As on March 31							
	Federal Bank		Ganesh Bank of Kurundwad #		HDFC Bank		ICICI Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	4.54	6.79	8.34		7.29	5.93	6.36	5.41
2. Credit-deposit ratio	58.07	65.64	43.47		70.33	62.84	91.57	88.54
3. Investment-deposit ratio	38.17	35.08	37.89		53.23	50.89	50.58	43.34
4. (Credit + Investment) - deposit ratio	96.24	100.73	81.36		123.55	113.73	142.15	131.88
5. Ratio of deposits to total liabilities	90.32	86.61	93.13		70.69	75.91	59.54	65.67
6. Ratio of term deposits to total deposits	75.48	74.98	73.23		39.35	44.55	75.73	77.28
7. Ratio of priority sector advances to total advances	32.15	34.30	62.56		21.97	30.99	21.98	29.20
8. Ratio of term loan to total advances	43.20	43.89	79.98		60.14	73.59	79.05	76.48
9. Ratio of secured advances to total advances	90.21	86.71	99.45		76.60	69.16	86.28	83.01
10. Ratio of investments in non-approved securities to total investments	12.32	9.32	0.30		41.94	30.84	31.70	28.61
11. Ratio of interest income to total assets	7.46	7.67	7.96		6.60	7.16	6.43	6.58
12. Ratio of net interest margin to total assets	3.15	3.20	1.40		3.79	4.08	1.94	2.00
13. Ratio of non-interest income to total assets	1.33	1.16	-0.31		1.39	1.80	2.33	2.38
14. Ratio of intermediation cost to total assets	1.97	1.95	2.28		2.32	2.71	2.25	2.14
15. Ratio of wage bills to intermediation cost	59.19	62.64	59.78		25.49	28.79	22.35	24.16
16. Ratio of wage bills to total expense	18.53	19.01	15.43		11.52	13.45	7.47	7.69
17. Ratio of wage bills to total income	13.24	13.81	17.84		7.39	8.69	5.75	5.77
18. Ratio of burden to total assets	0.64	0.79	2.59		0.93	0.91	-0.08	-0.24
19. Ratio of burden to interest income	8.55	10.28	32.54		14.03	12.67	-1.24	-3.65
20. Ratio of operating profits to total assets	2.51	2.41	-1.19		2.87	3.17	2.02	2.24
21. Return on assets	0.62	1.28	-2.58		1.47	1.38	1.48	1.30
22. Return on equity	13.13	22.82	-54.08		18.45	17.74	18.86	14.33
23. Cost of deposits	4.58	4.82	7.02		3.32	3.38	3.87	4.41
24. Cost of borrowings	0.78	0.86	11.78		4.68	8.24	0.79	2.57
25. Cost of funds	4.54	4.73	7.02		3.45	3.76	3.02	4.01
26. Return on advances	9.35	8.91	12.21		7.68	8.91	8.77	8.15
27. Return on investments	6.70	7.59	6.95		6.79	6.84	4.75	6.05
28. Return on advances adjusted to cost of funds	4.81	4.18	5.18		4.23	5.15	5.75	4.14
29. Return on investments adjusted to cost of funds	2.15	2.86	-0.07		3.34	3.08	1.73	2.04
30. Business per employee (in Rs. lakh)	366.00	431.00	124.28		806.00	758.00	880.00	905.00
31. Profit per employee (in Rs. lakh)	1.39	3.54	0.00		8.80	7.39	11.00	10.00
32. Capital adequacy ratio	11.27	13.75	3.99		12.16	11.41	11.78	13.35
33. Capital adequacy ratio - Tier I	6.42	9.72	-0.25		9.60	8.55	7.59	9.20
34. Capital adequacy ratio - Tier II	4.85	4.03	4.24		2.56	2.86	4.19	4.15
35. Ratio of net NPA to net advances	2.21	0.95	8.32		0.24	0.44	1.65	0.72

Note : # See 'Explanatory Notes'

Source : Annual accounts of banks

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

OTHER SCHEDULED COMMERCIAL BANKS

(in per cent)

Ratios	As on March 31							
	IndusInd Bank		ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	4.85	4.03	5.30	6.31	7.74	3.99	6.35	4.04
2. Credit-deposit ratio	68.63	62.04	72.24	76.73	53.21	61.67	58.02	58.83
3. Investment-deposit ratio	31.03	36.05	33.38	32.79	41.73	38.33	42.04	41.90
4. (Credit + Investment) - deposit ratio	99.65	98.09	105.63	109.51	94.94	100.00	100.06	100.73
5. Ratio of deposits to total liabilities	83.95	85.15	81.67	79.53	88.63	88.79	86.51	88.56
6. Ratio of term deposits to total deposits	89.31	87.13	75.77	72.99	68.00	65.83	78.40	79.12
7. Ratio of priority sector advances to total advances	23.50	26.78	31.17	30.31	21.79	19.53	33.31	35.58
8. Ratio of term loan to total advances	64.14	74.56	53.56	50.21	59.68	61.72	39.49	41.43
9. Ratio of secured advances to total advances	91.25	87.21	91.29	87.38	88.44	87.84	84.69	88.30
10. Ratio of investments in non-approved securities to total investments	15.74	15.24	19.17	14.16	35.38	28.98	25.28	26.26
11. Ratio of interest income to total assets	7.39	7.15	6.92	7.60	6.79	6.71	7.27	7.41
12. Ratio of net interest margin to total assets	2.71	1.90	2.49	2.99	2.61	2.61	2.74	2.66
13. Ratio of non-interest income to total assets	1.63	1.36	0.86	1.18	0.42	0.52	1.91	1.21
14. Ratio of intermediation cost to total assets	1.73	1.90	2.66	3.23	1.41	1.36	1.71	1.49
15. Ratio of wage bills to intermediation cost	22.70	26.78	46.33	45.14	55.40	55.73	63.43	56.80
16. Ratio of wage bills to total expense	6.11	7.13	17.37	18.59	14.02	13.86	17.37	13.56
17. Ratio of wage bills to total income	4.34	5.99	15.82	16.58	10.87	10.46	11.80	9.80
18. Ratio of burden to total assets	0.09	0.54	1.80	2.04	0.99	0.83	-0.21	0.27
19. Ratio of burden to interest income	1.26	7.62	25.99	26.87	14.63	12.43	-2.84	3.70
20. Ratio of operating profits to total assets	2.61	1.35	0.69	0.95	1.62	1.78	2.95	2.39
21. Return on assets	1.50	0.22	-0.25	0.05	0.47	0.67	1.27	1.28
22. Return on equity	25.79	4.34	-4.80	0.97	7.06	10.21	17.56	16.85
23. Cost of deposits	4.69	5.53	4.48	4.76	4.61	4.55	5.09	5.30
24. Cost of borrowings	7.60	8.71	2.30	3.39	4.41	2.00	1.14	1.39
25. Cost of funds	5.00	5.66	4.32	4.67	4.61	4.52	5.00	5.23
26. Return on advances	9.95	9.34	8.08	8.54	8.42	8.48	8.38	8.73
27. Return on investments	7.16	6.56	6.41	7.07	7.38	6.22	7.56	7.37
28. Return on advances adjusted to cost of funds	4.95	3.69	3.75	3.87	3.81	3.96	3.38	3.50
29. Return on investments adjusted to cost of funds	2.16	0.91	2.08	2.40	2.78	1.71	2.56	2.13
30. Business per employee (in Rs. lakh)	925.78	880.18	394.92	426.00	435.00	516.00	380.90	478.29
31. Profit per employee (in Rs. lakh)	10.12	1.56	-0.73	0.17	2.00	3.00	3.35	4.05
32. Capital adequacy ratio	11.62	10.54	9.09	10.67	15.15	12.14	14.16	11.78
33. Capital adequacy ratio - Tier I	7.24	6.84	5.20	7.14	12.48	11.76	12.15	11.38
34. Capital adequacy ratio - Tier II	4.38	3.70	3.89	3.53	2.67	0.38	2.01	0.40
35. Ratio of net NPA to net advances	2.71	2.09	2.13	1.76	1.41	0.92	2.29	1.18

Source : Annual accounts of banks

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

OTHER SCHEDULED COMMERCIAL BANKS

(in per cent)

Ratios	As on March 31							
	Karur Vysya Bank		Kotak Mahindra Bank		Lakshmi Vilas Bank		Lord Krishna Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	5.72	6.21	5.55	6.38	7.40	4.61	4.81	3.83
2. Credit-deposit ratio	69.24	73.32	93.43	96.69	66.30	68.09	63.73	62.35
3. Investment-deposit ratio	33.26	30.33	42.49	43.49	33.78	29.51	38.92	34.64
4. (Credit + Investment) - deposit ratio	102.50	103.65	135.92	140.18	100.08	97.61	102.65	96.99
5. Ratio of deposits to total liabilities	84.62	84.11	66.02	64.53	86.25	88.15	86.87	87.67
6. Ratio of term deposits to total deposits	75.56	73.09	87.55	80.99	74.38	76.92	84.06	81.76
7. Ratio of priority sector advances to total advances	39.03	42.79	37.93	35.80	41.01	36.53	27.48	33.32
8. Ratio of term loan to total advances	56.17	43.45	90.80	92.31	38.30	47.26	31.32	36.93
9. Ratio of secured advances to total advances	83.46	87.77	72.92	72.77	91.75	91.05	87.47	88.82
10. Ratio of investments in non-approved securities to total investments	15.54	17.65	27.23	16.95	7.92	7.45	11.76	14.90
11. Ratio of interest income to total assets	7.88	7.71	6.82	8.32	7.57	7.18	7.64	7.22
12. Ratio of net interest margin to total assets	3.42	3.35	3.66	4.25	2.71	2.35	2.22	2.14
13. Ratio of non-interest income to total assets	1.51	1.69	2.15	2.91	0.97	1.03	0.05	1.04
14. Ratio of intermediation cost to total assets	2.28	2.34	3.64	4.64	2.29	2.49	2.31	2.71
15. Ratio of wage bills to intermediation cost	44.75	44.27	38.24	44.25	52.25	53.47	41.88	45.77
16. Ratio of wage bills to total expense	15.13	15.45	20.48	23.59	16.74	18.19	12.51	15.92
17. Ratio of wage bills to total income	10.85	11.00	15.53	18.29	14.02	16.22	12.58	15.01
18. Ratio of burden to total assets	0.77	0.64	1.49	1.73	1.32	1.46	2.26	1.67
19. Ratio of burden to interest income	9.73	8.34	21.90	20.80	17.42	20.36	29.61	23.06
20. Ratio of operating profits to total assets	2.66	2.71	2.16	2.52	1.39	0.89	-0.04	0.48
21. Return on assets	1.45	1.65	1.56	1.39	0.08	0.53	0.00	0.17
22. Return on equity	14.30	16.58	12.46	14.58	1.46	8.63	-15.29	2.02
23. Cost of deposits	5.13	5.00	3.69	5.05	5.31	5.28	5.85	5.44
24. Cost of borrowings	7.97	4.53	2.69	3.83	3.68	1.37	86.69	312.04
25. Cost of funds	5.18	4.99	3.55	4.82	5.29	5.24	5.87	5.52
26. Return on advances	8.93	8.91	10.46	10.40	8.58	8.22	9.40	8.32
27. Return on investments	8.65	8.28	3.86	6.13	8.54	7.75	7.56	7.28
28. Return on advances adjusted to cost of funds	3.75	3.91	6.91	5.58	3.29	2.98	3.53	2.80
29. Return on investments adjusted to cost of funds	3.47	3.28	0.31	1.31	3.25	2.50	1.69	1.76
30. Business per employee (in Rs. lakh)	387.00	439.00	387.27	352.00	296.00	371.00	306.35	326.00
31. Profit per employee (in Rs. lakh)	3.75	4.65	5.37	4.15	0.17	1.20	0.00	0.30
32. Capital adequacy ratio	16.07	14.79	12.80	11.27	11.32	10.79	11.74	10.11
33. Capital adequacy ratio - Tier I	14.36	13.29	10.12	8.07	5.67	6.94	7.57	7.51
34. Capital adequacy ratio - Tier II	1.71	1.50	2.68	3.20	5.65	3.85	4.17	2.60
35. Ratio of net NPA to net advances	1.66	0.81	0.37	0.24	4.98	1.89	4.22	3.11

Source : Annual accounts of banks

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

OTHER SCHEDULED COMMERCIAL BANKS

(in per cent)

Ratios	As on March 31							
	Nainital Bank		Ratnakar Bank		Sangli Bank		SBI Comm. & Int. Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-deposit ratio	5.49	5.62	12.01	13.11	6.77	4.73	5.35	5.43
2. Credit-deposit ratio	38.92	53.64	54.07	56.15	40.90	44.32	69.61	67.10
3. Investment-deposit ratio	45.12	33.04	33.77	31.65	46.36	41.18	30.58	29.23
4. (Credit + Investment) - deposit ratio	84.04	86.68	87.83	87.79	87.27	85.50	100.19	96.34
5. Ratio of deposits to total liabilities	88.87	85.14	90.11	89.35	93.92	93.18	69.50	71.47
6. Ratio of term deposits to total deposits	50.65	45.97	71.53	61.70	66.15	59.26	89.11	85.18
7. Ratio of priority sector advances to total advances	55.79	50.29	31.25	32.52	14.65	8.41	3.93	9.30
8. Ratio of term loan to total advances	43.47	44.98	44.41	47.15	23.79	12.00	20.46	55.23
9. Ratio of secured advances to total advances	93.62	92.90	82.40	83.95	94.40	86.61	82.17	92.42
10. Ratio of investments in non-approved securities to total investments	47.16	29.12	22.54	24.08	7.78	8.89	1.76	1.59
11. Ratio of interest income to total assets	7.72	7.77	7.78	7.60	6.68	6.15	5.35	7.20
12. Ratio of net interest margin to total assets	3.89	4.37	3.18	3.25	2.47	2.35	1.93	3.43
13. Ratio of non-interest income to total assets	0.99	1.08	0.59	0.69	0.43	0.33	1.92	2.08
14. Ratio of intermediation cost to total assets	2.66	3.09	2.64	2.53	2.61	2.78	1.59	1.52
15. Ratio of wage bills to intermediation cost	69.62	74.86	59.46	62.04	76.71	76.34	40.33	40.03
16. Ratio of wage bills to total expense	28.56	35.67	21.69	22.82	29.36	32.23	12.77	11.51
17. Ratio of wage bills to total income	21.29	26.18	18.76	18.96	28.15	32.72	8.80	6.57
18. Ratio of burden to total assets	1.68	2.02	2.05	1.84	2.18	2.44	-0.33	-0.55
19. Ratio of burden to interest income	21.70	25.97	26.32	24.26	32.61	39.75	-6.18	-7.67
20. Ratio of operating profits to total assets	2.22	2.35	1.13	1.41	0.29	-0.10	2.26	3.98
21. Return on assets	1.25	1.06	-1.17	0.07	-1.52	-1.37	-2.10	1.09
22. Return on equity	15.83	12.90	-19.14	1.19	-36.51	-34.92	-10.73	6.31
23. Cost of deposits	4.31	3.90	5.15	4.80	4.47	4.05	4.59	4.34
24. Cost of borrowings	6.22	3.36	14.41	6.94	110.35	133.98	0.83	8.51
25. Cost of funds	4.31	3.90	5.16	4.80	4.49	4.06	4.33	4.77
26. Return on advances	10.78	10.00	10.26	10.16	6.19	6.95	5.00	7.03
27. Return on investments	8.15	8.92	8.69	8.07	7.15	6.21	6.75	7.57
28. Return on advances adjusted to cost of funds	6.47	6.10	5.09	5.36	1.71	2.89	0.68	2.25
29. Return on investments adjusted to cost of funds	3.84	5.02	3.53	3.27	2.66	2.15	2.42	2.80
30. Business per employee (in Rs. lakh)	162.32	225.00	220.75	250.92	105.35	117.40	527.06	626.43
31. Profit per employee (in Rs. lakh)	2.00	2.00	-1.73	0.11	-1.66	-1.61	-9.73	5.70
32. Capital adequacy ratio	14.85	13.88	12.03	10.69	9.30	1.64	23.56	22.29
33. Capital adequacy ratio - Tier I	11.30	10.97	10.06	9.64	6.44	0.82	23.01	20.91
34. Capital adequacy ratio - Tier II	3.55	2.91	1.97	1.05	2.86	0.82	0.55	1.38
35. Ratio of net NPA to net advances	0.00	0.00	5.54	2.61	4.30	2.34	7.65	3.82

Source : Annual accounts of banks

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

OTHER SCHEDULED COMMERCIAL BANKS

(in per cent)

Ratios	As on March 31							
	South Indian Bank		Tamilnad Mercantile Bank		United Western Bank		UTI Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-deposit ratio	5.10	5.70	6.30	5.41	5.79	4.54	10.88	6.06
2. Credit-deposit ratio	63.18	66.50	54.41	60.09	61.62	61.82	49.20	55.63
3. Investment-deposit ratio	36.90	28.60	47.35	45.40	32.58	34.16	47.45	53.67
4. (Credit + Investment) - deposit ratio	100.08	95.10	101.76	105.49	94.20	95.99	96.65	109.29
5. Ratio of deposits to total liabilities	89.60	88.47	85.94	85.25	91.10	90.42	84.02	80.66
6. Ratio of term deposits to total deposits	75.21	73.59	73.62	71.58	67.82	59.91	62.02	60.02
7. Ratio of priority sector advances to total advances	31.87	35.59	47.38	46.06	32.08	38.71	28.22	34.64
8. Ratio of term loan to total advances	55.35	53.88	32.89	37.97	27.47	29.65	66.69	70.29
9. Ratio of secured advances to total advances	89.82	88.31	89.08	93.93	89.86	83.47	87.03	89.88
10. Ratio of investments in non-approved securities to total investments	6.50	8.55	37.70	37.85	22.21	22.01	50.04	45.33
11. Ratio of interest income to total assets	7.57	7.50	9.58	9.36	6.84	6.82	6.22	6.60
12. Ratio of net interest margin to total assets	2.74	3.06	4.32	4.20	2.06	2.32	2.36	2.47
13. Ratio of non-interest income to total assets	1.09	0.71	1.27	1.41	0.92	0.79	1.34	1.67
14. Ratio of intermediation cost to total assets	2.00	2.23	2.33	2.21	1.97	2.53	1.88	1.86
15. Ratio of wage bills to intermediation cost	63.35	61.65	58.47	57.67	54.13	59.99	30.42	29.51
16. Ratio of wage bills to total expense	18.54	20.58	17.96	17.31	15.80	21.58	9.97	9.15
17. Ratio of wage bills to total income	14.61	16.72	12.57	11.86	13.74	19.96	7.56	6.64
18. Ratio of burden to total assets	0.90	1.51	1.06	0.80	1.05	1.75	0.54	0.19
19. Ratio of burden to interest income	11.95	20.20	11.10	8.59	15.30	25.57	8.60	2.92
20. Ratio of operating profits to total assets	1.84	1.54	3.25	3.39	1.01	0.57	1.83	2.27
21. Return on assets	0.09	0.53	1.52	1.67	-1.42	-1.55	1.21	1.18
22. Return on equity	2.05	9.29	15.90	16.65	-36.00	-39.06	18.81	18.28
23. Cost of deposits	5.20	4.80	5.73	5.73	5.00	4.75	4.06	4.32
24. Cost of borrowings	1.90	23.23	3.21	3.96	6.17	7.80	1.09	2.70
25. Cost of funds	5.18	4.81	5.72	5.72	5.01	4.77	3.94	4.23
26. Return on advances	9.15	9.36	10.46	10.05	7.85	7.72	7.84	8.06
27. Return on investments	7.26	6.37	10.49	9.91	7.47	7.66	7.60	7.03
28. Return on advances adjusted to cost of funds	3.97	4.55	4.73	4.33	2.84	2.95	3.90	3.83
29. Return on investments adjusted to cost of funds	2.08	1.57	4.77	4.19	2.46	2.89	3.66	2.80
30. Business per employee (in Rs. lakh)	352.00	422.00	316.97	358.29	309.00	324.00	1021.00	1020.00
31. Profit per employee (in Rs. lakh)	0.24	1.37	3.60	4.41	-3.12	-3.48	8.02	8.69
32. Capital adequacy ratio	9.89	13.02	19.74	18.33	4.86	0.99	12.66	11.08
33. Capital adequacy ratio - Tier I	5.68	8.38	16.22	17.60	2.43	0.50	8.87	7.26
34. Capital adequacy ratio - Tier II	4.21	4.64	3.52	0.73	2.43	0.49	3.79	3.82
35. Ratio of net NPA to net advances	3.81	1.86	2.95	2.17	5.83	5.66	1.39	0.98

Source : Annual accounts of banks

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

OTHER SCHEDULED COMMERCIAL BANKS

(in per cent)

Ratios	As on March 31	
	Yes Bank	
	2005	2006
	(57)	(58)
1. Cash-deposit ratio	6.23	3.03
2. Credit-deposit ratio	114.77	82.71
3. Investment-deposit ratio	59.55	46.39
4. (Credit + Investment) - deposit ratio	174.33	129.10
5. Ratio of deposits to total liabilities	51.87	69.92
6. Ratio of term deposits to total deposits	98.62	89.29
7. Ratio of priority sector advances to total advances	3.29	26.35
8. Ratio of term loan to total advances	85.40	82.11
9. Ratio of secured advances to total advances	48.77	70.99
10. Ratio of investments in non-approved securities to total investments	31.95	39.86
11. Ratio of interest income to total assets	2.35	6.99
12. Ratio of net interest margin to total assets	1.42	3.14
13. Ratio of non-interest income to total assets	1.42	3.67
14. Ratio of intermediation cost to total assets	3.13	3.17
15. Ratio of wage bills to intermediation cost	53.26	58.20
16. Ratio of wage bills to total expense	41.07	26.27
17. Ratio of wage bills to total income	44.18	17.29
18. Ratio of burden to total assets	1.70	-0.50
19. Ratio of burden to interest income	72.63	-7.16
20. Ratio of operating profits to total assets	-0.29	3.64
21. Return on assets	-0.29	2.13
22. Return on equity	-1.73	14.01
23. Cost of deposits	1.34	4.76
24. Cost of borrowings	0.80	4.53
25. Cost of funds	1.15	4.72
26. Return on advances	3.04	8.59
27. Return on investments	1.58	5.45
28. Return on advances adjusted to cost of funds	1.89	3.88
29. Return on investments adjusted to cost of funds	0.43	0.73
30. Business per employee (in Rs. lakh)	687.93	848.08
31. Profit per employee (in Rs. lakh)	-1.82	8.82
32. Capital adequacy ratio	18.81	16.43
33. Capital adequacy ratio - Tier I	18.64	13.78
34. Capital adequacy ratio - Tier II	0.17	2.65
35. Ratio of net NPA to net advances	0.00	0.00

Source : Annual accounts of banks