

Bank-wise Selected Ratios of Scheduled Commercial Banks (State Bank of India and Its Associates) in India - Part II (2005 and 2006)								
(In Percent)								
Ratios	As on 31st March							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2005	2006	2005	2006	2005	2006	2005	2006
Cash-deposit ratio	6.93	4.56	6.30	4.47	6.76	5.97	8.55	4.76
Credit-deposit ratio	64.64	71.81	57.97	65.66	53.23	61.00	61.53	72.57
Investment-deposit ratio	42.67	34.78	46.47	38.08	48.25	42.81	43.89	40.89
(Credit + Investment) - deposit ratio	107.30	106.59	104.44	103.74	101.48	103.81	105.42	113.46
Ratio of deposits to total liabilities	82.07	84.65	84.11	81.56	83.79	83.74	83.58	81.59
Ratio of term deposits to total deposits	64.31	64.49	68.37	70.42	70.84	63.64	70.38	69.60
Ratio of priority sector advances to total advances	40.45	42.45	44.04	37.87	38.96	41.61	38.36	41.10
Ratio of term loan to total advances	48.37	56.60	56.69	59.61	45.70	46.98	44.10	47.86
Ratio of secured advances to total advances	91.90	86.09	83.56	84.83	77.35	76.15	83.26	85.98
Ratio of investments in non-approved securities to total investments	7.71	6.26	5.59	5.88	5.61	8.14	3.27	4.29
Ratio of interest income to total assets	7.75	7.50	7.31	6.75	8.12	7.45	7.60	7.57
Ratio of net interest margin to total assets	3.63	3.41	3.34	2.73	3.64	3.03	3.39	3.15
Ratio of non-interest income to total assets	2.51	1.93	1.22	0.95	0.95	0.86	1.55	1.16
Ratio of intermediation cost to total assets	3.16	2.90	1.64	1.68	1.82	1.95	1.90	2.08
Ratio of wage bills to intermediation cost	69.02	56.87	61.40	60.84	64.99	74.41	67.15	64.02
Ratio of wage bills to total expense	30.00	23.57	17.98	17.92	18.79	22.81	20.90	20.49
Ratio of wage bills to total income	21.28	17.48	11.82	13.25	13.04	17.49	13.97	15.28
Ratio of burden to total assets	0.65	0.97	0.42	0.73	0.87	1.09	0.36	0.93
Ratio of burden to interest income	8.45	12.91	5.78	10.75	10.67	14.69	4.69	12.24
Ratio of operating profits to total assets	2.98	2.44	2.92	2.01	2.78	1.94	3.03	2.22
Return on assets	1.25	1.23	0.91	0.73	0.31	0.31	0.86	0.86
Return on equity	30.82	25.62	15.21	14.26	5.27	6.79	24.05	21.02
Cost of deposits	4.74	4.51	4.64	4.59	5.17	4.97	4.79	5.00

Cost of borrowings	2.58	4.30	3.79	6.89	1.61	3.62	1.37	0.34
Cost of funds	4.69	4.51	4.62	4.66	4.95	4.88	4.76	4.89
Return on advances	8.70	8.50	7.90	8.03	7.61	7.62	7.79	7.90
Return on investments	8.57	7.66	7.85	7.11	9.70	9.11	8.58	8.47
Return on advances adjusted to cost of funds	4.01	4.00	3.28	3.37	2.66	2.74	3.03	3.01
Return on investments adjusted to cost of funds	3.87	3.15	3.23	2.45	4.76	4.23	3.82	3.59
Business per employee (in Rs. lakh)	203.54	289.93	361.15	493.01	263.06	303.94	346.25	381.19
Profit per employee (in Rs. lakh)	2.16	2.22	2.48	2.66	0.56	0.64	2.21	2.34
Capital adequacy ratio	12.08	11.37	14.21	13.55	11.45	12.03	11.05	11.15
Capital adequacy ratio - Tier I	7.12	7.44	11.05	9.84	8.68	9.02	6.17	7.24
Capital adequacy ratio - Tier II	4.96	3.93	3.16	3.71	2.77	3.01	4.88	3.91
Ratio of net NPA to net advances	0.92	0.74	1.23	0.99	1.40	1.16	1.81	1.47

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.

Compiled from the statistics released by : Reserve Bank of India.