

Bank-wise Selected Ratios of Scheduled Commercial Banks (State Bank of India and Its Associates) in India - Part I (2007 to 2009)												
(In Percent)												
Ratios	As on 31st March											
	State Bank of India			State Bank of Bikaner & Jaipur			State Bank of Hyderabad			State Bank of Indore		
	2007	2008	2009	2007	2008	2009	2007	2008	2009	2007	2008	2009
Cash-deposit ratio	6.68	9.59	7.49	12.83	11.46	9.17	6.92	11.07	8.69	6.71	6.80	6.18
Credit-deposit ratio	77.5	77.55	73.11	72.07	73.52	76.10	67.73	71.54	69.94	76.85	73.79	76.28
Investment-deposit ratio	34.3	35.26	37.19	30.67	30.78	28.04	33.54	31.99	33.60	30	31.10	28.42
(Credit + Investment) - deposit ratio	112	112.81	110.29	102.7	104.30	104.14	101.3	103.53	103.54	106.8	104.89	104.70
Ratio of deposits to total liabilities	76.9	74.48	76.94	82.53	82.88	84.59	84.61	81.32	81.40	81.45	84.37	85.66
Ratio of term deposits to total deposits	51.5	53.04	58.36	64.99	64.74	62.18	68.62	69.40	69.33	70.82	68.27	69.79
Ratio of priority sector advances to total advances	30.2	28.61	26.48	41.03	40.99	38.80	38.99	32.78	31.97	37.46	37.93	34.69
Ratio of term loan to total advances	53.7	54.72	50.07	54.05	42.10	56.55	59.86	61.23	58.40	59.03	58.88	56.48
Ratio of secured advances to total advances	75.6	73.06	79.01	86.01	82.64	80.02	79.7	82.92	81.70	89.04	87.85	88.88
Ratio of investments in non-approved securities to total investments	18.8	24.29	17.34	3.78	7.12	4.83	4.47	12.61	13.07	5.79	8.39	9.65
Ratio of interest income to total assets	7.02	7.60	7.57	7.66	8.07	8.71	7.5	7.96	8.25	7.33	8.27	8.70
Ratio of net interest margin to total assets	2.84	2.64	2.48	3.03	2.48	2.52	2.74	2.01	2.12	2.36	2.13	2.35
Ratio of non-interest income to total assets	1.28	1.35	1.51	1.59	1.25	1.32	1.3	1.22	1.11	1.17	1.15	1.12
Ratio of intermediation cost to total assets	2.23	1.96	1.86	2.43	1.98	1.80	1.8	1.44	1.35	1.81	1.60	1.48
Ratio of wage bills to intermediation cost	67.1	61.75	62.29	63.33	59.63	58.52	60.84	58.73	59.17	54.59	50.81	55.33
Ratio of wage bills to total expense	23.3	17.48	16.64	21.79	15.61	13.19	16.71	11.47	10.67	14.59	10.51	10.43
Ratio of wage bills to total income	18	13.51	12.75	16.63	12.68	10.50	12.46	9.24	8.52	11.64	8.64	8.31
Ratio of burden to total assets	0.95	0.61	0.35	0.84	0.73	0.48	0.5	0.22	0.24	0.64	0.45	0.35
Ratio of burden to interest income	13.6	8.00	4.64	10.93	9.10	5.52	6.67	2.76	2.87	8.77	5.42	4.04
Ratio of operating profits to total assets	1.89	2.04	2.13	2.19	1.75	2.04	2.24	1.79	1.88	1.72	1.68	2.00
Return on assets	0.84	1.01	1.04	1	0.87	0.92	1.14	1.00	0.91	0.87	0.88	0.88
Return on equity	15.4	16.75	17.05	19.99	18.71	21.46	21.72	21.28	20.87	17.31	18.77	19.36

Cost of deposits	4.59	5.57	5.93	5.23	6.23	6.72	5.36	6.86	6.95	5.46	6.59	6.56
Cost of borrowings	4.12	6.43	4.85	4.49	4.50	10.24	5.86	6.52	4.44	5.02	4.74	8.84
Cost of funds	4.55	5.64	5.85	5.2	6.17	6.81	5.37	6.86	6.88	5.43	6.49	6.63
Return on advances	8.29	9.34	9.68	9.4	10.14	10.89	9.03	9.83	10.57	8.78	10.11	10.57
Return on investments	6.71	7.05	6.69	7.3	7.34	7.29	7.03	7.53	7.43	7.19	7.19	7.17
Return on advances adjusted to cost of funds	3.74	3.70	3.83	4.2	3.96	4.08	3.67	2.98	3.69	3.35	3.61	3.94
Return on investments adjusted to cost of funds	2.16	1.41	0.84	2.1	1.17	0.49	1.67	0.67	0.55	1.76	0.70	0.54
Business per employee (in Rs. lakh)	357	456.00	556.00	355.9	445.45	555.39	473.6	599.08	839.82	476.7	604.37	701.53
Profit per employee (in Rs. lakh)	2.37	3.73	4.74	2.57	2.73	3.55	3.92	4.35	4.87	2.91	3.73	4.44
Capital adequacy ratio	12.3	13.54	14.25	12.89	12.51	14.52	12.51	12.35	11.53	11.77	11.29	13.46
Capital adequacy ratio - Tier I	8.01	9.14	9.38	7.79	6.95	8.46	8.25	7.24	7.14	6.74	7.01	7.91
Capital adequacy ratio - Tier II	4.33	4.40	4.87	5.1	5.56	6.06	4.26	5.11	4.39	5.03	4.28	5.55
Ratio of net NPA to net advances	1.56	1.78	1.76	1.09	0.83	0.85	0.22	0.16	0.38	1.04	0.73	0.89

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.

Source : Reserve Bank of India.