



Bank-wise Selected Ratios of Scheduled Commercial Banks (State Bank of India and Its Associates) in India- Part I (1999 to 2002)												
(Percent)												
Ratios	As on 31st March											
	State Bank of India				State Bank of Bikaner & Jaipur				State Bank of Hyderabad			
	1999	2000	2001	2002	1999	2000	2001	2002	1999	2000	2001	2002
Cash-deposit ratio	10.29	9.60	7.62	8.08	16.31	13.76	12.99	7.79	10.91	10.96	7.31	7.54
Credit-deposit ratio	48.72	49.84	46.78	44.65	49.62	48.50	50.05	50.86	50.23	48.60	47.78	48.40
Investment-deposit ratio	42.17	46.68	50.60	53.65	49.11	53.40	51.57	54.07	55.68	55.96	59.01	56.47
(Credit + investment)- deposit ratio	90.89	96.52	97.38	98.30	98.73	101.90	101.62	104.93	105.92	104.56	106.79	104.87
Ratio of deposits to total liabilities	75.97	75.26	76.93	77.70	75.68	72.77	74.47	74.98	80.50	80.78	80.92	78.67
Ratio of term deposits to total deposits	61.54	60.53	63.67	63.52	56.31	58.35	56.52	56.57	60.16	62.11	63.23	65.38
Ratio of priority sector advances to total advances	28.04	26.38	26.55	26.15	42.40	41.50	39.60	40.59	35.29	35.63	34.74	34.41
Ratio of term-loans to total advances	34.76	34.54	34.82	37.31	23.79	24.58	24.44	26.60	23.98	25.12	27.41	30.47
Ratio of secured advances to total advances	93.85	93.94	87.21	86.78	96.26	96.20	95.62	93.42	96.50	98.21	94.96	92.43
Ratio of investments in non-approved securities to total investments	18.33	19.48	16.89	15.57	13.31	10.57	10.13	9.39	16.43	14.57	12.95	13.43
Ratio of Interest income to total assets	9.50	9.17	9.01	8.98	10.28	9.83	9.62	9.23	10.30	10.33	10.01	9.48
Ratio of net interest margin to total assets	3.02	2.86	2.86	2.74	3.52	3.29	3.46	3.33	3.91	3.62	3.61	3.21
Ratio of non-interest income to total assets	1.63	1.47	1.39	1.26	1.74	1.94	1.82	2.04	1.60	1.86	1.70	1.81
	2.93		2.88		3.54		3.24		3.21		2.66	

Ratio of intermediation cost to total assets		2.60		2.17		3.24		2.72		2.61		2.05
Ratio of wage bills to intermediation cost	70.34	71.13	72.44	71.46	75.66	72.24	76.89	72.18	73.16	66.87	71.28	68.26
Ratio of wage bills to total expenses	21.90	20.76	23.07	18.44	26.01	23.92	26.51	22.80	24.48	18.75	20.96	16.82
Ratio of wage bills to total income	18.52	17.38	20.02	15.16	22.27	19.87	21.79	17.43	19.76	14.34	16.22	12.40
Ratio of burden to total assets	1.30	1.13	1.48	0.91	1.79	1.30	1.43	0.68	1.61	0.76	0.96	0.25
Ratio of burden to interest income	13.67	12.28	16.46	10.19	17.45	13.21	14.81	7.34	15.68	7.33	9.62	2.59
Ratio of operating profits to total assets	1.72	1.74	1.37	1.82	1.73	2.10	2.04	2.66	2.29	2.87	2.65	2.97
Return on assets	0.46	0.75	0.50	0.70	0.98	1.06	0.80	1.06	0.85	0.82	0.82	1.02
Return on equity	10.27	18.20	12.53	16.95	24.07	25.55	18.61	24.17	25.19	22.94	21.77	25.74
Cost of deposits	8.13	7.87	7.57	7.62	8.37	8.23	7.88	7.58	7.49	7.93	7.53	7.56
Cost of borrowings	5.53	6.07	5.21	3.63	5.67	11.89	14.35	14.51	12.42	14.47	21.23	16.39
Cost of funds	7.99	7.78	7.47	7.47	8.33	8.27	7.92	7.61	7.56	8.01	7.67	7.61
Return on advances	10.96	10.59	10.53	9.44	12.27	11.69	11.48	10.91	12.49	11.90	11.70	11.06
Return on investments	12.01	11.65	10.46	10.65	12.69	12.08	11.41	11.13	11.42	11.57	10.88	10.65
Return on advances adjusted to cost of funds	2.97	2.80	3.06	1.97	3.95	3.42	3.56	3.30	4.93	3.88	4.04	3.46
Return on investment adjusted to cost of funds	4.03	3.87	2.99	3.18	4.36	3.81	3.49	3.53	3.86	3.56	3.21	3.04
Business per employee (in Rs. lakh)	93.64	111.20	136.58	173.01	74.17	86.47	105.19	129.42	109.00	126.00	165.00	166.04
Profit per employee (in Rs. lakh)	0.43	0.87	0.70	1.16	1.14	1.69	1.96	1.31	0.76	0.87	1.13	1.68
Capital adequacy ratio	12.51	11.49	12.79	13.35	12.26	12.35	12.39	13.42	10.65	10.86	12.28	14.03
Capital adequacy ratio - Tier I	9.36	8.28	8.58	9.22	10.45	11.09	11.62	12.06	8.59	9.27	8.92	9.86
Capital adequacy ratio - Tier II	3.15	3.21	4.21	4.13	1.81	1.26	0.77	1.36	2.06	1.59	3.36	4.17
	7.18		6.03		10.45		7.83		8.78		7.82	

Ratio of net NPA to net advances	6.41	5.63	10.14	5.72	7.30	4.97

Source : Reserve Bank of India.