TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007

(In per cent)

Ratios	As on March 31									
	State Bank of India & its Associates		Nationalised Banks $		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash-deposit ratio	5.72	7.08	7.57	7.16	7.13	8.05	5.51	7.43	6.67	7.24
2. Credit-deposit ratio	68.52	76.16	68.01	70.38	85.77	83.78	73.04	75.14	70.07	73.46
3. Investment-deposit ratio	41.44	33.41	37.85	33.29	46.05	47.40	42.14	38.89	40.03	35.25
4. (Credit+Investment)-deposit ratio	109.96	109.57	105.86	103.67	131.83	131.18	115.19	114.03	110.10	108.71
5. Ratio of deposits to total liabilities	78.40	78.62	81.64	83.27	57.06	54.24	74.95	74.05	77.70	77.87
6. Ratio of term deposits to total deposits	56.60	57.11	61.79	64.57	49.47	56.83	69.61	70.17	61.39	63.53
7. Ratio of priority sector advances to total advances	33.64	32.66	36.18	34.69	26.87	27.44	30.59	31.58	33.81	33.08
8. Ratio of term loan to total advances	53.90	54.86	52.66	54.86	48.04	49.25	68.40	70.31	55.92	57.74
9. Ratio of secured advances to total advances	79.05	78.60	82.15	82.66	57.67	54.34	83.23	81.42	80.04	79.61
10. Ratio of investments in non-approved securities to total investments	12.45	14.50	18.61	19.13	21.80	21.20	28.04	25.51	19.17	19.70
11. Ratio of interest income to total assets	7.48	7.52	7.17	7.56	6.96	7.55	7.05	7.77	7.21	7.59
12. Ratio of net interest margin to total assets	3.22	3.00	2.92	2.85	4.05	4.36	2.74	2.77	3.04	2.99
13. Ratio of non-interest income to total assets	1.44	1.04	1.00	0.88	3.04	2.91	1.62	1.69	1.38	1.25
14. Ratio of intermediation cost to total assets	2.39	2.13	2.07	1.84	3.32	3.24	2.41	2.33	2.30	2.12
15. Ratio of wage bills to intermediation cost	67.67	65.49	65.42	63.56	34.25	39.80	33.87	34.43	56.52	54.52
16. Ratio of wage bills to total expense	24.35	21.01	21.42	17.89	18.22	20.06	12.15	10.94	20.11	17.20
17. Ratio of wage bills to total income	18.13	16.32	16.56	13.88	11.35	12.35	9.41	8.47	15.16	13.09
18. Ratio of burden to total assets	0.95	1.09	1.07	0.96	0.27	0.34	0.79	0.64	0.93	0.88
19. Ratio of burden to interest income	12.64	14.53	14.87	12.70	3.93	4.46	11.21	8.22	12.86	11.54
20. Ratio of operating profits to total assets	2.28	1.91	1.86	1.89	3.77	4.02	1.95	2.13	2.12	2.11
21. Return on assets	0.87	0.86	0.89	0.94	2.08	2.27	1.07	1.02	1.01	1.05
22. Return on equity	16.92	16.31	14.65	15.97	14.18	15.98	13.34	13.71	14.77	15.51
23. Cost of deposits	4.83	4.87	4.45	4.96	3.16	3.60	4.46	5.37	4.48	4.95
24. Cost of borrowings	5.11	5.54	1.77	2.30	5.01	5.31	3.27	3.61	3.30	3.87
25. Cost of funds	4.84	4.92	4.27	4.81	3.63	4.03	4.33	5.18	4.38	4.86
26. Return on advances	7.77	8.46	8.13	8.79	8.54	9.77	8.72	9.55	8.19	8.93
27. Return on investments	7.86	7.57	7.83	7.73	8.30	8.77	6.64	7.26	7.65	7.66
28. Return on advances adjusted to cost of funds	2.93	3.55	3.86	3.99	4.90	5.74	4.39	4.38	3.80	4.08
29. Return on investments adjusted to cost of funds	3.02	2.65	3.57	2.93	4.66	4.74	2.31	2.08	3.26	2.80

Note : $ Includes IDBI Ltd.

Source : Annual accounts of banks of respective years.