

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007

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	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	5.70	6.68	7.52	12.83	6.69	6.92	6.88	6.71
2. Credit-deposit ratio	68.89	77.46	73.27	72.07	61.32	67.73	71.28	76.85
3. Investment-deposit ratio	42.77	34.25	36.57	30.49	41.90	33.54	30.68	30.00
4. (Credit+Investment)-deposit ratio	111.65	111.70	109.84	102.56	103.22	101.27	101.96	106.84
5. Ratio of deposits to total liabilities	76.93	76.87	78.85	82.53	83.74	84.61	80.44	81.45
6. Ratio of term deposits to total deposits	52.45	51.52	57.94	64.99	65.66	68.62	69.17	70.82
7. Ratio of priority sector advances to total advances	30.56	30.24	41.30	41.03	41.68	38.99	42.85	37.46
8. Ratio of term loan to total advances	53.89	53.68	48.08	54.05	58.14	59.86	55.69	59.03
9. Ratio of secured advances to total advances	76.76	75.61	88.23	86.01	80.12	79.70	88.61	89.04
10. Ratio of investments in non-approved securities to total investments	14.98	18.84	4.39	3.21	5.54	4.47	8.53	5.79
11. Ratio of interest income to total assets	7.54	7.45	7.72	8.08	7.28	7.78	7.03	7.55
12. Ratio of net interest margin to total assets	3.27	3.03	3.90	3.45	2.90	3.02	2.88	2.58
13. Ratio of non-interest income to total assets	1.56	1.09	0.97	1.17	1.22	1.02	1.30	0.95
14. Ratio of intermediation cost to total assets	2.46	2.23	2.98	2.43	2.16	1.80	2.11	1.81
15. Ratio of wage bills to intermediation cost	69.28	67.09	65.03	63.33	65.10	60.84	53.94	54.59
16. Ratio of wage bills to total expense	25.29	22.50	28.52	21.79	21.51	16.71	18.18	14.59
17. Ratio of wage bills to total income	18.71	17.53	22.32	16.63	16.56	12.46	13.67	11.64
18. Ratio of burden to total assets	0.90	1.14	2.01	1.26	0.95	0.78	0.81	0.86
19. Ratio of burden to interest income	11.92	15.33	26.04	15.56	12.99	10.06	11.51	11.38
20. Ratio of operating profits to total assets	2.37	1.89	1.89	2.19	1.95	2.24	2.07	1.72
21. Return on assets	0.89	0.84	0.53	0.89	1.13	1.14	0.76	0.87
22. Return on equity	17.04	15.41	10.73	19.99	22.01	21.72	14.48	17.31
23. Cost of deposits	4.85	4.68	4.50	5.23	4.98	5.36	4.61	5.46
24. Cost of borrowings	5.30	6.09	3.58	4.25	5.45	5.86	4.57	5.02
25. Cost of funds	4.88	4.79	4.46	5.19	4.99	5.37	4.61	5.43
26. Return on advances	7.62	8.29	8.59	9.40	8.15	9.03	8.08	8.78
27. Return on investments	7.77	7.37	8.85	8.85	8.21	7.93	7.76	8.07
28. Return on advances adjusted to cost of funds	2.74	3.50	4.12	4.21	3.16	3.67	3.48	3.35
29. Return on investments adjusted to cost of funds	2.89	2.58	4.38	3.66	3.22	2.57	3.15	2.64
30. Business per employee (in Rs.lakh)	299.23	357.00	276.85	368.09	414.34	473.64	367.97	476.67
31. Profit per employee (in Rs.lakh)	2.17	2.37	1.20	2.57	3.26	3.92	2.09	2.91
32. Capital adequacy ratio	11.88	12.34	12.08	12.89	12.08	12.51	11.40	11.77
33. Capital adequacy ratio - Tier I	9.36	8.01	8.50	7.79	8.95	8.25	7.55	6.74
34. Capital adequacy ratio - Tier II	2.52	4.33	3.58	5.10	3.13	4.26	3.85	5.03
35. Ratio of net NPA to net advances	1.88	1.56	1.18	1.09	0.36	0.22	1.83	1.04

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (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	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	4.56	9.52	4.47	5.66	5.97	7.02	4.76	7.95
2. Credit-deposit ratio	71.81	74.77	65.66	73.42	61.00	70.11	72.57	80.00
3. Investment-deposit ratio	34.78	31.74	37.53	31.54	42.81	31.71	40.89	30.86
4. (Credit+Investment)-deposit ratio	106.59	106.51	103.20	104.96	103.81	101.82	113.46	110.86
5. Ratio of deposits to total liabilities	84.65	82.04	81.92	82.56	83.74	83.86	81.59	81.55
6. Ratio of term deposits to total deposits	64.49	68.05	70.42	72.76	63.64	66.66	69.60	71.67
7. Ratio of priority sector advances to total advances	42.45	36.31	37.87	34.58	41.61	41.64	41.10	39.92
8. Ratio of term loan to total advances	56.60	60.67	59.61	62.36	46.98	51.87	47.86	52.08
9. Ratio of secured advances to total advances	86.09	88.40	84.83	90.31	76.15	74.48	85.98	87.12
10. Ratio of investments in non-approved securities to total investments	6.26	4.77	5.97	4.05	8.14	5.72	4.29	2.24
11. Ratio of interest income to total assets	7.50	7.82	6.77	7.15	7.45	7.57	7.57	8.11
12. Ratio of net interest margin to total assets	3.41	3.09	2.74	2.50	3.03	2.61	3.15	3.25
13. Ratio of non-interest income to total assets	1.87	1.39	0.95	0.76	0.67	0.64	1.16	0.64
14. Ratio of intermediation cost to total assets	2.84	2.43	1.68	1.49	1.95	1.84	2.08	1.85
15. Ratio of wage bills to intermediation cost	58.09	56.48	60.84	60.74	74.41	66.74	64.02	63.55
16. Ratio of wage bills to total expense	23.78	19.19	17.92	14.72	22.81	18.08	20.49	17.50
17. Ratio of wage bills to total income	17.59	14.93	13.25	11.41	17.90	14.98	15.28	13.43
18. Ratio of burden to total assets	0.97	1.05	0.73	0.72	1.29	1.20	0.93	1.21
19. Ratio of burden to interest income	12.91	13.36	10.75	10.14	17.28	15.86	12.24	14.95
20. Ratio of operating profits to total assets	2.44	2.04	2.01	1.78	1.75	1.41	2.22	2.03
21. Return on assets	1.23	1.10	0.73	0.77	0.31	0.46	0.86	0.86
22. Return on equity	25.62	24.00	14.17	15.52	6.79	8.66	21.02	22.26
23. Cost of deposits	4.51	5.18	4.59	5.25	4.97	5.56	5.00	5.21
24. Cost of borrowings	4.30	2.33	6.89	2.21	3.62	3.77	0.34	0.18
25. Cost of funds	4.51	5.07	4.66	5.13	4.88	5.46	4.89	4.96
26. Return on advances	8.50	9.00	8.03	8.72	7.62	8.35	7.90	8.62
27. Return on investments	7.66	7.86	7.16	6.73	9.11	9.03	8.47	8.75
28. Return on advances adjusted to cost of funds	4.00	3.93	3.37	3.59	2.74	2.89	3.01	3.67
29. Return on investments adjusted to cost of funds	3.15	2.79	2.50	1.60	4.23	3.57	3.59	3.79
30. Business per employee (in Rs.lakh)	290.00	398.00	493.01	599.54	303.94	343.00	381.19	506.13
31. Profit per employee (in Rs.lakh)	2.22	2.60	2.66	3.24	0.64	1.21	2.34	2.96
32. Capital adequacy ratio	11.37	11.47	13.67	12.38	12.03	12.78	11.15	11.68
33. Capital adequacy ratio - Tier I	7.44	6.62	9.96	8.36	9.02	8.17	7.24	7.55
34. Capital adequacy ratio - Tier II	3.93	4.85	3.71	4.02	3.01	4.61	3.91	4.13
35. Ratio of net NPA to net advances	0.74	0.45	0.99	0.83	1.16	0.70	1.47	1.08

Source : Annual accounts of banks of respective years.