

Bank-wise Selected Ratios of Scheduled Commercial Banks (State Bank of India and Its Associates) in India - Part II (1999 to 2002)												
(Percent)												
Ratios	As on 31st March											
	State Bank of Indore				State Bank of Mysore				State Bank of Patiala			
	1999	2000	2001	2002	1999	2000	2001	2002	1999	2000	2001	2002
Cash-deposit ratio	13.33	11.30	7.54	6.20	12.83	10.57	8.77	6.73	12.54	10.85	9.41	5.12
Credit-deposit ratio	52.64	55.76	51.17	54.17	53.56	52.70	56.34	57.65	54.41	56.72	59.04	62.23
Investment-deposit ratio	46.71	47.11	58.47	57.22	40.95	45.63	46.66	48.78	40.57	44.43	36.63	40.90
(Credit + investment)-deposit ratio	99.35	102.86	109.64	111.38	94.51	98.33	103.01	106.43	94.98	101.15	95.67	103.13
Ratio of deposits to total liabilities	81.21	81.17	81.46	78.76	81.07	80.05	80.82	82.34	81.52	82.70	80.80	80.45
Ratio of term deposits to total deposits	56.26	59.10	65.09	66.85	63.22	64.57	65.32	64.82	53.96	54.15	56.61	58.26
Ratio of priority sector advances to total advances	43.39	40.47	40.42	41.27	37.50	39.09	36.39	35.40	38.59	36.92	37.03	36.45
Ratio of term-loans to total advances	31.70	31.44	34.19	33.98	24.84	26.10	25.49	29.86	24.29	28.66	29.21	34.35
Ratio of secured advances to total advances	96.71	97.04	94.71	89.64	97.41	94.75	94.48	93.56	94.50	91.77	92.28	89.48
Ratio of investments in non-approved securities to total investments	12.13	12.91	11.65	9.14	19.51	19.90	19.11	17.39	14.54	14.68	15.46	13.93
Ratio of Interest income to total assets	10.93	9.97	9.79	9.72	10.94	10.55	10.34	9.83	9.94	10.11	10.09	9.50
	4.30		3.22		3.86		3.54		3.74		4.54	

Ratio of net interest margin to total assets		3.34		3.20		3.71		3.19		4.11		4.15
Ratio of non-interest income to total assets	1.96	2.39	2.24	3.01	1.88	2.17	1.93	2.36	1.29	1.42	1.28	1.67
Ratio of intermediation cost to total assets	3.73	3.43	3.09	2.46	3.86	3.73	3.92	3.17	2.55	2.50	2.82	2.25
Ratio of wage bills to intermediation cost	70.57	69.24	69.44	68.07	76.43	78.96	80.97	76.99	72.90	72.99	76.59	69.47
Ratio of wage bills to total expenses	25.38	23.62	22.20	18.65	26.96	27.84	29.60	24.91	21.26	21.46	25.82	20.58
Ratio of wage bills to total income	20.40	19.22	17.81	13.16	22.99	23.14	25.84	20.05	16.56	15.82	19.01	14.01
Ratio of burden to total assets	1.77	1.04	0.84	0.55	1.97	1.56	1.99	0.81	1.26	1.08	1.54	0.58
Ratio of burden to interest income	16.15	10.42	8.61	5.63	18.03	14.80	19.19	8.28	12.70	10.65	15.31	6.14
Ratio of operating profits to total assets	2.53	2.30	2.38	3.75	1.89	2.15	1.56	2.38	2.48	3.03	3.00	3.57
Return on assets	0.63	0.85	0.89	1.24	0.49	0.58	0.27	0.64	0.99	1.13	1.12	1.34
Return on equity	17.17	21.16	23.49	34.58	14.59	18.41	8.97	20.49	16.53	18.17	18.82	22.48
Cost of deposits	7.83	7.67	7.58	7.61	8.18	8.00	7.95	7.67	7.47	7.16	6.67	6.46
Cost of borrowings	1.35	3.10	2.32	1.28	4.26	2.79	3.03	4.06	7.20	5.58	13.92	19.03
Cost of funds	7.75	7.56	7.41	7.45	8.03	7.68	7.73	7.61	7.47	7.14	6.70	6.54
Return on advances	13.01	11.54	11.20	10.33	14.42	13.67	12.30	10.80	12.10	11.53	11.39	10.28
Return on investments	11.53	11.30	10.22	10.71	12.37	11.99	12.18	11.33	12.01	11.59	11.97	11.87
Return on advances adjusted to cost of funds	5.26	3.99	3.78	2.88	6.39	5.99	4.56	3.19	4.62	4.39	4.69	3.73
Return on investment adjusted to cost of funds	3.78	3.75	2.80	3.26	4.34	4.31	4.45	3.72	4.54	4.45	5.27	5.33
Business per	80.52	142.82	126.00	171.00	70.75	81.61	112.15	124.96	106.67	123.62	143.45	194.31

employee (in Rs. lakh)												
Profit per employee (in Rs. lakh)	1.67	1.07	2.60	1.91	1.05	1.42	0.26	0.67	0.77	0.99	1.23	1.97
Capital adequacy ratio	12.35	12.10	12.73	12.78	10.23	11.50	11.16	11.81	12.47	12.60	12.37	12.55
Capital adequacy ratio - Tier I	8.70	8.86	9.12	8.15	7.49	7.38	6.76	6.70	10.54	10.83	10.69	9.97
Capital adequacy ratio - Tier II	3.65	3.24	3.61	4.63	2.74	4.12	4.40	5.11	1.93	1.77	1.68	2.58
Ratio of net NPA to net advances	10.10	6.95	5.91	3.58	10.55	8.12	7.65	7.36	8.23	6.09	4.92	2.94

Source : Reserve Bank of India.