TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009

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	
	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	9.59	7.49	11.46	9.17	11.07	8.69	6.80	6.18
2. Credit-Deposit ratio	77.55	73.11	73.52	76.10	71.54	69.94	73.79	76.28
3. Investment-Deposit ratio	35.26	37.19	30.78	28.04	31.99	33.60	31.10	28.42
4. (Credit+Investment)-Deposit ratio	112.81	110.29	104.30	104.14	103.53	103.54	104.89	104.70
5. Ratio of deposits to total liabilities	74.48	76.94	82.88	84.59	81.32	81.40	84.37	85.66
6. Ratio of term deposits to total deposits	53.04	58.36	64.74	62.18	69.40	69.33	68.27	69.79
7. Ratio of priority sector advances to total advances	28.61	26.48	40.99	38.80	32.78	31.97	37.93	34.69
8. Ratio of term loan to total advances	54.72	50.07	42.10	56.55	61.23	58.40	58.88	56.48
9. Ratio of secured advances to total advances	73.06	79.01	82.64	80.02	82.92	81.70	87.85	88.88
10. Ratio of investments in non-approved securities to total investments	24.29	17.34	7.12	4.83	12.61	13.07	8.39	9.65
11. Ratio of interest income to total assets	7.60	7.57	8.07	8.71	7.96	8.25	8.27	8.70
12. Ratio of net interest margin to total assets	2.64	2.48	2.48	2.52	2.01	2.12	2.13	2.35
13. Ratio of non-interest income to total assets	1.35	1.51	1.25	1.32	1.22	1.11	1.15	1.12
14. Ratio of intermediation cost to total assets	1.96	1.86	1.98	1.80	1.44	1.35	1.60	1.48
15. Ratio of wage bills to intermediation cost	61.75	62.29	59.63	58.52	58.73	59.17	50.81	55.33
16. Ratio of wage bills to total expense	17.48	16.64	15.61	13.19	11.47	10.67	10.51	10.43
17. Ratio of wage bills to total income	13.51	12.75	12.68	10.50	9.24	8.52	8.64	8.31
18. Ratio of burden to total assets	0.61	0.35	0.73	0.48	0.22	0.24	0.45	0.35
19. Ratio of burden to interest income	8.00	4.64	9.10	5.52	2.76	2.87	5.42	4.04
20. Ratio of operating profits to total assets	2.04	2.13	1.75	2.04	1.79	1.88	1.68	2.00
21. Return on assets	1.01	1.04	0.87	0.92	1.00	0.91	0.88	0.88
22. Return on equity	16.75	17.05	18.71	21.46	21.28	20.87	18.77	19.36
23. Cost of deposits	5.57	5.93	6.23	6.72	6.86	6.95	6.59	6.56
24. Cost of borrowings	6.43	4.85	4.50	10.24	6.52	4.44	4.74	8.84
25. Cost of funds	5.64	5.85	6.17	6.81	6.86	6.88	6.49	6.63
26. Return on advances	9.34	9.68	10.14	10.89	9.83	10.57	10.11	10.57
27. Return on investments	7.05	6.69	7.34	7.29	7.53	7.43	7.19	7.17
28. Return on advances adjusted to cost of funds	3.70	3.83	3.96	4.08	2.98	3.69	3.61	3.94
29. Return on investments adjusted to cost of funds	1.41	0.84	1.17	0.49	0.67	0.55	0.70	0.54
30. Business per employee (in Rs.lakh)	456.00	556.00	445.45	555.39	599.08	839.82	604.37	701.53
31. Profit per employee (in Rs.lakh)	3.73	4.74	2.73	3.55	4.35	4.87	3.73	4.44
32. Capital adequacy ratio	13.54	14.25	12.51	14.52	12.35	11.53	11.29	13.46
33. Capital adequacy ratio - Tier I	9.14	9.38	6.95	8.46	7.24	7.14	7.01	7.91
34. Capital adequacy ratio - Tier II	4.40	4.87	5.56	6.06	5.11	4.39	4.28	5.55
35. Ratio of net NPA to net advances	1.78	1.76	0.83	0.85	0.16	0.38	0.73	0.89

Source : Annual accounts of banks of respective years.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Contd.)*

STATE BANK OF INDIA & ITS ASSOCIATES

(In per cent)

Ratios	As on March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra #		State Bank of Travancore	
	2008	2009	2008	2009	2008	2009	2008	2009
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	9.69	5.27	8.84	6.20	11.22		9.26	5.54
2. Credit-Deposit ratio	76.57	77.82	74.94	72.72	75.71		79.59	77.81
3. Investment-Deposit ratio	30.60	34.57	29.60	28.38	37.02		32.11	31.47
4. (Credit+Investment)-Deposit ratio	107.16	112.39	104.54	101.10	112.73		111.70	109.28
5. Ratio of deposits to total liabilities	83.04	81.30	82.24	86.13	75.70		80.54	85.00
6. Ratio of term deposits to total deposits	68.13	71.12	74.11	77.40	65.44		70.72	67.57
7. Ratio of priority sector advances to total advances	31.85	33.22	31.60	32.11	39.55		41.73	39.79
8. Ratio of term loan to total advances	61.51	62.96	60.88	61.01	56.29		51.22	51.45
9. Ratio of secured advances to total advances	86.43	89.08	91.42	93.04	77.26		84.57	80.29
10. Ratio of investments in non-approved securities to total investments	5.78	12.09	4.23	2.21	16.31		6.00	11.04
11. Ratio of interest income to total assets	8.33	8.83	8.09	9.02	7.75		8.39	8.83
12. Ratio of net interest margin to total assets	2.54	2.28	1.67	1.75	1.81		2.34	2.75
13. Ratio of non-interest income to total assets	1.41	1.31	1.12	0.98	1.03		1.07	1.23
14. Ratio of intermediation cost to total assets	2.06	1.81	1.33	1.23	1.96		1.68	1.71
15. Ratio of wage bills to intermediation cost	54.72	57.82	54.38	55.92	59.81		60.50	61.03
16. Ratio of wage bills to total expense	14.37	12.51	9.32	8.12	14.83		13.14	13.40
17. Ratio of wage bills to total income	11.57	10.32	7.84	6.90	13.35		10.73	10.39
18. Ratio of burden to total assets	0.65	0.50	0.21	0.25	0.93		0.61	0.48
19. Ratio of burden to interest income	7.81	5.69	2.58	2.80	12.00		7.23	5.49
20. Ratio of operating profits to total assets	1.89	1.78	1.46	1.50	0.88		1.73	2.26
21. Return on assets	1.08	0.91	0.83	0.83	0.28		0.89	1.30
22. Return on equity	25.31	18.47	15.92	18.20	4.75		23.28	30.64
23. Cost of deposits	6.42	6.95	7.12	7.95	6.75		6.52	6.45
24. Cost of borrowings	0.12	0.41	2.42	3.49	4.31		0.45	1.06
25. Cost of funds	6.09	6.50	6.88	7.80	6.52		6.11	6.21
26. Return on advances	10.16	10.84	10.20	11.25	9.86		9.84	10.43
27. Return on investments	7.54	7.13	6.94	7.45	6.79		7.27	6.98
28. Return on advances adjusted to cost of funds	4.07	4.34	3.31	3.45	3.34		3.73	4.22
29. Return on investments adjusted to cost of funds	1.45	0.63	0.05	-0.35	0.28		1.16	0.77
30. Business per employee (in Rs.lakh)	495.00	602.00	759.82	910.24	396.00		558.65	657.75
31. Profit per employee (in Rs.lakh)	3.28	3.48	3.70	4.68	0.74		3.40	5.36
32. Capital adequacy ratio	11.73	13.38	13.56	12.60	12.34		13.53	14.03
33. Capital adequacy ratio - Tier I	6.54	7.37	7.31	6.94	8.06		7.41	8.59
34. Capital adequacy ratio - Tier II	5.19	6.01	6.25	5.66	4.28		6.12	5.44
35. Ratio of net NPA to net advances	0.43	0.50	0.60	0.60	0.91		0.94	0.58

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

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Contd.)*

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	8.78	6.02	9.92	8.17	6.16	5.51	7.83	4.70
2. Credit-Deposit ratio	69.43	69.20	69.26	74.32	70.18	74.84	75.64	75.33
3. Investment-Deposit ratio	32.67	34.90	30.14	28.47	28.86	27.26	27.87	27.73
4. (Credit+Investment)-Deposit ratio	102.10	104.10	99.39	102.80	99.04	102.10	103.51	103.06
5. Ratio of deposits to total liabilities	86.35	87.02	87.36	86.74	84.65	84.60	83.89	84.13
6. Ratio of term deposits to total deposits	63.96	65.40	66.43	68.59	68.78	70.41	69.39	73.24
7. Ratio of priority sector advances to total advances	36.94	34.75	36.98	36.23	27.62	26.57	28.41	26.27
8. Ratio of term loan to total advances	51.86	55.56	41.95	40.68	46.47	43.91	38.73	42.43
9. Ratio of secured advances to total advances	83.10	81.20	79.10	79.34	73.74	76.59	76.93	77.33
10. Ratio of investments in non-approved securities to total investments	23.65	26.90	11.29	9.46	20.90	21.63	19.21	17.90
11. Ratio of interest income to total assets	8.20	8.16	8.08	8.60	7.32	7.42	7.71	8.09
12. Ratio of net interest margin to total assets	2.22	2.39	2.57	2.60	2.42	2.52	2.64	2.72
13. Ratio of non-interest income to total assets	1.28	1.26	1.20	1.22	1.27	1.36	1.32	1.51
14. Ratio of intermediation cost to total assets	1.54	1.55	1.75	1.77	1.88	1.76	1.65	1.53
15. Ratio of wage bills to intermediation cost	59.60	62.45	56.03	56.51	62.74	65.66	62.65	62.62
16. Ratio of wage bills to total expense	12.20	13.23	13.48	12.86	17.41	17.34	15.38	13.90
17. Ratio of wage bills to total income	9.67	10.27	10.53	10.16	13.73	13.16	11.45	9.99
18. Ratio of burden to total assets	0.26	0.29	0.54	0.54	0.61	0.40	0.33	0.02
19. Ratio of burden to interest income	3.12	3.50	6.71	6.31	8.32	5.42	4.27	0.26
20. Ratio of operating profits to total assets	1.96	2.11	2.03	2.06	1.81	2.12	2.31	2.70
21. Return on assets	1.32	0.90	1.16	1.09	0.89	1.09	1.25	1.49
22. Return on equity	20.10	13.88	17.97	18.94	14.58	18.65	24.38	24.97
23. Cost of deposits	6.57	6.24	6.11	6.41	5.35	5.33	5.23	5.76
24. Cost of borrowings	2.12	4.71	6.35	12.73	4.17	6.11	8.15	6.39
25. Cost of funds	6.50	6.21	6.12	6.52	5.33	5.36	5.37	5.79
26. Return on advances	9.80	10.13	10.23	10.76	8.84	8.93	9.34	9.78
27. Return on investments	7.92	6.97	6.63	6.91	6.95	6.87	6.83	7.14
28. Return on advances adjusted to cost of funds	3.30	3.91	4.11	4.24	3.51	3.58	3.97	4.00
29. Return on investments adjusted to cost of funds	1.42	0.76	0.51	0.39	1.62	1.52	1.46	1.35
30. Business per employee (in Rs.lakh)	604.00	706.00	626.53	728.29	710.00	914.00	652.00	833.00
31. Profit per employee (in Rs.lakh)	4.85	3.75	4.30	4.58	3.94	6.05	4.95	7.49
32. Capital adequacy ratio	11.99	13.11	11.61	13.22	12.94	14.05	12.04	13.01
33. Capital adequacy ratio - Tier I	7.71	8.01	8.54	8.67	7.64	8.49	7.70	8.91
34. Capital adequacy ratio - Tier II	4.28	5.10	3.07	4.55	5.30	5.56	4.34	4.10
35. Ratio of net NPA to net advances	0.80	0.72	0.15	0.18	0.47	0.31	0.52	0.44

Source : Annual accounts of banks of respective years.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Contd.)*

NATIONALISED BANKS

(In per cent)

Ratios	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	As on March 31							
	2008	2009	2008	2009	2008	2009	2008	2009
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	9.32	7.43	8.67	5.37	10.46	8.41	12.82	7.56
2. Credit-Deposit ratio	70.13	65.62	69.60	73.96	66.17	65.12	70.70	65.57
3. Investment-Deposit ratio	29.41	35.18	32.33	30.91	28.51	32.80	31.26	33.71
4. (Credit+Investment)-Deposit ratio	99.55	100.80	101.93	104.87	94.68	97.92	101.96	99.28
5. Ratio of deposits to total liabilities	86.72	88.52	85.35	85.09	89.00	88.90	83.22	85.13
6. Ratio of term deposits to total deposits	57.85	64.31	68.51	69.95	63.86	66.64	64.99	68.56
7. Ratio of priority sector advances to total advances	37.80	36.73	39.15	33.27	32.88	31.39	35.31	31.74
8. Ratio of term loan to total advances	70.00	65.16	51.74	49.05	66.09	70.86	54.72	45.43
9. Ratio of secured advances to total advances	76.06	79.76	78.09	76.47	71.99	77.55	73.59	70.80
10. Ratio of investments in non-approved securities to total investments	13.06	11.77	12.96	11.18	15.46	11.09	17.77	29.26
11. Ratio of interest income to total assets	7.89	8.01	8.20	8.56	7.27	7.70	7.57	7.91
12. Ratio of net interest margin to total assets	2.59	2.34	2.04	2.36	1.95	1.64	2.42	2.20
13. Ratio of non-interest income to total assets	0.87	0.93	1.28	1.16	0.83	0.79	1.17	1.44
14. Ratio of intermediation cost to total assets	1.92	1.80	1.61	1.53	1.61	1.37	1.50	1.31
15. Ratio of wage bills to intermediation cost	58.03	60.19	59.52	61.24	69.56	68.36	47.97	46.72
16. Ratio of wage bills to total expense	15.42	14.50	12.35	12.14	16.15	12.61	10.79	8.70
17. Ratio of wage bills to total income	12.70	12.10	10.12	9.66	13.82	11.04	8.20	6.52
18. Ratio of burden to total assets	1.05	0.86	0.33	0.38	0.78	0.58	0.32	-0.14
19. Ratio of burden to interest income	13.26	10.79	4.07	4.40	10.70	7.57	4.25	-1.74
20. Ratio of operating profits to total assets	1.54	1.48	1.71	1.98	1.17	1.06	2.10	2.34
21. Return on assets	0.75	0.72	0.92	1.06	0.54	0.45	1.29	1.24
22. Return on equity	18.64	17.46	15.01	18.25	11.31	9.25	18.39	19.57
23. Cost of deposits	5.60	5.92	6.71	6.72	5.78	6.55	5.91	6.31
24. Cost of borrowings	4.03	22.03	10.87	8.10	3.19	14.62	3.73	5.04
25. Cost of funds	5.60	5.99	6.77	6.75	5.76	6.59	5.80	6.27
26. Return on advances	9.81	10.28	9.60	10.44	8.49	9.78	9.32	10.00
27. Return on investments	7.17	6.46	8.03	7.62	7.94	6.88	6.79	7.13
28. Return on advances adjusted to cost of funds	4.22	4.29	2.83	3.69	2.73	3.19	3.52	3.73
29. Return on investments adjusted to cost of funds	1.58	0.47	1.27	0.87	2.18	0.29	1.00	0.86
30. Business per employee (in Rs.lakh)	515.69	635.61	609.41	780.17	400.99	560.28	839.00	1049.00
31. Profit per employee (in Rs.lakh)	2.39	2.76	3.65	4.97	1.56	1.71	6.52	7.64
32. Capital adequacy ratio	10.85	12.05	13.25	14.10	9.39	13.12	12.09	13.61
33. Capital adequacy ratio - Tier I	5.43	6.11	7.01	8.01	4.88	6.97	9.64	8.90
34. Capital adequacy ratio - Tier II	5.42	5.94	6.24	6.09	4.51	6.15	2.45	4.71
35. Ratio of net NPA to net advances	0.87	0.79	0.84	1.09	1.45	1.24	0.32	0.29

Source : Annual accounts of banks of respective years.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Contd.)*

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Dena Bank		IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-Deposit ratio	10.41	11.57	9.17	7.64	10.54	8.56	10.82	5.93
2. Credit-Deposit ratio	67.83	67.08	112.62	92.02	65.26	70.91	71.63	74.80
3. Investment-Deposit ratio	30.29	28.97	44.94	44.53	35.90	31.41	33.77	31.18
4. (Credit+Investment)-Deposit ratio	98.13	96.05	157.56	136.54	101.16	102.32	105.40	105.98
5. Ratio of deposits to total liabilities	87.84	88.84	55.85	65.20	86.58	86.28	82.80	82.69
6. Ratio of term deposits to total deposits	60.76	65.22	83.44	85.22	67.65	68.37	66.55	69.75
7. Ratio of priority sector advances to total advances	34.36	33.98	18.53	21.98	37.64	35.48	33.61	32.44
8. Ratio of term loan to total advances	47.17	48.03	86.77	85.24	62.10	61.59	52.89	52.79
9. Ratio of secured advances to total advances	78.06	81.87	88.19	86.39	85.37	88.15	89.00	89.59
10. Ratio of investments in non-approved securities to total investments	16.47	19.35	28.93	18.63	18.31	15.91	12.22	14.68
11. Ratio of interest income to total assets	7.64	7.92	6.86	7.68	8.23	8.83	8.41	8.65
12. Ratio of net interest margin to total assets	2.45	2.44	0.58	0.87	3.24	3.37	2.66	2.57
13. Ratio of non-interest income to total assets	1.36	0.99	1.35	0.92	1.59	1.34	1.13	1.43
14. Ratio of intermediation cost to total assets	1.86	1.76	0.82	0.88	2.21	1.83	1.61	1.74
15. Ratio of wage bills to intermediation cost	57.02	60.91	39.88	42.55	69.09	69.23	63.94	65.50
16. Ratio of wage bills to total expense	15.03	14.85	4.59	4.89	21.22	17.38	14.02	14.60
17. Ratio of wage bills to total income	11.76	12.07	3.97	4.37	15.56	12.46	10.82	11.32
18. Ratio of burden to total assets	0.49	0.78	-0.53	-0.03	0.62	0.49	0.49	0.31
19. Ratio of burden to interest income	6.44	9.81	-7.75	-0.45	7.57	5.56	5.79	3.59
20. Ratio of operating profits to total assets	1.96	1.67	1.11	0.91	2.62	2.88	2.17	2.26
21. Return on assets	1.06	1.02	0.67	0.62	1.64	1.62	1.30	1.17
22. Return on equity	21.82	21.29	8.52	9.41	22.41	20.26	27.15	22.07
23. Cost of deposits	5.58	5.86	6.53	7.14	5.51	6.08	6.25	6.46
24. Cost of borrowings	1.74	7.56	0.50	0.93	3.64	11.17	5.48	7.80
25. Cost of funds	5.52	5.87	3.97	5.14	5.46	6.15	6.20	6.55
26. Return on advances	9.45	9.89	9.02	9.97	10.17	11.14	10.28	10.78
27. Return on investments	7.09	7.28	4.69	5.03	7.78	7.55	7.65	7.23
28. Return on advances adjusted to cost of funds	3.93	4.02	5.06	4.83	4.71	5.00	4.07	4.23
29. Return on investments adjusted to cost of funds	1.57	1.41	0.72	-0.10	2.33	1.40	1.45	0.68
30. Business per employee (in Rs.lakh)	559.00	714.00	1809.17	2030.33	488.00	617.00	582.70	689.50
31. Profit per employee (in Rs.lakh)	3.61	4.28	8.86	8.42	4.91	6.23	4.82	5.20
32. Capital adequacy ratio	11.09	12.07	11.95	11.57	12.74	13.98	11.93	13.20
33. Capital adequacy ratio - Tier I	6.75	6.76	7.42	6.81	11.29	11.88	7.83	7.88
34. Capital adequacy ratio - Tier II	4.34	5.31	4.53	4.76	1.45	2.10	4.10	5.32
35. Ratio of net NPA to net advances	0.94	1.09	1.30	0.92	0.24	0.18	0.60	1.33

Source : Annual accounts of banks of respective years.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Contd.)*

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-Deposit ratio	9.40	6.99	7.87	5.64	9.17	8.13	10.90	10.82
2. Credit-Deposit ratio	70.09	69.64	73.87	70.99	71.79	73.75	67.30	70.36
3. Investment-Deposit ratio	30.76	28.96	34.12	36.42	32.44	30.22	29.50	26.35
4. (Credit+Investment)-Deposit ratio	100.85	98.60	108.00	107.40	104.23	103.97	96.80	96.71
5. Ratio of deposits to total liabilities	85.83	87.37	80.23	83.83	83.64	84.95	88.83	88.97
6. Ratio of term deposits to total deposits	72.10	76.26	63.66	72.24	57.01	61.17	69.05	72.40
7. Ratio of priority sector advances to total advances	32.13	31.01	32.30	29.23	38.67	31.81	32.13	32.37
8. Ratio of term loan to total advances	58.89	59.73	63.46	66.97	49.54	52.61	71.87	73.68
9. Ratio of secured advances to total advances	90.45	89.20	77.63	72.21	83.18	86.12	71.68	68.70
10. Ratio of investments in non-approved securities to total investments	13.28	11.96	7.47	10.71	16.62	12.92	9.89	10.13
11. Ratio of interest income to total assets	8.29	8.71	8.39	8.98	7.89	8.67	8.05	8.07
12. Ratio of net interest margin to total assets	2.03	1.96	2.97	2.80	3.06	3.15	2.11	2.19
13. Ratio of non-interest income to total assets	0.76	1.05	1.20	1.13	1.11	1.31	0.91	0.72
14. Ratio of intermediation cost to total assets	1.31	1.36	2.12	1.91	1.95	1.89	1.52	1.45
15. Ratio of wage bills to intermediation cost	50.88	54.68	75.00	75.05	69.82	69.53	62.15	60.91
16. Ratio of wage bills to total expense	8.81	9.17	21.09	17.74	20.08	17.72	12.68	12.02
17. Ratio of wage bills to total income	7.37	7.62	16.58	14.21	15.14	13.15	10.56	10.01
18. Ratio of burden to total assets	0.55	0.31	0.92	0.79	0.85	0.58	0.62	0.72
19. Ratio of burden to interest income	6.62	3.52	10.96	8.75	10.71	6.66	7.65	8.93
20. Ratio of operating profits to total assets	1.48	1.66	2.05	2.01	2.22	2.58	1.50	1.47
21. Return on assets	1.02	0.88	1.49	1.26	1.15	1.39	0.88	0.81
22. Return on equity	6.21	13.74	21.86	20.65	18.01	22.92	21.42	19.63
23. Cost of deposits	6.90	7.41	6.05	7.03	5.40	6.15	6.38	6.26
24. Cost of borrowings	2.92	3.90	3.86	2.43	1.60	2.43	0.47	0.40
25. Cost of funds	6.83	7.36	5.90	6.63	5.31	6.05	6.29	6.17
26. Return on advances	9.80	10.60	10.17	11.57	9.66	10.68	9.88	10.13
27. Return on investments	8.43	8.17	7.81	6.52	7.28	7.51	7.77	7.11
28. Return on advances adjusted to cost of funds	2.97	3.23	4.27	4.95	4.35	4.62	3.58	3.96
29. Return on investments adjusted to cost of funds	1.60	0.80	1.91	-0.11	1.98	1.46	1.48	0.94
30. Business per employee (in Rs.lakh)	924.38	1142.43	466.87	655.58	504.52	654.92	586.02	750.65
31. Profit per employee (in Rs.lakh)	5.84	6.18	4.24	5.03	3.66	5.64	3.18	3.64
32. Capital adequacy ratio	12.12	12.98	11.57	14.35	13.46	14.03	11.82	12.68
33. Capital adequacy ratio - Tier I	9.34	9.10	8.04	8.44	8.97	8.98	6.97	7.85
34. Capital adequacy ratio - Tier II	2.78	3.88	3.53	5.91	4.49	5.05	4.85	4.83
35. Ratio of net NPA to net advances	0.99	0.65	0.37	0.32	0.64	0.17	0.97	0.77

Source : Annual accounts of banks of respective years.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Contd.)*

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-Deposit ratio	7.14	6.57	9.10	6.48	11.18	8.31	11.81	10.51
2. Credit-Deposit ratio	68.93	68.65	71.51	69.60	59.31	64.90	66.09	65.04
3. Investment-Deposit ratio	30.35	29.32	32.57	31.00	39.42	32.87	34.65	31.88
4. (Credit+Investment)-Deposit ratio	99.28	97.97	104.07	100.60	98.73	97.77	100.74	96.92
5. Ratio of deposits to total liabilities	88.99	89.75	83.76	86.16	86.48	87.90	85.35	87.42
6. Ratio of term deposits to total deposits	74.34	75.89	65.14	69.93	61.43	62.21	72.70	75.97
7. Ratio of priority sector advances to total advances	33.03	31.29	38.06	33.13	32.44	31.10	35.70	35.02
8. Ratio of term loan to total advances	59.92	65.17	43.58	40.65	68.33	72.88	56.36	60.88
9. Ratio of secured advances to total advances	79.25	80.60	84.37	79.31	83.61	87.07	75.60	86.49
10. Ratio of investments in non-approved securities to total investments	21.18	21.54	16.57	18.26	30.50	21.11	17.50	17.55
11. Ratio of interest income to total assets	7.91	8.06	8.13	8.34	7.36	7.41	7.89	8.84
12. Ratio of net interest margin to total assets	1.81	1.63	2.52	2.68	1.87	2.00	1.68	1.90
13. Ratio of non-interest income to total assets	0.94	1.01	1.16	1.04	0.96	0.84	1.08	1.18
14. Ratio of intermediation cost to total assets	1.59	1.45	1.41	1.55	1.87	1.68	1.42	1.56
15. Ratio of wage bills to intermediation cost	68.50	68.19	53.06	52.02	71.04	67.43	57.74	64.61
16. Ratio of wage bills to total expense	14.14	12.56	10.63	11.19	18.04	15.94	10.77	11.86
17. Ratio of wage bills to total income	12.29	10.91	8.02	8.61	15.95	13.69	9.16	10.06
18. Ratio of burden to total assets	0.65	0.44	0.24	0.51	0.91	0.83	0.34	0.38
19. Ratio of burden to interest income	8.20	5.46	2.97	6.15	12.30	11.23	4.35	4.31
20. Ratio of operating profits to total assets	1.16	1.19	2.28	2.16	0.97	1.16	1.34	1.52
21. Return on assets	0.52	0.59	1.26	1.27	0.68	0.34	0.75	0.59
22. Return on equity	14.75	16.20	22.13	21.46	12.57	6.44	16.59	9.36
23. Cost of deposits	6.31	6.58	6.09	6.09	5.96	5.86	6.78	7.42
24. Cost of borrowings	4.98	8.02	6.88	7.63	0.07	0.66	0.02	0.92
25. Cost of funds	6.27	6.61	6.12	6.15	5.85	5.78	6.62	7.26
26. Return on advances	9.32	10.00	9.85	10.41	8.98	9.50	9.67	11.41
27. Return on investments	7.18	6.55	7.39	7.37	7.81	7.02	7.65	7.74
28. Return on advances adjusted to cost of funds	3.05	3.40	3.73	4.27	3.13	3.72	3.05	4.14
29. Return on investments adjusted to cost of funds	0.91	-0.06	1.27	1.22	1.96	1.24	1.03	0.48
30. Business per employee (in Rs.lakh)	580.00	732.00	620.00	694.00	463.00	585.00	612.67	756.00
31. Profit per employee (in Rs.lakh)	1.76	2.40	5.39	6.28	1.99	1.22	3.32	2.34
32. Capital adequacy ratio	11.02	11.93	12.51	13.27	11.24	13.28	11.22	13.15
33. Capital adequacy ratio - Tier I	5.51	6.48	7.45	8.19	6.37	7.56	5.73	7.74
34. Capital adequacy ratio - Tier II	5.51	5.45	5.06	5.08	4.87	5.72	5.49	5.41
35. Ratio of net NPA to net advances	1.98	1.18	0.17	0.34	1.10	1.48	0.57	0.82

Source : Annual accounts of banks of respective years.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	AB Bank		ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Banking Corp. #	
	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	4.48	5.24	11.31	7.53	10.42	10.92		11.56
2. Credit-Deposit ratio	84.24	92.12	107.77	104.38	39.16	27.00		211.50
3. Investment-Deposit ratio	36.66	35.10	62.28	67.74	39.06	38.28		64.69
4. (Credit+Investment)-Deposit ratio	120.89	127.22	170.05	172.12	78.23	65.28		276.19
5. Ratio of deposits to total liabilities	39.11	38.31	51.65	49.75	71.76	77.60		27.11
6. Ratio of term deposits to total deposits	9.57	21.77	60.29	55.90	60.77	57.34		100.00
7. Ratio of priority sector advances to total advances	31.11	36.93	36.55	39.58	13.07	24.93		0.00
8. Ratio of term loan to total advances	62.76	53.73	50.81	45.04	16.46	15.16		0.15
9. Ratio of secured advances to total advances	21.51	10.07	41.76	52.29	97.11	98.84		0.08
10. Ratio of investments in non-approved securities to total investments	12.83	3.49	1.59	3.55	2.45	25.98		0.00
11. Ratio of interest income to total assets	5.93	5.69	9.33	9.08	9.45	7.76		6.36
12. Ratio of net interest margin to total assets	5.35	4.79	4.85	4.90	5.56	4.51		-0.31
13. Ratio of non-interest income to total assets	5.92	9.60	1.98	3.57	0.98	0.86		27.52
14. Ratio of intermediation cost to total assets	3.98	5.19	4.01	4.36	3.90	2.13		30.79
15. Ratio of wage bills to intermediation cost	24.24	23.77	42.16	50.19	21.79	41.12		27.23
16. Ratio of wage bills to total expense	21.18	20.25	19.92	25.61	10.90	16.30		22.38
17. Ratio of wage bills to total income	8.15	8.06	14.97	17.30	8.14	10.18		24.74
18. Ratio of burden to total assets	-1.94	-4.42	2.04	0.79	2.91	1.27		3.27
19. Ratio of burden to interest income	-32.73	-77.69	21.83	8.73	30.81	16.38		51.42
20. Ratio of operating profits to total assets	7.30	9.20	2.81	4.11	2.65	3.24		-3.58
21. Return on assets	3.84	8.29	0.78	0.06	3.96	2.40		-7.92
22. Return on equity	6.18	7.91	12.93	0.82	31.37	14.22		-21.80
23. Cost of deposits	1.00	1.70	3.84	4.59	4.86	4.24		8.67
24. Cost of borrowings	0.00	0.00	4.20	3.67	4.24	3.15		55.13
25. Cost of funds	1.56	2.32	3.96	4.25	4.73	4.20		19.06
26. Return on advances	8.63	11.68	11.26	12.47	8.15	11.74		8.48
27. Return on investments	6.02	6.15	7.79	6.12	9.33	6.73		8.55
28. Return on advances adjusted to cost of funds	7.07	9.36	7.30	8.22	3.42	7.54		-10.58
29. Return on investments adjusted to cost of funds	4.46	3.83	3.82	1.87	4.60	2.53		-10.50
30. Business per employee (in Rs.lakh)	212.37	216.67	1070.26	1029.41	1772.97	1759.98		133.83
31. Profit per employee (in Rs.lakh)	10.67	25.10	7.66	0.62	78.29	41.96		0.00
32. Capital adequacy ratio	43.09	50.67	12.92	12.66	51.71	47.57		21.34
33. Capital adequacy ratio - Tier I	42.27	49.97	7.24	7.43	50.65	46.67		20.09
34. Capital adequacy ratio - Tier II	0.82	0.70	5.68	5.23	1.06	0.90		1.25
35. Ratio of net NPA to net advances	9.25	6.50	0.85	2.20	0.00	0.00		4.34

Note : # See ‘Expalanatory Notes’.
Source : Annual accounts of banks of respective years.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	Antwerp Diamond Bank		Bank Internasional Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	As on March 31							
	2008	2009	2008	2009	2008	2009	2008	2009
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	48.09	23.78	0.00	0.00	10.49	7.99	8.96	6.26
2. Credit-Deposit ratio	597.80	867.21	0.00	0.00	82.38	80.54	70.90	60.84
3. Investment-Deposit ratio	214.33	265.96	0.00	0.00	68.67	88.09	31.17	31.58
4. (Credit+Investment)-Deposit ratio	812.13	1133.16	0.00	0.00	151.05	168.63	102.07	92.42
5. Ratio of deposits to total liabilities	10.15	8.34	0.00	0.00	51.60	42.32	74.38	77.35
6. Ratio of term deposits to total deposits	13.01	23.12	0.00	0.00	35.30	22.30	77.06	80.08
7. Ratio of priority sector advances to total advances	99.81	99.92	0.00	0.00	33.28	34.32	17.87	24.38
8. Ratio of term loan to total advances	0.19	0.08	0.00	0.00	2.17	0.09	32.28	23.60
9. Ratio of secured advances to total advances	99.93	99.92	0.00	0.00	26.10	11.08	88.94	89.65
10. Ratio of investments in non-approved securities to total investments	0.00	0.00	0.00	100.00	31.59	9.27	1.68	0.00
11. Ratio of interest income to total assets	5.78	5.25	2.34	0.30	7.12	6.76	7.00	8.51
12. Ratio of net interest margin to total assets	2.51	2.95	2.17	0.30	4.86	5.07	3.25	4.13
13. Ratio of non-interest income to total assets	1.09	1.53	12.28	1.49	4.82	4.38	1.73	2.61
14. Ratio of intermediation cost to total assets	0.89	0.97	4.90	0.73	2.32	1.95	2.43	2.96
15. Ratio of wage bills to intermediation cost	46.69	42.79	21.51	0.00	53.93	45.93	40.73	43.92
16. Ratio of wage bills to total expense	10.00	12.69	20.78	0.00	27.31	24.60	16.03	17.73
17. Ratio of wage bills to total income	6.05	6.12	7.21	0.00	10.48	8.04	11.35	11.69
18. Ratio of burden to total assets	-0.20	-0.56	-7.38	-0.76	-2.50	-2.43	0.70	0.35
19. Ratio of burden to interest income	-3.52	-10.60	-315.35	-253.49	-35.15	-35.95	10.02	4.06
20. Ratio of operating profits to total assets	2.72	3.50	9.55	1.06	7.36	7.49	2.55	3.79
21. Return on assets	1.63	1.64	8.78	0.00	3.76	3.42	4.08	3.14
22. Return on equity	6.13	7.39	9.09	1.73	14.57	13.06	21.00	17.86
23. Cost of deposits	0.93	1.24	1.08	0.00	2.35	2.25	4.50	5.02
24. Cost of borrowings	4.25	3.21	1.15	0.00	8.60	3.68	4.59	11.73
25. Cost of funds	3.79	2.96	1.12	0.00	3.70	2.64	4.50	5.19
26. Return on advances	6.18	5.25	22.42	0.00	7.79	11.28	9.56	12.31
27. Return on investments	7.84	7.28	7.60	8.17	8.86	6.10	7.46	8.30
28. Return on advances adjusted to cost of funds	2.39	2.29	21.30	0.00	4.08	8.64	5.06	7.11
29. Return on investments adjusted to cost of funds	4.05	4.32	6.47	0.00	5.15	3.46	2.96	3.11
30. Business per employee (in Rs.lakh)	2618.95	3371.97	0.00	0.00	2483.54	2430.57	718.00	617.00
31. Profit per employee (in Rs.lakh)	53.54	70.76	233.26	0.00	102.08	110.85	20.00	14.00
32. Capital adequacy ratio	37.09	26.79	235.82	501.34	13.45	12.73	21.61	25.58
33. Capital adequacy ratio - Tier I	36.75	26.44	235.82	501.34	12.11	11.23	20.54	24.44
34. Capital adequacy ratio - Tier II	0.34	0.35	0.00	0.00	1.34	1.50	1.07	1.14
35. Ratio of net NPA to net advances	0.00	3.35	0.00	0.00	0.00	0.00	1.51	0.09

Source : Annual accounts of banks of respective years.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-Deposit ratio	13.63	4.04	10.40	8.73	20.77	11.82	8.10	3.97
2. Credit-Deposit ratio	55.87	52.44	127.14	161.48	173.88	144.09	110.63	84.50
3. Investment-Deposit ratio	39.97	35.71	43.80	58.01	44.37	42.15	41.39	63.14
4. (Credit+Investment)-Deposit ratio	95.84	88.15	170.94	219.49	218.25	186.24	152.02	147.64
5. Ratio of deposits to total liabilities	45.85	45.68	53.26	42.54	37.91	45.66	53.39	60.35
6. Ratio of term deposits to total deposits	55.32	59.33	94.19	90.45	44.04	60.41	94.79	97.06
7. Ratio of priority sector advances to total advances	58.12	38.33	38.53	36.59	23.86	26.75	14.68	19.77
8. Ratio of term loan to total advances	15.28	24.89	2.75	3.52	24.99	25.10	66.76	58.70
9. Ratio of secured advances to total advances	98.87	98.17	54.46	53.93	25.19	22.51	10.85	16.84
10. Ratio of investments in non-approved securities to total investments	0.00	0.00	5.93	3.94	0.00	0.00	22.93	38.55
11. Ratio of interest income to total assets	6.85	7.87	6.19	7.76	7.23	7.84	7.77	12.12
12. Ratio of net interest margin to total assets	4.94	6.03	1.69	2.48	4.62	3.51	3.74	6.29
13. Ratio of non-interest income to total assets	2.18	8.77	1.98	2.44	1.44	1.56	7.07	3.51
14. Ratio of intermediation cost to total assets	1.64	1.83	0.70	0.83	1.03	1.01	8.62	5.31
15. Ratio of wage bills to intermediation cost	31.82	32.65	41.97	30.53	51.97	45.84	36.39	29.67
16. Ratio of wage bills to total expense	14.71	16.28	5.67	4.16	14.68	8.69	24.80	14.15
17. Ratio of wage bills to total income	5.78	3.58	3.61	2.49	6.15	4.95	21.14	10.09
18. Ratio of burden to total assets	-0.54	-6.95	-1.28	-1.61	-0.42	-0.54	1.55	1.80
19. Ratio of burden to interest income	-7.91	-88.28	-20.71	-20.69	-5.77	-6.95	19.96	14.89
20. Ratio of operating profits to total assets	5.48	12.98	2.97	4.09	5.04	4.05	2.19	4.49
21. Return on assets	2.24	10.23	1.73	2.04	2.40	1.49	0.10	0.16
22. Return on equity	6.40	28.00	15.39	19.49	9.44	5.77	0.20	0.61
23. Cost of deposits	3.64	3.52	6.49	7.50	3.48	6.74	5.02	9.24
24. Cost of borrowings	5.01	9.90	3.15	4.03	2.09	2.74	13.59	4.88
25. Cost of funds	3.70	3.82	5.11	5.94	2.91	5.26	6.14	8.68
26. Return on advances	12.77	14.11	6.69	8.52	8.61	9.04	11.07	17.29
27. Return on investments	7.06	7.01	6.79	7.84	6.76	9.30	8.15	8.18
28. Return on advances adjusted to cost of funds	9.07	10.29	1.58	2.58	5.70	3.78	4.93	8.61
29. Return on investments adjusted to cost of funds	3.36	3.19	1.68	1.89	3.85	4.03	2.01	-0.50
30. Business per employee (in Rs.lakh)	483.00	488.00	3082.88	3890.97	2613.45	3107.91	942.33	1110.13
31. Profit per employee (in Rs.lakh)	15.00	73.00	49.89	78.39	60.50	41.57	0.50	1.96
32. Capital adequacy ratio	55.97	45.18	20.15	13.38	26.87	29.51	21.11	17.07
33. Capital adequacy ratio - Tier I	54.91	44.11	14.72	10.42	26.36	28.80	20.81	16.62
34. Capital adequacy ratio - Tier II	1.06	1.07	5.43	2.96	0.51	0.71	0.30	0.45
35. Ratio of net NPA to net advances	4.01	0.00	0.00	0.00	0.00	0.00	0.42	4.59

Source : Annual accounts of banks of respective years.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank		Citibank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-Deposit ratio	12.36	10.60	12.79	9.92	31.28	15.23	10.16	6.35
2. Credit-Deposit ratio	116.55	110.64	159.70	215.44	139.84	244.27	83.20	77.25
3. Investment-Deposit ratio	83.14	106.22	128.72	492.57	44.56	21.73	40.00	47.45
4. (Credit+Investment)-Deposit ratio	199.69	216.86	288.42	708.00	184.40	266.00	123.20	124.70
5. Ratio of deposits to total liabilities	42.65	34.12	24.89	12.37	44.63	31.28	55.01	49.09
6. Ratio of term deposits to total deposits	52.82	63.15	75.19	79.35	80.41	49.26	50.63	52.52
7. Ratio of priority sector advances to total advances	20.08	32.34	33.31	38.18	36.30	37.58	30.32	29.37
8. Ratio of term loan to total advances	47.42	62.47	23.86	20.97	27.89	27.74	72.02	72.18
9. Ratio of secured advances to total advances	45.89	42.57	42.41	38.58	76.58	84.50	44.03	52.98
10. Ratio of investments in non-approved securities to total investments	7.48	4.57	46.22	18.86	19.14	0.00	7.50	4.64
11. Ratio of interest income to total assets	7.79	7.31	7.02	6.20	7.19	9.30	7.94	7.23
12. Ratio of net interest margin to total assets	3.49	4.18	3.39	3.09	2.98	6.08	4.86	4.67
13. Ratio of non-interest income to total assets	4.34	2.79	5.85	4.56	0.81	1.22	3.26	3.79
14. Ratio of intermediation cost to total assets	3.03	2.22	2.74	1.78	2.46	4.30	2.90	2.74
15. Ratio of wage bills to intermediation cost	53.36	47.11	63.65	57.86	29.84	35.22	32.45	34.04
16. Ratio of wage bills to total expense	22.03	19.58	27.39	21.08	11.00	20.13	15.75	17.56
17. Ratio of wage bills to total income	13.30	10.36	13.56	9.58	9.16	14.40	8.41	8.45
18. Ratio of burden to total assets	-1.32	-0.57	-3.11	-2.78	1.64	3.08	-0.36	-1.05
19. Ratio of burden to interest income	-16.93	-7.82	-44.26	-44.82	22.85	33.15	-4.47	-14.55
20. Ratio of operating profits to total assets	4.81	4.76	6.50	5.87	1.34	3.00	5.22	5.72
21. Return on assets	1.97	2.13	4.20	4.10	1.63	2.91	2.24	2.12
22. Return on equity	13.35	11.84	15.54	17.68	7.50	6.98	22.62	20.83
23. Cost of deposits	4.54	3.94	3.71	3.10	4.47	5.16	4.34	3.91
24. Cost of borrowings	8.00	4.50	6.33	4.45	7.64	6.77	3.20	2.42
25. Cost of funds	5.69	4.17	5.31	4.12	5.57	5.68	4.08	3.57
26. Return on advances	8.25	10.11	9.43	10.10	9.27	11.84	11.57	12.61
27. Return on investments	10.50	8.14	11.22	5.94	6.22	7.21	8.08	7.57
28. Return on advances adjusted to cost of funds	2.56	5.94	4.12	5.98	3.70	6.16	7.49	9.04
29. Return on investments adjusted to cost of funds	4.81	3.97	5.91	1.82	0.65	1.52	4.00	4.01
30. Business per employee (in Rs.lakh)	1950.00	2035.00	2249.00	2105.00	845.00	675.00	1,763.78	1,880.10
31. Profit per employee (in Rs.lakh)	36.00	49.00	97.00	130.00	13.00	18.00	37.73	45.12
32. Capital adequacy ratio	12.66	12.37	9.70	13.20	22.72	45.40	12.00	13.23
33. Capital adequacy ratio - Tier I	8.67	8.38	7.80	9.80	22.07	44.75	11.24	12.42
34. Capital adequacy ratio - Tier II	3.99	3.99	1.90	3.40	0.65	0.65	0.76	0.81
35. Ratio of net NPA to net advances	0.00	0.86	0.00	0.00	0.00	0.00	1.23	2.63

Source : Annual accounts of banks of respective years.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	DBS Bank		Deutsche Bank		Hong Kong & Shanghai Banking Corporation		J P Morgan Chase Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-Deposit ratio	4.85	5.41	17.96	11.77	11.54	7.43	9.02	20.39
2. Credit-Deposit ratio	46.40	45.21	65.14	62.19	70.26	55.21	31.97	19.59
3. Investment-Deposit ratio	88.55	129.68	73.95	61.53	45.26	62.34	185.40	186.65
4. (Credit+Investment)-Deposit ratio	134.95	174.89	139.09	123.72	115.52	117.55	217.38	206.24
5. Ratio of deposits to total liabilities	56.08	47.94	55.66	56.69	56.14	52.81	40.90	34.06
6. Ratio of term deposits to total deposits	96.87	94.52	30.55	29.72	53.88	58.70	57.98	57.87
7. Ratio of priority sector advances to total advances	46.91	41.23	21.32	33.03	28.19	32.76	39.14	55.05
8. Ratio of term loan to total advances	25.34	20.91	35.17	27.54	46.69	44.62	96.80	79.76
9. Ratio of secured advances to total advances	54.02	61.00	30.28	27.32	52.90	59.55	22.72	23.67
10. Ratio of investments in non-approved securities to total investments	38.56	49.82	8.15	20.70	24.45	42.61	38.09	48.24
11. Ratio of interest income to total assets	8.37	7.47	6.81	7.58	7.61	7.42	6.30	5.54
12. Ratio of net interest margin to total assets	3.18	2.91	4.28	5.21	4.53	4.30	3.46	3.06
13. Ratio of non-interest income to total assets	-0.44	2.79	4.80	4.11	3.24	3.17	5.36	7.71
14. Ratio of intermediation cost to total assets	1.16	1.52	4.97	4.65	3.28	2.57	1.79	1.48
15. Ratio of wage bills to intermediation cost	62.90	55.52	46.73	36.72	41.53	39.84	60.88	56.76
16. Ratio of wage bills to total expense	11.52	13.89	30.97	24.33	21.41	18.01	23.51	21.22
17. Ratio of wage bills to total income	9.23	8.24	20.01	14.62	12.55	9.69	9.33	6.34
18. Ratio of burden to total assets	1.60	-1.27	0.17	0.55	0.04	-0.59	-3.58	-6.23
19. Ratio of burden to interest income	19.18	-16.99	2.55	7.20	0.57	-7.98	-56.79	-112.50
20. Ratio of operating profits to total assets	1.57	4.18	4.11	4.66	4.49	4.89	7.03	9.29
21. Return on assets	0.86	2.72	1.56	1.72	1.82	1.51	3.07	4.21
22. Return on equity	5.86	20.38	12.39	9.50	16.31	13.13	15.19	19.38
23. Cost of deposits	2.73	4.03	2.17	1.66	4.49	4.94	4.06	3.45
24. Cost of borrowings	19.80	11.47	5.14	8.31	3.78	4.21	1.18	1.52
25. Cost of funds	6.74	6.24	3.25	3.21	4.39	4.83	2.52	2.56
26. Return on advances	9.18	9.39	10.29	13.31	12.26	13.63	11.16	8.36
27. Return on investments	9.26	6.54	6.82	6.99	8.88	8.83	6.22	6.63
28. Return on advances adjusted to cost of funds	2.45	3.15	7.05	10.11	7.87	8.80	8.64	5.80
29. Return on investments adjusted to cost of funds	2.52	0.30	3.58	3.79	4.49	4.00	3.70	4.07
30. Business per employee (in Rs.lakh)	1,416.58	1,662.32	1,616.74	1,434.10	1,012.34	961.81	1,614.67	1,825.28
31. Profit per employee (in Rs.lakh)	28.27	72.16	27.54	26.90	16.69	16.06	153.77	253.63
32. Capital adequacy ratio	18.15	15.70	15.05	15.25	10.59	15.31	17.72	15.90
33. Capital adequacy ratio - Tier I	14.98	10.27	14.51	14.62	9.72	14.12	17.60	15.38
34. Capital adequacy ratio - Tier II	3.17	5.43	0.54	0.63	0.87	1.19	0.12	0.52
35. Ratio of net NPA to net advances	0.05	0.55	0.22	0.88	0.58	1.42	2.12	1.27

Source : Annual accounts of banks of respective years.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	JSC VTB Bank #		Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-Deposit ratio		42.16	7.80	5.75	15.22	8.41	9.29	13.17
2. Credit-Deposit ratio		466.73	11.05	8.96	130.29	46.77	191.58	97.53
3. Investment-Deposit ratio		0.00	27.88	26.87	83.37	252.69	55.23	35.18
4. (Credit+Investment)-Deposit ratio		466.73	38.92	35.83	213.66	299.46	246.81	132.71
5. Ratio of deposits to total liabilities		1.83	63.27	67.88	26.75	18.97	36.49	52.55
6. Ratio of term deposits to total deposits		0.00	57.38	75.03	10.29	10.33	52.56	69.50
7. Ratio of priority sector advances to total advances		0.00	64.41	2.89	99.77	99.49	27.00	26.26
8. Ratio of term loan to total advances		100.00	0.00	0.00	0.23	0.51	24.76	30.46
9. Ratio of secured advances to total advances		100.00	100.00	97.11	100.00	100.00	39.69	34.94
10. Ratio of investments in non-approved securities to total investments		0.00	6.98	5.80	0.00	5.70	21.00	12.44
11. Ratio of interest income to total assets		6.03	7.02	7.35	6.97	4.69	6.93	7.57
12. Ratio of net interest margin to total assets		6.03	4.85	4.10	6.75	4.55	3.80	4.16
13. Ratio of non-interest income to total assets		0.12	0.77	0.67	8.50	9.11	1.82	2.24
14. Ratio of intermediation cost to total assets		6.15	2.33	2.31	5.01	5.30	2.37	2.12
15. Ratio of wage bills to intermediation cost		33.38	21.36	19.62	44.06	42.23	37.90	41.26
16. Ratio of wage bills to total expense		33.38	11.07	8.15	42.24	41.18	16.35	15.83
17. Ratio of wage bills to total income		33.37	6.40	5.65	14.28	16.22	10.28	8.94
18. Ratio of burden to total assets		6.03	1.56	1.64	-3.49	-3.81	0.56	-0.11
19. Ratio of burden to interest income		99.98	22.26	22.30	-50.04	-81.31	8.02	-1.49
20. Ratio of operating profits to total assets		0.00	3.29	2.46	10.24	8.37	3.24	4.27
21. Return on assets		-0.26	1.90	1.36	8.82	4.43	1.96	2.43
22. Return on equity		-0.26	4.50	4.15	11.77	6.44	5.25	7.46
23. Cost of deposits		0.00	3.69	4.95	0.62	0.45	3.38	4.93
24. Cost of borrowings		0.00	0.00	0.00	0.00	0.00	5.69	4.68
25. Cost of funds		0.00	3.69	4.95	0.66	0.59	4.71	4.86
26. Return on advances		8.57	9.10	8.41	3.86	5.33	8.08	10.82
27. Return on investments		0.00	6.97	7.93	7.56	6.93	6.67	6.30
28. Return on advances adjusted to cost of funds		8.57	5.41	3.47	3.20	4.75	3.37	5.96
29. Return on investments adjusted to cost of funds		0.00	3.28	2.98	6.90	6.35	1.97	1.44
30. Business per employee (in Rs.lakh)		73.26	812.81	1,021.69	225.63	310.03	1,589.56	2,023.79
31. Profit per employee (in Rs.lakh)		0.00	18.04	16.87	53.61	34.12	25.03	38.14
32. Capital adequacy ratio		317.51	109.03	80.93	52.81	76.80	29.68	37.58
33. Capital adequacy ratio - Tier I		317.51	107.95	79.68	51.70	75.55	29.41	37.29
34. Capital adequacy ratio - Tier II		0.00	1.08	1.25	1.11	1.25	0.27	0.29
35. Ratio of net NPA to net advances		0.00	0.00	0.00	0.00	0.00	0.00	0.00

Note : # See ‘Expalanatory Notes’.
Source : Annual accounts of banks of respective years.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	Oman International Bank		Shinhan Bank		Societe Generale		Sonali Bank	
	As on March 31							
	2008	2009	2008	2009	2008	2009	2008	2009
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-Deposit ratio	8.73	5.17	12.07	5.75	8.56	5.61	10.24	6.85
2. Credit-Deposit ratio	0.83	1.03	93.44	59.74	28.22	44.36	33.50	25.42
3. Investment-Deposit ratio	52.71	50.25	35.01	26.46	184.65	186.72	22.79	13.03
4. (Credit+Investment)-Deposit ratio	53.54	51.28	128.46	86.20	212.87	231.08	56.30	38.44
5. Ratio of deposits to total liabilities	45.81	47.46	47.47	73.95	43.32	38.21	64.98	78.37
6. Ratio of term deposits to total deposits	73.02	69.11	58.27	76.34	91.53	91.97	18.58	11.27
7. Ratio of priority sector advances to total advances	0.00	0.00	35.99	23.75	37.35	35.63	67.61	77.14
8. Ratio of term loan to total advances	94.41	90.60	52.91	45.39	53.63	34.43	10.61	6.22
9. Ratio of secured advances to total advances	100.00	100.00	52.63	51.79	82.77	60.44	22.00	16.73
10. Ratio of investments in non-approved securities to total investments	0.00	0.00	0.00	0.00	40.05	40.31	20.21	12.99
11. Ratio of interest income to total assets	3.74	3.73	8.01	7.33	7.36	5.76	3.60	3.06
12. Ratio of net interest margin to total assets	0.65	1.36	5.56	4.38	1.85	2.73	1.99	1.62
13. Ratio of non-interest income to total assets	0.17	0.66	0.93	0.96	1.41	2.59	9.80	10.33
14. Ratio of intermediation cost to total assets	1.51	1.56	2.19	1.47	2.02	2.47	8.73	7.56
15. Ratio of wage bills to intermediation cost	28.42	28.47	27.01	41.31	54.67	48.94	56.95	59.71
16. Ratio of wage bills to total expense	9.31	11.32	12.74	13.74	14.69	22.01	48.11	50.14
17. Ratio of wage bills to total income	10.95	10.14	6.61	7.31	12.62	14.48	37.13	33.72
18. Ratio of burden to total assets	1.34	0.90	1.26	0.50	0.61	-0.12	-1.07	-2.77
19. Ratio of burden to interest income	35.73	24.28	15.74	6.89	8.33	-2.14	-29.62	-90.34
20. Ratio of operating profits to total assets	-0.69	0.46	4.30	3.88	1.24	2.86	3.06	4.39
21. Return on assets	3.15	1.22	1.86	1.86	1.33	2.07	1.60	1.98
22. Return on equity	4.70	1.75	5.88	8.05	11.19	10.51	11.29	19.55
23. Cost of deposits	5.93	4.52	5.13	4.30	6.67	5.29	1.41	1.22
24. Cost of borrowings	3.56	3.13	0.86	3.66	2.27	1.08	0.00	0.00
25. Cost of funds	5.60	4.32	4.15	4.25	4.38	3.14	1.41	1.22
26. Return on advances	11.33	4.07	7.34	11.20	10.19	12.68	9.47	7.36
27. Return on investments	6.52	6.76	7.24	5.96	6.21	5.13	9.91	9.15
28. Return on advances adjusted to cost of funds	5.73	-0.25	3.19	6.95	5.81	9.54	8.06	6.14
29. Return on investments adjusted to cost of funds	0.92	2.44	3.09	1.71	1.83	1.99	8.49	7.94
30. Business per employee (in Rs.lakh)	484.99	480.49	1,709.81	2,445.00	1,459.10	1,017.00	74.02	138.45
31. Profit per employee (in Rs.lakh)	19.91	7.50	34.59	38.58	33.90	33.83	1.38	2.79
32. Capital adequacy ratio	23.09	25.17	48.66	36.80	20.77	22.47	41.25	37.05
33. Capital adequacy ratio - Tier I	22.47	23.25	48.10	36.35	20.66	22.08	40.94	36.67
34. Capital adequacy ratio - Tier II	0.62	1.92	0.56	0.45	0.11	0.39	0.31	0.38
35. Ratio of net NPA to net advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.55

Source : Annual accounts of banks of respective years.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	As on March 31					
	Standard Chartered Bank		State Bank Mauritius		UBS AG Bank #	
	2008	2009	2008	2009	2008	2009
	(57)	(58)	(59)	(60)	(61)	(62)
1. Cash-Deposit ratio	12.52	6.02	9.86	4.26		0.00
2. Credit-Deposit ratio	90.13	89.75	86.31	81.31		0.00
3. Investment-Deposit ratio	34.56	37.20	36.28	35.68		0.00
4. (Credit+Investment)-Deposit ratio	124.69	126.95	122.59	116.98		0.00
5. Ratio of deposits to total liabilities	50.38	42.88	54.50	59.38		0.00
6. Ratio of term deposits to total deposits	52.60	56.94	87.51	92.96		0.00
7. Ratio of priority sector advances to total advances	28.41	28.39	23.58	26.00		0.00
8. Ratio of term loan to total advances	39.00	38.56	78.56	78.87		0.00
9. Ratio of secured advances to total advances	55.34	58.35	79.73	91.18		0.00
10. Ratio of investments in non-approved securities to total investments	9.47	9.84	1.24	0.55		0.00
11. Ratio of interest income to total assets	7.37	6.61	7.64	8.23		2.53
12. Ratio of net interest margin to total assets	4.15	3.70	2.33	2.58		2.53
13. Ratio of non-interest income to total assets	3.51	3.62	1.18	0.57		0.00
14. Ratio of intermediation cost to total assets	3.10	2.92	1.34	1.15		8.61
15. Ratio of wage bills to intermediation cost	38.70	42.09	29.85	29.58		54.00
16. Ratio of wage bills to total expense	18.98	21.09	6.01	5.01		54.00
17. Ratio of wage bills to total income	11.02	12.03	4.53	3.87		183.95
18. Ratio of burden to total assets	-0.41	-0.70	0.16	0.58		8.61
19. Ratio of burden to interest income	-5.57	-10.57	2.11	7.07		340.65
20. Ratio of operating profits to total assets	4.56	4.40	2.17	2.00		-6.08
21. Return on assets	3.13	2.87	1.12	0.90		-7.98
22. Return on equity	24.08	20.45	3.26	3.50		-6.96
23. Cost of deposits	4.63	4.98	7.97	7.05		0.00
24. Cost of borrowings	6.49	5.44	8.85	15.92		0.00
25. Cost of funds	4.92	5.05	8.21	8.37		0.00
26. Return on advances	10.90	12.30	11.15	11.23		0.00
27. Return on investments	10.01	8.77	7.86	7.26		0.86
28. Return on advances adjusted to cost of funds	5.98	7.25	2.94	2.86		0.00
29. Return on investments adjusted to cost of funds	5.09	3.73	-0.35	-1.11		0.00
30. Business per employee (in Rs.lakh)	817.35	971.77	1,491.00	2,327.00		0.00
31. Profit per employee (in Rs.lakh)	20.22	23.82	17.00	20.00		-109.66
32. Capital adequacy ratio	10.59	11.55	41.66	38.01		229.37
33. Capital adequacy ratio - Tier I	8.21	7.99	38.34	35.52		229.37
34. Capital adequacy ratio - Tier II	2.38	3.56	3.32	2.49		0.00
35. Ratio of net NPA to net advances	1.04	1.37	0.00	0.00		0.00

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

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(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 #	
	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	8.34	8.02	8.74	4.63	9.53	5.85	7.74	
2. Credit-Deposit ratio	68.09	69.48	53.68	51.23	62.31	58.17	74.20	
3. Investment-Deposit ratio	38.46	39.47	34.15	44.84	34.22	34.49	31.85	
4. (Credit+Investment)-Deposit ratio	106.55	108.96	87.82	96.07	96.53	92.66	106.04	
5. Ratio of deposits to total liabilities	79.97	79.46	87.64	88.17	89.22	89.95	81.04	
6. Ratio of term deposits to total deposits	54.32	56.85	70.42	72.59	72.17	73.97	75.09	
7. Ratio of priority sector advances to total advances	27.78	28.14	28.35	22.58	39.30	38.34	30.67	
8. Ratio of term loan to total advances	69.05	70.78	62.45	66.83	50.58	45.81	63.78	
9. Ratio of secured advances to total advances	83.84	86.56	85.29	86.45	94.04	87.48	84.76	
10. Ratio of investments in non-approved securities to total investments	40.42	40.45	28.96	30.80	24.33	24.98	16.58	
11. Ratio of interest income to total assets	7.66	8.42	7.52	8.38	8.55	8.56	9.63	
12. Ratio of net interest margin to total assets	2.83	2.87	2.25	2.33	2.91	2.55	3.06	
13. Ratio of non-interest income to total assets	1.96	2.25	0.91	0.75	1.07	1.53	2.81	
14. Ratio of intermediation cost to total assets	2.36	2.22	1.93	1.91	2.68	2.87	4.30	
15. Ratio of wage bills to intermediation cost	31.10	34.91	64.91	66.29	65.11	63.92	32.64	
16. Ratio of wage bills to total expense	10.19	9.97	17.40	15.90	21.01	20.65	12.91	
17. Ratio of wage bills to total income	7.62	7.27	14.87	13.85	18.16	18.17	11.30	
18. Ratio of burden to total assets	0.39	-0.03	1.02	1.16	1.61	1.34	1.50	
19. Ratio of burden to interest income	5.13	-0.36	13.58	13.83	18.83	15.62	15.54	
20. Ratio of operating profits to total assets	2.43	2.90	1.23	1.17	1.31	1.21	1.56	
21. Return on assets	1.24	1.44	0.91	0.74	0.64	0.57	0.51	
22. Return on equity	17.60	19.12	16.62	11.86	13.68	10.72	6.81	
23. Cost of deposits	5.11	6.06	5.74	6.67	6.11	6.54	7.51	
24. Cost of borrowings	3.26	3.61	3.16	4.63	7.76	31.25	7.67	
25. Cost of funds	4.98	5.88	5.73	6.67	6.11	6.55	7.51	
26. Return on advances	9.83	10.57	9.61	12.06	11.23	11.76	12.80	
27. Return on investments	6.94	7.63	6.78	6.48	6.58	6.37	6.51	
28. Return on advances adjusted to cost of funds	4.85	4.69	3.88	5.39	5.11	5.21	5.28	
29. Return on investments adjusted to cost of funds	1.95	1.74	1.05	-0.19	0.47	-0.19	-1.00	
30. Business per employee (in Rs.lakh)	1117.00	1060.00	518.85	532.93	317.00	374.00	444.00	
31. Profit per employee (in Rs.lakh)	8.39	10.02	2.93	2.89	1.34	1.39	1.45	
32. Capital adequacy ratio	13.73	13.69	11.87	11.50	11.21	12.29	10.66	
33. Capital adequacy ratio - Tier I	10.17	9.26	6.10	6.19	7.23	8.81	9.33	
34. Capital adequacy ratio - Tier II	3.56	4.43	5.77	5.31	3.98	3.48	1.33	
35. Ratio of net NPA to net advances	0.42	0.40	0.42	0.73	1.61	2.39	1.65	

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

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	City Union Bank		Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	10.83	7.25	11.10	6.03	9.81	7.95	9.09	6.88
2. Credit-Deposit ratio	70.62	68.79	66.98	70.46	58.25	64.32	72.95	69.54
3. Investment-Deposit ratio	26.74	29.21	35.14	34.90	29.79	31.54	38.69	37.64
4. (Credit+Investment)-Deposit ratio	97.35	98.00	102.12	105.36	88.05	95.87	111.65	107.18
5. Ratio of deposits to total liabilities	87.43	88.71	80.12	78.19	89.47	88.06	79.72	82.88
6. Ratio of term deposits to total deposits	79.08	81.10	75.73	68.99	70.77	75.70	74.91	75.50
7. Ratio of priority sector advances to total advances	34.12	32.33	35.34	41.89	43.23	32.86	36.51	37.80
8. Ratio of term loan to total advances	52.36	47.24	69.84	67.40	43.33	49.33	47.47	49.60
9. Ratio of secured advances to total advances	97.13	96.65	71.09	70.53	91.03	86.27	88.95	82.88
10. Ratio of investments in non-approved securities to total investments	12.84	18.25	19.68	21.84	14.07	11.45	22.12	31.53
11. Ratio of interest income to total assets	9.38	9.69	8.76	9.54	8.35	8.44	8.73	9.29
12. Ratio of net interest margin to total assets	3.14	2.92	2.71	2.92	2.65	2.51	3.01	3.69
13. Ratio of non-interest income to total assets	1.42	1.49	2.70	1.78	1.12	1.64	1.37	1.45
14. Ratio of intermediation cost to total assets	1.73	1.68	3.71	3.58	2.58	2.34	1.63	1.60
15. Ratio of wage bills to intermediation cost	44.63	46.57	40.82	43.14	49.08	55.33	57.88	55.55
16. Ratio of wage bills to total expense	9.69	9.26	15.51	15.13	15.28	15.65	12.82	12.35
17. Ratio of wage bills to total income	7.15	7.00	13.20	13.64	13.36	12.83	9.32	8.29
18. Ratio of burden to total assets	0.31	0.19	1.00	1.80	1.46	0.70	0.26	0.16
19. Ratio of burden to interest income	3.29	1.97	11.44	18.90	17.44	8.26	2.94	1.68
20. Ratio of operating profits to total assets	2.83	2.73	1.71	1.11	1.19	1.82	2.76	3.53
21. Return on assets	1.60	1.50	0.48	-1.25	0.76	1.21	1.34	1.48
22. Return on equity	21.82	19.90	7.89	-14.27	17.81	19.26	13.56	12.13
23. Cost of deposits	7.00	7.60	6.85	7.49	6.12	6.52	6.42	6.45
24. Cost of borrowings	23.31	130.47	7.88	7.59	42.79	32.03	3.17	3.27
25. Cost of funds	7.04	7.63	6.90	7.49	6.17	6.53	6.32	6.36
26. Return on advances	12.19	12.87	12.74	13.47	11.15	11.03	10.81	12.42
27. Return on investments	7.25	6.92	5.74	6.71	6.81	5.98	7.29	6.32
28. Return on advances adjusted to cost of funds	5.15	5.25	5.84	5.98	4.98	4.50	4.49	6.05
29. Return on investments adjusted to cost of funds	0.22	-0.71	-1.16	-0.79	0.64	-0.55	0.97	-0.04
30. Business per employee (in Rs.lakh)	499.06	565.18	454.00	379.00	409.08	585.88	655.00	750.00
31. Profit per employee (in Rs.lakh)	4.69	4.98	2.00	-4.00	2.02	4.10	5.43	6.90
32. Capital adequacy ratio	12.48	12.69	13.38	13.30	9.21	15.38	22.46	20.22
33. Capital adequacy ratio - Tier I	11.15	11.48	11.82	11.50	6.56	13.75	19.09	18.42
34. Capital adequacy ratio - Tier II	1.33	1.21	1.56	1.80	2.65	1.63	3.37	1.80
35. Ratio of net NPA to net advances	0.98	1.08	0.66	3.88	0.88	0.88	0.23	0.30

Source : Annual accounts of banks of respective years.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	HDFC Bank		ICICI Bank		IndusInd Bank		ING Vysya Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-Deposit ratio	12.46	9.47	12.02	8.03	8.02	5.39	11.06	7.20
2. Credit-Deposit ratio	62.94	69.24	92.30	99.98	67.21	71.33	71.61	67.30
3. Investment-Deposit ratio	49.02	41.19	45.60	47.20	34.82	36.56	30.76	42.17
4. (Credit+Investment)-Deposit ratio	111.96	110.43	137.90	147.18	102.04	107.89	102.37	109.47
5. Ratio of deposits to total liabilities	75.67	77.92	61.14	57.57	81.84	80.07	80.10	78.13
6. Ratio of term deposits to total deposits	45.51	55.63	73.91	71.30	84.30	80.76	68.46	73.03
7. Ratio of priority sector advances to total advances	27.47	30.12	26.48	28.42	39.12	35.31	34.74	36.74
8. Ratio of term loan to total advances	73.08	73.25	77.82	77.70	67.52	58.94	54.15	55.39
9. Ratio of secured advances to total advances	70.03	76.82	76.91	72.85	92.70	92.18	79.76	82.25
10. Ratio of investments in non-approved securities to total investments	35.89	11.32	32.36	38.49	17.95	22.09	22.42	11.78
11. Ratio of interest income to total assets	9.01	10.32	8.27	7.98	8.51	9.08	7.50	7.80
12. Ratio of net interest margin to total assets	4.66	4.69	1.96	2.15	1.36	1.80	2.22	2.26
13. Ratio of non-interest income to total assets	2.03	2.08	2.37	1.95	1.35	1.79	1.87	1.91
14. Ratio of intermediation cost to total assets	3.34	3.50	2.19	1.81	1.82	2.15	2.72	2.69
15. Ratio of wage bills to intermediation cost	34.74	40.45	25.49	27.99	30.31	34.21	49.61	50.77
16. Ratio of wage bills to total expense	15.07	15.50	6.57	6.62	6.15	7.81	16.88	16.60
17. Ratio of wage bills to total income	10.50	11.41	5.25	5.10	5.60	6.77	14.41	14.07
18. Ratio of burden to total assets	1.30	1.42	-0.18	-0.14	0.47	0.36	0.85	0.78
19. Ratio of burden to interest income	14.46	13.73	-2.13	-1.80	5.56	3.93	11.36	10.04
20. Ratio of operating profits to total assets	3.36	3.27	2.14	2.29	0.89	1.45	1.37	1.48
21. Return on assets	1.32	1.28	1.12	0.98	0.34	0.58	0.74	0.70
22. Return on equity	17.74	17.17	11.63	7.77	6.24	9.84	11.89	11.66
23. Cost of deposits	5.18	6.58	7.21	6.82	7.64	7.66	5.83	6.18
24. Cost of borrowings	6.54	15.29	3.13	3.02	6.62	8.13	3.20	3.03
25. Cost of funds	5.24	6.83	6.40	5.97	7.59	7.69	5.69	5.96
26. Return on advances	12.62	14.96	10.72	10.06	11.94	12.56	9.74	11.13
27. Return on investments	7.18	7.41	7.37	6.90	6.44	6.57	6.47	5.60
28. Return on advances adjusted to cost of funds	7.38	8.12	4.33	4.09	4.34	4.86	4.05	5.17
29. Return on investments adjusted to cost of funds	1.94	0.57	0.97	0.93	-1.15	-1.12	0.79	-0.36
30. Business per employee (in Rs.lakh)	506.00	446.00	1008.00	1154.00	1062.67	836.00	547.28	606.39
31. Profit per employee (in Rs.lakh)	4.97	4.18	10.00	11.00	2.62	3.49	2.68	3.03
32. Capital adequacy ratio	13.60	15.69	13.96	15.53	11.91	12.33	10.20	11.65
33. Capital adequacy ratio - Tier I	10.30	10.58	11.76	11.84	6.70	7.52	6.82	6.89
34. Capital adequacy ratio - Tier II	3.30	5.11	2.20	3.69	5.21	4.81	3.38	4.76
35. Ratio of net NPA to net advances	0.47	0.63	1.55	2.09	2.27	1.14	0.70	1.23

Source : Annual accounts of banks of respective years.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank		Kotak Mahindra Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-Deposit ratio	11.26	6.98	8.71	6.71	8.76	6.38	10.25	6.36
2. Credit-Deposit ratio	66.04	63.42	63.72	58.08	75.07	68.93	94.69	106.27
3. Investment-Deposit ratio	30.63	32.53	37.18	44.07	28.10	31.23	55.66	58.23
4. (Credit+Investment)-Deposit ratio	96.67	95.95	100.90	102.16	103.17	100.16	150.36	164.50
5. Ratio of deposits to total liabilities	87.29	87.56	87.99	88.96	86.06	88.52	58.01	54.49
6. Ratio of term deposits to total deposits	60.84	61.89	77.86	80.05	74.41	78.11	71.57	67.28
7. Ratio of priority sector advances to total advances	25.81	35.10	36.59	37.02	33.71	36.32	37.96	37.76
8. Ratio of term loan to total advances	61.55	65.71	42.23	40.96	41.01	34.02	88.13	83.84
9. Ratio of secured advances to total advances	86.61	90.65	91.38	90.88	86.36	92.85	73.63	74.36
10. Ratio of investments in non-approved securities to total investments	20.37	28.97	28.04	33.76	13.32	18.81	11.32	10.54
11. Ratio of interest income to total assets	7.93	8.48	8.78	9.09	8.62	9.14	10.51	10.75
12. Ratio of net interest margin to total assets	2.64	2.84	2.58	2.24	2.66	2.59	5.08	5.33
13. Ratio of non-interest income to total assets	0.80	0.70	1.34	1.67	1.43	1.68	1.92	1.26
14. Ratio of intermediation cost to total assets	1.31	1.34	1.72	1.64	1.69	1.63	4.23	4.20
15. Ratio of wage bills to intermediation cost	55.94	59.21	59.23	54.95	47.07	47.69	50.94	48.78
16. Ratio of wage bills to total expense	11.14	11.34	12.86	10.64	10.37	9.50	22.29	21.28
17. Ratio of wage bills to total income	8.43	8.62	10.07	8.39	7.89	7.18	17.31	17.05
18. Ratio of burden to total assets	0.52	0.64	0.38	-0.03	0.26	-0.05	2.31	2.94
19. Ratio of burden to interest income	6.52	7.56	4.37	-0.35	3.01	-0.53	21.93	27.36
20. Ratio of operating profits to total assets	2.12	2.20	2.20	2.28	2.40	2.64	2.78	2.38
21. Return on assets	1.09	1.09	1.37	1.25	1.63	1.49	1.10	1.03
22. Return on equity	16.79	16.72	18.47	18.10	18.49	18.57	11.19	7.36
23. Cost of deposits	5.85	6.22	6.89	7.53	6.88	7.34	7.04	6.84
24. Cost of borrowings	7.44	8.36	4.95	14.12	3.06	8.94	3.72	3.99
25. Cost of funds	5.89	6.28	6.86	7.56	6.79	7.36	6.14	6.11
26. Return on advances	10.44	11.53	11.01	12.28	10.43	11.50	13.61	15.50
27. Return on investments	6.70	6.79	7.58	6.72	7.36	6.71	8.85	6.12
28. Return on advances adjusted to cost of funds	4.55	5.25	4.15	4.72	3.64	4.14	7.48	9.39
29. Return on investments adjusted to cost of funds	0.82	0.52	0.72	-0.84	0.58	-0.65	2.72	0.01
30. Business per employee (in Rs.lakh)	596.00	500.00	589.00	649.00	604.00	638.00	384.00	347.00
31. Profit per employee (in Rs.lakh)	5.00	5.00	5.00	5.00	5.82	5.98	4.00	3.00
32. Capital adequacy ratio	12.80	14.48	12.17	13.48	12.58	14.92	18.65	20.01
33. Capital adequacy ratio - Tier I	12.14	13.80	10.36	10.60	12.11	14.40	14.46	16.13
34. Capital adequacy ratio - Tier II	0.66	0.68	1.81	2.88	0.47	0.52	4.19	3.88
35. Ratio of net NPA to net advances	1.07	1.38	0.98	0.98	0.18	0.25	1.78	2.39

Source : Annual accounts of banks of respective years.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	Lakshmi Vilas Bank		Nainital Bank Bank		Ratnakar Bank		SBI Comm. & Intl. Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-Deposit ratio	6.86	8.04	7.14	5.54	11.76	7.14	5.63	5.80
2. Credit-Deposit ratio	68.68	71.27	55.58	52.94	53.20	61.29	68.67	52.88
3. Investment-Deposit ratio	30.14	25.31	27.01	26.23	32.82	31.12	27.51	36.96
4. (Credit+Investment)-Deposit ratio	98.82	96.58	82.59	79.17	86.02	92.41	96.18	89.83
5. Ratio of deposits to total liabilities	86.17	88.50	86.93	87.62	74.67	76.47	78.41	80.53
6. Ratio of term deposits to total deposits	78.33	83.22	54.66	56.73	61.66	66.53	87.66	92.66
7. Ratio of priority sector advances to total advances	39.28	31.07	54.31	55.55	41.03	29.58	40.25	43.01
8. Ratio of term loan to total advances	33.89	38.96	44.02	41.92	47.50	48.66	50.94	60.41
9. Ratio of secured advances to total advances	91.63	90.95	93.69	93.60	88.64	91.32	61.32	76.07
10. Ratio of investments in non-approved securities to total investments	7.44	9.62	17.50	20.18	21.58	23.09	7.45	23.44
11. Ratio of interest income to total assets	8.20	8.86	8.96	9.30	8.19	8.66	6.55	7.75
12. Ratio of net interest margin to total assets	2.01	2.07	4.02	4.12	4.19	3.98	1.17	2.58
13. Ratio of non-interest income to total assets	1.34	1.44	0.40	0.46	0.67	0.98	2.07	0.44
14. Ratio of intermediation cost to total assets	1.89	2.04	1.71	1.73	2.27	2.09	1.38	1.37
15. Ratio of wage bills to intermediation cost	54.14	51.72	63.37	66.60	57.56	61.65	42.70	43.39
16. Ratio of wage bills to total expense	12.65	11.96	16.32	16.70	20.85	19.04	8.73	9.10
17. Ratio of wage bills to total income	10.71	10.26	11.60	11.82	14.76	13.35	6.85	7.27
18. Ratio of burden to total assets	0.55	0.60	1.31	1.27	1.60	1.11	-0.69	0.93
19. Ratio of burden to interest income	6.71	6.80	14.65	13.66	19.60	12.76	-10.50	12.01
20. Ratio of operating profits to total assets	1.46	1.47	2.71	2.85	2.58	2.88	1.86	1.65
21. Return on assets	0.41	0.71	1.51	1.68	1.31	1.96	1.93	1.52
22. Return on equity	6.21	11.54	20.07	22.45	6.51	9.19	11.89	9.22
23. Cost of deposits	6.83	7.42	5.52	5.84	5.26	6.15	6.49	6.44
24. Cost of borrowings	8.38	37.90	12.97	0.18	5.41	7.70	9.63	12.67
25. Cost of funds	6.85	7.62	5.62	5.79	5.26	6.15	6.68	6.47
26. Return on advances	10.14	11.38	11.61	12.63	10.76	11.17	8.16	10.99
27. Return on investments	6.87	7.09	8.11	7.97	7.08	8.26	7.89	5.91
28. Return on advances adjusted to cost of funds	3.30	3.76	5.99	6.84	5.49	5.01	1.48	4.53
29. Return on investments adjusted to cost of funds	0.02	-0.53	2.49	2.18	1.81	2.11	1.21	-0.56
30. Business per employee (in Rs.lakh)	453.00	510.00	366.00	425.00	310.00	373.00	754.67	960.48
31. Profit per employee (in Rs.lakh)	1.22	2.07	4.00	6.00	3.00	5.00	13.82	13.17
32. Capital adequacy ratio	12.73	10.29	12.32	13.10	49.15	42.30	23.48	21.24
33. Capital adequacy ratio - Tier I	10.53	8.81	11.00	11.85	48.29	41.69	22.74	21.49
34. Capital adequacy ratio - Tier II	2.20	1.48	1.32	1.25	0.86	0.61	0.74	-0.25
35. Ratio of net NPA to net advances	1.55	1.24	0.00	0.00	0.99	0.68	0.00	0.00

Source : Annual accounts of banks of respective years.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 *(Concld.)*

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31					
	South Indian Bank		Tamilnad Mercantile Bank		Yes Bank	
	2008	2009	2008	2009	2008	2009
	(41)	(42)	(43)	(44)	(45)	(46)
1. Cash-Deposit ratio	6.42	5.51	8.85	7.46	7.23	7.90
2. Credit-Deposit ratio	68.97	65.51	69.51	68.70	71.05	76.71
3. Investment-Deposit ratio	30.17	33.58	33.29	33.53	38.38	44.02
4. (Credit+Investment)-Deposit ratio	99.14	99.09	102.80	102.22	109.42	120.72
5. Ratio of deposits to total liabilities	88.68	88.76	86.52	87.41	78.16	70.61
6. Ratio of term deposits to total deposits	75.93	76.20	75.09	77.99	91.50	91.27
7. Ratio of priority sector advances to total advances	34.24	34.00	44.51	41.97	25.58	27.23
8. Ratio of term loan to total advances	43.34	40.84	43.00	45.45	72.75	76.37
9. Ratio of secured advances to total advances	85.94	88.32	94.93	93.41	51.45	46.65
10. Ratio of investments in non-approved securities to total investments	20.86	33.05	23.86	22.53	29.40	34.24
11. Ratio of interest income to total assets	8.40	9.00	9.54	9.87	9.29	10.05
12. Ratio of net interest margin to total assets	2.45	2.79	3.29	3.37	2.35	2.56
13. Ratio of non-interest income to total assets	0.93	0.88	1.64	1.37	2.57	2.18
14. Ratio of intermediation cost to total assets	1.61	1.75	2.11	2.06	2.43	2.10
15. Ratio of wage bills to intermediation cost	58.99	65.20	60.17	60.87	59.33	52.09
16. Ratio of wage bills to total expense	12.58	14.35	15.19	14.67	15.39	11.41
17. Ratio of wage bills to total income	10.21	11.57	11.37	11.17	12.15	8.94
18. Ratio of burden to total assets	0.69	0.88	0.47	0.69	-0.14	-0.08
19. Ratio of burden to interest income	8.17	9.73	4.97	7.00	-1.49	-0.82
20. Ratio of operating profits to total assets	1.76	1.91	2.81	2.68	2.49	2.65
21. Return on assets	1.01	1.09	1.58	1.51	1.54	1.60
22. Return on equity	16.09	15.80	15.67	16.24	19.00	20.65
23. Cost of deposits	6.53	6.84	6.75	7.40	7.95	8.34
24. Cost of borrowings	22.62	10.04	6.83	12.26	6.42	9.10
25. Cost of funds	6.57	6.87	6.75	7.41	7.83	8.41
26. Return on advances	10.46	11.40	10.79	12.47	11.84	13.63
27. Return on investments	6.82	6.74	8.89	7.78	8.83	8.18
28. Return on advances adjusted to cost of funds	3.89	4.53	4.04	5.06	4.01	5.22
29. Return on investments adjusted to cost of funds	0.25	-0.13	2.14	0.36	1.01	-0.22
30. Business per employee (in Rs.lakh)	600.43	645.14	541.99	679.25	683.12	988.36
31. Profit per employee (in Rs.lakh)	3.59	4.31	5.31	6.43	6.35	11.38
32. Capital adequacy ratio	13.80	14.76	15.35	16.10	13.60	16.60
33. Capital adequacy ratio - Tier I	12.08	13.22	14.70	15.38	8.50	9.50
34. Capital adequacy ratio - Tier II	1.72	1.54	0.65	0.72	5.10	7.10
35. Ratio of net NPA to net advances	0.33	1.13	0.38	0.34	0.09	0.33

Source : Annual accounts of banks of respective years.