

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

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	Axis Bank #		Bank of Rajasthan		Bharat Overseas Bank #		Catholic Syrian Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	6.06	7.93	5.68	5.55	4.21		7.45	9.92
2. Credit-deposit ratio	55.63	62.73	45.72	52.74	63.30		62.83	63.44
3. Investment-deposit ratio	53.67	45.75	28.87	33.66	29.61		33.38	32.71
4. (Credit+Investment)-deposit ratio	109.29	108.49	74.58	86.40	92.91		96.21	96.15
5. Ratio of deposits to total liabilities	80.66	80.25	90.23	89.41	86.96		89.84	89.59
6. Ratio of term deposits to total deposits	60.02	60.14	63.33	68.16	77.02		71.12	71.17
7. Ratio of priority sector advances to total advances	34.64	35.79	23.87	26.67	24.97		34.08	34.00
8. Ratio of term loan to total advances	70.29	69.74	60.13	63.46	38.43		53.84	53.85
9. Ratio of secured advances to total advances	89.88	86.64	88.56	84.13	85.10		96.96	97.29
10. Ratio of investments in non-approved securities to total investments	45.33	39.26	22.25	29.31	26.20		15.51	18.49
11. Ratio of interest income to total assets	6.60	7.42	5.68	6.91	7.26		7.93	8.26
12. Ratio of net interest margin to total assets	2.47	2.55	2.35	2.90	3.07		3.19	3.27
13. Ratio of non-interest income to total assets	1.67	1.64	0.54	1.13	0.74		0.87	0.71
14. Ratio of intermediation cost to total assets	1.86	1.98	2.68	2.28	2.50		3.26	2.73
15. Ratio of wage bills to intermediation cost	29.51	31.40	67.30	64.32	44.49		74.66	67.32
16. Ratio of wage bills to total expense	9.15	9.06	30.01	23.37	16.61		30.43	23.78
17. Ratio of wage bills to total income	6.64	6.85	29.01	18.29	13.90		27.65	20.48
18. Ratio of burden to total assets	0.19	0.33	2.14	1.15	1.76		2.39	2.02
19. Ratio of burden to interest income	2.92	4.48	37.68	16.72	24.27		30.10	24.49
20. Ratio of operating profits to total assets	2.27	2.22	0.21	1.75	1.31		0.80	1.24
21. Return on assets	1.18	1.10	0.19	1.16	0.15		0.13	0.37
22. Return on equity	18.28	20.96	4.28	27.29	2.77		2.89	8.57
23. Cost of deposits	4.32	5.02	3.58	4.27	4.43		5.07	5.32
24. Cost of borrowings	2.70	4.29	0.99	2.17	8.34		115.55	34.15
25. Cost of funds	4.23	4.96	3.55	4.26	4.53		5.08	5.33
26. Return on advances	8.06	9.13	6.92	9.09	8.14		9.66	10.20
27. Return on investments	7.03	7.15	6.44	7.03	8.39		7.52	6.75
28. Return on advances adjusted to cost of funds	3.83	4.17	3.37	4.83	3.62		4.58	4.87
29. Return on investments adjusted to cost of funds	2.80	2.19	2.89	2.77	3.86		2.44	1.42
30. Business per employee (in Rs.lakh)	1020.00	1024.00	291.40	400.54	484.00		247.00	278.00
31. Profit per employee (in Rs.lakh)	8.69	7.59	0.38	2.83	0.51		0.22	0.68
32. Capital adequacy ratio	11.08	11.57	10.60	11.32	11.24		11.26	9.58
33. Capital adequacy ratio - Tier I	7.26	6.42	6.90	6.62	8.41		7.03	5.70
34. Capital adequacy ratio - Tier II	3.82	5.15	3.70	4.70	2.83		4.23	3.88
35. Ratio of net NPA to net advances	0.98	0.72	0.99	0.24	1.87		2.78	1.98

Note : # See 'Explanatory Notes'

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (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	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	5.92	7.26	6.08	6.74	6.16	7.46	6.95	8.12
2. Credit-deposit ratio	69.51	75.49	72.48	70.84	59.77	60.21	62.95	59.57
3. Investment-deposit ratio	31.10	31.05	30.06	27.81	41.83	41.82	28.02	28.02
4. (Credit+Investment)-deposit ratio	100.60	106.54	102.54	98.66	101.61	102.04	90.97	87.59
5. Ratio of deposits to total liabilities	82.96	80.42	85.24	87.62	83.49	83.90	88.91	89.56
6. Ratio of term deposits to total deposits	61.27	69.38	77.05	75.69	67.94	71.65	71.08	71.63
7. Ratio of priority sector advances to total advances	30.29	31.23	40.82	40.14	29.69	34.02	35.57	38.48
8. Ratio of term loan to total advances	75.59	73.66	35.36	34.63	68.90	71.51	49.68	44.64
9. Ratio of secured advances to total advances	87.01	81.29	95.28	97.53	71.94	61.30	92.27	92.92
10. Ratio of investments in non-approved securities to total investments	18.71	14.20	14.75	12.03	20.25	24.53	5.83	14.26
11. Ratio of interest income to total assets	10.08	8.51	8.56	8.43	6.60	7.71	7.64	7.83
12. Ratio of net interest margin to total assets	5.00	3.82	3.67	3.53	1.79	2.66	3.02	3.07
13. Ratio of non-interest income to total assets	3.47	2.72	1.04	1.14	1.31	2.05	0.80	0.94
14. Ratio of intermediation cost to total assets	6.31	4.74	1.84	1.90	3.57	3.82	2.98	2.79
15. Ratio of wage bills to intermediation cost	28.33	31.36	51.78	49.25	34.92	40.27	51.12	49.81
16. Ratio of wage bills to total expense	15.70	15.75	14.15	13.75	14.89	17.33	20.04	18.40
17. Ratio of wage bills to total income	13.19	13.22	9.93	9.77	15.77	15.74	18.04	15.83
18. Ratio of burden to total assets	2.84	2.02	0.80	0.76	2.26	1.76	2.18	1.85
19. Ratio of burden to interest income	28.15	23.68	9.39	9.00	34.23	22.86	28.54	23.58
20. Ratio of operating profits to total assets	2.17	1.81	2.86	2.77	-0.47	0.89	0.84	1.23
21. Return on assets	0.89	0.84	1.46	1.57	-2.01	0.71	0.33	0.52
22. Return on equity	11.54	10.43	21.40	22.03	-46.90	2.95	7.66	11.46
23. Cost of deposits	5.81	5.39	5.57	5.55	5.04	5.48	4.96	5.05
24. Cost of borrowings	29.14	7.00	2.50	2.62	14.76	13.21	13.26	60.79
25. Cost of funds	5.98	5.45	5.53	5.51	5.43	5.76	4.97	5.10
26. Return on advances	13.28	11.08	10.72	10.49	8.75	9.96	9.62	10.30
27. Return on investments	8.17	6.46	7.11	7.26	5.54	6.04	7.58	7.08
28. Return on advances adjusted to cost of funds	7.30	5.63	5.19	4.98	3.33	4.20	4.65	5.20
29. Return on investments adjusted to cost of funds	2.19	1.01	1.58	1.75	0.12	0.28	2.61	1.98
30. Business per employee (in Rs.lakh)	339.00	420.00	339.69	350.12	390.00	391.00	311.71	360.91
31. Profit per employee (in Rs.lakh)	1.96	2.08	3.51	3.84	-7.00	0.40	0.72	1.18
32. Capital adequacy ratio	12.52	11.05	12.33	12.58	9.66	11.34	9.75	9.77
33. Capital adequacy ratio - Tier I	10.84	9.91	10.77	10.87	5.96	8.44	6.21	6.29
34. Capital adequacy ratio - Tier II	1.68	1.14	1.56	1.71	3.70	2.90	3.54	3.48
35. Ratio of net NPA to net advances	1.13	1.26	1.95	1.09	4.50	1.64	2.82	1.75

Source : Annual accounts of banks of respective years.

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

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	Federal Bank		Ganesh Bank of Kurundwad #		HDFC Bank		ICICI Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	6.79	5.71	6.63		5.93	7.59	5.41	8.12
2. Credit-deposit ratio	65.64	69.03	43.27		62.84	68.74	88.54	84.97
3. Investment-deposit ratio	35.08	32.58	36.23		50.89	44.75	43.34	39.59
4. (Credit+Investment)-deposit ratio	100.73	101.61	79.50		113.73	113.49	131.88	124.56
5. Ratio of deposits to total liabilities	86.61	86.03	91.44		75.91	74.86	65.67	66.88
6. Ratio of term deposits to total deposits	74.98	74.77	72.28		44.55	42.32	77.28	78.22
7. Ratio of priority sector advances to total advances	34.30	37.26	66.00		30.99	37.67	29.20	28.22
8. Ratio of term loan to total advances	43.89	47.05	78.54		73.59	76.25	76.48	77.22
9. Ratio of secured advances to total advances	86.71	92.09	100.00		69.16	71.08	83.01	79.77
10. Ratio of investments in non-approved securities to total investments	9.32	14.00	0.00		30.84	26.24	28.61	26.18
11. Ratio of interest income to total assets	7.67	7.95	5.41		7.16	8.36	6.83	7.72
12. Ratio of net interest margin to total assets	3.20	3.20	0.90		4.08	4.50	2.25	2.23
13. Ratio of non-interest income to total assets	1.16	1.25	0.31		1.80	1.84	2.00	1.99
14. Ratio of intermediation cost to total assets	1.95	1.78	1.81		2.71	2.94	2.39	2.25
15. Ratio of wage bills to intermediation cost	62.64	64.14	61.24		28.79	32.09	21.64	24.16
16. Ratio of wage bills to total expense	19.01	17.47	17.54		13.45	13.87	7.41	7.01
17. Ratio of wage bills to total income	13.81	12.38	19.38		8.69	9.24	5.85	5.59
18. Ratio of burden to total assets	0.79	0.52	1.50		0.91	1.10	0.39	0.26
19. Ratio of burden to interest income	10.28	6.57	27.67		12.67	13.13	5.73	3.31
20. Ratio of operating profits to total assets	2.41	2.68	-0.60		3.17	3.41	1.86	1.97
21. Return on assets	1.28	1.38	-2.58		1.38	1.33	1.30	1.09
22. Return on equity	22.82	21.27	-92.36		17.74	19.46	14.33	13.17
23. Cost of deposits	4.82	5.22	4.89		3.38	4.34	4.41	5.89
24. Cost of borrowings	0.86	2.07	9.18		8.24	9.66	2.57	2.90
25. Cost of funds	4.73	5.11	4.89		3.76	4.58	4.01	5.34
26. Return on advances	8.91	9.62	7.89		8.91	10.57	8.59	9.41
27. Return on investments	7.59	7.25	5.40		6.84	7.80	6.05	7.36
28. Return on advances adjusted to cost of funds	4.18	4.51	3.00		5.15	5.99	4.58	4.08
29. Return on investments adjusted to cost of funds	2.86	2.14	0.51		3.08	3.22	2.04	2.02
30. Business per employee (in Rs.lakh)	431.00	544.00	124.28		758.00	607.00	905.00	1027.00
31. Profit per employee (in Rs.lakh)	3.54	4.43	0.00		7.39	6.13	10.00	9.00
32. Capital adequacy ratio	13.75	13.43	3.99		11.41	13.08	13.35	11.69
33. Capital adequacy ratio - Tier I	9.72	8.94	-0.25		8.55	8.57	9.20	7.42
34. Capital adequacy ratio - Tier II	4.03	4.49	4.24		2.86	4.51	4.15	4.27
35. Ratio of net NPA to net advances	0.95	0.44	8.32		0.44	0.43	0.72	1.02

Note : # See 'Explanatory Notes'

Source : Annual accounts of banks of respective years.

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

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	IndusInd Bank		ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	4.03	5.79	6.31	6.13	3.99	7.36	4.04	5.89
2. Credit-deposit ratio	62.04	62.82	76.73	77.67	61.67	67.79	58.83	68.05
3. Investment-deposit ratio	36.05	33.39	32.79	29.37	38.30	29.34	41.90	35.96
4. (Credit+Investment)-deposit ratio	98.09	96.21	109.51	107.04	99.97	97.13	100.73	104.01
5. Ratio of deposits to total liabilities	85.15	84.32	79.53	79.95	88.79	87.95	88.56	86.53
6. Ratio of term deposits to total deposits	87.13	85.08	72.99	71.09	65.83	62.98	79.12	76.63
7. Ratio of priority sector advances to total advances	26.78	31.78	30.31	35.07	19.53	19.24	35.58	32.02
8. Ratio of term loan to total advances	74.56	69.72	50.21	52.16	61.72	61.30	41.43	43.57
9. Ratio of secured advances to total advances	87.21	91.66	87.38	85.99	87.84	86.01	88.30	92.57
10. Ratio of investments in non-approved securities to total investments	15.24	17.67	14.16	10.66	28.92	24.64	26.26	20.98
11. Ratio of interest income to total assets	7.15	7.78	7.60	7.77	6.71	6.89	7.41	8.06
12. Ratio of net interest margin to total assets	1.90	1.41	2.99	3.01	2.61	2.79	2.66	2.69
13. Ratio of non-interest income to total assets	1.14	1.27	0.87	1.08	0.44	0.58	1.21	1.12
14. Ratio of intermediation cost to total assets	1.90	1.78	3.23	2.81	1.36	1.35	1.49	1.52
15. Ratio of wage bills to intermediation cost	26.78	27.99	45.14	47.03	55.73	59.09	56.80	54.34
16. Ratio of wage bills to total expense	7.13	6.12	18.59	17.45	13.86	14.63	13.56	12.02
17. Ratio of wage bills to total income	6.16	5.52	17.20	14.94	10.59	10.69	9.80	9.02
18. Ratio of burden to total assets	0.77	0.52	2.36	1.73	0.92	0.77	0.27	0.41
19. Ratio of burden to interest income	10.75	6.65	31.05	22.32	13.74	11.17	3.70	5.04
20. Ratio of operating profits to total assets	1.13	0.89	0.63	1.27	1.69	2.02	2.39	2.29
21. Return on assets	0.22	0.34	0.05	0.52	0.67	0.96	1.28	1.15
22. Return on equity	4.34	7.10	0.97	8.38	10.21	14.42	16.85	15.07
23. Cost of deposits	5.53	6.49	4.76	4.96	4.55	4.50	5.30	6.01
24. Cost of borrowings	8.71	14.88	3.39	2.76	2.00	8.00	5.69	2.64
25. Cost of funds	5.66	6.77	4.67	4.82	4.52	4.56	5.31	5.94
26. Return on advances	9.13	10.24	8.54	8.64	8.48	8.58	8.73	9.38
27. Return on investments	6.56	6.94	7.07	7.47	6.23	6.20	7.37	7.79
28. Return on advances adjusted to cost of funds	3.47	3.47	3.87	3.83	3.96	4.01	3.42	3.45
29. Return on investments adjusted to cost of funds	0.91	0.16	2.40	2.66	1.71	1.64	2.06	1.85
30. Business per employee (in Rs.lakh)	880.18	1039.77	426.00	486.09	516.00	585.00	478.29	523.86
31. Profit per employee (in Rs.lakh)	1.56	2.61	0.17	1.66	3.00	4.00	4.05	3.97
32. Capital adequacy ratio	10.54	12.54	10.67	10.56	13.52	13.24	11.78	11.03
33. Capital adequacy ratio - Tier I	6.84	7.34	7.14	6.38	13.09	12.60	11.38	10.46
34. Capital adequacy ratio - Tier II	3.70	5.20	3.53	4.18	0.43	0.64	0.40	0.57
35. Ratio of net NPA to net advances	2.09	2.47	0.95	1.05	0.92	1.13	1.18	1.22

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (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	
	2006	2007	2006	2007	2006	2007	2006	2007
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	6.21	6.37	6.38	6.83	4.61	5.70	3.83	6.13
2. Credit-deposit ratio	73.32	75.38	96.69	99.31	68.09	71.97	62.35	54.36
3. Investment-deposit ratio	30.33	30.77	43.49	62.38	29.51	26.08	34.64	38.66
4. (Credit+Investment)-deposit ratio	103.65	106.15	140.18	161.69	97.61	98.05	96.99	93.02
5. Ratio of deposits to total liabilities	84.11	84.31	64.53	55.23	88.15	86.15	87.67	85.68
6. Ratio of term deposits to total deposits	73.09	72.29	80.99	72.76	76.92	77.96	81.76	82.81
7. Ratio of priority sector advances to total advances	42.79	37.94	35.80	36.29	36.53	38.06	33.32	37.04
8. Ratio of term loan to total advances	43.45	41.01	92.31	89.96	47.26	39.35	36.93	47.91
9. Ratio of secured advances to total advances	87.77	90.96	72.77	71.51	91.05	93.66	88.82	95.05
10. Ratio of investments in non-approved securities to total investments	17.65	15.44	16.95	14.55	7.45	8.10	14.90	19.43
11. Ratio of interest income to total assets	7.71	8.64	8.62	9.00	7.18	7.99	7.21	7.90
12. Ratio of net interest margin to total assets	3.35	3.46	4.55	4.35	2.35	2.42	2.13	1.88
13. Ratio of non-interest income to total assets	1.43	1.19	2.61	1.89	0.78	0.85	0.62	0.64
14. Ratio of intermediation cost to total assets	2.07	1.92	4.64	4.07	2.24	1.90	2.71	2.39
15. Ratio of wage bills to intermediation cost	49.96	48.16	44.23	47.82	59.39	54.98	45.77	45.28
16. Ratio of wage bills to total expense	16.09	13.01	23.59	22.33	18.83	14.00	15.92	12.85
17. Ratio of wage bills to total income	11.32	9.40	18.29	17.89	16.72	11.83	15.84	12.65
18. Ratio of burden to total assets	0.64	0.73	2.03	2.19	1.46	1.05	2.09	1.75
19. Ratio of burden to interest income	8.34	8.45	23.56	24.30	20.36	13.15	28.99	22.12
20. Ratio of operating profits to total assets	2.71	2.73	2.52	2.17	0.89	1.37	0.04	0.13
21. Return on assets	1.65	1.53	1.39	0.94	0.53	0.33	0.17	-0.59
22. Return on equity	16.58	16.54	14.58	11.19	8.63	5.12	2.02	-7.29
23. Cost of deposits	5.00	5.99	5.05	5.94	5.28	6.08	5.44	6.60
24. Cost of borrowings	4.53	4.80	3.83	2.95	1.37	7.75	312.04	408.18
25. Cost of funds	4.99	5.96	4.82	5.11	5.24	6.09	5.52	6.67
26. Return on advances	8.91	9.86	10.40	11.62	8.22	9.51	8.32	10.18
27. Return on investments	8.28	8.44	7.19	6.50	7.75	7.73	7.28	7.50
28. Return on advances adjusted to cost of funds	3.91	3.90	5.58	6.51	2.98	3.41	2.80	3.51
29. Return on investments adjusted to cost of funds	3.28	2.48	2.37	1.39	2.50	1.64	1.76	0.82
30. Business per employee (in Rs.lakh)	439.00	489.00	352.00	383.91	371.00	430.00	326.26	275.53
31. Profit per employee (in Rs.lakh)	4.65	4.87	4.15	3.13	1.20	0.91	0.32	0.00
32. Capital adequacy ratio	14.79	14.51	11.27	13.46	10.79	12.43	10.11	11.61
33. Capital adequacy ratio - Tier I	13.29	14.04	8.07	8.81	6.94	9.93	7.51	9.13
34. Capital adequacy ratio - Tier II	1.50	0.47	3.20	4.65	3.85	2.50	2.60	2.48
35. Ratio of net NPA to net advances	0.81	0.23	0.24	1.98	1.89	1.58	3.11	4.37

Source : Annual accounts of banks of respective years.

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

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	Nainital Bank		Ratnakar Bank		Sangli Bank		SBI Comm. & Int. Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-deposit ratio	5.62	5.45	13.11	13.90	4.73	7.86	5.43	5.50
2. Credit-deposit ratio	53.64	53.70	56.15	60.53	44.32	15.47	67.10	67.54
3. Investment-deposit ratio	33.04	26.20	31.65	36.04	41.18	60.07	29.23	25.76
4. (Credit+Investment)-deposit ratio	86.68	79.89	87.79	96.57	85.50	75.54	96.34	93.30
5. Ratio of deposits to total liabilities	85.14	86.74	89.35	76.43	93.18	75.51	71.47	73.07
6. Ratio of term deposits to total deposits	45.97	50.87	61.70	62.16	59.26	52.19	85.18	85.33
7. Ratio of priority sector advances to total advances	50.29	50.33	32.52	34.20	8.41	33.96	9.30	14.64
8. Ratio of term loan to total advances	44.98	43.82	47.15	44.10	12.00	23.88	55.23	78.26
9. Ratio of secured advances to total advances	92.90	94.59	83.95	88.39	86.61	82.07	92.42	97.81
10. Ratio of investments in non-approved securities to total investments	29.12	15.65	24.08	29.91	8.89	17.62	1.59	9.15
11. Ratio of interest income to total assets	7.77	8.13	7.60	7.48	6.15	5.70	7.20	5.75
12. Ratio of net interest margin to total assets	4.37	4.47	3.25	3.49	2.35	2.06	3.43	1.96
13. Ratio of non-interest income to total assets	1.08	0.30	0.69	0.44	0.01	0.35	2.08	0.65
14. Ratio of intermediation cost to total assets	3.09	2.24	2.53	3.03	2.78	4.43	1.52	1.57
15. Ratio of wage bills to intermediation cost	74.86	69.29	62.04	68.67	76.34	77.32	40.03	49.17
16. Ratio of wage bills to total expense	35.67	26.27	22.82	29.60	32.23	42.47	11.51	14.38
17. Ratio of wage bills to total income	26.18	18.38	18.96	26.24	34.42	56.64	6.57	12.06
18. Ratio of burden to total assets	2.02	1.94	1.84	2.59	2.76	4.08	-0.55	0.92
19. Ratio of burden to interest income	25.97	23.80	24.26	34.60	44.97	71.61	-7.67	16.03
20. Ratio of operating profits to total assets	2.35	2.53	1.41	0.90	-0.42	-2.02	3.98	1.03
21. Return on assets	1.06	1.26	0.07	0.31	-1.37	-20.35	1.09	1.13
22. Return on equity	12.90	14.95	1.19	2.38	-34.92	-294.95	6.31	7.71
23. Cost of deposits	3.90	4.18	4.80	4.81	4.05	4.25	4.34	4.54
24. Cost of borrowings	3.36	7.76	6.94	5.52	133.98	217.63	8.51	6.20
25. Cost of funds	3.90	4.21	4.80	4.81	4.06	4.26	4.77	4.70
26. Return on advances	10.00	10.25	10.16	10.64	6.95	6.33	7.03	6.93
27. Return on investments	8.92	8.29	8.07	7.17	6.21	7.00	7.57	7.39
28. Return on advances adjusted to cost of funds	6.10	6.04	5.36	5.84	2.89	2.07	2.25	2.22
29. Return on investments adjusted to cost of funds	5.02	4.08	3.27	2.36	2.15	2.73	2.80	2.69
30. Business per employee (in Rs.lakh)	225.00	279.00	250.92	254.41	117.40	101.08	626.43	648.34
31. Profit per employee (in Rs.lakh)	2.00	3.00	0.11	0.54	-1.61	-18.72	5.70	7.79
32. Capital adequacy ratio	13.88	12.89	10.77	34.34	1.64	0.00	22.29	20.93
33. Capital adequacy ratio - Tier I	10.97	10.10	9.71	33.39	0.82	0.00	20.91	20.32
34. Capital adequacy ratio - Tier II	2.91	2.79	1.06	0.95	0.82	0.00	1.38	0.61
35. Ratio of net NPA to net advances	0.00	0.00	2.61	1.92	2.34	7.18	3.82	0.00

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Concl'd.)

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	South Indian Bank		Tamilnad Mercantile Bank		United Western Bank #		Yes Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-deposit ratio	5.70	5.72	5.41	6.11	4.54		3.03	4.74
2. Credit-deposit ratio	66.50	64.70	60.09	67.22	61.82		82.71	76.51
3. Investment-deposit ratio	28.60	28.03	45.40	38.48	34.16		46.39	37.38
4. (Credit+Investment)-deposit ratio	95.10	92.73	105.49	105.70	95.99		129.10	113.90
5. Ratio of deposits to total liabilities	88.47	89.65	85.25	84.94	90.42		69.92	74.03
6. Ratio of term deposits to total deposits	73.59	76.06	71.58	72.09	59.91		89.29	94.24
7. Ratio of priority sector advances to total advances	35.59	37.04	46.06	46.76	38.71		26.35	36.14
8. Ratio of term loan to total advances	53.88	49.25	37.97	41.28	29.65		82.11	75.77
9. Ratio of secured advances to total advances	88.31	90.53	93.93	92.73	83.47		70.99	60.13
10. Ratio of investments in non-approved securities to total investments	8.55	13.38	37.85	34.25	22.01		39.86	29.96
11. Ratio of interest income to total assets	7.50	7.98	9.36	9.67	6.82		7.09	7.70
12. Ratio of net interest margin to total assets	3.06	3.00	4.20	4.49	2.32		3.24	2.24
13. Ratio of non-interest income to total assets	0.71	0.84	1.33	1.26	0.79		3.57	2.55
14. Ratio of intermediation cost to total assets	2.23	1.79	2.21	2.24	2.53		3.17	2.54
15. Ratio of wage bills to intermediation cost	61.65	60.88	58.71	60.36	59.99		58.20	60.71
16. Ratio of wage bills to total expense	20.58	16.09	17.63	18.17	21.58		26.27	19.26
17. Ratio of wage bills to total income	16.72	12.34	12.16	12.35	19.96		17.29	15.02
18. Ratio of burden to total assets	1.51	0.95	0.88	0.98	1.75		-0.40	-0.01
19. Ratio of burden to interest income	20.20	11.85	9.42	10.12	25.57		-5.70	-0.18
20. Ratio of operating profits to total assets	1.54	2.06	3.32	3.51	0.57		3.64	2.26
21. Return on assets	0.53	0.76	1.67	1.57	-1.55		2.13	1.44
22. Return on equity	9.29	15.26	16.65	14.94	-39.06		14.01	13.88
23. Cost of deposits	4.80	5.43	5.73	5.87	4.75		4.76	5.92
24. Cost of borrowings	23.23	5.49	3.96	2.94	7.80		4.53	10.05
25. Cost of funds	4.81	5.43	5.72	5.85	4.77		4.72	6.36
26. Return on advances	9.36	9.72	10.05	10.79	7.72		8.59	9.72
27. Return on investments	6.37	7.09	9.91	9.38	7.66		5.75	6.83
28. Return on advances adjusted to cost of funds	4.55	4.29	4.33	4.94	2.95		3.88	3.36
29. Return on investments adjusted to cost of funds	1.57	1.66	4.19	3.53	2.89		1.03	0.47
30. Business per employee (in Rs.lakh)	422.00	462.00	358.29	451.23	324.00		848.08	531.00
31. Profit per employee (in Rs.lakh)	1.37	2.69	4.41	4.76	-3.48		8.82	4.00
32. Capital adequacy ratio	13.02	11.08	18.33	16.77	0.99		16.40	13.60
33. Capital adequacy ratio - Tier I	8.38	8.84	17.60	16.12	0.50		13.70	8.20
34. Capital adequacy ratio - Tier II	4.64	2.24	0.73	0.65	0.49		2.70	5.40
35. Ratio of net NPA to net advances	1.86	0.98	2.17	0.98	5.66		0.00	0.00

Note : # See 'Explanatory Notes'

Source : Annual accounts of banks of respective years.