

Bank-wise Selected Ratios of Scheduled Commercial Banks (State Bank of India and Its Associates) in India - Part I (2005 and 2006)								
(In Percent)								
Ratios	As on 31st March							
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2005	2006	2005	2006	2005	2006	2005	2006
Cash-deposit ratio	4.58	5.70	4.86	7.52	4.81	6.69	4.10	6.88
Credit-deposit ratio	55.14	68.84	63.22	73.27	53.92	61.32	65.48	71.28
Investment-deposit ratio	53.70	42.77	43.92	36.57	50.33	41.90	42.72	30.68
(Credit + Investment) - deposit ratio	108.83	111.61	107.14	109.84	104.25	103.22	108.20	101.96
Ratio of deposits to total liabilities	79.81	76.95	81.26	78.85	82.84	83.74	81.71	80.44
Ratio of term deposits to total deposits	58.72	52.45	56.88	57.94	67.37	65.66	69.17	69.17
Ratio of priority sector advances to total advances	28.59	30.58	45.16	41.30	39.69	41.68	43.69	42.85
Ratio of term loan to total advances	52.87	53.89	42.91	48.08	54.84	58.14	54.04	55.69
Ratio of secured advances to total advances	77.06	76.74	87.43	88.23	78.54	80.12	89.16	88.61
Ratio of investments in non-approved securities to total investments	11.13	14.98	4.38	4.39	6.97	5.54	4.27	8.53
Ratio of interest income to total assets	7.47	7.51	7.97	7.72	7.09	7.28	7.41	7.03
Ratio of net interest margin to total assets	3.21	3.28	3.98	3.90	2.94	2.90	3.35	2.88
Ratio of non-interest income to total assets	1.64	1.55	2.21	1.41	1.29	1.56	1.19	1.47
Ratio of intermediation cost to total assets	2.32	2.46	2.85	2.98	2.05	2.16	2.19	2.11
Ratio of wage bills to intermediation cost	68.56	69.28	66.73	65.03	59.22	65.10	59.48	53.94
Ratio of wage bills to total expense	24.19	25.48	27.79	28.52	19.53	21.51	20.87	18.18
Ratio of wage bills to total income	17.47	18.81	18.68	21.25	14.46	15.91	15.16	13.40
Ratio of burden to total assets	0.68	0.91	0.64	1.57	0.76	0.60	1.00	0.65
Ratio of burden to interest income	9.11	12.11	8.00	20.38	10.72	8.23	13.53	9.18
Ratio of operating profits to total assets	2.53	2.37	3.34	2.33	2.18	2.30	2.35	2.23
Return on assets	0.99	0.89	0.88	0.53	0.79	1.13	0.92	0.76
Return on equity	19.43	17.04	16.81	10.73	15.03	22.01	15.73	14.48
Cost of deposits	5.01	4.78	4.84	4.50	4.90	4.98	4.70	4.61

Cost of borrowings	2.51	4.10	3.65	3.58	3.84	5.45	2.02	3.27
Cost of funds	4.90	4.74	4.80	4.46	4.87	4.99	4.54	4.51
Return on advances	7.24	7.63	8.72	8.59	8.09	8.15	8.05	8.09
Return on investments	8.37	7.77	9.49	8.85	7.82	8.21	8.01	7.76
Return on advances adjusted to cost of funds	2.34	2.89	3.92	4.12	3.22	3.16	3.51	3.58
Return on investments adjusted to cost of funds	3.48	3.03	4.68	4.38	2.96	3.22	3.47	3.25
Business per employee (in Rs. lakh)	243.08	299.23	220.29	276.85	339.74	414.34	293.88	429.32
Profit per employee (in Rs. lakh)	2.08	2.17	1.69	1.20	1.91	3.26	2.07	2.09
Capital adequacy ratio	12.45	11.88	12.60	12.08	11.74	12.08	11.61	11.40
Capital adequacy ratio - Tier I	8.04	9.36	7.95	8.50	7.58	8.95	6.67	7.55
Capital adequacy ratio - Tier II	4.41	2.52	4.65	3.58	4.16	3.13	4.94	3.85
Ratio of net NPA to net advances	2.65	1.87	1.61	1.18	0.61	0.36	1.00	1.83

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.