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

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	6.83	8.78	7.11	9.92	5.13	6.16	6.00	7.83
2. Credit-Deposit ratio	69.34	69.43	67.28	69.26	66.94	70.18	71.00	75.64
3. Investment-Deposit ratio	31.48	32.67	34.50	30.14	27.97	28.86	29.61	27.87
4. (Credit+Investment)-Deposit ratio	100.83	102.10	101.77	99.39	94.92	99.04	100.61	103.51
5. Ratio of deposits to total liabilities	88.00	86.35	87.20	87.36	87.26	84.65	84.53	83.89
6. Ratio of term deposits to total deposits	62.03	63.96	65.47	66.43	66.82	68.78	67.78	69.39
7. Ratio of priority sector advances to total advances	39.39	36.94	37.49	36.98	28.76	27.62	29.81	28.41
8. Ratio of term loan to total advances	53.68	51.86	42.98	41.95	45.28	46.47	39.01	38.73
9. Ratio of secured advances to total advances	91.54	83.10	80.46	79.10	77.53	73.74	82.62	76.93
10. Ratio of investments in non-approved securities to total investments	19.43	23.65	19.55	11.29	23.77	20.90	26.48	19.21
11. Ratio of interest income to total assets	7.94	8.34	7.52	8.24	7.02	7.32	7.03	7.71
12. Ratio of net interest margin to total assets	2.85	2.36	3.21	2.73	2.79	2.42	2.71	2.64
13. Ratio of non-interest income to total assets	0.61	1.14	1.01	1.12	1.08	1.27	1.23	1.32
14. Ratio of intermediation cost to total assets	1.67	1.54	2.12	1.81	1.98	1.82	2.05	1.65
15. Ratio of wage bills to intermediation cost	60.43	59.60	58.81	53.95	64.62	61.47	61.88	62.65
16. Ratio of wage bills to total expense	14.92	12.20	19.39	13.35	20.63	16.65	19.92	15.38
17. Ratio of wage bills to total income	11.80	9.67	14.59	10.46	15.83	13.01	15.37	11.45
18. Ratio of burden to total assets	1.06	0.40	1.10	0.70	0.91	0.55	0.82	0.33
19. Ratio of burden to interest income	13.33	4.80	14.67	8.46	12.91	7.48	11.70	4.27
20. Ratio of operating profits to total assets	1.79	1.96	2.11	2.03	1.88	1.88	1.89	2.31
21. Return on assets	1.26	1.32	1.31	1.16	0.80	0.89	0.88	1.25
22. Return on equity	18.49	20.05	17.78	17.97	12.45	14.58	20.65	24.38
23. Cost of deposits	5.58	6.57	4.80	6.11	4.56	5.35	4.31	5.23
24. Cost of borrowings	3.45	2.12	5.39	6.35	5.30	4.17	8.68	8.15
25. Cost of funds	5.57	6.50	4.82	6.12	4.58	5.33	4.55	5.37
26. Return on advances	9.22	9.80	9.22	10.23	8.27	8.84	8.51	9.34
27. Return on investments	8.37	8.44	6.96	7.18	7.31	6.95	6.59	6.83
28. Return on advances adjusted to cost of funds	3.65	3.30	4.40	4.11	3.69	3.51	3.96	3.97
29. Return on investments adjusted to cost of funds	2.79	1.94	2.15	1.06	2.73	1.62	2.04	1.46
30. Business per employee (in Rs.lakh)	495.00	604.00	536.06	626.53	555.00	710.00	498.00	652.00
31. Profit per employee (in Rs.lakh)	3.68	4.85	4.14	4.30	2.73	3.94	2.71	4.95
32. Capital adequacy ratio	12.52	12.04	11.33	11.61	11.80	12.91	11.75	12.04
33. Capital adequacy ratio - Tier I	8.10	7.75	9.98	8.54	8.74	7.63	6.53	7.70
34. Capital adequacy ratio - Tier II	4.42	4.29	1.35	3.07	3.06	5.28	5.22	4.34
35. Ratio of net NPA to net advances	1.07	0.80	0.17	0.15	0.60	0.47	0.95	0.52

Source : Annual accounts of banks of respective years.

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

NATIONALISED BANKS

(In per cent)

Ratios	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	As on March 31							
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	6.69	9.32	6.39	8.67	6.61	10.46	7.04	12.82
2. Credit-Deposit ratio	67.57	70.13	69.18	69.60	62.57	66.17	70.71	70.70
3. Investment-Deposit ratio	33.31	29.41	31.76	32.33	33.51	28.51	34.04	29.79
4. (Credit+Investment)-Deposit ratio	100.88	99.55	100.95	101.93	96.09	94.68	104.75	100.49
5. Ratio of deposits to total liabilities	86.95	86.72	85.79	85.35	89.00	89.00	80.34	83.22
6. Ratio of term deposits to total deposits	56.84	57.85	68.48	68.51	57.91	63.86	65.93	64.99
7. Ratio of priority sector advances to total advances	39.23	37.80	37.24	39.15	39.12	32.88	35.92	35.31
8. Ratio of term loan to total advances	64.49	70.00	46.45	51.74	60.13	66.09	60.25	54.72
9. Ratio of secured advances to total advances	79.71	76.06	78.50	78.09	80.66	71.99	82.33	73.59
10. Ratio of investments in non-approved securities to total investments	16.50	13.06	16.05	12.96	19.31	15.46	18.91	13.73
11. Ratio of interest income to total assets	7.75	8.12	7.61	8.20	7.44	7.37	7.21	7.57
12. Ratio of net interest margin to total assets	3.12	2.82	2.70	2.04	2.95	2.05	2.81	2.42
13. Ratio of non-interest income to total assets	0.75	0.64	0.97	1.28	0.57	0.73	1.36	1.17
14. Ratio of intermediation cost to total assets	2.12	1.92	1.72	1.61	2.01	1.61	1.72	1.50
15. Ratio of wage bills to intermediation cost	62.20	58.03	62.73	59.52	69.78	69.56	47.08	47.97
16. Ratio of wage bills to total expense	19.55	15.42	16.25	12.35	21.59	16.15	13.25	10.79
17. Ratio of wage bills to total income	15.53	12.70	12.56	10.12	17.52	13.82	9.47	8.20
18. Ratio of burden to total assets	1.37	1.28	0.75	0.33	1.44	0.88	0.36	0.32
19. Ratio of burden to interest income	17.67	15.71	9.81	4.07	19.39	11.94	5.00	4.25
20. Ratio of operating profits to total assets	1.75	1.54	1.95	1.71	1.51	1.17	2.45	2.10
21. Return on assets	0.76	0.75	0.98	0.92	0.62	0.54	1.17	1.29
22. Return on equity	16.41	18.64	16.25	15.01	13.77	11.31	15.02	18.39
23. Cost of deposits	4.93	5.60	5.32	6.71	4.78	5.78	5.00	5.91
24. Cost of borrowings	0.97	4.03	11.69	10.87	4.35	3.19	2.42	3.73
25. Cost of funds	4.88	5.60	5.35	6.77	4.78	5.76	4.85	5.80
26. Return on advances	8.66	9.81	8.44	9.60	8.20	8.49	8.79	9.32
27. Return on investments	8.08	8.02	8.09	8.03	8.03	8.32	6.62	6.97
28. Return on advances adjusted to cost of funds	3.77	4.22	3.08	2.83	3.42	2.73	3.94	3.52
29. Return on investments adjusted to cost of funds	3.19	2.43	2.73	1.27	3.25	2.55	1.77	1.17
30. Business per employee (in Rs.lakh)	404.94	515.69	548.76	609.41	303.85	400.99	637.00	839.00
31. Profit per employee (in Rs.lakh)	1.95	2.39	3.24	3.65	1.35	1.56	4.79	6.52
32. Capital adequacy ratio	12.06	10.26	13.50	13.25	10.40	10.42	12.76	12.09
33. Capital adequacy ratio - Tier I	6.03	5.13	7.17	7.01	6.32	5.42	11.30	9.64
34. Capital adequacy ratio - Tier II	6.03	5.13	6.33	6.24	4.08	5.00	1.46	2.45
35. Ratio of net NPA to net advances	1.21	0.87	0.94	0.84	1.70	1.45	0.47	0.32

Source : Annual accounts of banks of respective years.

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

NATIONALISED BANKS

(In per cent)

Ratios	Dena Bank 2007	Dena Bank 2008	IDBI Bank Ltd. 2007	IDBI Bank Ltd. 2008	Indian Bank 2007	Indian Bank 2008	Indian Overseas Bank 2007	Indian Overseas Bank 2008
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-Deposit ratio	7.07	10.41	12.47	9.17	7.92	10.54	6.82	10.82
2. Credit-Deposit ratio	66.10	67.83	144.09	112.62	61.71	65.26	68.46	71.66
3. Investment-Deposit ratio	33.35	30.29	59.22	44.94	44.34	35.90	34.88	33.77
4. (Credit+Investment)-Deposit ratio	99.45	98.13	203.32	157.56	106.04	101.16	103.34	105.42
5. Ratio of deposits to total liabilities	88.04	87.84	41.75	55.85	83.87	86.58	83.57	82.79
6. Ratio of term deposits to total deposits	55.49	60.76	74.57	83.44	64.59	67.65	65.14	66.55
7. Ratio of priority sector advances to total advances	39.54	34.36	14.87	18.53	45.10	37.64	38.22	33.60
8. Ratio of term loan to total advances	53.66	47.17	87.56	86.77	62.41	62.10	53.78	52.87
9. Ratio of secured advances to total advances	78.67	78.06	88.62	88.19	86.66	85.37	93.15	88.97
10. Ratio of investments in non-approved securities to total investments	16.09	16.47	36.87	28.93	20.10	18.31	12.76	12.22
11. Ratio of interest income to total assets	7.31	7.73	6.60	6.84	8.08	8.13	8.24	8.66
12. Ratio of net interest margin to total assets	2.95	2.55	0.68	0.56	3.43	3.15	3.62	2.91
13. Ratio of non-interest income to total assets	1.35	1.27	1.07	1.39	1.59	1.69	0.55	0.88
14. Ratio of intermediation cost to total assets	2.11	1.86	0.81	0.82	2.40	2.21	1.96	1.61
15. Ratio of wage bills to intermediation cost	62.81	57.02	36.34	40.11	70.48	69.09	67.09	63.94
16. Ratio of wage bills to total expense	20.49	15.03	4.38	4.62	24.01	21.22	19.98	14.02
17. Ratio of wage bills to total income	15.30	11.76	3.84	3.98	17.51	15.56	14.97	10.82
18. Ratio of burden to total assets	0.76	0.59	-0.26	-0.58	0.82	0.52	1.41	0.74
19. Ratio of burden to interest income	10.38	7.62	-3.92	-8.44	10.10	6.45	17.16	8.50
20. Ratio of operating profits to total assets	2.19	1.96	0.94	1.14	2.62	2.62	2.20	2.17
21. Return on assets	0.71	1.06	0.67	0.67	1.46	1.64	1.36	1.30
22. Return on equity	14.22	21.82	8.59	8.52	24.00	22.29	28.14	27.18
23. Cost of deposits	4.64	5.58	5.75	6.53	5.05	5.51	4.86	6.25
24. Cost of borrowings	2.74	1.74	0.31	0.53	3.19	3.64	7.46	5.48
25. Cost of funds	4.62	5.52	2.68	4.07	4.97	5.46	4.93	6.20
26. Return on advances	8.56	9.45	9.10	9.00	9.90	10.17	9.54	10.28
27. Return on investments	7.47	7.44	3.91	4.69	7.77	7.49	7.94	8.53
28. Return on advances adjusted to cost of funds	3.94	3.93	6.42	4.93	4.93	4.71	4.60	4.07
29. Return on investments adjusted to cost of funds	2.85	1.92	1.24	0.62	2.80	2.03	3.00	2.32
30. Business per employee (in Rs.lakh)	458.00	559.00	1387.16	1809.17	364.00	488.00	467.23	582.70
31. Profit per employee (in Rs.lakh)	1.99	3.61	8.44	8.86	3.64	4.91	4.04	4.82
32. Capital adequacy ratio	11.52	11.09	13.73	11.95	14.14	12.86	13.27	11.96
33. Capital adequacy ratio - Tier I	6.06	6.75	9.11	7.42	12.28	11.41	8.20	7.86
34. Capital adequacy ratio - Tier II	5.46	4.34	4.62	4.53	1.86	1.45	5.07	4.10
35. Ratio of net NPA to net advances	1.99	0.94	1.12	1.30	0.35	0.24	0.55	0.60

Source : Annual accounts of banks of respective years.

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

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-Deposit ratio	8.34	9.40	5.56	7.87	8.85	9.17	8.36	10.90
2. Credit-Deposit ratio	68.97	70.09	60.76	73.87	69.07	71.79	65.71	67.30
3. Investment-Deposit ratio	30.95	30.76	34.65	34.12	32.31	32.44	32.09	29.50
4. (Credit+Investment)-Deposit ratio	99.92	100.85	95.40	108.00	101.38	104.23	97.80	96.80
5. Ratio of deposits to total liabilities	86.56	85.83	87.96	80.23	86.11	83.64	88.08	88.83
6. Ratio of term deposits to total deposits	69.70	72.10	54.28	63.66	53.84	57.01	69.37	69.05
7. Ratio of priority sector advances to total advances	33.08	32.13	40.27	32.30	37.81	38.67	32.81	32.13
8. Ratio of term loan to total advances	60.58	58.89	59.44	63.46	50.52	49.54	72.44	71.87
9. Ratio of secured advances to total advances	89.24	90.45	79.01	77.63	85.38	83.18	71.21	71.68
10. Ratio of investments in non-approved securities to total investments	15.55	13.28	9.09	7.47	16.75	16.62	9.99	9.89
11. Ratio of interest income to total assets	7.77	8.31	8.42	8.50	7.30	7.89	8.03	8.05
12. Ratio of net interest margin to total assets	2.55	2.04	3.74	3.08	3.39	3.06	2.86	2.11
13. Ratio of non-interest income to total assets	0.91	0.75	1.11	1.09	1.12	1.11	0.82	0.91
14. Ratio of intermediation cost to total assets	1.50	1.31	2.55	2.12	2.16	1.95	1.84	1.52
15. Ratio of wage bills to intermediation cost	52.20	50.88	72.09	75.00	70.72	69.82	64.54	62.15
16. Ratio of wage bills to total expense	11.65	8.81	25.43	21.09	25.16	20.08	16.95	12.68
17. Ratio of wage bills to total income	9.03	7.37	19.29	16.58	18.14	15.14	13.43	10.56
18. Ratio of burden to total assets	0.59	0.56	1.44	1.03	1.04	0.85	1.02	0.62
19. Ratio of burden to interest income	7.64	6.77	17.06	12.15	14.20	10.71	12.71	7.65
20. Ratio of operating profits to total assets	1.95	1.48	2.30	2.05	2.35	2.22	1.84	1.50
21. Return on assets	1.21	1.02	1.01	1.49	1.03	1.15	0.91	0.88
22. Return on equity	10.78	6.21	16.63	21.86	15.55	18.01	22.17	21.42
23. Cost of deposits	5.77	6.90	4.99	6.05	4.33	5.40	5.50	6.38
24. Cost of borrowings	3.35	2.92	23.61	3.86	1.45	1.60	0.59	0.47
25. Cost of funds	5.74	6.83	5.09	5.90	4.24	5.31	5.44	6.29
26. Return on advances	8.49	9.80	9.87	10.17	8.93	9.66	9.49	9.88
27. Return on investments	8.73	8.48	8.37	8.20	7.63	7.28	8.02	7.77
28. Return on advances adjusted to cost of funds	2.75	2.97	4.77	4.27	4.69	4.35	4.05	3.58
29. Return on investments adjusted to cost of funds	2.99	1.65	3.28	2.30	3.39	1.98	2.58	1.48
30. Business per employee (in Rs.lakh)	742.64	924.38	328.59	466.87	407.41	504.52	489.17	586.02
31. Profit per employee (in Rs.lakh)	5.61	5.84	2.34	4.24	2.68	3.66	2.76	3.18
32. Capital adequacy ratio	12.51	12.12	12.88	11.57	12.29	12.96	11.74	11.22
33. Capital adequacy ratio - Tier I	10.05	9.34	9.58	8.04	8.93	8.52	6.24	6.62
34. Capital adequacy ratio - Tier II	2.46	2.78	3.30	3.53	3.36	4.44	5.50	4.60
35. Ratio of net NPA to net advances	0.49	0.99	0.66	0.37	0.76	0.64	0.76	0.97

Source : Annual accounts of banks of respective years.

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

NATIONALISED BANKS

(In per cent)

Ratios	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	As on March 31							
	2007	2008	2007	2008	2007	2008	2007	2008
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-Deposit ratio	5.85	7.14	6.95	9.10	7.23	11.18	9.04	11.81
2. Credit-Deposit ratio	72.45	68.93	73.24	71.59	59.61	59.31	64.42	66.09
3. Investment-Deposit ratio	30.10	30.35	32.85	32.57	39.29	39.42	31.96	34.65
4. (Credit+Investment)-Deposit ratio	102.55	99.28	106.09	104.15	98.90	98.73	96.38	100.74
5. Ratio of deposits to total liabilities	86.64	88.99	82.96	83.71	87.84	86.48	88.78	85.35
6. Ratio of term deposits to total deposits	70.80	74.34	65.50	65.14	57.97	61.43	69.21	72.70
7. Ratio of priority sector advances to total advances	34.63	33.03	39.87	28.30	37.38	32.44	39.51	35.70
8. Ratio of term loan to total advances	59.24	59.92	43.65	43.64	62.04	68.33	59.16	56.36
9. Ratio of secured advances to total advances	87.21	79.25	78.27	84.31	86.33	83.61	77.44	75.60
10. Ratio of investments in non-approved securities to total investments	16.08	21.18	18.14	16.57	19.78	30.50	18.54	17.50
11. Ratio of interest income to total assets	7.62	7.91	7.70	8.33	7.48	7.36	7.64	8.08
12. Ratio of net interest margin to total assets	2.32	1.81	2.91	2.72	3.04	1.87	2.90	1.88
13. Ratio of non-interest income to total assets	0.81	0.94	0.72	0.96	0.92	0.96	0.74	0.89
14. Ratio of intermediation cost to total assets	1.74	1.59	1.54	1.41	2.06	1.87	1.76	1.42
15. Ratio of wage bills to intermediation cost	69.86	68.50	59.20	53.06	71.62	71.04	60.26	57.74
16. Ratio of wage bills to total expense	17.30	14.14	14.40	10.63	22.72	18.04	16.33	10.77
17. Ratio of wage bills to total income	14.46	12.29	10.83	8.02	17.57	15.95	12.66	9.16
18. Ratio of burden to total assets	0.94	0.65	0.82	0.45	1.14	0.91	1.02	0.54
19. Ratio of burden to interest income	12.33	8.20	10.69	5.36	15.25	12.30	13.32	6.63
20. Ratio of operating profits to total assets	1.38	1.16	2.09	2.28	1.90	0.97	1.88	1.34
21. Return on assets	0.47	0.52	0.92	1.26	0.73	0.68	0.92	0.75
22. Return on equity	12.34	14.75	17.34	22.13	12.60	12.57	18.58	16.59
23. Cost of deposits	5.38	6.31	5.07	6.09	4.83	5.96	5.11	6.78
24. Cost of borrowings	3.82	4.98	6.81	6.88	2.14	0.07	0.09	0.02
25. Cost of funds	5.33	6.27	5.16	6.12	4.80	5.85	5.05	6.62
26. Return on advances	8.39	9.32	8.76	9.85	8.78	8.98	8.63	9.67
27. Return on investments	7.51	7.18	7.84	8.14	7.73	7.81	8.12	8.31
28. Return on advances adjusted to cost of funds	3.06	3.05	3.60	3.72	3.98	3.13	3.57	3.05
29. Return on investments adjusted to cost of funds	2.18	0.91	2.68	2.02	2.93	1.96	3.07	1.69
30. Business per employee (in Rs.lakh)	464.00	580.00	509.21	698.61	350.00	463.00	455.17	612.67
31. Profit per employee (in Rs.lakh)	1.30	1.76	3.25	5.39	1.59	1.99	3.04	3.32
32. Capital adequacy ratio	11.56	10.09	12.80	12.51	12.02	11.88	11.21	11.22
33. Capital adequacy ratio - Tier I	5.78	5.05	7.79	7.45	7.72	6.74	7.07	5.73
34. Capital adequacy ratio - Tier II	5.78	5.04	5.01	5.06	4.30	5.14	4.14	5.49
35. Ratio of net NPA to net advances	2.14	1.98	0.96	0.17	1.50	1.10	0.59	0.57

Source : Annual accounts of banks of respective years.