TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008

STATE BANK OF INDIA & ITS ASSOCIATES

(In per cent)

Ratios	As on March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	6.68	9.59	12.83	11.46	6.92	11.07	6.71	6.80
2. Credit-Deposit ratio	77.46	77.55	72.07	73.52	67.73	71.54	76.85	73.79
3. Investment-Deposit ratio	34.25	35.26	30.67	30.78	33.54	31.99	30.00	31.10
4. (Credit+Investment)-Deposit ratio	111.70	112.81	102.74	104.30	101.27	103.53	106.84	104.89
5. Ratio of deposits to total liabilities	76.87	74.48	82.53	82.88	84.61	81.32	81.45	84.37
6. Ratio of term deposits to total deposits	51.52	53.04	64.99	64.74	68.62	69.40	70.82	68.27
7. Ratio of priority sector advances to total advances	30.24	28.61	41.03	40.99	38.99	32.78	37.46	37.93
8. Ratio of term loan to total advances	53.68	54.72	54.05	42.10	59.86	61.23	59.03	58.88
9. Ratio of secured advances to total advances	75.61	73.06	86.01	82.64	79.70	82.92	89.04	87.85
10. Ratio of investments in non-approved securities to total investments	18.84	24.29	3.78	7.12	4.47	12.61	5.79	8.39
11. Ratio of interest income to total assets	7.02	7.60	7.66	8.07	7.50	7.96	7.33	8.27
12. Ratio of net interest margin to total assets	2.84	2.64	3.03	2.48	2.74	2.01	2.36	2.13
13. Ratio of non-interest income to total assets	1.28	1.35	1.59	1.25	1.30	1.22	1.17	1.15
14. Ratio of intermediation cost to total assets	2.23	1.96	2.43	1.98	1.80	1.44	1.81	1.60
15. Ratio of wage bills to intermediation cost	67.09	61.75	63.33	59.63	60.84	58.73	54.59	50.81
16. Ratio of wage bills to total expense	23.33	17.48	21.79	15.61	16.71	11.47	14.59	10.51
17. Ratio of wage bills to total income	18.03	13.51	16.63	12.68	12.46	9.24	11.64	8.64
18. Ratio of burden to total assets	0.95	0.61	0.84	0.73	0.50	0.22	0.64	0.45
19. Ratio of burden to interest income	13.58	8.00	10.93	9.10	6.67	2.76	8.77	5.42
20. Ratio of operating profits to total assets	1.89	2.04	2.19	1.75	2.24	1.79	1.72	1.68
21. Return on assets	0.84	1.01	1.00	0.87	1.14	1.00	0.87	0.88
22. Return on equity	15.41	16.75	19.99	18.71	21.72	21.28	17.31	18.77
23. Cost of deposits	4.59	5.57	5.23	6.23	5.36	6.86	5.46	6.59
24. Cost of borrowings	4.12	6.43	4.49	4.50	5.86	6.52	5.02	4.74
25. Cost of funds	4.55	5.64	5.20	6.17	5.37	6.86	5.43	6.49
26. Return on advances	8.29	9.34	9.40	10.14	9.03	9.83	8.78	10.11
27. Return on investments	6.71	7.05	7.30	7.34	7.03	7.53	7.19	7.19
28. Return on advances adjusted to cost of funds	3.74	3.70	4.20	3.96	3.67	2.98	3.35	3.61
29. Return on investments adjusted to cost of funds	2.16	1.41	2.10	1.17	1.67	0.67	1.76	0.70
30. Business per employee (in Rs.lakh)	357.00	456.00	355.89	445.45	473.64	599.08	476.67	604.37
31. Profit per employee (in Rs.lakh)	2.37	3.73	2.57	2.73	3.92	4.35	2.91	3.73
32. Capital adequacy ratio	12.34	12.64	12.89	12.51	12.51	12.35	11.77	11.29
33. Capital adequacy ratio - Tier I	8.01	8.48	7.79	6.95	8.25	7.24	6.74	7.01
34. Capital adequacy ratio - Tier II	4.33	4.16	5.10	5.56	4.26	5.11	5.03	4.28
35. Ratio of net NPA to net advances	1.56	1.78	1.09	0.83	0.22	0.16	1.04	0.73

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 *(Contd.)*

STATE BANK OF INDIA & ITS ASSOCIATES

(In per cent)

Ratios	As on March 31							
	State Bank Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	9.52	9.69	5.66	8.84	7.02	11.22	7.95	9.26
2. Credit-Deposit ratio	74.77	76.57	73.42	74.94	70.11	75.71	79.49	79.59
3. Investment-Deposit ratio	31.74	30.60	31.54	29.60	31.72	37.02	31.36	32.11
4. (Credit+Investment)-Deposit ratio	106.51	107.16	104.96	104.54	101.83	112.73	110.86	111.70
5. Ratio of deposits to total liabilities	82.04	83.04	82.56	82.24	83.86	75.70	81.55	80.16
6. Ratio of term deposits to total deposits	68.05	68.13	72.76	74.11	66.66	65.44	71.67	70.72
7. Ratio of priority sector advances to total advances	36.31	31.85	34.58	31.60	41.64	39.55	39.54	41.73
8. Ratio of term loan to total advances	60.67	61.51	62.36	60.88	51.87	56.29	51.78	51.22
9. Ratio of secured advances to total advances	88.40	86.43	90.31	91.42	74.48	77.26	87.04	84.57
10. Ratio of investments in non-approved securities to total investments	4.77	5.78	4.05	4.23	5.77	16.31	3.81	6.00
11. Ratio of interest income to total assets	7.69	8.33	6.91	8.09	7.32	7.75	7.70	8.37
12. Ratio of net interest margin to total assets	2.96	2.54	2.27	1.67	2.36	1.81	2.84	2.33
13. Ratio of non-interest income to total assets	1.52	1.41	1.00	1.12	0.89	1.03	1.04	1.07
14. Ratio of intermediation cost to total assets	2.43	2.06	1.49	1.33	1.84	1.96	1.85	1.67
15. Ratio of wage bills to intermediation cost	56.48	54.72	60.74	54.38	66.74	59.81	63.55	60.50
16. Ratio of wage bills to total expense	19.19	14.37	14.72	9.32	18.08	14.83	17.50	13.14
17. Ratio of wage bills to total income	14.93	11.57	11.41	7.84	14.98	13.35	13.43	10.73
18. Ratio of burden to total assets	0.92	0.65	0.49	0.21	0.96	0.93	0.81	0.60
19. Ratio of burden to interest income	11.93	7.81	7.05	2.58	13.08	12.00	10.47	7.23
20. Ratio of operating profits to total assets	2.04	1.89	1.78	1.46	1.41	0.88	2.03	1.73
21. Return on assets	1.10	1.08	0.77	0.83	0.46	0.28	0.86	0.89
22. Return on equity	24.00	25.31	15.52	15.92	8.66	4.75	22.26	23.28
23. Cost of deposits	5.18	6.42	5.25	7.12	5.56	6.75	5.21	6.52
24. Cost of borrowings	0.73	0.12	2.21	2.42	3.77	4.31	0.18	0.45
25. Cost of funds	5.01	6.09	5.13	6.88	5.46	6.52	4.96	6.11
26. Return on advances	9.00	10.16	8.72	10.20	8.35	9.86	8.65	9.84
27. Return on investments	7.40	7.54	5.89	6.94	8.25	6.79	7.34	7.27
28. Return on advances adjusted to cost of funds	3.99	4.07	3.59	3.31	2.89	3.34	3.70	3.73
29. Return on investments adjusted to cost of funds	2.39	1.45	0.76	0.05	2.79	0.28	2.38	1.16
30. Business per employee (in Rs.lakh)	398.00	495.00	599.54	759.82	343.00	396.00	506.13	558.65
31. Profit per employee (in Rs.lakh)	2.60	3.28	3.24	3.70	1.21	0.74	2.96	3.40
32. Capital adequacy ratio	11.47	11.73	12.38	12.50	12.78	12.34	11.68	12.68
33. Capital adequacy ratio - Tier I	6.62	6.54	8.36	6.74	8.17	8.06	7.55	6.94
34. Capital adequacy ratio - Tier II	4.85	5.19	4.02	5.76	4.61	4.28	4.13	5.74
35. Ratio of net NPA to net advances	0.45	0.43	0.83	0.60	0.70	0.91	1.08	0.94

Source : Annual accounts of banks of respective years.