TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009

(in per cent)

Ratios	As on March 31									
	State Bank of India & its Associates		Nationalised Banks $		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash-Deposit ratio	9.65	7.36	9.22	7.13	11.51	7.31	10.56	7.81	9.73	7.32
2. Credit-Deposit ratio	76.72	73.44	71.65	72.21	84.29	77.27	76.80	78.13	74.61	73.86
3. Investment-Deposit ratio	34.09	35.51	31.91	31.11	51.74	60.89	41.27	41.62	35.46	35.67
4. (Credit+Investment)-Deposit ratio	110.81	108.96	103.55	103.32	136.03	138.16	118.07	119.75	110.07	109.53
5. Ratio of deposits to total liabilities	76.55	78.66	83.54	84.69	52.50	47.88	71.80	71.67	76.74	77.52
6. Ratio of term deposits to total deposits	58.03	61.45	67.01	70.15	55.30	58.27	67.17	67.26	64.27	66.85
7. Ratio of priority sector advances to total advances	30.82	28.69	33.16	30.85	29.58	31.20	29.27	30.76	31.55	30.32
8. Ratio of term loan to total advances	55.19	52.16	55.62	55.96	48.90	46.87	69.66	69.40	58.02	57.10
9. Ratio of secured advances to total advances	76.74	80.73	79.96	80.52	45.56	49.88	79.22	78.89	76.80	78.57
10. Ratio of investments in non-approved securities to total investments	19.78	15.41	17.53	16.49	16.20	23.28	30.30	29.08	20.94	19.50
11. Ratio of interest income to total assets	7.75	7.79	7.83	8.19	7.65	7.48	8.42	8.65	7.92	8.13
12. Ratio of net interest margin to total assets	2.49	2.39	2.28	2.34	4.33	4.32	2.67	2.86	2.58	2.63
13. Ratio of non-interest income to total assets	1.30	1.40	1.15	1.16	3.32	3.67	2.02	1.82	1.55	1.57
14. Ratio of intermediation cost to total assets	1.87	1.75	1.63	1.56	3.24	3.03	2.40	2.21	1.99	1.87
15. Ratio of wage bills to intermediation cost	60.58	61.39	61.90	62.44	40.38	39.71	35.10	39.15	51.70	53.39
16. Ratio of wage bills to total expense	15.89	15.06	14.05	13.14	19.95	19.45	10.35	10.83	14.01	13.52
17. Ratio of wage bills to total income	12.52	11.71	11.22	10.42	11.94	10.80	8.08	8.28	10.83	10.28
18. Ratio of burden to total assets	0.57	0.35	0.48	0.40	-0.07	-0.64	0.39	0.39	0.43	0.30
19. Ratio of burden to interest income	7.35	4.50	6.09	4.88	-0.96	-8.55	4.59	4.50	5.48	3.66
20. Ratio of operating profits to total assets	1.92	2.04	1.80	1.94	4.40	4.95	2.28	2.47	2.15	2.33
21. Return on assets	0.97	1.02	1.01	1.03	2.09	1.98	1.13	1.13	1.12	1.13
22. Return on equity	17.21	17.74	17.09	18.07	16.05	13.75	13.43	11.36	15.98	15.44
23. Cost of deposits	5.91	6.17	5.99	6.31	4.20	4.58	6.47	6.60	5.97	6.24
24. Cost of borrowings	5.72	4.57	2.65	3.63	4.75	4.27	3.55	3.91	3.97	4.04
25. Cost of funds	5.90	6.07	5.82	6.18	4.33	4.51	6.13	6.29	5.80	6.06
26. Return on advances	9.55	9.89	9.51	10.19	10.93	12.60	11.01	11.41	9.92	10.50
27. Return on investments	7.11	6.77	7.32	7.06	8.24	7.63	7.22	6.93	7.33	7.01
28. Return on advances adjusted to cost of funds	3.65	3.82	3.69	4.01	6.60	8.10	4.88	5.12	4.12	4.44
29. Return on investments adjusted to cost of funds	1.22	0.70	1.50	0.88	3.91	3.12	1.09	0.64	1.52	0.95

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