



<b>Bank-wise Selected Ratios of Scheduled Commercial Banks (State Bank of India and its Associates) in India (2010)</b>							
(In Percent)							
Ratios	State Bank of Bikaner and Jaipur	State Bank of Hyde- rabad	State Bank of India	State Bank of Indore	State Bank of Mysore	State Bank of Patiala	State Bank of Travan- core
1. Cash-Deposit ratio	8.03	7.00	7.62	5.70	7.11	6.17	6.82
2. Credit-Deposit ratio	76.47	72.69	78.58	77.31	75.97	71.80	75.59
3. Investment-Deposit ratio	29.53	32.90	35.54	28.00	29.56	28.14	31.49
4. (Credit+ Investment) - Deposit ratio	106.00	105.59	114.13	105.32	105.53	99.94	107.08
5. Ratio of deposits to total liabilities	85.00	82.36	76.33	86.58	85.62	84.85	85.58
6. Ratio of demand & savings Bank deposits to total deposits	39.06	28.45	47.26	33.18	31.58	26.00	30.41
7. Ratio of priority sector advances to total advances	37.94	33.79	26.99	41.88	30.55	38.47	36.64
8. Ratio of term loan to total advances	56.33	61.78	49.69	52.12	64.93	61.41	54.95
9. Ratio of secured advances to total advances	79.23	85.46	78.50	86.01	87.80	96.73	79.82
10. Ratio of investments in non-approved securities to total investments	3.77	16.19	20.31	3.68	6.84	3.99	14.98
11. Ratio of interest income to total assets	7.91	7.66	7.04	8.00	8.29	8.20	8.05
12. Ratio of net interest income to total assets (Net Interest Margin)	2.41	2.25	2.35	2.36	2.88	2.11	2.57
13. Ratio of non-interest income to total assets	1.16	1.02	1.48	1.09	0.99	0.93	0.97
14. Ratio of intermediation cost to total assets	1.77	1.19	2.01	1.48	1.69	1.24	1.60
15. Ratio of wage bills to intermediation cost	56.35	61.25	62.77	50.95	57.70	55.56	60.94
16. Ratio of wage bills to total expense	13.73	11.05	18.86	10.63	13.73	9.37	13.81
17. Ratio of wage bills to total income	11.01	8.40	14.84	8.33	10.50	7.53	10.83
18. Ratio of burden to total assets	0.61	0.17	0.53	0.39	0.70	0.31	0.63
19. Ratio of burden to interest income	7.74	2.25	7.54	4.93	8.41	3.79	7.86
20. Ratio of operating profits to total assets	1.80	2.08	1.82	1.97	2.18	1.80	1.94
21. Return on assets	0.93	1.03	0.88	0.91	1.06	0.79	1.26
22. Return on equity	20.39	22.02	14.80	18.07	18.06	16.01	26.88
23. Cost of deposits	6.07	6.11	5.61	5.97	5.85	6.68	5.91

24. Cost of borrowings	1.15	0.70	1.31	0.93	3.34	0.29	0.34
25. Cost of funds	5.77	5.76	5.14	5.66	5.65	6.36	5.58
26. Return on advances	9.58	9.71	8.62	9.37	9.87	10.25	9.47
27. Return on investments	6.91	6.76	6.31	6.91	6.77	6.57	6.55
28. Return on advances adjusted to cost of funds	3.81	3.95	3.48	3.71	4.22	3.89	3.88
29. Return on investments adjusted to cost of funds	1.14	1.00	1.17	1.26	1.12	0.21	0.97
30. Business per employee (Rs. in Lakh)	627.67	755.62	636.00	763.51	672.00	895.21	696.00
31. Profit per employee (Rs. in Lakh)	3.96	5.58	4.46	4.83	4.41	4.45	6.00
32. Capital adequacy ratio	13.30	14.90	13.39	13.53	12.42	13.26	13.74
33. Capital adequacy ratio - Tier I	8.35	8.64	9.45	8.58	7.59	8.16	9.24
34. Capital adequacy ratio - Tier II	4.95	6.26	3.94	4.95	4.83	5.10	4.50
35. Ratio of net NPA to net advances	0.77	0.55	1.72	1.13	1.02	1.04	0.91

Source : Reserve Bank of India. (ON156)