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

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	Axis Bank		Bank of Rajasthan		Catholic Syrian Bank		Centurion Bank of Punjab	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	7.93	8.34	5.55	8.74	9.92	9.53	7.26	7.74
2. Credit-Deposit ratio	62.73	68.09	52.74	53.68	63.44	62.31	75.49	74.20
3. Investment-Deposit ratio	45.75	38.46	33.66	34.15	32.71	34.22	31.05	31.85
4. (Credit+Investment)-Deposit ratio	108.49	106.55	86.40	87.82	96.15	96.53	106.54	106.04
5. Ratio of deposits to total liabilities	80.25	79.97	89.41	87.64	89.59	89.22	80.42	81.04
6. Ratio of term deposits to total deposits	60.14	54.32	68.16	70.42	71.17	72.17	69.38	75.09
7. Ratio of priority sector advances to total advances	35.79	27.78	26.67	28.35	34.00	39.30	31.23	30.67
8. Ratio of term loan to total advances	69.74	69.05	63.46	62.45	53.85	50.58	73.66	63.78
9. Ratio of secured advances to total advances	86.64	83.84	84.13	85.29	97.32	94.04	81.29	84.76
10. Ratio of investments in non-approved securities to total investments	39.26	40.42	29.31	28.96	18.49	24.33	14.20	16.58
11. Ratio of interest income to total assets	7.26	7.66	6.91	7.52	8.12	8.55	8.27	9.63
12. Ratio of net interest margin to total assets	2.39	2.83	2.90	2.25	3.13	2.91	3.59	3.06
13. Ratio of non-interest income to total assets	1.64	1.96	1.13	0.91	0.85	1.07	2.96	2.81
14. Ratio of intermediation cost to total assets	1.98	2.36	2.28	1.93	2.73	2.68	4.74	4.30
15. Ratio of wage bills to intermediation cost	31.40	31.10	64.32	64.91	67.32	65.11	31.36	32.64
16. Ratio of wage bills to total expense	9.06	10.19	23.37	17.40	23.78	21.01	15.75	12.91
17. Ratio of wage bills to total income	6.97	7.62	18.29	14.87	20.48	18.16	13.22	11.30
18. Ratio of burden to total assets	0.33	0.39	1.15	1.02	1.88	1.61	1.78	1.50
19. Ratio of burden to interest income	4.58	5.13	16.72	13.58	23.18	18.83	21.51	15.54
20. Ratio of operating profits to total assets	2.06	2.43	1.75	1.23	1.24	1.31	1.81	1.56
21. Return on assets	1.10	1.24	1.16	0.91	0.37	0.64	0.84	0.51
22. Return on equity	20.96	17.60	27.29	16.62	8.57	13.68	10.43	6.81
23. Cost of deposits	5.02	5.11	4.27	5.74	5.32	6.11	5.39	7.51
24. Cost of borrowings	4.29	3.26	2.40	3.16	34.15	7.76	6.52	7.67
25. Cost of funds	4.96	4.98	4.26	5.73	5.33	6.11	5.43	7.51
26. Return on advances	9.13	9.83	9.09	9.61	10.20	11.23	11.08	12.80
27. Return on investments	6.74	6.94	7.03	6.78	6.28	6.58	5.53	6.51
28. Return on advances adjusted to cost of funds	4.17	4.85	4.83	3.88	4.87	5.11	5.65	5.28
29. Return on investments adjusted to cost of funds	1.78	1.95	2.77	1.05	0.95	0.47	0.10	-1.00
30. Business per employee (in Rs.lakh)	1024.00	1117.00	400.54	518.85	278.00	317.00	420.00	444.00
31. Profit per employee (in Rs.lakh)	7.59	8.39	2.83	2.93	0.68	1.34	2.08	1.45
32. Capital adequacy ratio	11.57	13.73	11.32	11.87	9.58	10.87	11.05	10.66
33. Capital adequacy ratio - Tier I	6.42	10.17	6.62	6.10	5.70	7.01	9.91	9.33
34. Capital adequacy ratio - Tier II	5.15	3.56	4.70	5.77	3.88	3.86	1.14	1.33
35. Ratio of net NPA to net advances	0.72	0.42	0.24	0.42	1.98	1.61	1.26	1.65

Source : Annual accounts of banks of respective years.

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

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	City Union Bank		Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	6.74	10.83	7.46	11.09	8.12	9.81	5.71	9.09
2. Credit-Deposit ratio	70.84	70.62	60.21	66.98	59.49	58.25	69.03	72.95
3. Investment-Deposit ratio	27.81	26.74	41.82	35.14	28.02	29.79	32.58	38.69
4. (Credit+Investment)-Deposit ratio	98.66	97.35	102.03	102.12	87.51	88.05	101.61	111.65
5. Ratio of deposits to total liabilities	87.62	87.43	83.91	80.17	89.56	89.47	86.03	79.72
6. Ratio of term deposits to total deposits	75.69	79.08	71.65	75.73	71.63	70.77	74.77	74.91
7. Ratio of priority sector advances to total advances	40.14	34.12	34.02	35.34	38.53	43.23	37.26	36.51
8. Ratio of term loan to total advances	34.63	35.92	71.51	69.84	44.70	43.33	47.05	47.47
9. Ratio of secured advances to total advances	97.53	97.13	61.30	71.09	93.04	91.03	92.09	88.95
10. Ratio of investments in non-approved securities to total investments	12.03	12.84	24.53	19.68	14.26	14.07	14.00	22.12
11. Ratio of interest income to total assets	8.43	9.46	7.71	8.94	7.89	8.51	7.88	8.73
12. Ratio of net interest margin to total assets	3.53	3.22	2.66	2.90	3.14	2.80	3.13	3.01
13. Ratio of non-interest income to total assets	1.14	1.34	2.05	2.53	0.88	0.97	1.32	1.37
14. Ratio of intermediation cost to total assets	1.90	1.71	3.80	3.72	2.79	2.58	1.78	1.63
15. Ratio of wage bills to intermediation cost	49.25	44.04	40.02	40.63	49.81	49.08	64.14	57.85
16. Ratio of wage bills to total expense	13.75	9.49	17.18	15.49	18.40	15.28	17.47	12.82
17. Ratio of wage bills to total income	9.77	6.98	15.58	13.19	15.83	13.36	12.38	9.32
18. Ratio of burden to total assets	0.76	0.37	1.75	1.19	1.91	1.61	0.45	0.26
19. Ratio of burden to interest income	9.00	3.94	22.65	13.33	24.18	18.94	5.75	2.94
20. Ratio of operating profits to total assets	2.77	2.85	0.91	1.71	1.23	1.19	2.68	2.76
21. Return on assets	1.57	1.60	0.71	0.60	0.47	0.76	1.38	1.34
22. Return on equity	22.03	21.82	2.95	7.86	11.46	17.81	21.27	13.56
23. Cost of deposits	5.55	7.00	5.48	6.85	5.05	6.12	5.22	6.42
24. Cost of borrowings	2.62	23.31	13.21	7.88	60.79	42.79	2.07	3.17
25. Cost of funds	5.51	7.04	5.76	6.90	5.10	6.17	5.11	6.32
26. Return on advances	10.49	12.19	9.96	12.76	10.32	11.15	9.62	10.81
27. Return on investments	7.26	7.60	6.04	6.30	7.08	7.41	7.01	7.29
28. Return on advances adjusted to cost of funds	4.98	5.15	4.20	5.86	5.22	4.98	4.51	4.49
29. Return on investments adjusted to cost of funds	1.75	0.56	0.28	-0.60	1.98	1.24	1.90	0.97
30. Business per employee (in Rs.lakh)	350.12	420.57	391.00	454.00	366.68	409.08	544.00	640.00
31. Profit per employee (in Rs.lakh)	3.84	4.69	0.40	2.00	1.18	2.02	4.43	5.30
32. Capital adequacy ratio	12.58	12.48	11.34	13.38	9.77	9.21	13.43	22.46
33. Capital adequacy ratio - Tier I	10.87	11.15	8.44	11.82	6.29	6.56	8.94	19.09
34. Capital adequacy ratio - Tier II	1.71	1.33	2.90	1.56	3.48	2.65	4.49	3.37
35. Ratio of net NPA to net advances	1.09	0.98	1.64	0.66	1.75	0.88	0.44	0.23

Source : Annual accounts of banks of respective years.

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

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios		As on March 31							
		HDFC Bank		ICICI Bank		IndusInd Bank		ING Vysya Bank	
		2007	2008	2007	2008	2007	2008	2007	2008
		(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1.	Cash-Deposit ratio	7.43	12.46	8.12	12.02	5.79	8.02	6.13	11.04
2.	Credit-Deposit ratio	68.74	62.94	84.97	92.30	62.82	67.21	77.67	71.47
3.	Investment-Deposit ratio	44.75	49.02	39.59	45.60	33.39	34.82	29.37	30.70
4.	(Credit+Investment)-Deposit ratio	113.49	111.96	124.56	137.90	96.21	102.04	107.04	102.17
5.	Ratio of deposits to total liabilities	74.86	75.67	66.88	61.14	84.32	81.84	79.95	80.26
6.	Ratio of term deposits to total deposits	42.32	45.51	78.22	73.91	85.08	84.30	71.09	68.52
7.	Ratio of priority sector advances to total advances	37.67	27.47	28.22	26.48	31.78	39.12	35.07	34.74
8.	Ratio of term loan to total advances	76.25	73.08	77.22	77.82	69.72	67.52	52.16	54.15
9.	Ratio of secured advances to total advances	71.08	70.03	79.77	76.91	91.66	92.70	85.99	79.76
10.	Ratio of investments in non-approved securities to total investments	26.24	35.89	26.18	32.36	17.60	17.95	10.66	22.42
11.	Ratio of interest income to total assets	8.07	9.01	7.38	8.27	7.78	8.69	7.03	7.50
12.	Ratio of net interest margin to total assets	4.21	4.66	1.89	1.96	1.41	1.54	2.47	2.22
13.	Ratio of non-interest income to total assets	1.84	2.03	2.32	2.37	1.27	1.17	1.59	1.87
14.	Ratio of intermediation cost to total assets	2.94	3.34	2.25	2.19	1.78	1.82	2.80	2.72
15.	Ratio of wage bills to intermediation cost	32.09	34.74	24.16	25.49	27.99	30.31	45.00	49.61
16.	Ratio of wage bills to total expense	13.87	15.07	7.01	6.57	6.12	6.15	17.12	16.88
17.	Ratio of wage bills to total income	9.52	10.50	5.59	5.25	5.52	5.60	14.63	14.41
18.	Ratio of burden to total assets	1.10	1.30	-0.08	-0.18	0.52	0.65	1.22	0.85
19.	Ratio of burden to interest income	13.61	14.46	-1.08	-2.13	6.65	7.51	17.30	11.36
20.	Ratio of operating profits to total assets	3.11	3.36	1.97	2.14	0.89	0.89	1.26	1.37
21.	Return on assets	1.33	1.32	1.09	1.12	0.34	0.34	0.52	0.74
22.	Return on equity	19.46	17.74	13.17	11.63	7.10	6.24	8.38	11.89
23.	Cost of deposits	4.34	5.18	5.89	7.21	6.49	7.64	4.96	5.83
24.	Cost of borrowings	9.66	6.65	2.90	3.13	14.88	6.62	2.76	3.20
25.	Cost of funds	4.58	5.25	5.34	6.40	6.77	7.59	4.82	5.68
26.	Return on advances	10.57	12.62	9.41	10.72	10.24	11.94	8.64	9.74
27.	Return on investments	6.98	7.18	6.13	7.37	6.94	7.08	6.26	6.47
28.	Return on advances adjusted to cost of funds	5.99	7.38	4.08	4.33	3.47	4.34	3.83	4.06
29.	Return on investments adjusted to cost of funds	2.40	1.94	0.79	0.97	0.16	-0.52	1.44	0.79
30.	Business per employee (in Rs.lakh)	607.00	506.00	1027.00	1008.00	1039.77	1062.67	486.09	547.28
31.	Profit per employee (in Rs.lakh)	6.13	4.97	9.00	10.00	2.61	2.62	1.66	2.68
32.	Capital adequacy ratio	13.08	13.60	11.69	14.92	12.54	11.91	10.56	10.20
33.	Capital adequacy ratio - Tier I	8.57	10.30	7.42	11.32	7.34	6.70	6.38	6.82
34.	Capital adequacy ratio - Tier II	4.51	3.30	4.27	3.60	5.20	5.21	4.18	3.38
35.	Ratio of net NPA to net advances	0.43	0.47	1.02	1.55	2.47	2.27	0.70	0.79

Source : Annual accounts of banks of respective years.

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

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	Jammu & Kashmir Bank 2007	Jammu & Kashmir Bank 2008	Karnataka Bank 2007	Karnataka Bank 2008	Karur Vysya Bank 2007	Karur Vysya Bank 2008	Kotak Mahindra Bank 2007	Kotak Mahindra Bank 2008
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-Deposit ratio	7.36	11.26	5.89	8.71	6.37	8.76	6.83	10.41
2. Credit-Deposit ratio	67.79	66.04	68.05	63.72	75.38	75.07	99.31	94.69
3. Investment-Deposit ratio	29.34	30.63	35.96	35.05	30.77	28.10	62.38	55.66
4. (Credit+Investment)-Deposit ratio	97.13	96.67	104.01	98.76	106.15	103.17	161.69	150.36
5. Ratio of deposits to total liabilities	87.95	87.29	86.53	87.99	84.31	86.06	55.23	58.01
6. Ratio of term deposits to total deposits	62.98	60.84	76.63	77.86	72.29	74.41	72.76	71.57
7. Ratio of priority sector advances to total advances	19.24	25.81	32.02	36.59	37.94	33.71	36.29	37.96
8. Ratio of term loan to total advances	61.30	61.55	43.57	42.23	41.01	41.01	89.96	88.13
9. Ratio of secured advances to total advances	86.01	86.61	92.57	91.38	90.96	86.36	71.51	73.63
10. Ratio of investments in non-approved securities to total investments	24.64	20.37	20.98	23.66	15.44	13.32	14.55	11.32
11. Ratio of interest income to total assets	6.89	7.93	8.06	8.83	8.64	8.84	8.77	10.51
12. Ratio of net interest margin to total assets	2.79	2.64	2.69	2.64	3.46	2.87	4.12	5.08
13. Ratio of non-interest income to total assets	0.58	0.80	1.12	1.28	1.19	1.21	2.12	1.92
14. Ratio of intermediation cost to total assets	1.35	1.31	1.52	1.72	1.92	1.69	4.07	4.23
15. Ratio of wage bills to intermediation cost	59.09	55.94	54.34	59.23	48.16	47.07	47.82	50.94
16. Ratio of wage bills to total expense	14.63	11.14	12.02	12.86	13.01	10.37	22.33	22.29
17. Ratio of wage bills to total income	10.69	8.43	9.02	10.07	9.40	7.89	17.89	17.31
18. Ratio of burden to total assets	0.77	0.52	0.41	0.44	0.73	0.47	1.95	2.31
19. Ratio of burden to interest income	11.17	6.52	5.04	5.00	8.45	5.37	22.29	21.93
20. Ratio of operating profits to total assets	2.02	2.12	2.29	2.20	2.73	2.40	2.17	2.78
21. Return on assets	0.96	1.09	1.15	1.37	1.53	1.63	0.94	1.10
22. Return on equity	14.42	16.79	15.07	18.47	16.54	18.49	11.19	11.19
23. Cost of deposits	4.50	5.85	6.01	6.89	5.99	6.88	5.94	7.04
24. Cost of borrowings	8.00	7.44	2.64	4.95	4.80	3.06	2.95	3.72
25. Cost of funds	4.56	5.89	5.94	6.86	5.96	6.79	5.11	6.14
26. Return on advances	8.58	10.44	9.38	11.01	9.86	10.43	11.62	13.61
27. Return on investments	6.20	6.70	7.79	7.86	8.44	8.23	5.78	8.85
28. Return on advances adjusted to cost of funds	4.01	4.55	3.45	4.15	3.90	3.64	6.51	7.48
29. Return on investments adjusted to cost of funds	1.64	0.82	1.85	1.00	2.48	1.44	0.67	2.72
30. Business per employee (in Rs.lakh)	585.00	596.00	524.00	589.00	489.00	604.00	383.91	383.84
31. Profit per employee (in Rs.lakh)	4.00	5.00	4.00	5.00	4.87	5.82	3.13	3.81
32. Capital adequacy ratio	13.24	12.80	11.03	12.17	14.51	12.58	13.46	18.65
33. Capital adequacy ratio - Tier I	12.60	12.14	10.46	10.36	14.04	12.11	8.81	14.46
34. Capital adequacy ratio - Tier II	0.64	0.66	0.57	1.81	0.47	0.47	4.65	4.19
35. Ratio of net NPA to net advances	1.13	1.07	1.22	0.98	0.23	0.18	1.98	1.78

Source : Annual accounts of banks of respective years.

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

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios		As on March 31							
		Lakshmi Vilas Bank		Lord Krishna Bank #		Nainital Bank		Ratnakar Bank	
		2007	2008	2007	2008	2007	2008	2007	2008
		(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1.	Cash-Deposit ratio	5.70	6.86	6.13		5.45	7.14	13.90	11.76
2.	Credit-Deposit ratio	71.97	68.68	54.36		53.70	55.58	60.53	53.20
3.	Investment-Deposit ratio	26.08	30.14	38.66		26.20	27.01	36.04	32.82
4.	(Credit+Investment)-Deposit ratio	98.05	98.82	93.02		79.89	82.59	96.57	86.02
5.	Ratio of deposits to total liabilities	86.15	86.17	85.68		86.74	86.93	76.43	74.11
6.	Ratio of term deposits to total deposits	77.96	78.33	82.81		50.87	54.66	62.16	61.66
7.	Ratio of priority sector advances to total advances	38.06	39.28	37.04		50.33	54.31	34.20	41.03
8.	Ratio of term loan to total advances	39.35	33.89	47.91		43.82	44.02	44.10	47.50
9.	Ratio of secured advances to total advances	93.66	91.63	95.05		94.59	93.69	88.39	88.64
10.	Ratio of investments in non-approved securities to total investments	8.10	7.44	19.43		15.65	17.50	29.91	21.58
11.	Ratio of interest income to total assets	7.78	8.20	7.90		8.13	8.96	7.18	8.15
12.	Ratio of net interest margin to total assets	2.22	2.01	1.88		4.47	4.02	3.19	4.17
13.	Ratio of non-interest income to total assets	1.06	1.34	0.64		0.30	0.40	0.44	0.66
14.	Ratio of intermediation cost to total assets	1.90	1.89	2.39		2.24	1.71	3.03	2.26
15.	Ratio of wage bills to intermediation cost	54.98	54.14	45.28		69.29	63.37	68.67	57.56
16.	Ratio of wage bills to total expense	14.00	12.65	12.85		26.27	16.32	29.60	20.85
17.	Ratio of wage bills to total income	11.83	10.71	12.65		18.38	11.60	27.27	14.76
18.	Ratio of burden to total assets	0.85	0.55	1.75		1.94	1.31	2.59	1.60
19.	Ratio of burden to interest income	10.88	6.71	22.12		23.80	14.65	36.04	19.60
20.	Ratio of operating profits to total assets	1.37	1.46	0.13		2.53	2.71	0.60	2.57
21.	Return on assets	0.33	0.41	-0.59		1.26	1.67	0.31	1.31
22.	Return on equity	5.12	6.21	-7.29		14.95	20.07	2.38	6.51
23.	Cost of deposits	6.08	6.83	6.60		4.18	5.52	4.81	5.26
24.	Cost of borrowings	7.75	8.38	408.18		7.76	12.97	5.52	5.41
25.	Cost of funds	6.09	6.85	6.67		4.21	5.62	4.81	5.26
26.	Return on advances	9.51	10.14	10.18		10.25	11.61	10.64	10.76
27.	Return on investments	6.89	6.87	7.50		8.29	8.11	6.10	7.08
28.	Return on advances adjusted to cost of funds	3.41	3.30	3.51		6.04	5.99	5.84	5.49
29.	Return on investments adjusted to cost of funds	0.79	0.02	0.82		4.08	2.49	1.29	1.81
30.	Business per employee (in Rs.lakh)	430.00	453.00	275.53		279.00	366.00	254.41	310.09
31.	Profit per employee (in Rs.lakh)	0.91	1.22	0.00		3.00	4.00	0.54	3.13
32.	Capital adequacy ratio	12.43	12.73	11.61		12.89	12.32	34.34	49.15
33.	Capital adequacy ratio - Tier I	9.93	10.53	9.13		10.10	11.00	33.39	48.29
34.	Capital adequacy ratio - Tier II	2.50	2.20	2.48		2.79	1.32	0.95	0.86
35.	Ratio of net NPA to net advances	1.58	1.55	4.37		0.00	0.00	1.92	0.99

Note : # See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

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

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	Sangli Bank #		SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-Deposit ratio	7.86		5.50	5.63	5.72	6.42	6.11	8.85
2. Credit-Deposit ratio	15.47		67.36	68.67	64.70	68.97	67.22	69.51
3. Investment-Deposit ratio	60.07		25.76	27.51	28.03	30.17	38.48	33.29
4. (Credit+Investment)-Deposit ratio	75.54		93.12	96.18	92.73	99.14	105.70	102.80
5. Ratio of deposits to total liabilities	75.51		73.07	78.41	89.65	88.68	84.94	86.52
6. Ratio of term deposits to total deposits	52.19		85.33	87.66	76.06	75.93	72.09	75.09
7. Ratio of priority sector advances to total advances	33.96		14.68	40.25	37.04	34.24	46.76	44.51
8. Ratio of term loan to total advances	23.88		78.20	50.94	49.25	43.34	41.28	43.00
9. Ratio of secured advances to total advances	82.07		98.07	78.55	90.53	85.94	92.73	94.93
10. Ratio of investments in non-approved securities to total investments	17.62		9.15	7.45	13.39	20.86	34.25	23.86
11. Ratio of interest income to total assets	5.70		5.67	6.55	7.98	8.52	9.67	9.71
12. Ratio of net interest margin to total assets	2.06		1.88	1.17	3.00	2.56	4.49	3.45
13. Ratio of non-interest income to total assets	0.35		0.65	2.07	0.84	0.81	1.26	1.47
14. Ratio of intermediation cost to total assets	4.43		1.57	1.38	1.79	1.61	2.24	2.11
15. Ratio of wage bills to intermediation cost	77.32		49.17	42.70	60.88	58.99	60.36	60.17
16. Ratio of wage bills to total expense	42.47		14.38	8.73	16.09	12.58	18.17	15.19
17. Ratio of wage bills to total income	56.64		12.21	6.85	12.34	10.21	12.35	11.37
18. Ratio of burden to total assets	4.08		0.92	-0.69	0.95	0.80	0.98	0.64
19. Ratio of burden to interest income	71.61		16.26	-10.50	11.85	9.43	10.12	6.58
20. Ratio of operating profits to total assets	-2.02		0.95	1.86	2.06	1.76	3.51	2.81
21. Return on assets	-20.35		1.13	1.93	0.88	1.01	1.57	1.58
22. Return on equity	-294.95		7.71	11.89	15.26	16.09	14.94	15.67
23. Cost of deposits	4.25		4.54	6.49	5.43	6.53	5.87	6.75
24. Cost of borrowings	217.63		6.20	9.63	5.49	22.62	2.94	6.83
25. Cost of funds	4.26		4.70	6.68	5.43	6.57	5.85	6.75
26. Return on advances	6.33		6.92	8.16	9.72	10.46	10.79	10.79
27. Return on investments	7.00		6.98	7.89	7.09	7.27	9.38	9.43
28. Return on advances adjusted to cost of funds	2.07		2.21	1.48	4.29	3.89	4.94	4.04
29. Return on investments adjusted to cost of funds	2.73		2.28	1.21	1.66	0.70	3.53	2.68
30. Business per employee (in Rs.lakh)	101.08		648.34	754.67	508.00	600.43	451.23	541.99
31. Profit per employee (in Rs.lakh)	-18.72		7.79	13.82	2.69	3.59	4.76	5.31
32. Capital adequacy ratio	0.00		20.93	25.06	11.08	13.80	16.77	15.35
33. Capital adequacy ratio - Tier I	0.00		20.32	24.27	8.84	12.08	16.12	14.70
34. Capital adequacy ratio - Tier II	0.00		0.61	0.79	2.24	1.72	0.65	0.65
35. Ratio of net NPA to net advances	7.18		0.00	0.00	0.98	0.33	0.98	0.38

Note : # See 'Explanatory Notes'.
Source : Annual accounts of banks of respective years.

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

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31	
	Yes Bank	
	2007	2008
	(49)	(50)
1. Cash-Deposit ratio	4.74	7.23
2. Credit-Deposit ratio	76.51	71.05
3. Investment-Deposit ratio	37.38	38.38
4. (Credit+Investment)-Deposit ratio	113.90	109.42
5. Ratio of deposits to total liabilities	74.03	78.16
6. Ratio of term deposits to total deposits	94.24	91.50
7. Ratio of priority sector advances to total advances	36.14	25.58
8. Ratio of term loan to total advances	75.77	72.75
9. Ratio of secured advances to total advances	60.13	51.45
10. Ratio of investments in non-approved securities to total investments	29.96	29.40
11. Ratio of interest income to total assets	7.70	9.33
12. Ratio of net interest margin to total assets	2.24	2.40
13. Ratio of non-interest income to total assets	2.55	2.52
14. Ratio of intermediation cost to total assets	2.54	2.43
15. Ratio of wage bills to intermediation cost	60.71	59.33
16. Ratio of wage bills to total expense	19.26	15.39
17. Ratio of wage bills to total income	15.02	12.15
18. Ratio of burden to total assets	-0.01	-0.10
19. Ratio of burden to interest income	-0.18	-1.02
20. Ratio of operating profits to total assets	2.26	2.49
21. Return on assets	1.44	1.54
22. Return on equity	13.88	19.00
23. Cost of deposits	5.92	7.95
24. Cost of borrowings	10.05	6.42
25. Cost of funds	6.36	7.83
26. Return on advances	9.72	11.84
27. Return on investments	6.83	8.98
28. Return on advances adjusted to cost of funds	3.36	4.01
29. Return on investments adjusted to cost of funds	0.47	1.16
30. Business per employee (in Rs.lakh)	530.50	683.12
31. Profit per employee (in Rs.lakh)	3.86	6.35
32. Capital adequacy ratio	13.60	13.60
33. Capital adequacy ratio - Tier I	8.20	8.50
34. Capital adequacy ratio - Tier II	5.40	5.10
35. Ratio of net NPA to net advances	0.00	0.09

Source : Annual accounts of banks of respective years.