

Bank-wise Selected Ratios of Scheduled Commercial Banks (State Bank of India and Its Associates) in India - Part I (2003 and 2004)								
(Percent)								
Ratios	As on 31st March							
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2003	2004	2003	2004	2003	2004	2003	2004
Cash-deposit ratio	4.30	5.98	6.64	8.06	8.87	7.50	6.76	5.30
Credit-deposit ratio	46.52	49.57	51.18	54.96	46.91	48.70	56.23	61.49
Investment-deposit ratio	58.20	58.28	58.05	53.89	60.77	61.91	55.74	52.11
(Credit+ Investment)-deposit ratio	104.72	107.84	109.23	108.85	107.68	110.61	111.97	113.59
Ratio of deposits to total liabilities	78.78	78.13	73.36	77.22	78.83	79.15	81.02	79.87
Ratio of term deposits to total deposits	62.67	59.23	53.07	54.49	66.42	65.61	67.37	65.65
Ratio of priority sector advances to total advances	25.49	27.04	43.16	43.86	32.54	39.51	43.94	46.32
Ratio of term loan to total advances	40.82	46.69	29.41	34.46	36.65	45.46	37.83	47.80
Ratio of secured advances to total advances	86.46	83.15	91.69	90.03	88.65	86.94	93.68	88.48
Ratio of investments in non-approved securities to total investments	13.98	12.79	8.73	5.44	17.60	9.60	7.58	6.64
Ratio of interest income to total assets	8.59	7.77	8.56	8.22	8.57	7.80	9.21	8.57
Ratio of net interest margin to total assets	2.76	2.85	3.28	3.74	3.10	2.96	3.43	3.71
Ratio of non-interest income to total assets	1.59	1.94	2.02	2.57	1.91	2.49	2.82	2.95
Ratio of intermediation cost to total assets	2.19	2.36	2.68	2.75	1.87	1.88	2.32	2.31
Ratio of wage bills to intermediation cost	71.62	69.74	70.98	68.48	67.95	63.86	66.97	62.92
Ratio of wage bills to total expense	19.58	22.61	23.91	26.06	17.32	17.91	19.16	20.28
Ratio of wage bills to total income	15.45	16.94	17.98	17.46	12.13	11.69	12.90	12.61
Ratio of burden to total assets	0.61	0.42	0.66	0.18	-0.04	-0.61	-0.50	-0.65
Ratio of burden to interest income	7.08	5.36	7.69	2.23	-0.49	-7.81	-5.46	-7.53
Ratio of operating profits to total assets	2.15	2.44	2.62	3.56	3.14	3.57	3.93	4.36
Return on assets	0.86	0.94	1.13	1.49	1.15	1.25	1.76	1.73
Return on equity	19.15	19.67	24.56	29.39	26.80	26.99	40.21	32.94
Cost of deposits	7.12	5.90	6.96	5.81	6.74	5.90	6.84	5.75
Cost of borrowings	2.10	1.42	0.76	1.43	3.76	2.66	1.01	0.17
Cost of funds	6.96	5.74	6.88	5.68	6.70	5.81	6.68	5.56
Return on advances	8.69	7.62	10.29	8.99	10.05	8.93	10.27	8.57
Return on investments	9.61	8.78	10.23	10.22	9.94	8.86	9.79	9.96

Return on advances adjusted to cost of funds	1.73	1.88	3.41	3.32	3.35	3.12	3.60	3.00
Return on investments adjusted to cost of funds	2.65	3.04	3.36	4.55	3.24	3.05	3.11	4.40
Business per employee (in Rs. lakh)	191.00	210.56	145.64	169.82	226.20	265.86	220.52	230.77
Profit per employee (in Rs. lakh)	1.47	1.77	1.63	5.52	2.25	2.87	3.06	3.45
Capital adequacy ratio	13.50	13.53	13.08	12.93	14.91	14.29	13.09	12.39
Capital adequacy ratio - Tier I	8.81	8.34	10.52	9.03	9.84	8.42	9.40	8.31
Capital adequacy ratio - Tier II	4.69	5.19	2.56	3.90	5.07	5.87	3.69	4.08
Ratio of net NPA to net advances	4.50	3.48	4.13	1.24	3.25	0.65	2.66	0.00

Note : Presents data on individual Scheduled Commercial Banks, excluding Regional Rural Banks.
Compiled from the statistics released by : Reserve Bank of India.