

**TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)**

**NATIONALISED BANKS**

(In per cent)

Ratios	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	5.49	6.83	11.38	7.11	3.56	5.13	5.95	6.00
2. Credit-deposit ratio	60.10	69.34	65.15	67.28	63.97	66.94	69.38	70.85
3. Investment-deposit ratio	37.08	31.48	33.74	34.50	37.49	27.97	33.83	29.61
4. (Credit+Investment)-deposit ratio	97.18	100.83	98.89	101.77	101.46	94.92	103.22	100.46
5. Ratio of deposits to total liabilities	87.72	88.00	83.41	87.20	82.60	87.26	83.66	84.64
6. Ratio of term deposits to total deposits	60.72	62.03	63.69	65.47	62.06	66.82	64.98	67.78
7. Ratio of priority sector advances to total advances	41.91	39.39	37.26	37.49	29.36	28.76	31.50	29.87
8. Ratio of term loan to total advances	54.30	53.68	41.73	42.98	39.08	45.28	37.74	39.10
9. Ratio of secured advances to total advances	88.40	91.54	83.76	80.46	80.61	77.53	82.47	82.58
10. Ratio of investments in non-approved securities to total investments	18.47	19.43	13.47	19.55	25.16	23.77	28.44	26.48
11. Ratio of interest income to total assets	7.50	7.94	7.29	7.52	6.78	7.18	6.78	7.23
12. Ratio of net interest margin to total assets	3.14	2.85	3.19	3.21	3.05	2.95	2.54	2.71
13. Ratio of non-interest income to total assets	0.96	0.61	1.07	1.01	1.08	0.91	1.14	1.23
14. Ratio of intermediation cost to total assets	2.06	1.67	2.34	2.12	2.29	1.98	2.04	2.05
15. Ratio of wage bills to intermediation cost	65.76	60.43	57.45	58.81	63.90	64.62	62.79	61.88
16. Ratio of wage bills to total expense	21.12	14.92	20.85	19.39	24.34	20.63	20.40	19.33
17. Ratio of wage bills to total income	16.03	11.80	16.07	14.59	18.63	15.83	16.17	15.02
18. Ratio of burden to total assets	1.10	1.06	1.27	1.10	1.21	1.07	0.90	0.82
19. Ratio of burden to interest income	14.69	13.33	17.43	14.67	17.84	14.88	13.24	11.39
20. Ratio of operating profits to total assets	2.04	1.79	1.91	2.11	1.84	1.88	1.64	1.89
21. Return on assets	1.42	1.26	1.38	1.31	0.79	0.72	0.68	0.88
22. Return on equity	23.67	18.49	20.52	17.78	12.28	12.45	14.85	20.65
23. Cost of deposits	4.74	5.58	4.52	4.80	4.02	4.56	4.05	4.31
24. Cost of borrowings	7.14	3.45	6.57	5.39	4.41	5.30	6.11	8.68
25. Cost of funds	4.74	5.57	4.57	4.82	4.03	4.58	4.18	4.55
26. Return on advances	8.71	9.22	8.90	9.22	7.31	8.27	7.58	8.52
27. Return on investments	8.05	8.37	7.16	6.96	8.05	7.90	7.15	7.31
28. Return on advances adjusted to cost of funds	3.97	3.65	4.33	4.40	3.28	3.69	3.40	3.97
29. Return on investments adjusted to cost of funds	3.31	2.79	2.58	2.15	4.02	3.32	2.97	2.76
30. Business per employee (in Rs.lakh)	336.00	456.00	426.75	536.06	396.00	555.00	381.00	498.00
31. Profit per employee (in Rs.lakh)	3.69	3.97	3.69	4.14	2.13	2.73	1.66	2.71
32. Capital adequacy ratio	13.37	12.52	14.00	11.33	13.65	11.80	10.75	11.58
33. Capital adequacy ratio - Tier I	9.53	8.10	12.20	9.98	10.98	8.74	6.75	6.54
34. Capital adequacy ratio - Tier II	3.84	4.42	1.80	1.35	2.67	3.06	4.00	5.04
35. Ratio of net NPA to net advances	0.84	1.07	0.24	0.17	0.87	0.60	1.49	0.74

Source : Annual accounts of banks of respective years.

**TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)**

**NATIONALISED BANKS**

(In per cent)

Ratios	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	6.96	6.69	6.78	6.39	5.09	6.61	4.99	7.04
2. Credit-deposit ratio	61.21	67.57	68.00	69.18	56.38	62.57	72.89	70.71
3. Investment-deposit ratio	42.20	33.31	31.66	31.76	43.08	33.51	32.40	34.04
4. (Credit+Investment)-deposit ratio	103.41	100.88	99.65	100.95	99.46	96.09	105.29	104.75
5. Ratio of deposits to total liabilities	86.20	86.95	87.94	85.79	89.02	89.00	81.16	80.34
6. Ratio of term deposits to total deposits	57.17	56.84	66.71	68.48	53.20	57.91	65.67	65.93
7. Ratio of priority sector advances to total advances	41.65	39.23	37.68	37.24	43.48	39.12	33.27	35.92
8. Ratio of term loan to total advances	62.97	64.49	45.31	46.45	57.84	60.13	57.45	60.25
9. Ratio of secured advances to total advances	75.23	79.71	74.25	78.50	81.94	80.66	83.75	82.33
10. Ratio of investments in non-approved securities to total investments	13.69	16.50	15.39	16.05	15.65	19.31	15.34	18.91
11. Ratio of interest income to total assets	7.72	7.75	7.17	7.61	7.52	7.44	7.06	7.36
12. Ratio of net interest margin to total assets	3.03	3.12	2.95	2.70	3.32	2.95	3.30	2.96
13. Ratio of non-interest income to total assets	0.16	0.75	1.08	0.97	0.74	0.57	1.27	1.21
14. Ratio of intermediation cost to total assets	2.06	2.12	1.93	1.72	2.40	2.01	2.01	1.72
15. Ratio of wage bills to intermediation cost	64.45	62.20	64.56	62.73	74.33	69.78	48.68	47.08
16. Ratio of wage bills to total expense	19.64	19.55	20.27	16.25	27.02	21.59	16.94	13.25
17. Ratio of wage bills to total income	16.80	15.53	15.11	12.56	21.56	17.52	11.73	9.47
18. Ratio of burden to total assets	1.89	1.37	0.85	0.75	1.65	1.44	0.73	0.51
19. Ratio of burden to interest income	24.51	17.67	11.84	9.81	22.01	19.39	10.40	6.93
20. Ratio of operating profits to total assets	1.14	1.75	2.10	1.95	1.67	1.51	2.56	2.45
21. Return on assets	0.16	0.76	1.13	0.98	0.37	0.62	1.24	1.17
22. Return on equity	3.26	16.41	20.29	16.25	7.68	13.77	13.82	15.02
23. Cost of deposits	4.95	4.93	4.52	5.32	4.53	4.78	4.29	5.00
24. Cost of borrowings	1.53	0.97	80.05	11.69	5.82	4.35	3.95	2.42
25. Cost of funds	4.88	4.88	4.57	5.35	4.53	4.78	4.27	4.85
26. Return on advances	8.02	8.66	7.85	8.44	8.00	8.20	7.76	8.79
27. Return on investments	9.49	8.08	7.61	8.09	8.61	8.03	8.16	7.17
28. Return on advances adjusted to cost of funds	3.13	3.77	3.28	3.08	3.47	3.42	3.48	3.94
29. Return on investments adjusted to cost of funds	4.61	3.19	3.04	2.73	4.08	3.25	3.89	2.32
30. Business per employee (in Rs.lakh)	306.18	404.94	441.57	548.76	240.46	303.85	527.00	637.00
31. Profit per employee (in Rs.lakh)	0.36	1.95	3.02	3.24	0.68	1.35	4.13	4.79
32. Capital adequacy ratio	11.27	12.06	11.22	13.50	11.03	10.40	13.92	12.76
33. Capital adequacy ratio - Tier I	7.47	6.03	7.81	7.17	7.19	6.32	12.41	11.30
34. Capital adequacy ratio - Tier II	3.80	6.03	3.41	6.33	3.84	4.08	1.51	1.46
35. Ratio of net NPA to net advances	2.03	1.21	1.12	0.94	2.59	1.70	0.64	0.47

Source : Annual accounts of banks of respective years.

**TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)**

**NATIONALISED BANKS**

(In per cent)

Ratios	As on March 31							
	Dena Bank		IDBI Ltd.		Indian Bank		Indian Overseas Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	7.14	7.07	10.31	12.47	5.64	7.92	6.09	6.82
2. Credit-deposit ratio	60.24	66.10	202.84	144.09	55.10	61.71	68.78	68.46
3. Investment-deposit ratio	36.28	33.35	97.50	59.22	46.60	44.34	37.51	34.88
4. (Credit+Investment)-deposit ratio	96.52	99.45	300.33	203.32	101.71	106.04	106.29	103.34
5. Ratio of deposits to total liabilities	88.99	88.04	29.36	41.75	85.66	83.87	85.13	83.57
6. Ratio of term deposits to total deposits	56.35	55.49	70.49	74.57	65.18	64.59	60.09	65.14
7. Ratio of priority sector advances to total advances	41.01	39.54	13.03	14.87	46.36	45.10	39.47	38.22
8. Ratio of term loan to total advances	53.91	53.66	90.98	87.56	53.18	60.46	48.12	53.78
9. Ratio of secured advances to total advances	82.03	78.67	84.45	88.62	81.85	86.66	90.92	93.15
10. Ratio of investments in non-approved securities to total investments	15.63	16.09	36.18	36.87	14.14	20.10	16.47	12.76
11. Ratio of interest income to total assets	6.96	7.31	6.33	6.60	7.35	8.26	8.00	8.24
12. Ratio of net interest margin to total assets	2.86	2.95	0.45	0.68	3.30	3.61	3.75	3.62
13. Ratio of non-interest income to total assets	1.74	1.35	1.51	1.07	1.01	1.41	0.98	0.55
14. Ratio of intermediation cost to total assets	2.22	2.11	1.01	0.81	2.36	2.40	2.29	1.96
15. Ratio of wage bills to intermediation cost	63.11	62.81	37.06	36.34	71.64	70.48	70.83	67.09
16. Ratio of wage bills to total expense	22.16	20.49	5.44	4.38	26.36	24.01	24.82	19.98
17. Ratio of wage bills to total income	16.11	15.30	4.78	3.84	20.21	17.51	18.06	14.97
18. Ratio of burden to total assets	0.48	0.76	-0.50	-0.26	1.35	0.99	1.31	1.41
19. Ratio of burden to interest income	6.95	10.38	-7.82	-3.92	18.32	11.98	16.35	17.16
20. Ratio of operating profits to total assets	2.37	2.19	0.94	0.94	1.95	2.62	2.44	2.20
21. Return on assets	0.29	0.71	0.68	0.67	1.16	1.46	1.32	1.36
22. Return on equity	5.98	14.22	9.12	8.59	11.97	24.00	27.23	28.14
23. Cost of deposits	4.37	4.64	4.44	5.75	4.58	5.05	4.61	4.86
24. Cost of borrowings	10.29	2.74	0.37	0.31	5.57	3.19	7.64	7.46
25. Cost of funds	4.42	4.62	1.58	2.68	4.61	4.97	4.65	4.93
26. Return on advances	7.71	8.56	8.98	9.10	8.70	9.90	8.77	9.54
27. Return on investments	7.82	7.47	3.35	3.91	8.27	8.22	8.81	7.94
28. Return on advances adjusted to cost of funds	3.30	3.94	7.40	6.42	4.09	4.93	4.12	4.60
29. Return on investments adjusted to cost of funds	3.40	2.85	1.77	1.24	3.66	3.25	4.16	3.00
30. Business per employee (in Rs.lakh)	364.00	458.00	1718.24	1387.16	295.00	364.00	354.73	467.23
31. Profit per employee (in Rs.lakh)	0.72	1.99	12.45	8.44	2.36	3.64	3.22	4.04
32. Capital adequacy ratio	10.62	11.52	14.80	13.73	13.19	14.14	13.04	13.27
33. Capital adequacy ratio - Tier I	5.96	6.06	11.71	9.11	10.29	12.28	8.54	8.20
34. Capital adequacy ratio - Tier II	4.66	5.46	3.09	4.62	2.90	1.86	4.50	5.07
35. Ratio of net NPA to net advances	3.04	1.99	1.01	1.12	0.79	0.35	0.65	0.55

Source : Annual accounts of banks of respective years.

**TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)**

**NATIONALISED BANKS**

(In per cent)

Ratios	As on March 31							
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	8.49	8.34	4.93	5.56	19.55	8.85	5.87	8.36
2. Credit-deposit ratio	66.89	68.97	53.81	60.76	62.35	69.07	68.00	65.71
3. Investment-deposit ratio	33.50	30.95	41.10	34.65	34.30	32.31	32.20	32.09
4. (Credit+Investment)-deposit ratio	100.39	99.92	94.91	95.40	96.66	101.38	100.21	97.80
5. Ratio of deposits to total liabilities	85.17	86.56	88.88	87.96	82.39	86.11	87.80	88.08
6. Ratio of term deposits to total deposits	67.35	69.70	47.87	54.28	51.01	53.84	61.82	69.37
7. Ratio of priority sector advances to total advances	35.12	33.08	41.20	40.27	45.68	37.81	36.99	32.81
8. Ratio of term loan to total advances	61.34	60.58	51.87	59.44	51.05	50.52	61.03	72.44
9. Ratio of secured advances to total advances	87.65	89.24	79.78	79.01	85.09	85.38	73.16	71.21
10. Ratio of investments in non-approved securities to total investments	16.97	15.55	10.01	9.09	15.62	16.75	9.92	9.99
11. Ratio of interest income to total assets	7.29	7.77	7.48	8.42	7.06	7.50	7.16	8.03
12. Ratio of net interest margin to total assets	2.84	2.55	3.63	3.74	3.44	3.58	3.32	2.86
13. Ratio of non-interest income to total assets	0.98	0.91	0.69	1.11	0.94	0.68	0.99	0.82
14. Ratio of intermediation cost to total assets	1.71	1.50	2.78	2.55	2.23	2.16	2.54	1.84
15. Ratio of wage bills to intermediation cost	51.82	52.20	74.87	72.09	69.96	70.72	72.29	64.54
16. Ratio of wage bills to total expense	14.38	11.65	31.39	25.43	26.64	25.16	28.78	16.95
17. Ratio of wage bills to total income	10.71	9.03	25.47	19.29	19.48	18.70	22.49	13.43
18. Ratio of burden to total assets	0.73	0.59	2.09	1.44	1.29	1.48	1.54	1.02
19. Ratio of burden to interest income	10.03	7.64	27.93	17.06	18.26	19.80	21.55	12.71
20. Ratio of operating profits to total assets	2.11	1.95	1.54	2.30	2.15	2.10	1.78	1.84
21. Return on assets	1.39	1.21	0.64	1.01	1.09	1.03	0.91	0.91
22. Return on equity	13.11	10.78	13.03	16.63	16.41	15.55	21.32	22.18
23. Cost of deposits	4.92	5.77	4.09	4.99	4.14	4.33	4.11	5.50
24. Cost of borrowings	5.00	3.35	122.77	23.61	1.37	1.45	2.00	0.59
25. Cost of funds	4.92	5.74	4.10	5.09	4.03	4.24	4.10	5.44
26. Return on advances	8.03	8.49	8.59	9.87	7.91	8.93	8.65	9.49
27. Return on investments	9.19	8.73	8.36	8.37	8.79	8.32	6.51	8.02
28. Return on advances adjusted to cost of funds	3.11	2.75	4.49	4.77	3.88	4.69	4.55	4.05
29. Return on investments adjusted to cost of funds	4.26	2.99	4.26	3.28	4.76	4.09	2.42	2.58
30. Business per employee (in Rs.lakh)	570.26	742.64	277.23	328.59	330.92	407.41	348.64	489.17
31. Profit per employee (in Rs.lakh)	5.37	5.61	1.14	2.34	2.48	2.68	2.05	2.76
32. Capital adequacy ratio	11.04	12.51	12.83	12.88	11.95	12.29	11.73	11.74
33. Capital adequacy ratio - Tier I	10.37	10.05	10.05	9.58	10.06	8.93	7.40	6.24
34. Capital adequacy ratio - Tier II	0.67	2.46	2.78	3.30	1.89	3.36	4.33	5.50
35. Ratio of net NPA to net advances	0.49	0.49	2.43	0.66	0.29	0.76	0.86	0.76

Source : Annual accounts of banks of respective years.

**TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)**

**NATIONALISED BANKS**

(In per cent)

Ratios	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	3.73	5.85	5.92	6.95	4.90	7.23	8.12	9.04
2. Credit-deposit ratio	68.53	72.45	72.04	73.24	53.07	59.61	60.14	64.42
3. Investment-deposit ratio	36.00	30.10	34.98	32.85	48.31	39.29	40.35	31.96
4. (Credit+Investment)-deposit ratio	104.53	102.55	107.02	106.09	101.37	98.90	100.49	96.38
5. Ratio of deposits to total liabilities	88.20	86.64	83.13	82.96	87.98	87.84	87.87	88.78
6. Ratio of term deposits to total deposits	70.45	70.80	67.64	65.50	53.62	57.97	64.68	69.21
7. Ratio of priority sector advances to total advances	34.99	34.63	38.10	39.87	38.53	37.38	40.85	39.51
8. Ratio of term loan to total advances	55.49	59.24	42.31	43.65	58.04	62.04	57.95	59.16
9. Ratio of secured advances to total advances	86.43	87.21	78.04	78.27	92.90	86.33	81.27	77.44
10. Ratio of investments in non-approved securities to total investments	14.38	16.08	21.75	18.14	13.08	19.78	14.82	18.54
11. Ratio of interest income to total assets	7.48	7.78	7.26	7.70	7.57	7.55	7.60	7.64
12. Ratio of net interest margin to total assets	2.69	2.48	2.94	2.91	3.27	3.12	3.20	2.90
13. Ratio of non-interest income to total assets	0.64	0.65	0.61	0.72	1.40	0.85	0.93	0.74
14. Ratio of intermediation cost to total assets	2.02	1.74	1.74	1.54	2.61	2.06	2.05	1.76
15. Ratio of wage bills to intermediation cost	74.74	69.86	61.81	59.20	77.23	71.62	60.76	60.26
16. Ratio of wage bills to total expense	22.19	17.30	17.72	14.40	29.18	22.72	19.30	16.33
17. Ratio of wage bills to total income	18.61	14.46	13.63	10.83	22.47	17.57	14.60	12.66
18. Ratio of burden to total assets	1.38	1.10	1.12	0.82	1.21	1.21	1.12	1.02
19. Ratio of burden to interest income	18.45	14.10	15.48	10.69	15.96	16.07	14.70	13.32
20. Ratio of operating profits to total assets	1.31	1.38	1.82	2.09	2.07	1.90	2.08	1.88
21. Return on assets	0.34	0.47	0.84	0.92	0.66	0.73	0.45	0.92
22. Return on equity	8.68	12.34	16.52	17.34	10.81	12.60	7.79	18.58
23. Cost of deposits	5.01	5.38	4.64	5.07	4.72	4.83	4.73	5.13
24. Cost of borrowings	4.90	3.82	3.94	6.81	4.03	2.14	0.12	0.09
25. Cost of funds	5.01	5.33	4.61	5.16	4.72	4.80	4.63	5.08
26. Return on advances	8.09	8.39	8.04	8.76	8.57	8.78	8.66	8.63
27. Return on investments	8.05	8.06	8.02	7.84	8.17	7.92	8.02	8.12
28. Return on advances adjusted to cost of funds	3.08	3.06	3.43	3.60	3.85	3.98	4.03	3.55
29. Return on investments adjusted to cost of funds	3.04	2.73	3.41	2.68	3.45	3.12	3.38	3.05
30. Business per employee (in Rs.lakh)	387.00	464.00	436.47	509.21	254.00	350.00	369.26	455.17
31. Profit per employee (in Rs.lakh)	0.82	1.30	2.66	3.25	1.18	1.59	1.16	3.04
32. Capital adequacy ratio	11.12	11.56	11.41	12.80	13.12	12.02	11.94	11.21
33. Capital adequacy ratio - Tier I	6.09	5.78	7.32	7.79	10.01	7.72	9.26	7.07
34. Capital adequacy ratio - Tier II	5.03	5.78	4.09	5.01	3.11	4.30	2.68	4.14
35. Ratio of net NPA to net advances	2.10	2.14	1.56	0.96	1.95	1.50	0.85	0.59

Source : Annual accounts of banks of respective years.