



<b>Bank-wise Selected Ratios of Scheduled Commercial Banks (State Bank of India and Its Associates) in India - Part III (1999 to 2002)</b>								
(Percent)								
Ratios	As on 31st March							
	State Bank of Saurashtra				State Bank of Travancore			
	1999	2000	2001	2002	1999	2000	2001	2002
Cash-deposit ratio	12.02	12.86	9.56	5.55	7.29	5.56	6.09	7.38
Credit-deposit ratio	56.93	55.43	53.93	54.07	49.15	50.39	55.28	55.24
Investment-deposit ratio	42.59	44.52	46.10	46.64	50.68	47.84	47.12	47.34
(Credit + investment)-deposit ratio	99.52	99.95	100.02	100.71	99.83	98.23	102.40	102.59
Ratio of deposits to total liabilities	74.96	76.62	77.68	81.14	79.26	81.89	79.91	81.61
Ratio of term deposits to total deposits	64.41	66.72	65.67	65.59	66.18	66.86	66.29	68.04
Ratio of priority sector advances to total advances	43.36	43.14	43.35	41.97	33.13	33.23	31.50	30.40
Ratio of term-loans to total advances	21.74	21.81	23.61	23.37	21.83	25.80	24.12	27.37
Ratio of secured advances to total advances	98.65	98.77	93.81	93.12	93.58	91.40	86.45	82.36
Ratio of investments in non-approved securities to total investments	25.88	22.14	23.83	17.37	6.87	9.23	7.77	5.83
Ratio of Interest income to total assets	10.36	10.02	9.53	9.39	10.17	9.93	9.77	9.39
Ratio of net interest margin to total assets	3.85	3.47	3.12	3.12	2.38	2.41	2.94	2.74
Ratio of non-interest income to total assets	1.58	1.64	1.39	1.93	1.52	1.67	1.44	1.49
Ratio of intermediation cost to total assets	3.31	2.78	3.07	2.59	2.40	2.52	2.67	2.15

Ratio of wage bills to intermediation cost	75.20	74.00	68.69	63.49	72.07	75.23	77.12	73.50
Ratio of wage bills to total expenses	25.32	22.02	22.25	18.55	16.96	18.90	21.65	17.98
Ratio of wage bills to total income	20.83	17.61	19.31	14.51	14.79	16.36	18.35	14.55
Ratio of burden to total assets	1.73	1.14	1.68	0.66	0.88	0.85	1.23	0.67
Ratio of burden to interest income	16.71	11.33	17.60	6.98	8.61	8.60	12.54	7.10
Ratio of operating profits to total assets	2.11	2.33	1.44	2.46	1.50	1.56	1.71	2.07
Return on assets	0.38	1.14	0.18	0.88	0.40	0.53	0.67	0.73
Return on equity	6.32	18.94	2.70	15.16	11.81	16.31	20.56	21.50
Cost of deposits	8.31	8.40	8.03	7.71	8.99	8.74	7.90	7.65
Cost of borrowings	0.33	0.68	1.33	1.50	38.92	40.60	72.07	92.59
Cost of funds	7.93	8.05	7.83	7.61	9.16	8.91	8.19	8.00
Return on advances	12.28	12.22	11.39	10.56	11.52	10.97	10.77	9.87
Return on investments	14.01	12.66	11.95	11.96	12.24	12.10	11.84	11.50
Return on advances adjusted to cost of funds	4.35	4.17	3.56	2.95	2.37	2.07	2.58	1.87
Return on investment adjusted to cost of funds	6.07	4.61	4.12	4.35	3.08	3.20	3.65	3.50
Business per employee (in Rs. lakh)	82.10	98.28	123.87	152.12	99.97	121.65	157.32	178.78
Profit per employee (in Rs. lakh)	0.31	1.09	0.21	1.10	0.35	0.54	0.85	1.06
Capital adequacy ratio	14.35	14.48	13.89	13.20	10.27	11.09	11.79	12.54
Capital adequacy ratio - Tier I	13.65	14.13	13.65	12.11	7.75	7.54	7.73	7.79
Capital adequacy ratio - Tier II	0.70	0.35	0.24	1.09	2.52	3.55	4.06	4.75
Ratio of net NPA to net advances	7.70	7.87	7.30	4.95	10.80	8.58	7.75	5.72

Source : Reserve Bank of India.