LIST OF GRAPHS

<u>GRAPH</u>	TITLE	Page No.
<u>NO.</u>		
	Chapter 5: CONCLUSIONS AND SUGGESTIONS	
5.1	Credit Deposit Ratio	249
5.2	Interest Income as % to Total Income	252
5.3	Interest Income as % to Average Working Fund	252
5.4	Non - Interest Income as % to Total Income	254
5.5	Non-Interest Income as % to Total Average Working	254
	Fund	
5.6	Interest Expenses as % to Total Expenses	257
5.7	Operating Expenses as % to Total Expenditure	258
5.8	Spread as % to Total Assets	260
5.9	Operating Profit as % to Average Working Funds	262
5.10	Return on Assets	264
5.11	Net NPA as % to Net Advances	268
5.12	Gross NPA as % to Net Advances	268
5.13	Net Profit(PAT) on Owned Fund	270
5.14	Capital Adequacy Ratio (Tier I plus Tier II) (Under Basel I)	273