

Bank-wise Selected Ratios of Scheduled Commercial Banks (State Bank of India and Its Associates) in India - Part II (2003 and 2004)								
(Percent)								
Ratios	As on 31st March							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2003	2004	2003	2004	2003	2004	2003	2004
Cash-deposit ratio	5.16	6.41	6.58	4.84	6.35	6.88	5.20	4.86
Credit-deposit ratio	58.37	56.90	60.14	58.23	51.36	49.09	57.58	56.45
Investment-deposit ratio	52.82	49.50	45.45	49.44	52.59	54.77	50.47	54.65
(Credit+Investment)-deposit ratio	111.19	106.40	105.59	107.67	103.95	103.86	108.06	111.10
Ratio of deposits to total liabilities	79.51	80.56	83.94	83.55	83.24	83.15	83.68	82.16
Ratio of term deposits to total deposits	63.55	63.77	61.91	65.59	69.18	69.34	68.74	68.30
Ratio of priority sector advances to total advances	36.46	36.52	40.98	39.39	40.81	42.67	33.60	37.22
Ratio of term loan to total advances	35.29	45.03	39.03	44.26	27.38	31.97	33.53	37.65
Ratio of secured advances to total advances	95.62	94.74	89.27	87.28	92.89	87.54	87.10	86.67
Ratio of investments in non-approved securities to total investments	16.23	11.13	9.62	8.32	11.36	6.78	5.37	4.45
Ratio of interest income to total assets	9.56	8.42	9.13	7.84	8.93	8.25	8.92	8.09
Ratio of net interest margin to total assets	3.56	3.62	4.09	3.41	3.16	3.41	2.94	3.18
Ratio of non-interest income to total assets	2.71	2.71	1.79	2.62	2.12	2.70	1.69	2.18
Ratio of intermediation cost to total assets	3.02	2.95	2.05	1.86	2.45	2.29	2.07	2.10
Ratio of wage bills to intermediation cost	75.75	71.68	66.41	62.64	62.40	59.88	73.20	70.01
Ratio of wage bills to total expense	25.38	27.26	19.15	18.56	18.57	19.22	18.84	20.99
Ratio of wage bills to total income	18.65	18.97	12.44	11.16	13.81	12.52	14.29	14.33
Ratio of burden to total assets	0.31	0.23	0.26	-0.75	0.32	-0.41	0.38	-0.08
Ratio of burden to interest income	3.26	2.79	2.81	-9.61	3.64	-5.01	4.28	-1.01
Ratio of operating profits to total assets	3.25	3.39	3.83	4.17	2.83	3.82	2.56	3.26
Return on assets	1.02	1.28	1.51	1.60	0.85	1.38	0.90	1.02
Return on equity	29.63	34.83	25.22	27.39	15.51	25.47	25.66	29.68
Cost of deposits	7.03	5.64	6.03	5.21	6.95	5.73	6.82	5.59
Cost of borrowings	0.60	0.91	3.98	2.26	0.39	0.80	4.00	0.56
Cost of funds	6.88	5.51	5.99	5.14	6.73	5.49	6.81	5.54
Return on advances	10.38	9.65	10.13	8.33	9.55	8.46	9.51	8.55
Return on investments	10.72	9.37	10.14	8.31	11.01	9.63	10.06	8.80
Return on advances adjusted to cost of funds	3.49	4.14	4.13	3.19	2.82	2.97	2.70	3.00

Return on investments adjusted to cost of funds	3.83	3.86	4.14	3.16	4.28	4.15	3.25	3.26
Business per employee (in Rs.lakh)	146.49	162.81	246.37	305.00	167.87	193.16	217.68	271.78
Profit per employee (in Rs.lakh)	1.19	1.82	2.76	4.00	1.25	2.40	1.51	2.16
Capital adequacy ratio	11.62	11.53	13.57	13.56	13.68	14.53	11.30	11.36
Capital adequacy ratio - Tier I	7.23	7.18	10.39	9.87	11.66	10.99	6.80	6.23
Capital adequacy ratio - Tier II	4.39	4.35	3.18	3.69	2.02	3.54	4.50	5.13
Ratio of net NPA to net advances	5.19	2.96	1.49	0.00	3.53	0.00	3.06	1.39

Note : Presents data on individual Scheduled Commercial Banks, excluding Regional Rural Banks.
Compiled from the statistics released by : Reserve Bank of India.