TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2007 AND 2008

(in per cent)

		As on March 31									
Ratios		State Bank of India & its Associates		Nationalised Banks $		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
		2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1.	Cash-Deposit ratio	7.08	9.65	7.16	9.22	8.06	11.52	7.41	10.56	7.24	9.73
2.	Credit-Deposit ratio	76.13	76.72	70.39	71.65	83.81	84.31	75.14	76.79	73.46	74.61
3.	Investment-Deposit ratio	33.45	34.09	33.29	31.86	47.41	51.75	38.89	41.21	35.26	35.43
4.	(Credit+Investment)-Deposit ratio	109.58	110.81	103.68	103.51	131.22	136.07	114.03	118.00	108.72	110.03
5.	Ratio of deposits to total liabilities	78.62	76.53	83.26	83.54	54.94	52.49	74.05	71.80	77.95	76.74
6.	Ratio of term deposits to total deposits	57.11	58.03	64.57	67.01	54.90	55.29	70.17	67.17	63.42	64.27
7.	Ratio of priority sector advances to total advances	32.64	30.82	34.69	32.56	27.44	29.59	31.58	29.27	33.08	31.26
8.	Ratio of term loan to total advances	54.84	55.19	54.91	55.62	51.47	48.90	70.31	69.51	57.90	57.99
9.	Ratio of secured advances to total advances	78.59	76.74	82.67	79.96	54.34	47.18	81.42	79.23	79.61	76.90
10.	Ratio of investments in non-approved securities to total investments	14.58	19.78	19.13	17.40	21.22	16.13	25.51	30.21	19.72	20.86
11.	Ratio of interest income to total assets	7.14	7.75	7.49	7.88	7.57	7.65	7.53	8.44	7.42	7.95
12.	Ratio of net interest margin to total assets	2.79	2.49	2.80	2.33	4.36	4.33	2.54	2.69	2.86	2.61
13.	Ratio of non-interest income to total assets	1.26	1.30	0.96	1.10	2.97	3.30	1.87	2.00	1.38	1.52
14.	Ratio of intermediation cost to total assets	2.13	1.87	1.84	1.62	3.27	3.24	2.33	2.40	2.12	1.98
15.	Ratio of wage bills to intermediation cost	65.49	60.58	63.56	61.71	39.78	39.89	34.36	35.10	54.51	51.55
16.	Ratio of wage bills to total expense	21.55	15.89	17.94	13.98	20.07	19.71	10.93	10.34	17.32	13.96
17.	Ratio of wage bills to total income	16.65	12.52	13.87	11.16	12.34	11.82	8.51	8.08	13.16	10.79
18.	Ratio of burden to total assets	0.88	0.57	0.88	0.52	0.30	-0.05	0.46	0.40	0.75	0.46
19.	Ratio of burden to interest income	12.28	7.35	11.74	6.62	3.91	-0.72	6.07	4.78	10.05	5.78
20.	Ratio of operating profits to total assets	1.91	1.92	1.92	1.81	4.06	4.38	2.08	2.28	2.11	2.15
21.	Return on assets	0.86	0.97	0.94	1.01	2.28	2.57	1.02	1.13	1.05	1.16
22.	Return on equity	16.31	17.21	15.97	17.09	15.98	16.05	13.71	13.43	15.51	15.98
23.	Cost of deposits	4.81	5.91	4.96	5.99	3.59	4.26	5.37	6.47	4.93	5.97
24.	Cost of borrowings	3.90	5.72	2.30	2.74	5.34	4.82	3.60	3.55	3.56	4.02
25.	Cost of funds	4.75	5.90	4.80	5.83	4.03	4.40	5.18	6.13	4.82	5.81
26.	Return on advances	8.47	9.55	8.79	9.50	9.78	10.93	9.55	11.01	8.93	9.92
27.	Return on investments	6.81	7.11	7.49	7.52	8.61	8.24	6.50	7.28	7.19	7.43
28.	Return on advances adjusted to cost of funds	3.72	3.65	3.99	3.67	5.74	6.54	4.38	4.87	4.12	4.11
29.	Return on investments adjusted to cost of funds	2.06	1.22	2.68	1.69	4.58	3.84	1.32	1.15	2.37	1.62

Note : $ Includes IDBI Bank Ltd.
Source : Annual accounts of banks of respective years