

From:	Bank	
	Branch	
	Rs'000	

04-Branch Ratio Analysis

Sr. No.	Ratio	Standard	31-03-	31-03-	31-03-	31-03-
1.0	Deposits Mix:					
1.1	Term Deposits	45-50 %				
1.2	Savings Deposits	40-50 %				
1.3	Current Deposits	15-20 %				
1.0	Total	100.0	100.0	100.0	100.0	100.0
2.0	Loans Mix:					
2.1	Secured					
2.2	Unsecured					
2.0	Total	100.0	100.0	100.0	100.0	100.0
3.0	Profitability Ratios: (%)					
3.1	Net Profit to Working Capital	1.0 %				
3.2	Net Profit to Total Income	8.30 %				
3.3	Total Income to working Capital	11.0 %				
3.4	Interest Paid to Interest Received					
4.0	Working Results: (%)					
4.1	Interest paid on deposits	7.0 %				
4.2	Interest received on Loans	12.0 %				
4.3	Staff Cost to Working Capital	2.50 %				
4.4	Gross Profit to Working Capital	2.50 %				
4.5	Gross Profit to Total Income					
5.0	Deposit to Advances Ratio: (%)	72 %				
6.0	Cost of Management:					
6.1	% To Working Capital	3.50 %				
6.2	% To Total Income	30-35 %				
6.3	Staff Cost to Total Income	20-25 %				
Note	Standard Ratios pertain to Bank's Performance					