

<b>Bank-wise Selected Ratios of Scheduled Commercial Banks (State Bank of India and Its Associates) in India - Part II (2007 to 2009)</b>											
(In Percent)											
Ratios	As on 31st March										
	State Bank of Mysore			State Bank of Patiala			State Bank of Saurashtra*		State Bank of Travancore		
	2007	2008	2009	2007	2008	2009	2007	2008	2007	2008	2009
Cash-deposit ratio	9.52	9.69	5.27	5.66	8.84	6.20	7.02	11.22	7.95	9.26	5.54
Credit-deposit ratio	74.77	76.57	77.82	73.42	74.94	72.72	70.11	75.71	79.49	79.59	77.81
Investment-deposit ratio	31.74	30.60	34.57	31.54	29.60	28.38	31.72	37.02	31.36	32.11	31.47
(Credit + Investment) - deposit ratio	106.5	107.16	112.39	105	104.54	101.10	101.8	112.73	110.9	111.7	109.28
Ratio of deposits to total liabilities	82.04	83.04	81.30	82.56	82.24	86.13	83.86	75.70	81.55	80.54	85.00
Ratio of term deposits to total deposits	68.05	68.13	71.12	72.76	74.11	77.40	66.66	65.44	71.67	70.72	67.57
Ratio of priority sector advances to total advances	36.31	31.85	33.22	34.58	31.60	32.11	41.64	39.55	39.54	41.73	39.79
Ratio of term loan to total advances	60.67	61.51	62.96	62.36	60.88	61.01	51.87	56.29	51.78	51.22	51.45
Ratio of secured advances to total advances	88.4	86.43	89.08	90.31	91.42	93.04	74.48	77.26	87.04	84.57	80.29
Ratio of investments in non-approved securities to total investments	4.77	5.78	12.09	4.05	4.23	2.21	5.77	16.31	3.81	6.00	11.04
Ratio of interest income to total assets	7.69	8.33	8.83	6.91	8.09	9.02	7.32	7.75	7.7	8.39	8.83
Ratio of net interest margin to total assets	2.96	2.54	2.28	2.27	1.67	1.75	2.36	1.81	2.84	2.34	2.75
Ratio of non-interest income to total assets	1.52	1.41	1.31	1	1.12	0.98	0.89	1.03	1.04	1.07	1.23
Ratio of intermediation cost to total assets	2.43	2.06	1.81	1.49	1.33	1.23	1.84	1.96	1.85	1.68	1.71
Ratio of wage bills to intermediation cost	56.48	54.72	57.82	60.74	54.38	55.92	66.74	59.81	63.55	60.50	61.03
Ratio of wage bills to total expense	19.19	14.37	12.51	14.72	9.32	8.12	18.08	14.83	17.5	13.14	13.40
Ratio of wage bills to total income	14.93	11.57	10.32	11.41	7.84	6.90	14.98	13.35	13.43	10.73	10.39
Ratio of burden to total assets	0.92	0.65	0.50	0.49	0.21	0.25	0.96	0.93	0.81	0.61	0.48
Ratio of burden to interest income	11.93	7.81	5.69	7.05	2.58	2.80	13.08	12.00	10.47	7.23	5.49
Ratio of operating profits to total assets	2.04	1.89	1.78	1.78	1.46	1.50	1.41	0.88	2.03	1.73	2.26
Return on assets	1.1	1.08	0.91	0.77	0.83	0.83	0.46	0.28	0.86	0.89	1.30
Return on equity	24	25.31	18.47	15.52	15.92	18.20	8.66	4.75	22.26	23.28	30.64
Cost of deposits	5.18	6.42	6.95	5.25	7.12	7.95	5.56	6.75	5.21	6.52	6.45

Cost of borrowings	0.73	0.12	0.41	2.21	2.42	3.49	3.77	4.31	0.18	0.45	1.06
Cost of funds	5.01	6.09	6.50	5.13	6.88	7.80	5.46	6.52	4.96	6.11	6.21
Return on advances	9	10.16	10.84	8.72	10.20	11.25	8.35	9.86	8.65	9.84	10.43
Return on investments	7.4	7.54	7.13	5.89	6.94	7.45	8.25	6.79	7.34	7.27	6.98
Return on advances adjusted to cost of funds	3.99	4.07	4.34	3.59	3.31	3.45	2.89	3.34	3.7	3.73	4.22
Return on investments adjusted to cost of funds	2.39	1.45	0.63	0.76	0.05	-0.35	2.79	0.28	2.38	1.16	0.77
Business per employee (in Rs. lakh)	398	495.00	602.00	599.5	759.82	910.24	343	396.00	506.1	558.65	657.75
Profit per employee (in Rs. lakh)	2.6	3.28	3.48	3.24	3.70	4.68	1.21	0.74	2.96	3.40	5.36
Capital adequacy ratio	11.47	11.73	13.38	12.38	13.56	12.60	12.78	12.34	11.68	13.53	14.03
Capital adequacy ratio - Tier I	6.62	6.54	7.37	8.36	7.31	6.94	8.17	8.06	7.55	7.41	8.59
Capital adequacy ratio - Tier II	4.85	5.19	6.01	4.02	6.25	5.66	4.61	4.28	4.13	6.12	5.44
Ratio of net NPA to net advances	0.45	0.43	0.50	0.83	0.60	0.60	0.7	0.91	1.08	0.94	0.58

Note : Selected financial ratios of Scheduled Commercial Banks (excluding RRBs) are obtained / calculated from the published annual accounts of banks and relate to the year ended March 31 of 2005 and 2006. The ratios "return on assets" "business (deposits plus advances) per employee" "profit per employee", "capital adequacy ratio", "capital adequacy ratio - Tier I", "capital adequacy ratio - Tier II" and "ratio of net NPAs to net advances" are obtained from "notes on accounts" of published annual accounts of individual banks. They are not aggregated at the bank-group level.

\* : Not available 2009.

Source : Reserve Bank of India.