

APPENDICES

APPENDIX I : ANNEXURE 1

TOTAL DEPOSITS

Amount Rs. in Lakhs.

Years. Bank	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
SBI	562052	701544	855758	963551	1193359	1392772	1713320	1968853	2354947	267944	2922939
Associates	131721	170236	208308	254757	308793	367900	443278	538868	624709	751622	915264
SBI-Group	693373	871780	1064106	1217508	1502152	1760672	2156598	2507721	2979656	3431166	3838203
CBI	164149	200047	233531	271787	326762	386164	449197	520007	609626	713473	824275
BCI	164199	204349	243236	295857	353736	407178	493478	602183	757864	891691	1053212
BOB	162264	197023	237014	302626	371140	425147	519351	561193	618667	733011	857958
PNB	141056	171717	216229	276503	337680	393815	457212	512219	631276	780919	929766
CNR	108351	136144	157242	209906	254581	303693	344881	432453	562822	681839	787843
UCB	98762	123624	149335	190541	228949	247621	270099	305596	336781	422458	545875
UNT	79435	96062	116671	132615	155919	171588	197451	244579	270728	303241	338939
SB	84511	107626	130966	169235	217835	243670	293940	362557	417563	495113	521443
UNN	86030	101646	120832	143698	172281	201970	233139	281977	327452	373675	436334
INDN	61831	77390	94719	116404	128719	149655	178691	237173	316436	389856	445860
DNA	51234	61433	73677	83870	97278	108485	125642	146013	165407	200051	235693
IDB	65489	89457	115307	146644	194999	236385	272938	322918	348803	412067	464756
ALH	44554	57242	72943	86748	104282	121021	143746	170464	208393	260534	325601
MAH	45513	53900	57146	83202	97314	107380	131523	156632	180524	210034	256582
AND	---	---	---	66818	76521	90555	108972	136803	171387	207019	213814
VIJ	---	---	---	43721	50603	60446	68917	87397	104822	137137	167112
P&S	---	---	---	62583	72782	83610	94249	113362	135048	153525	176157
NEW	---	---	---	50328	58521	69771	75109	87408	113712	124291	152086
DPN	---	---	---	31526	39632	48735	61033	75203	101961	125217	154414
CRP	---	---	---	30795	35698	40605	51750	65862	79074	102740	112840
N.Banks	1757778	1677660	2018048	2797407	3375232	3897814	4571318	5421999	6450346	7726892	9000560
P.Sector Bts	2051151	2549440	3082954	4015315	4877384	5658486	6727916	7929720	9430002	11158058	1283763

Source : Various issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 2

TOTAL ADVANCES

Amount Rs. in Lakhs.

Years/ Bank	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
SBI	375055	484787	572630	721250	898365	1089405	1175897	1377870	1531023	1728688	2067685
Associates	92226	111178	131320	149028	187456	220017	260857	314387	364497	431082	497776
SBI-Group	467281	595965	703950	870278	1085821	1309422	1436754	1692257	1895520	2159770	2565451
CBI	109165	124140	138553	169562	198535	229580	267074	312452	346519	382105	385160
BOI	108523	125537	140054	178476	216248	253137	322729	377920	430485	524796	636157
BOB	103477	119481	142856	167068	205546	241841	273393	319823	357548	401811	416578
PNB	87681	102166	122007	153516	191376	234269	277593	296218	335931	388294	439737
CNR	71314	84521	102132	117229	144861	172608	214025	281384	356023	416840	465928
UCO	65160	79062	91706	112541	144338	155883	160543	181596	190711	225231	274830
UNT	51861	57414	70323	74218	83545	95382	105570	131582	153809	159081	159851
SB	56036	67340	81896	107006	146713	168657	196359	242376	271938	311001	314351
UIN	52330	63133	71381	79737	100081	117165	140772	174455	184651	201895	203229
INDN	39841	47227	59113	68195	85367	95764	115604	159208	187629	223911	258567
DNA	27623	39990	45059	49164	57243	61794	72222	89257	96793	104801	114532
IOB	42291	55518	72707	97521	133810	162874	181854	225165	221827	245850	272860
ALH	27493	34723	40780	49424	60189	65404	73528	90285	105095	115270	126605
MAH	24783	36357	41983	47284	56127	62171	75136	91266	98746	117422	133752
AND	---	---	---	35612	44934	52648	66903	80204	92706	112700	112498
VIJ	---	---	---	24474	27105	33689	40614	49966	62529	78373	91869
P&S	---	---	---	38856	48600	52285	58700	64382	69671	79785	81840
NEW	---	---	---	25662	33037	37500	40619	48985	62009	69967	77299
ORN	---	---	---	16830	22364	26524	33784	39698	52691	61106	71624
CRP	---	---	---	16108	19100	21684	30409	40688	45724	52923	58683
N.Banks	867578	1036600	1229350	1628483	2019119	2340859	2747431	3296910	3731035	4272362	4745950
P.Sector Bks	1334859	1632574	1933300	2498761	3104940	3650281	4184185	4989167	5626555	6432132	7311411

Source : Different issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 3

TOTAL BUSINESS

Amount Rs. in Lakhs.

Years/ Bank	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
SBI	937107	1186331	1428428	1684801	2091724	2482177	2889217	3346723	3885970	4488232	4990624
Associates	223547	281414	339628	403385	496249	587917	704135	853255	989206	1182704	1413140
SBI-Group	1160654	1467745	1768056	2088186	2587973	3070094	3593352	4199978	4875176	5590936	6403664
CBI	273314	324187	372084	441349	525297	615744	716271	832459	956145	1095578	1289435
BOI	272772	329886	391290	474333	569984	660315	816207	980103	1196349	1416487	1689369
BOB	265741	316584	379870	469694	576686	666988	792744	881016	976215	1134822	1274536
PNB	228737	273883	339036	430019	529056	628084	734805	808437	967207	1169213	1369503
CNP	179665	228665	259374	327135	399442	476301	558906	713837	918845	1098679	1253771
UCO	163922	202686	241041	303082	373287	403504	430642	487192	527492	647689	820705
UNT	131296	153476	186994	206833	239464	267370	303021	376161	424537	468322	498790
SB	140547	174966	212862	276241	364548	412327	490299	604933	689501	806114	835794
UNN	138360	164779	192213	223435	272362	319135	373911	456432	512103	574770	639563
INDN	101672	124617	153832	184599	214086	245419	294395	396381	504065	613767	704427
DNA	78857	101423	118736	133034	154521	170199	197864	235270	262200	304852	350225
IOB	107780	144975	188014	246165	328809	399259	454792	548083	562630	657917	737616
ALH	72047	91965	113723	136172	164471	186425	217274	260749	313488	375804	452206
MAH	70696	90257	99129	130486	153441	169551	206659	247898	279270	327456	380334
AND	---	---	---	102430	121455	143203	175875	217007	264093	319719	326312
VIJ	---	---	---	68195	77708	94135	109531	137363	167351	215510	258981
P&S	---	---	---	101439	121382	135895	152949	177724	204719	236311	257997
NEW	---	---	---	75990	91558	107271	115728	136393	175721	194258	229385
ORN	---	---	---	48356	61996	75259	94817	114901	154652	186323	226038
CRP	---	---	---	46903	54798	62289	82159	106550	124798	155663	171523
N.Banks	2225406	2714269	3248198	4425890	5394351	6238673	7318849	8718889	10181381	11999254	13746510
P.Sector Bks	3386060	4182014	5016254	6514076	7982324	9308767	10912201	12918867	15056557	17590190	20150174

Source : Various issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 4

S P R E A D

Amount Rs. in Lakhs.

Years/ Bank	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
SBI	11713	13612	16978	20871	25122	29037	37296	47978	61934	66409	77771
Associates	3650	4132	4968	6723	7980	8937	10809	14556	16714	19306	21712
SBI-Group	15363	17744	21946	27594	33102	37974	48105	62534	78648	85715	99483
CBI	3774	4331	5342	6543	7766	8548	9841	12630	14922	17462	17735
BOI	2956	3353	4077	4745	5812	7701	9148	11580	13191	15035	16752
BOB	2879	3834	4749	5737	6854	8028	9739	12159	14100	15189	16185
PNB	2859	3313	4154	5447	6727	8061	9818	12773	14863	16736	19930
CNR	3016	3490	4342	5293	6549	7775	9439	12558	15919	18380	23263
UCO	2155	2484	3215	3827	5051	6190	7137	9319	9952	11356	11885
UNT	1949	2162	2516	3106	3753	4062	4842	6144	6980	7768	8384
SB	2233	2772	3720	4359	5417	6586	7380	10051	12187	13062	16535
UNN	2037	2565	3284	3696	4615	5070	5720	7380	8283	10392	11859
INDN	1349	1701	1959	2523	3083	3578	3761	5169	6180	6613	7654
DNA	1452	1650	1914	2358	2741	3029	3731	4558	5294	5343	6191
IOB	1470	1739	2213	3028	3395	4273	5637	6950	8104	8953	9722
ALH	1156	1521	1943	2169	2700	3158	3677	4426	5059	5645	6037
MAH	1015	1283	1562	1988	2260	2707	3394	4168	5161	5417	5733
AND	---	---	---	1351	1715	2032	2354	3188	4144	4841	5648
VIJ	---	---	---	1625	1829	2052	2719	3289	3701	4310	4949
P&S	---	---	---	1886	1882	2318	2745	3645	4059	4821	4861
NEW	---	---	---	1159	1506	1925	2296	3018	3524	3893	4221
ORN	---	---	---	921	1215	1319	1653	2266	2765	3347	4135
CRP	---	---	---	679	790	1088	1348	2020	2523	3010	3408
N.Banks	30300	36198	44998	62440	75660	89500	106379	137211	160991	151935	205087
P.Sector BIs	45663	53942	66936	80034	108762	127474	154404	199745	239639	237650	304570

Source : Various issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 5

PRIORITY SECTOR ADVANCES

Amount Rs. in Lakhs.

Years/ Bank	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986
SBI	136730	195500	282900	226696	294159	327409	399597	477037	552248	631529
Associates	31629	59979	85448	59037	76288	88389	107965	134981	159677	187336
SBI-Group	168359	255479	368348	285733	370447	415798	507562	612018	711925	818865
CBI	32816	38935	48737	53802	72202	81955	98064	119676	138942	157200
BOI	34476	41382	51335	49681	60479	63970	80671	99641	118777	146981
BOB	34523	49437	57567	50625	61682	71854	84168	98155	113984	134715
PNB	25928	6480	36374	54870	68878	81324	92250	111109	131200	161095
CNR	27301	33735	39548	38780	51380	61110	79887	109296	141981	174132
UCD	20252	22518	28408	30646	44146	50158	56251	59595	62745	71126
UNT	15132	20740	22523	21597	26585	31046	35630	47727	66044	71412
SB	27761	41592	33673	35665	45692	54651	63384	79810	96970	104110
UNN	22941	27042	31973	27912	35313	42096	51554	66939	78070	85953
INDN	12044	14782	17615	18497	22948	25249	30738	44051	52953	72894
DNA	12609	14957	18045	17077	20125	22023	28252	35357	39608	43820
IOB	14620	16880	15430	23052	30022	35039	41252	55356	64310	76561
ALH	7134	11257	13419	15240	19416	23547	28026	35075	41218	45251
M&H	11405	14889	17250	18709	22097	23103	29564	36322	41557	50500
AND	---	---	---	12798	17293	22247	27717	33355	37994	45373
VIJ	---	---	---	7856	9542	12205	15378	19050	25661	30641
PAS	---	---	---	13688	20109	20200	23557	25399	29132	32281
NEW	---	---	---	7965	11236	12544	12876	17945	26901	32323
ORN	---	---	---	4870	7256	9087	12753	16641	24391	27780
CRP	---	---	---	5148	7155	7835	11773	17246	21254	24354
N.Banks	299022	354626	431897	508478	653636	752043	903745	1127745	1353692	1588502
P.Sector Bks	467381	610105	800245	794211	1024083	1167941	1411387	1739763	2065617	2407367

Source : Various issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 6

WORKING FUNDS

Amount Rs. in Lakhs.

Amount Rs. in Lakhs.

Years/ Bank	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
SBI	574438	717030	874684	1191018	1516302	1859890	2193050	2556048	3101290	3440190	4211587
Associates	132567	171582	209756	283031	349252	408412	495513	603791	707793	840815	1037687
SBI-Group	707005	888612	1084440	1474049	1865554	2268302	2688563	3159839	3809083	4281005	5249274
CBI	166008	202006	235605	296007	348917	416555	494334	569452	677833	766241	877608
BOI	165959	206239	245346	313376	372129	428249	522587	644633	809006	949233	1143068
BOB	163764	198623	238784	325171	393860	451481	549052	612552	677066	788928	949776
PNB	142445	173191	217791	296899	362989	436594	507174	566127	687552	859276	1013960
CNR	109286	137244	158542	224557	271195	327767	395023	509565	666909	817702	962267
UCO	99912	124024	150505	202361	242973	265517	288199	326725	358168	452896	575423
UNT	80040	96675	117308	145283	168400	185609	211300	264895	295762	336776	368578
SB	85161	108491	132016	189627	245160	277474	339107	411897	480405	555410	571098
UNN	86566	102242	121488	151363	181943	214712	252603	312250	352169	406962	468529
INDN	62404	78048	95446	125381	144586	163824	200183	271082	351308	417187	481269
DNA	51652	61870	74133	89251	103703	115167	133598	162534	187324	215192	259716
IOB	66463	90681	116781	169377	219223	259514	302377	360575	373622	450749	505507
ALH	44954	57665	73414	98759	114248	129121	153995	186724	227510	276833	346225
MAH	46211	54218	67516	87355	103794	114227	139358	171940	197248	239708	284268
AND	---	---	---	70851	83800	99954	125264	152577	186672	225264	236523
VIJ	---	---	---	51083	54804	64702	79791	97854	122132	150255	185773
P&S	---	---	---	71716	79852	92405	113626	125484	147166	170127	192266
NEW	---	---	---	53632	62825	75131	82215	96175	127993	137314	165948
ORN	---	---	---	33056	42763	53145	64832	82327	109809	133760	165049
CRP	---	---	---	35310	42500	45127	57203	75882	89474	111497	123912
N.Banks	1370825	1692017	2044755	3030415	3639744	4216355	5011821	6001250	7125128	8461310	9876763
P.Sector Bks	2077830	2500629	3129195	4504464	5505298	6484657	7700384	9161089	10934211	12742315	15126037

Source : Various issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 7

TOTAL INCOME

Amount Rs. in Lakhs.

Years/ Bank	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
SBI	54863	64996	82080	108736	141334	168250	186452	226001	264211	301796	360894
Associates	12686	15157	18738	23681	29182	34040	41307	52330	63763	77374	90917
SBI-Group	67549	80153	100818	132337	170436	202290	227759	278331	327974	379170	451811
CBI	15585	16743	20517	24627	29597	34047	39798	49664	57485	68836	75363
BOI	14912	16665	21483	26631	33331	39816	44827	57587	66764	80164	94345
BOB	14524	17347	21817	28747	35371	40729	45316	54562	62827	70382	83908
PNB	12345	13665	16863	21646	28261	37065	42536	51702	59995	70497	84681
CNR	11408	12107	15093	18475	22421	26887	33594	44340	58398	72347	90785
UCO	8783	10369	12498	15819	21053	23435	25478	30786	33810	39594	47435
UNT	7622	8609	10241	11935	13616	15700	17092	22287	27726	31159	34420
SB	7872	9336	12051	15707	20194	24563	28184	34832	42024	48956	57202
UNN	7760	8889	10663	12472	15239	18271	21374	27216	31922	38778	43749
INDN	5639	6800	8449	11032	13990	15564	17153	22522	28059	35303	42829
DNA	5086	5906	6947	8337	9616	10916	12472	15245	18819	21039	25385
IOB	5814	7457	10202	14364	19254	22609	25309	32664	36471	39703	44984
ALH	4261	4965	5869	7585	10229	11347	12743	15796	19410	22939	21895
MAH	4571	5342	6317	7682	8996	10324	11978	15111	18571	21246	25282
AND	---	---	---	5285	6669	7991	10067	12749	15749	19243	22975
VIJ	---	---	---	4399	5801	5642	7308	9253	11274	14340	18468
P&S	---	---	---	6338	7638	8302	9300	11157	13415	15776	17586
NEW	---	---	---	4498	5411	6429	7762	9293	11058	13628	15951
DRN	---	---	---	3007	3387	4308	5550	7160	9534	12031	15050
CRP	---	---	---	2636	3097	3667	4533	6516	7969	9794	11751
N.Banks	126182	144208	179010	251214	312371	367692	423174	530450	631280	745755	879244
P.Sector Bks	193731	224361	279828	383551	482807	569982	658937	808781	959254	1124925	1331055

Source : Various issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 8

TOTAL EXPENDITURE

Amount Rs. in Lakhs.

Years/ Bank	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
SBI	54093	64145	81080	107534	139822	166349	184078	223599	261007	298220	356343
Associates	12570	15043	18623	23407	28983	33909	41170	52199	63553	76824	89984
SBI-Group	66663	79188	99703	131021	168805	200258	225248	275798	324560	375044	446327
CBI	15442	16613	20377	24267	29223	33659	39399	49357	56810	66428	74035
BOI	14584	16336	21073	26219	32826	39310	44316	57057	65911	78734	92730
BOB	14149	17019	21387	28156	34746	39924	44456	53851	61841	68481	81733
PNB	12004	13327	16513	21246	27810	36266	41683	50801	58795	68996	82181
CNR	11127	11787	14717	18048	21974	26430	33098	43797	57297	70531	86288
UCO	8590	10157	12276	15591	20812	23086	25242	30550	33760	39087	46914
UNT	7523	8497	10105	11812	13479	15645	17756	22169	27704	31136	34399
SB	7680	9127	11794	15557	19839	24160	27690	34324	41425	48305	56492
UNN	7604	8714	10472	12240	15003	17991	21084	26905	31416	37723	41708
INDN	5509	6645	8285	10872	13862	15429	17013	22381	27707	34678	40976
DNA	5017	5836	6875	8254	9541	10815	12352	15164	18644	20739	24985
IOB	5453	7079	9803	13918	18004	22147	24836	32182	35971	39168	44422
ALH	4192	4872	5725	7433	10068	11152	12573	15616	19138	22538	27293
MAH	4542	5317	6257	7569	8872	10114	11785	14991	18344	20942	24992
AND	---	---	---	5173	6473	7761	9819	12485	15365	18547	22102
VIIJ	---	---	---	4362	4976	5623	7303	9247	11243	14074	17914
P&S	---	---	---	6288	7593	8252	9238	11092	13347	15691	17537
NEW	---	---	---	4416	5323	6368	7690	9267	10982	13486	15750
QRN	---	---	---	2955	3331	4244	5478	7078	9385	11780	14699
CRP	---	---	---	2558	2997	3562	4440	6406	7832	9593	11400
N.Banks	123416	141326	175659	246934	307552	361938	417251	524720	622917	782639	858550
P.Sector Bks	190079	220514	275362	377955	476357	562196	642499	800518	947477	1057683	1304877

Source : Various issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 9

INTEREST PAID ON DEPOSITS & BORROWINGS

Amount Rs. in Lakhs.

Years/ Bank	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
SBI	33695	40257	51207	70499	96002	116219	125908	149121	170294	197444	241059
Associates	7289	9831	11034	13717	17341	20696	25543	31906	40242	48562	57825
SBI-Group	40984	50088	62241	84216	113343	136915	151451	181027	210536	246006	298884
CBI	10170	10736	13415	16085	19514	22838	27027	33869	38756	46013	51853
BOI	10190	11237	14977	18914	24093	29154	32328	41777	48302	58603	69893
BOB	9742	11525	14795	20424	25528	29491	32222	38850	44477	49410	59886
PNB	8423	9183	11324	14684	19737	26801	30364	36349	41707	48864	57823
CNR	7472	7554	9509	11740	14205	17230	22052	29215	39101	49334	61574
UCO	5727	6794	8182	10714	14699	16017	16824	19914	21887	25344	32210
UNT	5197	5918	7139	8207	9160	10991	12264	15116	19470	21706	24361
SB	4782	5636	7275	9046	13171	16476	18791	22803	27559	32556	36951
UNN	4753	5350	6217	7529	9201	11568	13803	17820	21108	24866	28007
INDN	3707	4471	5666	7524	9896	10681	11883	15687	19570	25615	30144
DNA	3179	3791	4524	5402	6194	7097	7946	9868	12402	14227	17398
IOB	3649	4009	6048	10149	14116	16515	17919	23564	25881	27939	31974
ALH	2738	3037	3397	4788	6718	7391	8234	10379	13046	15552	19421
MAH	3252	3784	4441	5291	6201	7055	7985	10126	12467	14502	17954
AND	---	---	---	3609	4547	5466	7074	8852	10744	13063	15743
VIJ	---	---	---	2388	2812	3214	4152	5517	6817	6933	12004
P&S	---	---	---	3009	4965	5278	5800	6941	8652	10092	11657
NEW	---	---	---	2064	3388	3979	4044	5750	6898	8851	10731
QRN	---	---	---	1830	2075	2625	3430	4444	6145	9790	9725
CRP	---	---	---	1520	1882	2185	2752	4046	4858	6020	7403
N.Banks	82981	93825	117709	167317	212102	252052	287774	360887	429847	509280	606712
P.Sector Bks	123965	143913	179950	251533	325445	388967	439225	541914	640383	755286	905596

Source : Various issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 10

OPERATING EXPENSES

Amount Rs. in Lakhs.

Years/ Bank	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
SBI	20398	23888	29873	37035	43820	50130	58170	74478	90713	97838	111989
Associates	5281	6212	7590	9770	11642	13213	15627	20293	23311	27407	31130
SBI-Group	25679	30100	37463	46805	55462	63343	73797	94771	114024	125245	143119
CBI	5272	5877	6963	8182	9709	10821	12372	15488	18054	19904	21514
BOI	4394	5099	6096	7305	8733	10156	11988	15280	17609	19325	21841
BOB	4407	5494	6592	7732	9218	10433	12234	15011	17364	18423	20876
PNB	3581	4144	5188	6562	8073	9465	11319	14452	17088	19353	23470
CNR	3655	4233	5209	6308	7769	9200	11046	14582	18196	20274	23678
UCD	2863	3363	4094	4877	6113	7069	8418	10636	11873	13430	14361
UNT	2326	2579	2965	3605	4319	4654	5492	7053	8234	9200	9707
SB	2898	3491	4519	5711	6668	7684	8899	11521	13866	15321	19050
UNW	2851	3364	4255	4711	5802	6423	7281	9085	10308	12494	13212
INDN	1802	2174	2619	3348	3966	4748	5130	6694	8137	8646	10045
DNA	1838	2045	2351	2852	3347	3718	4406	5296	6242	6317	7327
IOR	1804	2270	2955	3769	4688	5632	6917	8618	10090	10717	11884
ALH	1454	1835	2328	2645	3350	3761	4339	5237	6092	6803	7555
MAH	1296	1533	1816	2278	2671	3059	3800	4865	5877	6241	6828
AND	---	---	---	1564	1926	2295	2745	3633	4621	5269	6098
VIJ	---	---	---	1974	2164	2409	3151	3730	4426	4977	5627
P&S	---	---	---	2479	2628	2974	3358	4151	4695	5433	5616
NEW	---	---	---	1552	1935	2439	2846	3517	4084	4470	4858
ORN	---	---	---	1125	1256	1619	2048	2634	3240	3817	4577
CRP	---	---	---	1038	1115	1377	1688	2360	2974	3432	3786
N.Banks	40441	47501	57950	79617	95450	109936	129477	163043	193070	213846	241910
P.Sector Bks	66120	77601	95413	126422	150912	173279	203274	258614	307094	339091	385029

Source : Various issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 11

ESTABLISHMENT EXPENSES

Amount Rs. in Lakhs.

Years/ Bank	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
SBI	15527	17871	22668	27217	31530	35294	40651	53245	65613	78084	78948
Associates	4092	4772	5900	7526	8788	9917	11610	15118	17030	20738	22910
SBI-Group	19619	22643	28568	34743	40318	45211	52261	68363	82643	98822	101858
CBI	4040	4506	5410	6304	7366	8106	9219	11756	13724	15126	15933
BOI	3187	3709	4504	5442	6426	7343	8559	11228	13036	14909	16382
BOB	3003	3709	4537	5350	6311	7187	8466	10931	12778	13646	15106
PNB	2638	3021	3806	4686	5633	6522	7680	10118	11753	13924	16347
CNR	2488	2911	3681	4413	5441	6398	7634	10164	12451	13704	15808
UCD	2066	2496	3078	3614	4462	5116	6132	7888	8999	10253	10874
UNT	1638	1857	2228	2723	3187	3522	4148	5417	6163	6973	7440
SB	2033	2425	3115	4067	4623	5338	6175	8289	9972	11276	12366
UNN	1989	2376	3124	3416	4175	4682	5337	6859	7463	9400	9754
INDN	1188	1448	1750	2270	2666	3087	3568	4736	5733	6184	7052
DNA	1429	1583	1822	2215	2621	2920	3457	4202	4994	4979	5653
IOB	1150	1494	1979	2492	3094	3658	4388	5793	6812	7528	8333
ALH	1046	1186	1484	1800	2165	2465	2919	3784	4591	5146	5710
MAH	925	1086	1319	1686	2003	2264	2827	3746	4547	4902	5226
AND	---	---	---	1104	1362	1607	1942	2634	3256	3828	4289
VIJ	---	---	---	1489	1527	1702	2407	2799	3292	3693	3957
P&S	---	---	---	1606	1699	1904	2234	2904	3267	4018	4000
NEW	---	---	---	1109	1376	1718	2001	2642	3107	3479	3665
QRN	---	---	---	700	831	1000	1314	1783	2193	2582	2907
CRP	---	---	---	614	762	949	1161	1642	1993	2395	2584
N.Banks	28820	33807	41837	57020	67730	77576	91568	119315	140124	157945	173386
P.Sector Bks	48439	56450	70405	91763	108048	122787	143829	187678	222767	248767	275244

Source : Various issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 12

NET PROFIT

Amount Rs. in Lakhs.

Years/ Bank	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
SBI	770	850	1000	1202	1512	1901	2375	2402	3204	3575	4551
Associates	116	117	114	114	120	131	137	131	210	551	933
SBI-Group	886	967	1114	1316	1632	2032	2512	2533	3414	4126	5484
CBI	143	130	140	360	373	388	399	307	675	2408	1328
BOI	328	330	410	412	505	506	511	530	853	1430	1615
BOB	375	328	430	591	625	805	860	701	986	1901	2175
PNB	341	340	350	400	451	799	853	901	1200	1501	2500
CNR	281	321	376	426	447	457	496	551	1101	1816	4497
UCO	193	212	222	220	241	349	236	236	50	507	521
UNT	99	113	136	123	137	135	136	118	22	23	21
SB	192	210	257	150	236	403	494	508	599	651	710
UHN	156	176	191	232	355	280	290	311	506	1055	2041
INDN	130	164	164	160	128	135	140	141	352	625	1053
DNA	69	70	72	83	75	101	120	81	175	300	400
IOB	361	378	399	446	449	462	473	482	500	535	562
ALH	69	93	144	152	161	165	170	180	272	401	602
MAH	23	25	60	113	124	210	193	120	227	304	290
AND	---	---	---	112	196	230	248	264	384	697	873
VIIJ	---	---	---	36	25	19	5	6	31	266	554
P&S	---	---	---	42	45	51	62	65	68	85	49
NEW	---	---	---	83	88	61	72	26	76	141	201
ORN	---	---	---	53	55	64	72	82	149	251	351
CRP	---	---	---	77	99	105	93	110	137	200	351
N.Banks	2760	2890	3351	4279	4815	5725	5923	5720	8363	15097	20694
P.Sector Bks	3646	3857	4465	5595	6447	7757	8435	8253	11777	19223	26178

Source : Various issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 13

PROFIT TRANSFERRED TO CENTRAL GOVERNMENT

Amount Rs. in Lakh

Years/ Bank	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	Total	Comp. Paid C.
CBI	38	32	32	32	16	25	40	44	45	30	25	20	25	35	33	-	100	308	418	1298	17.50
BOI	38	81	84	85	86	88	90	91	63	45	30	27	35	26	24	25	103	572	651	2242	14.70
BOB	27	47	54	54	53	54	57	60	63	57	60	60	65	75	80	65	85	501	700	2217	8.40
PNB	30	61	61	61	55	64	68	72	67	67	70	80	101	104	110	56	50	51	75	1303	10.20
CNR	12	28	31	27	23	25	25	26	26	26	26	26	27	27	46	51	101	466	647	1666	3.60
UCD	25	47	51	53	46	47	50	51	53	25	19	25	25	26	10	-	-	52	53	658	8.30
UNT	12	23	26	23	2	5	8	7	2	4	4	4	5	5	4	5	-	-	-	139	4.20
SB	10	22	23	23	23	24	24	24	23	23	24	25	25	43	54	53	54	75	79	651	3.60
UNN	9	18	19	19	19	19	20	21	21	21	21	25	30	32	33	34	35	300	393	1089	3.10
INDN	6	5	2	13	14	19	20	21	20	21	21	21	5	-	1	1	11	125	203	529	2.30
DNA	8	16	20	2	4	5	5	6	6	6	6	4	1	5	10	1	5	50	80	240	3.60
IOB	-	3	6	1	10	16	16	16	16	16	16	25	25	26	26	26	27	50	53	374	2.50
ALH	8	21	21	7	1	3	8	9	2	7	12	13	15	17	20	22	-	100	150	436	3.10
MAH	-	7	16	-	2	2	3	4	4	5	8	13	13	13	13	8	11	52	52	226	2.30
AND	-	-	-	-	-	-	-	-	-	-	-	22	38	43	48	54	74	122	151	552	6.10
VIJ	-	-	-	-	-	-	-	-	-	-	-	5	4	1	1	2	11	116	304	444	2.40
P&S	-	-	-	-	-	-	-	-	-	-	-	10	10	10	13	10	10	15	9	87	2.10
NEW	-	-	-	-	-	-	-	-	-	-	-	5	8	8	12	6	6	31	40	116	5.10
ORN	-	-	-	-	-	-	-	-	-	-	-	4	10	9	9	9	15	50	100	206	1.00
CRP	-	-	-	-	-	-	-	-	-	-	-	12	13	14	17	14	18	50	100	234	1.80
TOTAL	223	411	446	400	354	396	434	452	411	353	342	426	480	519	560	442	716	3086	4258	14707	105.90

Source : Various issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 14

BRANCHES - RURAL

Years/ Banks	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
SBI	1876	2056	2180	2492	2761	2941	3180	3324	3771	3788	3670
Associate	771	862	920	1009	1134	1222	1306	1373	1354	1354	1382
SBI-Group	2647	2918	3100	3501	3895	4163	4486	4697	5125	5142	5052
CBI	505	577	645	861	923	966	1047	1095	1117	1129	1185
BOI	430	496	560	637	768	813	877	913	1004	996	1033
BOB	475	520	597	665	758	797	868	891	921	917	977
PNB	517	560	635	756	865	931	1009	1056	1136	1180	1308
CNR	333	363	373	425	475	496	535	576	722	704	690
UCO	418	439	492	614	706	779	818	857	955	960	964
UNT	343	362	372	388	406	416	426	443	518	518	526
SB	384	414	422	499	565	577	630	660	714	664	661
UNN	380	420	449	488	600	613	663	713	773	772	812
INDN	200	217	239	270	308	327	373	425	450	450	454
DNA	278	310	325	358	385	392	424	447	447	447	448
IOB	229	262	292	337	395	414	448	476	511	515	469
ALH	263	329	400	469	499	519	554	643	710	712	758
MAH	181	211	265	312	375	459	481	492	495	487	504
AND	---	---	---	232	267	308	320	342	352	352	387
VIIJ	---	---	---	219	232	234	255	258	266	254	253
P&S	---	---	---	255	271	280	302	304	312	316	319
NEW	---	---	---	165	185	202	206	213	228	226	246
GRN	---	---	---	128	157	172	184	191	191	88	218
CRP	---	---	---	115	116	119	132	135	130	132	137
N.Banks	4936	5480	6066	8193	9256	9814	10552	11130	11952	11816	12349
P.Sector	7583	8398	9166	11694	13151	13977	15038	15827	17077	16958	17401

Source : Various issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 15

BRANCHES - SEMI URBAN

Years/ Banks	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
SBI	1643	1709	1748	1807	1881	1928	1954	2011	2064	2072	2122
Associate	858	882	899	933	975	1021	1043	1049	1100	1100	1123
SBI-Group	2501	2591	2647	2740	2856	2949	2997	3060	3164	3172	3245
CBI	466	477	487	511	525	536	545	557	598	603	613
BOI	280	296	299	309	320	324	334	305	325	322	327
BOB	329	338	346	352	360	374	382	336	360	624	366
PNB	414	414	417	423	431	433	441	398	461	486	483
CNR	325	340	360	378	386	392	395	411	471	456	490
UCO	229	243	247	259	268	279	282	287	296	296	296
UNT	159	174	178	178	180	184	185	179	187	191	192
SB	231	247	250	256	264	264	274	279	290	316	310
UNN	287	299	302	307	310	317	327	299	333	328	330
INDN	248	251	255	260	260	261	265	237	257	253	267
DNA	164	171	174	172	177	180	181	183	189	190	190
IOB	179	179	179	187	200	207	220	226	229	232	258
ALH	192	206	213	219	223	230	233	255	256	256	251
MAH	151	154	159	164	166	171	178	164	171	159	160
AND	---	---	---	200	201	203	206	191	210	210	212
VIJ	---	---	---	135	135	135	137	118	153	143	144
P&S	---	---	---	92	94	96	96	84	83	87	86
NEW	---	---	---	104	107	108	106	89	106	107	108
ORN	---	---	---	88	89	89	90	91	89	190	92
CRP	---	---	---	87	93	93	95	94	103	108	108
N.Banks	3654	3789	3866	4681	4789	4876	4972	4783	5167	11816	5283
P.Sector	6155	6380	6513	7421	7645	7825	7969	7843	8331	14988	8528

Source : Various issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 16

BRANCHES - URBAN

Years/ Banks	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
SBI	669	698	711	739	767	807	834	903	933	934	1046
Associate	308	331	355	389	403	419	442	519	552	554	567
SBI-Group	977	1029	1066	1128	1170	1226	1276	1422	1485	1488	1613
CBI	324	335	339	352	356	368	371	386	448	456	458
BOI	223	227	228	238	249	259	260	295	307	317	324
BOB	219	231	237	258	269	280	284	328	346	349	352
PNB	279	287	290	296	307	315	318	395	409	464	474
CNR	195	195	206	212	223	230	231	249	318	333	365
UCO	209	216	219	228	234	241	243	256	269	269	269
UNT	101	111	121	128	136	143	149	164	188	178	180
SB	187	143	147	154	166	170	176	191	198	227	232
UNN	184	196	200	209	225	231	236	283	298	308	310
INDN	136	140	142	153	158	163	170	200	215	219	223
DNA	115	125	130	137	141	147	154	166	176	176	177
IOB	118	125	130	138	143	151	154	165	170	169	289
ALH	147	147	160	165	169	180	181	197	200	200	236
MAH	122	129	135	142	149	157	157	128	134	156	156
AND	---	---	---	116	125	131	134	160	164	164	166
VIJ	---	---	---	118	126	127	132	156	142	163	164
P&S	---	---	---	122	125	127	132	152	155	156	156
NEW	---	---	---	87	89	96	98	123	123	126	125
ORN	---	---	---	62	65	70	75	81	104	106	105
CRP	---	---	---	61	67	70	73	78	87	86	85
N.Banks	2559	2607	2664	3376	3522	3656	3728	4161	4451	4622	4746
P.Sector	3536	3636	3750	4504	4692	4882	5004	5583	5936	6110	6359

Source : Various issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 17

BRANCHES - METROPOLITAN

Years/ Banks	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
SBI	494	505	519	531	562	577	599	632	664	672	699
Associate	213	231	237	253	264	281	302	336	368	373	376
SBI-Group	707	736	756	784	826	858	901	968	1032	1045	1075
CBI	228	242	245	250	253	255	263	299	305	311	313
BOI	190	196	198	201	205	209	213	251	263	266	266
BOB	189	223	225	217	224	224	228	255	275	278	281
PNB	185	197	202	205	209	211	214	243	256	289	296
CNR	249	264	262	269	271	275	282	289	329	350	318
UCO	149	159	161	166	167	171	173	176	192	197	202
UNT	142	149	150	151	153	154	158	165	170	188	194
SB	191	201	205	208	211	213	220	230	232	237	238
UNN	149	161	166	167	173	177	183	209	215	216	216
INDN	141	147	152	142	148	151	156	171	178	182	182
DNA	147	159	160	163	167	169	170	176	188	190	199
IOB	129	140	143	146	148	152	158	166	174	170	180
ALH	93	103	103	105	108	112	119	128	131	135	144
MAH	83	91	94	96	102	104	108	169	179	181	183
AND	---	---	---	79	82	86	89	86	99	100	100
VIJ	---	---	---	106	109	111	111	114	118	119	119
P&S	---	---	---	67	68	73	75	81	87	87	89
NEW	---	---	---	67	74	75	76	80	85	85	85
ORN	---	---	---	49	52	55	57	62	70	72	72
CRP	---	---	---	60	64	66	70	73	80	81	81
N.Banks	2265	2432	2466	2914	2988	3043	3123	3423	3626	3734	3758
P.Sector	2972	3168	3222	3698	3814	3901	4024	4391	4658	4779	4833

Source : Various issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 18

TOTAL BRANCHES											
Years/ Banks	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
SBI	4682	4968	5158	5569	5971	6253	6567	6878	7432	7466	7537
Associate	2150	2306	2411	2584	2776	2943	3093	3277	3374	3381	3448
SBI-Group	6832	7274	7569	8153	8747	9196	9660	10147	10806	10847	10985
CBI	1523	1631	1716	1974	2057	2125	2226	2337	2468	2499	2569
BOI	1123	1215	1285	1385	1542	1605	1684	1764	1899	1901	1950
BOB	1212	1312	1405	1492	1611	1675	1762	1810	1902	1908	1976
PNB	1395	1458	1544	1680	1812	1890	1982	2092	2262	2419	2961
CNR	1102	1162	1201	1284	1355	1393	1443	1525	1840	1843	1863
UCD	1005	1057	1119	1267	1375	1470	1516	1576	1712	1722	1731
UNT	745	796	821	845	875	897	918	951	1063	1075	1092
SB	993	1005	1024	1117	1206	1224	1300	1360	1434	1438	1441
UNN	1000	1076	1117	1171	1308	1338	1409	1504	1619	1624	1668
INDN	725	755	788	825	874	902	964	1041	1100	1104	1126
DNA	704	765	789	830	870	888	929	972	1000	1003	1014
IOB	655	706	744	808	886	924	980	1033	1084	1086	1096
ALH	695	785	876	958	999	1041	1087	1223	1297	1303	1389
MAH	537	585	653	714	792	891	924	953	979	983	1003
AND	---	---	---	627	675	728	749	789	825	826	865
VIJ	---	---	---	578	602	607	635	646	679	679	680
P&S	---	---	---	536	558	576	605	621	637	644	650
NEW	---	---	---	423	455	481	486	505	542	543	564
ORN	---	---	---	327	363	386	406	425	454	456	487
CRP	---	---	---	323	340	348	370	380	400	401	411
N.Banks	13414	14308	15082	19164	20555	21389	22375	23507	25196	25457	26136
P.Sector	20246	21582	22651	27317	29302	30585	32035	33654	36002	36304	37121

Source : Various issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 19

TOTAL EMPLOYEES											
Years/ Banks	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
SBI	117026	131961	139101	150450	162853	172906	183483	193012	201935	210005	212083
Associate	35824	41047	43417	46903	51762	54695	59060	63142	68922	71019	73804
SBI-Group	152850	173008	182518	197353	214615	227601	242543	256154	270857	281024	285887
CBI	31720	34323	34355	35299	37741	39370	41689	43469	45152	47123	48166
BOI	26475	28596	30158	32295	35485	39306	41850	45556	48411	49162	49881
BOB	23014	27263	29343	30216	31577	36037	37292	39469	42029	42362	42516
PNB	22966	25101	27178	30225	33873	37469	41184	44406	48200	53914	55090
CNR	21393	24065	26419	29042	32237	35789	39772	42818	46640	48078	48404
UCO	17537	19722	20518	23427	25280	28742	30900	33064	33901	34381	34523
UNT	14505	15430	15739	16469	17244	18444	19240	20581	20929	21308	21628
SB	18672	22334	24230	25539	26750	28421	29900	32924	35382	36565	38610
UNN	18326	20848	22324	23038	24053	25274	26270	27949	29124	30452	31056
INDN	11455	12727	13909	14964	16108	17184	17751	19381	20942	22290	22760
DNA	11278	11979	12303	13066	13857	14221	14755	15360	15792	15839	16014
IOB	10843	12736	15100	16977	19024	21852	23142	23988	26391	26783	26992
ALH	9167	9929	11221	12336	13097	14612	15198	16899	17954	18444	18524
MAH	8391	9636	10325	11250	12608	13896	14825	16130	16388	16701	16775
AND	---	---	---	7585	3001	10342	11061	12141	13611	14423	14772
VIJ	---	---	---	9253	9629	10720	11426	11965	12210	12592	12753
P&S	---	---	---	9822	9961	10272	10827	11348	11741	11747	11878
NEW	---	---	---	7598	8370	9498	10569	11158	11565	11752	11835
GRN	---	---	---	4254	4623	5714	6468	7396	8208	9427	9649
CRP	---	---	---	3831	4460	5071	6010	7278	8135	9694	8767
N.Banks	245842	274689	293122	356486	384778	422234	450129	483280	512705	532037	540653
P.Sector	398692	447697	475640	553839	599393	649835	692672	739434	783562	813061	826540

Source : Various issues of 'Financial Analysis of Banks' published by Indian Banks Association.

APPENDIX I : ANNEXURE 20

TOTAL ASSETS											
Years/ Banks	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
SBI	645357	844871	1025907	1191018	1516302	1859890	2651671	3044289	3624171	4070300	4838082
Associate	165796	200552	314056	263031	349252	408412	540611	651195	761500	910925	1119683
SBI-Group	811153	1045423	1339963	1474049	1865554	2268302	3192282	3695484	4385671	4981225	5957765
CBI	182570	215772	250347	296207	346917	416555	543190	619464	734823	831365	940000
BOI	120450	217762	260140	313376	372129	428249	608111	747825	941351	1098153	1326365
BOB	181912	217830	264146	325371	393860	451481	610046	681222	754983	873205	1057710
PNB	153722	183631	229957	296899	362989	436594	582983	648282	793268	996813	1133475
CNR	123383	147063	176794	224557	271195	327767	441891	608678	761775	931813	1089833
UCO	110192	134652	162101	202361	242973	265517	377433	359129	395715	489986	624059
UNT	88081	105450	134169	145283	166400	185689	224100	284493	312411	348704	381640
SB	99131	127670	146456	189627	245160	277474	363241	435278	509175	590000	686801
UNN	93685	112007	131253	151363	181943	214712	281924	346436	384257	437775	500936
INDN	68937	83987	106288	125321	144586	163824	219501	308312	379902	454176	527571
DNA	58195	68622	81422	89251	102703	115167	146019	175448	200499	229922	277437
IDB	72326	100577	127677	169337	219223	259514	337621	397847	423318	493827	546585
ALH	47625	62564	82500	98759	114248	129121	165320	200761	244507	298962	370086
MAH	52337	61896	73833	87355	105794	114227	154126	190326	219672	265178	315585
AND	---	---	---	70851	82600	99954	133645	161043	198865	237330	247797
VIJ	---	---	---	51083	54804	64702	89975	111150	139945	182721	226377
P&S	---	---	---	71716	79852	92405	112560	132588	155865	177924	202246
NEW	---	---	---	53632	62825	75131	100571	115287	149883	162500	193408
ORN	---	---	---	33056	42763	53145	70752	88481	119072	143642	176632
CAP	---	---	---	35310	42580	45127	65331	83342	98088	122613	138260
N.Banks	1512546	1839483	2227097	3030615	3639744	4216355	5626340	6695392	7917214	9366669	10882723
P.Sector	2523699	2884926	3567056	4504664	5585292	6484657	8820622	10390876	12302885	14347894	16840488

Source : Various issues of 'Financial Analysis of Banks published by Indian Banks Association.

APPENDIX I - ANNEXURE 21

NON-INTEREST WEIGHTED AVERAGE COSTS OF LENDING AND DEPOSIT ACTIVITIES OF SELECTED COMMERCIAL BANKS DURING THE YEAR 1984: COST PER RS.100/TURNOVER

ACTIVITIES	ALL INDIA AVERAGE	BANK OF BARODA	BANK OF INDIA	CANARA BANK	CENTRAL BANK	INDIAN OVERSEAS BANK	PANJAB NATIONAL BANK	SYNDICATE BANK	GROUP AVERAGE
CURRENT DEPOSITS	3.660	3.546	4.777	2.648	2.777	3.914	3.290	3.648	NA
SAVING DEPOSITS	2.580	1.887	3.127	2.399	2.429	2.688	2.350	2.606	NA
TERM DEPOSITS	0.780	0.458	0.739	0.848	0.665	0.667	0.580	1.115	NA
ALL DEPOSITS	1.660	NA	NA	NA	NA	NA	NA	NA	NA
S.S.I. ADVANCES	2.610	1.918	3.964	3.296	2.245	1.337	2.530	2.810	NA
AGRI. ADVANCES	3.250	2.519	4.842	3.999	2.915	3.049	2.770	3.044	NA
OTHER PRIORITY ADVANCES	4.770	3.821	6.124	4.742	2.422	4.768	4.972	5.093	NA
INDUSTRY & TRADE ADVANCES	0.730	0.567	0.884	0.835	0.885	0.841	0.340	2.782	NA
ALL OTHER ADVANCES	2.380	2.566	7.013	3.030	1.251	3.463	3.250	2.589	NA
ALL ADVANCES	2.020	NA	NA	NA	NA	NA	NA	NA	NA
REMITTANCES	0.050	0.21	0.356	0.251	0.053	0.084	0.040	0.092	NA
BILLS	0.170	0.113	0.249	0.165	0.263	0.403	0.070	0.247	NA
GOVERNMENT BUSINESS	0.220	0.712	0.615	0.441	0.184	0.842	0.770	0.159	NA
FOREIGN EXCHANGE TRANSACTIONS	0.190	37.713	0.171	0.175	0.232	0.062	0.160	21.210	NA

: Group II - 7 Large Banks nationalised in 1969 having more than 1500 branches in 1985
viz., CBI, PNB, SDB, BOI, UCO, Canara and Union Bank.

APPENDIX I - ANNEXURE 22

NON-INTEREST WEIGHTED AVERAGE COSTS OF LENDING AND DEPOSIT ACTIVITIES OF SELECTED COMMERCIAL BANKS DURING THE YEAR 1985: COST PER RS.100/TURNOVER

NO.	ACTIVITIES	ALL INDI AVERAGE	ANDHRA ANY	BANK F BARODA	BANK OF MAHARA- SHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORA TION BANK	INDIAN OVERSEAS BANK	PANJAB NATIONAL BANK	UNION BANK OF INDIA	VIJAYA BANK	GROUP II AVERAGE
1	CURRENT DEPOSITS	3.180	2.953	2.350		2.250	3.080	1.880	3.890	3.470	2.970	4.810	2.880
2	SAVING DEPOSITS	2.660	3.021	2.120	N	2.400	2.320	3.310	2.510	2.500	2.080	3.250	2.370
3	TERM DEPOSITS	0.600	0.609	0.470	O	0.750	0.650	0.720	0.750	0.620	0.640	0.960	0.620
4	ALL DEPOSITS	NA	NA	NA	T	1.440	NA	NA	NA	NA	NA	NA	NA
5	S.S.I. ADVANCES	2.740	2.438	1.810		2.510	1.950	1.980	1.930	2.270	2.070	3.480	2.300
6	AGRI. ADVANCES	3.140	2.120	2.950	A	3.560	2.740	3.370	2.740	2.800	2.790	4.670	3.090
7	OTHER PRIORITY ADVANCES	4.080	6.652	4.440	V	4.220	2.660	3.600	4.210	4.810	3.110	5.020	3.910
8	INDUSTRY & TRADE ADVANCES	0.650	0.845	0.650	A	0.930	0.930	1.790	0.840	0.370	0.780	1.250	0.700
9	ALL OTHER ADVANCES	2.740	1.482	3.690	I	2.100	1.030	1.470	2.020	4.220	3.780	3.660	2.630
10	ALL ADVANCES	NA	NA	NA	L	2.110	NA	NA	NA	NA	NA	NA	NA
11	REMITTANCES	0.030	0.112	0.040	A	0.040	0.040	0.620	0.050	0.050	0.050	0.110	0.040
12	BILLS	0.160	0.209	0.250	B	0.110	0.220	6.570	0.290	0.150	0.200	0.500	0.170
13	GOVERNMENT BUSINESS	0.120	NA	0.640	L	0.450	0.180	NA	0.450	0.070	0.130	NA	0.410
14	FOREIGN EXCHANGE TRANSACTIONS	0.100	0.000	0.090	E	0.210	0.340	0.700	0.090	0.110	0.240	0.240	0.200

NOTE : Group II - 7 Large Banks nationalised in 1969 having more than 1500 branches in 1985
viz., CBI, PNB, BOB, BDI, UCO, Canara and Union Bank.

APPENDIX I - ANNEXURE 23

NON-INTEREST WEIGHTED AVERAGE COSTS OF LENDING AND DEPOSIT ACTIVITIES OF SELECTED COMMERCIAL BANKS DURING THE YEAR 1986: COST PER RS.100/TURNOVER

NO.	ACTIVITIES	ALL INDIA AVERAGE	ANDHRA BANK	BANK OF BARODA	BANK OF MAHARA- SHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORA TION BANK	INDIAN OVERSEAS BANK	PANJAB NATIONAL BANK	UNION BANK OF INDIA	VIJAYA BANK	GROUP II AVERAGE
1	CURRENT DEPOSITS	2.900	3.655	3.470	4.370	2.160	2.410	1.970	3.980	3.400	3.272	3.595	2.920
2	SAVING DEPOSITS	2.600	3.256	2.250	2.690	2.270	2.139	3.420	2.540	2.280	2.287	2.893	2.180
3	TERM DEPOSITS	0.610	0.695	0.490	0.440	0.660	0.594	0.680	0.690	0.570	0.647	0.753	0.550
4	ALL DEPOSITS	NA	NA	NA	1.560	1.350	NA	NA	NA	1.422	NA	1.659	NA
5	S.S.I. ADVANCES	2.640	3.378	2.290	2.290	2.260	1.918	2.130	2.010	2.633	2.414	3.506	2.280
6	AGRI. ADVANCES	2.820	2.439	3.030	3.410	2.530	2.780	2.890	2.770	2.261	3.040	3.530	2.439
7	OTHER PRIORITY ADVANCES	4.000	7.448	4.280	3.640	4.320	2.864	4.250	3.780	4.994	4.645	5.416	3.840
8	INDUSTRY & TRADE ADVANCES	0.710	0.897	0.840	1.140	0.870	1.085	1.560	0.970	0.503	0.914	1.471	0.850
9	ALL OTHER ADVANCES	2.530	2.453	1.940	1.450	1.720	1.109	1.840	2.200	4.121	5.119	2.479	1.940
10	ALL ADVANCES	NA	NA	NA	2.070	1.820	NA	NA	NA	1.875	NA	2.936	NA
11	REMITTANCES	0.040	0.046	0.060	0.070	0.040	0.032	0.530	0.100	0.310	0.050	0.056	0.050
12	BILLS	0.100	0.239	0.250	0.230	0.110	0.180	4.720	0.430	1.390	0.255	0.224	0.150
13	GOVERNMENT BUSINESS	0.100	NA	0.220	0.140	0.210	0.109	NA	0.030	0.269	NA	NA	0.210
14	FOREIGN EXCHANGE TRANSACTIONS	0.040	0.207	0.060	0.410	0.220	0.396	0.560	0.004	0.107	0.312	0.232	0.180

NOTE : Group II - 7 Large Banks nationalised in 1969 having more than 1500 branches in 1985
viz., CBI, PNB, BOB, BOI, UCO, Canara and Union Bank.

APPENDIX I - ANNEXURE 24

NON-INTEREST WEIGHTED AVERAGE COSTS OF LENDING AND DEPOSIT ACTIVITIES OF SELECTED COMMERCIAL BANKS DURING THE YEAR 1987: COST PER RS.100/TURNOVER

NO.	ACTIVITIES	ALL INDIA AVERAGE	BANK OF BARODA	BANK OF INDIA	CANARA BANK	CENTRAL BANK OF INDIA	PANJAB NATIONAL BANK	UNION BANK OF INDIA	UCO BANK	GROUP AVERAGE
1	CURRENT DEPOSITS	2.670	2.800	3.900	2.320	2.070	2.440	2.880	3.700	2.700
2	SAVING DEPOSITS	2.540	1.620	2.030	2.630	2.100	2.010	2.070	3.080	2.170
3	TERM DEPOSITS	0.560	0.350	0.450	0.610	0.530	0.470	0.550	0.640	0.500
4	ALL DEPOSITS	1.440	0.980	1.200	1.380	1.260	1.180	1.380	1.800	1.270
5	S.S.I. ADVANCES	2.160	2.090	1.900	1.750	1.470	2.160	2.120	1.680	1.870
6	AGRI. ADVANCES	2.840	1.640	2.130	2.720	3.240	2.420	3.840	2.230	2.510
7	OTHER PRIORITY ADVANCES	4.080	2.490	3.740	4.350	2.870	4.580	4.810	2.930	3.620
8	INDUSTRY & TRADE ADVANCES	0.640	1.240	0.740	0.680	0.400	0.430	0.660	0.370	0.650
9	ALL OTHER ADVANCES	2.570	1.910	6.250	1.350	5.170	1.900	4.810	2.210	2.210
10	ALL ADVANCES	1.860	1.650	1.780	1.690	1.470	1.640	2.050	1.450	1.660
11	REMITTANCES	0.050	0.050	0.050	0.050	0.060	0.070	0.060	0.100	0.060
12	BILLS	0.120	0.030	0.090	0.130	0.240	0.260	0.270	0.340	0.100
13	GOVERNMENT BUSINESS	0.100	0.780	0.640	0.350	0.130	2.330	0.660	0.500	0.130
14	FOREIGN EXCHANGE TRANSECTIONS	0.130	0.070	0.070	0.210	0.110	0.080	0.220	NA	0.110

NOTE : Group II - 7 Large Banks nationalised in 1969 having more than 1500 branches in 1985
viz., CBI, PNB, BOB, BOI, UCO, Canara and Union Bank.

APPENDIX I - ANNEXURE 25

NON-INTEREST WEIGHTED AVERAGE COSTS OF LENDING AND DEPOSIT ACTIVITIES OF SELECTED COMMERCIAL BANKS DURING THE YEAR 1984: COST PER VOUCHER/ENTRY IN RS.

NO.	ACTIVITIES	ALL INDIA AVERAGE	BANK OF BARODA	BANK OF INDIA	CANARA BANK	CENTRAL BANK	INDIAN OVERSEAS BANK	PANJAB NATIONAL BANK	SYNDICATE BANK	GROUP AVERAGE
1	CURRENT DEPOSITS	4.560	2.770	5.540	3.530	5.600	5.650	6.720	4.820	NA
2	SAVING DEPOSITS	5.240	4.380	5.580	4.500	6.660	4.420	7.350	4.200	NA
3	TERM DEPOSITS	8.930	8.500	15.260	13.040	10.740	15.710	6.610	5.340	NA
4	ALL DEPOSITS	5.550	NA	NA	NA	NA	NA	NA	NA	NA
5	S.S.I. ADVANCES	17.650	8.090	23.070	18.620	19.370	20.650	24.010	21.860	NA
6	AGRI. ADVANCES	36.000	27.840	45.090	45.980	56.870	23.660	52.980	22.730	NA
7	OTHER PRIORITY ADVANCES	17.730	3.950	36.160	24.590	26.280	24.900	37.320	16.410	NA
8	INDUSTRY & TRADE ADVANCES	14.600	6.820	18.030	14.370	22.670	16.680	22.380	13.830	NA
9	ALL OTHER ADVANCES	14.540	6.710	31.570	14.120	24.780	7.660	28.390	10.570	NA
10	ALL ADVANCES	18.650	NA	NA	NA	NA	NA	NA	NA	NA
11	REMITTANCES	7.750	5.890	10.260	7.140	11.010	12.540	7.010	7.620	NA
12	BILLS	12.940	10.550	13.450	10.960	11.830	22.840	12.190	9.270	NA
13	GOVERNMENT BUSINESS	9.740	12.510	29.920	31.230	19.890	24.150	24.870	15.210	NA
14	FOREIGN EXCHANGE TRANSECTIONS	51.690	56.200	80.800	28.490	19.590	45.160	88.130	22.180	NA

NOTE : Group II - 7 Large Banks nationalised in 1969 having more than 1500 branches in 1985
viz., CBI, PNB, BOB, BOI, UCO, Canara and Union Bank.

APPENDIX I - ANNEXURE 26

NON-INTEREST WEIGHTED AVERAGE COSTS OF LENDING AND DEPOSIT ACTIVITIES
OF SELECTED COMMERCIAL BANKS DURING THE YEAR 1985: COST PER VOUCHER/ENTRY IN RS.

NO.	ACTIVITIES	ALL INDIA AVERAGE	ANDHRA BANK	BANK OF BARODA	BANK OF MAHARA- SHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORA TION BANK	INDIAN OVERSEAS BANK	PANJAB NATIONAL BANK	UNION BANK OF INDIA	VIJAYA BANK	GROUP II AVERAGE
1	CURRENT DEPOSITS	6.000	5.941	4.190		4.077	5.502	4.110	5.799	7.130	4.202	4.115	4.610
2	SAVING DEPOSITS	6.300	5.616	4.660	N	4.665	5.960	5.600	5.420	7.400	5.381	5.004	5.170
3	TERM DEPOSITS	13.060	18.602	15.770	0	14.305	10.010	17.530	18.356	11.930	15.704	13.462	12.920
4	ALL DEPOSITS	NA	NA	NA	T	5.500	NA	NA	NA	NA	NA	NA	NA
5	S.S.I. ADVANCES	26.390	43.890	11.710		17.544	21.034	19.040	20.584	29.320	20.735	25.029	18.290
6	AGRI. ADVANCES	45.970	35.660	32.040	A	46.425	69.103	38.660	32.647	62.600	54.253	33.560	44.340
7	OTHER PRIORITY ADVANCES	23.780	31.753	26.570	V	22.434	24.619	18.800	25.747	38.650	22.637	17.789	23.930
8	INDUSTRY & TRADE ADVANCES	16.150	27.280	10.600	A	15.960	19.153	11.470	18.164	22.670	11.235	7.469	12.470
9	ALL OTHER ADVANCES	21.960	17.283	25.030	I	15.736	24.295	12.300	29.740	27.230	26.000	16.418	20.050
10	ALL ADVANCES	NA	NA	NA	L	20.010	NA	NA	NA	NA	NA	NA	NA
11	REMITTANCES	8.970	8.721	8.470	A	5.490	8.965	7.490	12.135	11.200	10.057	8.963	7.690
12	BILLS	16.940	18.660	14.810	B	11.901	20.634	12.010	22.544	13.410	17.664	15.330	15.590
13	GOVERNMENT BUSINESS	9.240	NA	15.490	L	27.252	19.083	NA	14.925	25.600	22.632	NA	18.940
14	FOREIGN EXCHANGE TRANSECTIONS	41.340	53.019	26.650	E	67.276	71.329	70.870	42.788	114.890	NA	52.551	34.530

NOTE : Group II - 7 Large Banks nationalised in 1969 having more than 1500 branches in 1985
viz., CBI, PNB, BOB, BBI, UCO, Canara and Union Bank.

APPENDIX I - ANNEXURE 27

NON-INTEREST WEIGHTED AVERAGE COSTS OF LENDING AND DEPOSIT ACTIVITIES
OF SELECTED COMMERCIAL BANKS DURING THE YEAR 1986: COST PER VOUCHER/ENTRY IN RS.

NO.	ACTIVITIES	ALL INDIA AVERAGE	ANDHRA BANK	BANK OF BARODA	BANK OF MAHARA- SHTRA	CANARA BANK	CENTRAL CORPORA TION BANK OF INDIA	INDIAN OVERSEAS BANK	PANJAB NATIONAL BANK	UNION BANK OF INDIA	VIJAYA BANK	GROUP II AVERAGE	
1	CURRENT DEPOSITS	6.840	8.423	5.230	6.000	4.660	6.114	4.350	6.146	6.972	5.260	4.664	5.740
2	SAVING DEPOSITS	7.200	7.071	5.870	6.040	5.600	7.043	5.280	5.760	7.504	6.486	4.783	6.550
3	TERM DEPOSITS	15.060	27.631	23.560	14.330	16.290	12.554	17.690	18.699	14.369	19.080	11.267	16.660
4	ALL DEPOSITS	NA	NA	NA	6.640	6.380	NA	NA	NA	8.245	NA	5.657	NA
5	S.S.I. ADVANCES	28.260	53.137	17.030	23.110	22.100	28.561	21.470	18.337	30.128	27.043	29.213	24.940
6	AGRI. ADVANCES	47.450	57.069	44.030	65.400	38.430	62.073	40.560	29.830	71.007	61.174	38.045	52.820
7	OTHER PRIORITY ADVANCES	28.980	54.151	32.920	24.190	20.070	36.999	20.100	23.850	42.404	30.805	21.987	30.720
8	INDUSTRY & TRADE ADVANCES	21.100	25.514	14.690	15.780	14.370	20.576	16.040	15.565	33.002	16.304	11.794	19.240
9	ALL OTHER ADVANCES	23.990	27.959	33.290	19.350	16.470	27.729	15.600	32.452	27.785	26.840	17.614	25.010
10	ALL ADVANCES	NA	NA	NA	24.610	20.040	NA	NA	NA	36.536	NA	21.157	NA
11	REMITTANCES	12.290	10.765	10.980	10.790	6.930	11.529	8.020	12.727	11.532	12.540	8.511	14.230
12	BILLS	19.030	24.117	15.710	21.600	13.700	23.099	14.760	27.678	16.054	18.979	10.699	16.730
13	GOVERNMENT BUSINESS	9.580	NA	12.270	14.170	28.490	16.887	NA	13.641	31.818	27.766	NA	21.110
14	FOREIGN EXCHANGE TRANSECTIONS	62.050	196.637	62.760	52.280	71.920	69.020	81.830	41.141	89.374	NA	61.264	65.710

NOTE : Group II - 7 Large Banks nationalised in 1969 having more than 1500 branches in 1985
viz., CBI, PNB, BOB, BOI, UCO, Canara and Union Bank.

APPENDIX I - ANNEXURE 28

NON-INTEREST WEIGHTED AVERAGE COSTS OF LENDING AND DEPOSIT ACTIVITIES OF SELECTED COMMERCIAL BANKS DURING THE YEAR 1987: COST PER VOUCHER/ENTRY IN RS.

NO.	ACTIVITIES	ALL INDIA AVERAGE	BANK OF BAPODA	BANK OF INDIA	CANARA BANK	CENTRAL BANK OF INDIA	PANJAB NATIONAL BANK	UNION BANK OF INDIA	UCO BANK	GROUP AVERAGE
1	CURRENT DEPOSITS	6.990	7.170	6.400	5.480	6.740	6.600	5.530	5.190	6.160
2	SAVING DEPOSITS	6.790	7.410	5.800	6.210	7.970	5.910	5.980	5.320	6.240
3	TERM DEPOSITS	11.930	22.420	19.690	11.700	11.270	12.090	13.870	8.820	12.870
4	ALL DEPOSITS	7.580	8.550	7.220	6.850	8.060	6.880	6.620	5.740	7.050
5	S.S.I. ADVANCES	25.340	25.780	20.350	17.280	21.200	22.480	30.710	23.570	21.780
6	AGRI. ADVANCES	41.310	39.260	37.470	35.710	71.630	45.690	52.290	22.610	41.260
7	OTHER PRIORITY ADVANCES	27.720	29.890	31.830	19.640	36.270	33.940	36.160	17.600	27.330
8	INDUSTRY & TRADE ADVANCES	21.220	34.650	17.710	18.650	14.280	24.080	16.290	12.320	19.870
9	ALL OTHER ADVANCES	22.130	35.450	26.550	18.270	27.310	23.040	28.620	15.190	22.760
10	ALL ADVANCES	27.260	32.530	25.380	21.100	29.220	29.140	31.400	17.920	25.920
11	REMITTANCES	13.370	21.390	18.210	14.710	15.560	15.890	15.640	16.620	16.770
12	BILLS	15.900	19.190	11.020	17.780	23.740	18.660	30.440	30.430	18.890
13	GOVERNMENT BUSINESS	10.010	04.100	42.120	49.310	58.130	35.530	51.420	28.690	23.040
14	FOREIGN EXCHANGE TRANSECTIONS	88.390	77.320	74.510	78.220	188.930	109.130	NA	NA	96.330

NOTE : Group II - 7 Large Banks nationalised in 1969 having more than 1500 branches in 1985
viz., CBI, PNB, BOB, BOI, UCO, Canara and Union Bank.

APPENDIX I : ANNEXURE 29

BANK OF BARODA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: BANK AS A WHOLE

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->					<--CONTROLLING OFFICES-->			TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	1.451	1.699	3.150	3.119	6.263		0.908	0.907	7.171
SAVINGS	2	1.593	1.676	3.270	3.208	6.473		0.937	0.937	7.410
TERM	3	5.319	4.613	9.933	9.620	19.553	0.036	2.832	2.869	22.422
TOTAL DEPOSITES----->		1.842	1.929	3.772	3.696	7.468	0.003	1.061	1.004	8.553
S I	6	6.197	4.774	10.971	10.485	21.457	1.117	3.202	4.319	25.776
AGRICULTURE	7	11.536	5.422	16.959	14.854	31.813	2.647	4.796	7.443	39.257
O P S	8	7.780	4.819	12.600	12.270	24.370	1.319	3.698	5.017	29.888
INDUSTRIAL	9	7.952	6.869	14.822	13.814	28.637	1.736	4.279	6.015	34.652
OTHERS	10	9.053	5.792	14.845	14.224	29.069	2.016	4.362	6.378	35.448
TOTAL ADVANCES----->		8.191	5.662	13.853	2.269	26.822	1.695	4.013	5.709	32.532

ANNEXURE : 30

BANK OF BARODA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: METROPOLITAN BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->					<--CONTROLLING OFFICES-->			TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	1.905	2.576	4.481	4.564	8.045		1.309	1.310	10.350
SAVINGS	2	1.853	2.314	4.167	4.400	8.468		1.251	1.252	9.900
TERM	3	8.735	8.046	16.782	17.290	34.073	0.064	4.935	5.000	39.073
TOTAL DEPOSITES----->		2.136	2.804	5.120	5.336	10.457	0.004	1.514	1.518	11.976
S S I	6	7.812	9.000	18.214	17.658	35.873	1.867	5.354	7.222	43.096
AGRICULTURE	7	83.323	88.017	171.341	175.409	346.750	28.841	52.253	81.095	427.846
O P S	8	7.182	5.898	13.711	16.188	29.895	1.585	4.445	6.030	35.926
INDUSTRIAL	9	13.776	13.439	27.215	25.260	52.465	3.181	7.839	11.021	63.486
OTHERS	10	11.742	8.678	20.421	20.442	40.864	2.834	6.132	8.967	49.831
TOTAL ADVANCES----->		11.484	10.625	22.109	21.383	43.498	2.587	6.499	9.086	52.579

APPENDIX I : ANNEXURE 31

BANK OF BARODA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: URBAN BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->					<--CONTROLLING OFFICES-->			TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	0.932	1.002	1.935	1.990	3.925		0.568	0.568	4.494
SAVINGS	2	1.442	1.583	3.026	3.092	6.118		0.885	0.885	7.004
TERM	3	4.398	4.281	8.680	8.844	17.524	0.033	2.538	2.571	20.096
TOTAL DEPOSITES---->		1.423	1.511	2.935	3.003	5.938	0.002	0.059	0.062	6.000
S S I	6	3.499	1.992	5.492	5.652	11.144	0.580	1.663	2.243	13.388
AGRICULTURE	7	13.679	6.738	20.418	21.210	41.628	3.463	6.275	8.738	51.367
O P S	8	6.551	5.571	12.123	12.516	24.639	1.306	3.663	4.969	29.609
INDUSTRIAL	9	2.619	1.557	4.176	4.269	8.446	0.512	1.261	1.774	10.220
OTHERS	10	6.201	3.579	9.781	10.092	19.874	1.378	2.982	4.361	24.235
TOTAL ADVANCES----->		4.789	2.953	7.743	7.983	15.726	0.997	2.352	3.350	19.077

ANNEXURE : 32

BANK OF BARODA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: SEMIURBAN BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->					<--CONTROLLING OFFICES-->			TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	1.181	1.098	2.279	2.141	4.421		0.640	0.640	5.062
SAVINGS	2	1.364	1.315	2.680	2.517	8.197		0.752	0.752	5.949
TERM	3	3.937	3.363	7.301	6.859	14.161	0.026	2.051	2.078	16.239
TOTAL DEPOSITES---->		1.510	1.401	2.911	2.735	5.646	0.002	0.017	0.020	6.467
S S I	6	4.466	1.944	6.025	6.025	12.436	0.647	1.855	2.503	14.939
AGRICULTURE	7	14.303	7.427	20.461	20.461	42.192	3.510	6.360	9.870	52.063
O P S	8	8.745	4.196	12.153	12.153	25.095	1.331	3.733	5.064	30.160
INDUSTRIAL	9	3.912	1.730	5.299	5.299	10.941	0.663	1.634	2.298	13.140
OTHERS	10	7.800	4.342	12.142	11.412	23.554	1.633	3.534	5.168	28.723
TOTAL ADVANCES----->		7.430	3.669	11.100	10.437	21.537	1.454	3.227	4.681	26.219

APPENDIX I : ANNEXURE 33

BANK OF BARODA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: RURAL BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->					<--CONTROLLING OFFICES-->			TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	1.642	1.245	2.888	2.217	5.105		0.739	0.739	5.845
SAVINGS	2	1.559	1.176	2.736	2.099	4.835		0.700	0.700	5.536
TERM	3	3.707	2.403	6.100	4.690	10.801	0.020	1.564	1.585	12.386
TOTAL DEPOSITES----->		1.850	1.347	3.197	2.453	5.651	0.002	0.018	0.021	6.472
S S I	6	6.401	2.554	8.955	6.879	15.834	0.024	2.362	3.186	19.021
AGRICULTURE	7	9.677	4.003	13.681	10.532	24.213	2.015	3.650	5.665	29.879
O P S	8	8.245	3.743	11.988	9.214	21.203	1.125	3.154	4.279	25.482
INDUSTRIAL	9	7.241	2.927	10.168	7.790	17.958	1.008	2.683	3.771	21.730
OTHERS	10	9.629	5.085	14.715	11.305	26.021	1.005	3.904	5.709	31.731
TOTAL ADVANCES----->		8.702	3.783	12.485	9.601	22.086	1.553	3.313	4.866	26.953

ANNEXURE : 34

BANK OF BARODA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: BANK AS A WHOLE

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->					<--CONTROLLING OFFICES-->			TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	0.566	0.663	1.229	1.214	2.444		0.353	0.354	2.798
SAVINGS	2	0.348	0.367	0.715	0.701	1.417		0.208	0.205	1.622
TERM	3	0.082	0.071	0.153	0.148	0.302		0.043	0.044	0.346
TOTAL DEPOSITES----->		0.211	0.221	0.433	0.424	0.857		0.124	0.124	0.981
S S I	6	0.502	0.386	0.889	0.849	1.738	0.090	0.259	0.350	2.089
AGRICULTURE	7	0.481	0.226	0.708	0.620	1.328	0.110	0.200	0.310	1.639
O P S	8	0.647	0.401	1.048	1.021	2.070	0.109	0.307	0.417	2.487
INDUSTRIAL	9	0.283	0.245	0.529	0.493	1.022	0.061	0.152	0.214	1.236
OTHERS	10	0.486	0.311	0.798	0.765	1.563	0.108	0.234	0.343	1.906
TOTAL ADVANCES----->		0.415	0.287	0.703	0.658	1.361	0.086	0.203	0.289	1.651

APPENDIX I : ANNEXURE 35

BANK OF BARODA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: METROPOLITAN BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->				<--CONTROLLING OFFICES-->			TOTAL COST	
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD		
CURRENT	1	0.579	0.782	1.361	1.386	2.748		0.397	0.398	3.146
SAVINGS	2	0.430	0.537	1.040	1.040	2.007		0.290	0.290	2.298
TERM	3	0.117	0.108	0.233	0.233	0.459		0.066	0.067	0.526
TOTAL DEPOSITES---->		0.280	0.338	0.645	0.645	1.264		0.133	0.189	1.447
S S I	6	0.901	0.896	1.743	1.743	3.541	0.184	0.528	0.712	4.253
AGRICULTURE	7	0.184	0.194	0.378	0.382	0.766	0.063	0.115	0.179	0.946
O P S	8	0.880	0.664	1.544	1.823	3.367	0.178	0.500	0.679	4.046
INDUSTRIAL	9	0.297	0.290	0.588	0.545	1.134	0.068	0.169	0.238	1.372
OTHERS	10	0.477	0.352	0.830	0.830	1.661	0.115	0.249	0.364	2.025
TOTAL ADVANCES----->		0.405	0.375	0.781	0.755	1.537	0.091	0.229	0.321	1.858

ANNEXURE : 36

BANK OF BARODA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: URBAN BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->				<--CONTROLLING OFFICES-->			TOTAL COST	
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD		TOTAL
CURRENT	1	0.523	0.562	1.035	1.116	2.201		0.318	0.318	2.520
SAVINGS	2	0.312	0.343	0.666	0.670	1.326		0.192	0.192	1.519
TERM	3	0.054	0.053	0.107	0.109	0.217		0.031	0.031	0.249
TOTAL DEPOSITES---->		0.159	0.169	0.328	0.336	0.665		0.096	0.096	0.761
S S I	6	0.289	0.164	0.453	0.466	0.920	0.047	0.137	0.185	1.105
AGRICULTURE	7	0.340	0.167	0.508	0.528	1.037	0.086	0.156	0.242	1.279
O P S	8	0.505	0.429	0.934	0.964	1.899	0.100	0.282	0.383	2.282
INDUSTRIAL	9	0.228	0.135	0.363	0.372	0.736	0.044	0.109	0.154	0.890
OTHERS	10	0.392	0.226	0.619	0.638	1.258	0.087	0.108	0.276	1.534
TOTAL ADVANCES----->		0.326	0.201	0.527	0.544	1.071	0.068	0.160	0.228	1.300

APPENDIX I : ANNEXURE 37

BANK OF BARODA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: SEMIURBAN BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->					<--CONTROLLING OFFICES-->			TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	0.705	0.656	1.361	1.279	2.641		0.362	0.382	3.024
SAVINGS	2	0.263	0.253	0.516	0.488	1.002		0.145	0.145	1.147
TERM	3	0.064	0.055	0.120	0.113	0.233		0.033	0.034	0.267
TOTAL DEPOSITES---->		0.177	0.164	0.341	0.321	0.662		0.095	0.096	0.759
S S I	6	0.267	0.116	0.384	0.361	0.745	0.038	0.111	0.150	0.896
AGRICULTURE	7	0.592	0.307	0.900	0.847	1.747	0.145	0.263	0.408	2.156
D P S	8	0.564	0.270	0.834	0.784	1.619	0.085	0.240	0.326	1.945
INDUSTRIAL	9	0.289	0.120	0.417	0.392	0.809	0.049	0.121	0.170	0.980
OTHERS	10	0.561	0.312	0.873	0.821	1.695	0.017	0.254	0.371	2.066
TOTAL ADVANCES----->		0.443	0.219	0.662	0.623	1.285	0.036	0.192	0.279	1.565

ANNEXURE : 38

BANK OF BARODA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: RURAL BRANCHES

(RS. UPTO 3 DECIMALS)

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->					<--CONTROLLING OFFICES-->			TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	0.448	0.340	0.789	0.605	1.395		0.202	0.202	1.597
SAVINGS	2	0.353	0.266	0.619	0.475	1.094		0.153	0.150	1.253
TERM	3	0.082	0.053	0.135	0.103	0.239		0.034	0.035	0.274
TOTAL DEPOSITES---->		0.195	0.142	0.338	0.259	0.997		0.086	0.086	0.684
S S I	6	0.487	0.194	0.682	0.524	1.207	0.062	0.180	0.242	1.450
AGRICULTURE	7	0.533	0.220	0.754	0.580	1.334	0.111	0.201	0.312	1.647
D P S	8	0.751	0.341	1.098	0.840	1.933	0.102	0.287	0.390	2.323
INDUSTRIAL	9	0.245	0.099	0.344	0.264	0.609	0.036	0.091	0.128	0.737
OTHERS	10	0.610	0.322	0.933	0.716	1.650	0.114	0.247	0.362	2.012
TOTAL ADVANCES----->		0.527	0.229	0.757	0.582	1.339	0.094	0.200	0.295	1.634

APPENDIX I : ANNEXURE 39

BANK OF BARODA
COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987:
BANK AS A WHOLE
(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	BRANCH TOTAL	<-CONTROLLING OFFICES->		TOTAL TOTAL	TOTAL COST
			STAFF	OVERHEAD		
CURRENT	1.000	20.492		0.906	0.907	21.399
SAVINGS	2.000	10.683		0.937	0.987	11.620
TERM	3.000	62.722	0.036	2.832	2.869	65.591
TOTAL DEPOSITES-->		13.249	0.003	1.081	1.084	14.334
S S I	6.000	74.411	1.117	3.202	4.319	78.730
AGRICULTURE	7.000	345.456	2.647	4.796	7.448	352.900
O P S	8.000	533.245	1.319	3.698	5.017	536.262
INDUSTRIAL	9.000	136.781	1.736	4.279	6.016	142.797
OTHERS	10.000	211.721	2.016	4.362	6.378	218.100
TOTAL ADVANCES--->		101.136	1.695	4.013	5.709	106.845

ANNEXURE : 40

BANK OF BARODA
COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987:
METROPOLITAN BRANCHES
(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	BRANCH TOTAL	<-CONTROLLING OFFICES->		TOTAL TOTAL	TOTAL COST
			STAFF	OVERHEAD		
CURRENT	1.000	6.264		1.309	1.310	7.574
SAVINGS	2.000	10.001		1.251	1.252	11.253
TERM	3.000	41.979	0.064	4.935	5.000	46.979
TOTAL DEPOSITES-->		8.650	0.004	1.514	1.518	10.169
S S I	6.000	43.784	1.867	5.354	7.222	51.006
AGRICULTURE	7.000	358.336	28.841	52.253	81.095	439.432
O P S	8.000	535.084	1.585	4.445	6.030	541.115
INDUSTRIAL	9.000	23.464	3.181	7.839	11.021	34.485
OTHERS	10.000	56.769	2.837	6.132	8.967	65.737
TOTAL ADVANCES--->		29.255	2.587	6.499	9.086	38.341

APPENDIX I : ANNEXURE 41

BANK OF BARODA
COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987:
SEMIURBAN BRANCHES
(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	BRANCH <-CONTROLLING OFFICES->			TOTAL COST	
		TOTAL	STAFF	OVERHEAD		
CURRENT	1.000	8.025		0.640	0.640	8.665
SAVINGS	2.000	8.155		0.752	0.752	8.907
TERM	3.000	63.388	0.026	2.051	2.078	65.466
TOTAL DEPOSITES-->		8.426	0.002	0.817	0.820	9.246
S S I	6.000	76.210	0.647	1.055	2.503	78.713
AGRICULTURE	7.000	56.401	3.510	6.360	9.870	66.272
O P S	8.000	62.647	1.331	3.733	5.064	67.741
INDUSTRIAL	9.000	18.555	0.663	1.634	2.298	20.853
OTHERS	10.000	48.597	1.633	3.534	5.168	53.766
TOTAL ADVANCES-->		28.246	1.545	3.227	4.681	32.927

ANNEXURE : 42

BANK OF BARODA
COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987:
URBAN BRANCHES
(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	BRANCH <-CONTROLLING OFFICES->			TOTAL COST	
		TOTAL	STAFF	OVERHEAD		
CURRENT	1.000	10.446		0.568	0.568	11.015
SAVINGS	2.000	11.391		0.885	0.885	12.277
TERM	3.000	32.530	0.033	2.538	2.571	35.102
TOTAL DEPOSITES-->		13.774	0.002	0.859	0.862	14.536
S S I	6.000	65.080	0.580	1.663	2.243	67.323
AGRICULTURE	7.000	311.443	3.463	6.275	9.738	321.182
O P S	8.000	149.923	1.306	3.663	4.969	154.893
INDUSTRIAL	9.000	138.598	0.512	1.261	1.774	140.372
OTHERS	10.000	212.108	1.378	2.982	4.361	216.469
TOTAL ADVANCES-->		103.013	0.997	3.352	3.350	106.354

APPENDIX I : ANNEXURE 43

BANK OF BARODA
COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987:
RURAL BRANCHES
(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	BRANCH <-CONTROLLING OFFICES->			TOTAL	
		TOTAL	STAFF	OVERHEAD	TOTAL	COST
CURRENT	1.000	20.867		0.739	0.739	21.607
SAVINGS	2.000	6.034		0.700	0.700	6.734
TERM	3.000	12.392	0.020	1.564	0.585	13.977
TOTAL DEPOSITES-->		8.230	0.002	0.018	0.821	9.051
S S I	6.000	56.464	0.824	2.362	3.186	59.651
AGRICULTURE	7.000	109.944	2.015	3.650	5.665	115.610
O P S	8.000	52.722	1.125	3.154	4.279	57.001
INDUSTRIAL	9.000	7.876	1.008	2.683	3.771	11.648
OTHERS	10.000	31.586	1.805	3.904	5.709	37.296
TOTAL ADVANCES--->		30.136	1.553	3.313	4.866	35.002

ANNEXURE : 44

BANK OF BARODA
COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR
THE YEAR 1987:
BANK AS A WHOLE
(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	BRANCH COST
CURRENT	1.000	420.300
SAVINGS	2.000	31.440
TERM	3.000	46.244
TOTAL DEPOSITES-->		51.633
S S I	6.000	1496.027
AGRICULTURE	7.000	115.105
O P S	8.000	150.806
INDUSTRIAL	9.000	3774.533
OTHERS	10.000	411.519
TOTAL ADVANCES--->		319.596

APPENDIX I : ANNEXURE 45

BANK OF BARODA
COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR
THE YEAR 1987:
METROPOLITAN BRANCHES
(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	BRANCH
CURRENT	1.000	853.122
SAVINGS	2.000	63.901
TERM	3.000	118.281
TOTAL DEPOSITES-->		122.102
S S I	6.000	5828.378
AGRICULTURE	7.000	2928.338
O P S	8.000	409.630
INDUSTRIAL	9.000	11914.824
OTHERS	10.000	1221.500
TOTAL ADVANCES--->		2520.747

ANNEXURE : 46

BANK OF BARODA
COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR
THE YEAR 1987:
URBAN BRANCHES
(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	BRANCH
CURRENT	1.000	274.142
SAVINGS	2.000	27.736
TERM	3.000	27.936
TOTAL DEPOSITES-->		38.521
S S I	6.000	828.791
AGRICULTURE	7.000	97.759
O P S	8.000	151.521
INDUSTRIAL	9.000	1035.544
OTHERS	10.000	292.154
TOTAL ADVANCES--->		213.757

APPENDIX I : ANNEXURE 47

BANK OF BARODA
COST PER VOUCHER (WEIGHTED AVERAGE METHOD)FOR
THE YEAR 1987:
SEMIURBAN BRANCHES
(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	BRANCH
CURRENT	1.000	212.649
SAVINGS	2.000	18.994
TERM	3.000	37.076
TOTAL DEPOSITES-->		32.236
S S I	6.000	572.846
AGRICULTURE	7.000	156.460
O P S	8.000	119.037
INDUSTRIAL	9.000	859.293
OTHERS	10.000	289.457
TOTAL ADVANCES--->		197.787

ANNEXURE : 48

BANK OF BARODA
COST PER VOUCHER (WEIGHTED AVERAGE METHOD)FOR
THE YEAR 1987:
RURAL BRANCHES
(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	BRANCH
CURRENT	1.000	214.568
SAVINGS	2.000	20.469
TERM	3.000	26.062
TOTAL DEPOSITES-->		26.240
S S I	6.000	507.847
AGRICULTURE	7.000	99.564
O P S	8.000	104.500
INDUSTRIAL	9.000	1133.910
OTHERS	10.000	105.070
TOTAL ADVANCES--->		126.330

APPENDIX I : ANNEXURE 49

BANK OF INDIA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: BANK AS A WHOLE

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->					<--CONTROLLING OFFICES-->			TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	1.190	1.505	2.696	2.519	5.216	0.037	1.143	0.181	6.397
SAVINGS	2	1.084	1.426	2.510	2.230	4.741	0.025	1.037	0.062	5.804
TERM	3	4.223	4.226	8.450	7.493	15.944	0.236	3.504	3.741	19.685
TOTAL DEPOSITES----->		1.395	1.698	3.093	2.789	5.882	0.047	1.289	1.337	7.219
S S I	6	4.500	3.268	7.768	7.062	14.831	2.032	3.402	5.515	20.346
AGRICULTURE	7	8.934	8.886	15.620	12.081	27.702	3.348	6.416	9.765	37.468
O P S	8	7.549	5.812	13.361	11.907	24.669	1.609	5.552	7.162	31.831
INDUSTRIAL	9	3.479	2.851	6.431	6.246	12.678	1.889	3.038	5.028	17.706
OTHERS	10	5.975	4.964	10.490	9.687	20.627	1.325	4.600	5.925	26.552
TOTAL ADVANCES----->		5.070	4.436	10.113	8.787	18.900	2.037	4.360	6.398	25.299

ANNEXURE : 50

BANK OF INDIA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: METROPOLITAN BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->					<--CONTROLLING OFFICES-->			TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	1.017	1.359	2.377	2.445	4.822	0.034	1.059	1.091	5.914
SAVINGS	2	0.979	1.423	2.403	2.461	4.865	0.025	1.064	1.090	5.955
TERM	3	0.832	5.293	10.125	10.363	20.489	0.304	4.504	4.808	25.297
TOTAL DEPOSITES----->		1.223	1.624	2.848	2.921	5.769	0.046	1.264	1.310	7.079
S S I	6	3.289	2.418	5.707	5.862	11.570	1.585	2.717	4.303	15.874
AGRICULTURE	7	28.641	17.308	45.949	47.603	93.559	11.309	21.671	21.981	126.541
O P S	8	8.112	6.102	14.214	14.541	28.756	1.875	6.472	8.348	37.104
INDUSTRIAL	9	3.699	3.155	6.855	7.131	13.986	2.195	3.352	5.547	19.533
OTHERS	10	6.048	5.260	11.309	11.660	22.969	1.475	5.122	6.598	29.568
TOTAL ADVANCES----->		4.516	3.626	8.142	8.405	16.547	1.919	3.845	5.764	22.312

APPENDIX I : ANNEXURE 51

BANK OF INDIA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: URBAN BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->				<--CONTROLLING OFFICES-->				TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	1.184	1.430	2.615	2.888	5.124	0.036	1.123	1.160	6.284
SAVINGS	2	1.089	1.511	2.600	2.492	6.093	0.026	1.114	1.141	6.235
TERM	3	4.419	4.256	8.676	8.322	16.998	0.252	3.736	3.989	20.987
TOTAL DEPOSITES---->		1.424	1.728	3.152	3.022	6.174	0.050	1.353	1.404	7.579
S S I	6	4.392	3.396	7.789	7.465	15.254	2.090	3.582	5.673	20.927
AGRICULTURE	7	12.452	10.121	22.573	21.639	44.214	5.344	10.241	15.586	59.798
O P S	8	6.378	5.388	11.767	11.304	23.071	1.505	5.193	6.698	29.770
INDUSTRIAL	9	2.498	2.282	4.780	4.580	9.361	1.469	2.243	3.712	13.074
OTHERS	10	5.865	4.584	10.450	10.035	20.485	1.316	4.468	5.884	26.370
TOTAL ADVANCES---->		4.918	4.052	8.971	8.606	17.577	1.884	4.053	5.937	23.515

ANNEXURE : 52

BANK OF INDIA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: SEMIURBAN BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->				<--CONTROLLING OFFICES-->				TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	1.530	1.716	3.247	2.745	5.932	0.043	1.313	1.356	7.349
SAVINGS	2	1.073	1.261	2.335	1.969	4.304	0.022	0.942	0.964	5.269
TERM	3	4.144	3.759	7.903	6.656	14.560	0.216	3.200	3.416	17.996
TOTAL DEPOSITES---->		1.496	1.626	3.123	2.634	5.757	0.047	1.262	1.309	7.087
S S I	6	5.064	3.453	8.517	7.150	15.668	2.147	3.079	5.826	21.494
AGRICULTURE	7	10.235	7.375	17.611	14.785	32.337	3.315	7.504	11.420	43.817
O P S	8	6.613	4.660	11.273	9.457	20.731	1.352	4.666	6.018	26.750
INDUSTRIAL	9	4.295	3.225	7.520	6.316	13.837	2.171	3.316	5.487	18.325
OTHERS	10	4.790	3.854	8.645	7.278	15.923	1.022	3.551	4.574	20.497
TOTAL ADVANCES---->		6.327	4.586	10.913	9.164	20.078	2.144	4.626	6.771	26.849

APPENDIX I : ANNEXURE 53

BANK OF INDIA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: RURAL BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->					<--CONTROLLING OFFICES-->			
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	COST
CURRENT	1	1.884	2.304	4.139	2.726	6.865	0.049	1.504	1.554	8.420
SAVINGS	2	1.262	1.473	2.736	1.801	4.537	0.023	0.999	1.017	5.554
TERM	3	3.542	3.438	6.981	4.600	11.582	0.171	2.545	2.717	14.299
TOTAL DEPOSITES---->		1.674	1.884	3.559	2.344	5.904	0.048	1.294	1.342	7.247
S S I	6	12.842	8.724	21.566	14.204	35.771	4.902	8.399	13.301	49.073
AGRICULTURE	7	7.415	5.548	12.963	8.543	21.507	2.593	4.981	7.581	23.088
O P S	8	8.842	6.806	15.648	10.312	25.961	1.698	5.843	7.537	33.493
INDUSTRIAL	9	8.074	6.082	14.157	9.237	23.454	3.680	5.630	3.301	32.756
OTHERS	10	0.892	5.872	12.764	8.419	21.184	1.360	4.724	6.085	27.269
TOTAL ADVANCES----->		8.056	6.145	14.201	9.359	23.561	2.346	5.397	7.744	31.305

ANNEXURE : 54

BANK OF INDIA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: BANK AS A WHOLE

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->					<--CONTROLLING OFFICES-->			
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	COST
CURRENT	1	0.725	0.917	1.642	1.535	3.178	0.022	0.696	0.719	3.897
SAVINGS	2	0.379	0.499	0.879	0.781	1.660	0.008	0.363	0.372	2.032
TERM	3	0.097	0.097	0.194	0.172	0.367	0.005	0.000	0.006	0.454
TOTAL DEPOSITES---->		0.232	0.283	0.516	0.465	0.981	0.007	0.215	0.223	1.204
S S I	6	0.420	0.304	0.724	0.659	1.384	0.189	0.325	0.514	1.898
AGRICULTURE	7	0.508	0.380	0.888	0.687	1.575	0.190	0.364	0.555	2.130
O P S	8	0.887	0.683	1.570	1.329	2.900	0.189	0.652	0.842	3.742
INDUSTRIAL	9	0.145	0.123	0.269	0.261	0.531	0.083	0.127	0.210	0.742
OTHERS	10	1.407	1.169	2.576	2.281	4.857	0.312	1.083	1.395	6.253
TOTAL ADVANCES----->		0.400	0.312	0.712	0.619	1.332	0.143	0.307	0.451	1.783

APPENDIX I : ANNEXURE 55

BANK OF INDIA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: METROPOLITAN BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->					<--CONTROLLING OFFICES-->			TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	0.610	0.815	1.425	1.466	2.891	0.020	0.633	0.654	3.546
SAVINGS	2	0.344	0.500	0.844	0.865	1.709	0.009	0.374	0.383	2.093
TERM	3	0.079	0.086	0.166	0.169	0.335	0.004	0.073	0.078	0.414
TOTAL DEPOSITES---->		0.211	0.281	0.433	0.505	0.998	0.007	0.218	0.226	1.225
S S I	6	0.354	0.260	0.615	0.632	1.247	0.171	0.293	0.464	1.711
AGRICULTURE	7	0.229	0.138	0.367	0.380	0.748	0.090	0.173	0.263	1.011
O P S	8	1.451	1.091	2.542	2.601	5.143	0.335	1.157	1.493	6.637
INDUSTRIAL	9	0.101	0.086	0.187	0.195	0.382	0.060	0.091	0.151	0.534
OTHERS	10	0.912	0.793	1.705	1.758	3.464	0.222	0.772	0.995	4.459
TOTAL ADVANCES----->		0.213	0.171	0.384	0.397	0.782	0.090	0.181	0.272	1.054

ANNEXURE : 56

BANK OF INDIA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: URBAN BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->					<--CONTROLLING OFFICES-->			TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	0.763	0.922	1.686	1.617	3.303	0.023	0.724	0.748	4.051
SAVINGS	2	0.369	0.512	0.882	0.845	1.728	0.009	0.378	0.387	2.115
TERM	3	0.095	0.092	0.188	0.180	0.368	0.005	0.081	0.086	0.455
TOTAL DEPOSITES---->		0.225	0.273	0.499	0.479	0.978	0.008	0.214	0.222	1.201
S S I	6	0.375	0.290	0.665	0.637	1.302	0.178	0.305	0.434	1.785
AGRICULTURE	7	0.430	0.350	0.781	0.748	1.530	0.184	0.354	0.539	2.069
O P S	8	0.682	0.576	1.258	1.209	2.468	0.161	0.555	0.716	3.185
INDUSTRIAL	9	0.259	0.237	0.497	0.476	0.973	0.152	0.233	0.386	1.360
OTHERS	10	1.548	1.210	2.758	2.649	5.408	0.347	1.206	1.553	6.962
TOTAL ADVANCES----->		0.460	0.385	0.853	0.818	1.672	0.179	0.385	0.565	2.237

APPENDIX I : ANNEXURE 57

BANK OF INDIA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: SEMIURBAN BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->				<--CONTROLLING OFFICES-->				TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	0.913	1.024	1.938	1.638	3.576	0.025	0.783	0.809	4.386
SAVINGS	2	0.356	0.418	0.775	0.654	1.429	0.007	0.312	0.320	1.749
TERM	3	0.108	0.098	0.207	0.174	0.382	0.005	0.003	0.009	0.471
TOTAL DEPOSITES---->		0.240	0.260	0.500	0.422	0.923	0.007	0.202	0.209	1.133
S S I	6	0.462	0.329	0.812	0.681	1.493	0.204	0.350	0.555	2.049
AGRICULTURE	7	0.503	0.362	0.865	0.726	1.592	0.192	0.368	0.561	2.153
O P S	8	0.711	0.501	1.213	1.018	2.231	0.145	0.502	0.647	2.873
INDUSTRIAL	9	0.527	0.395	0.922	0.774	1.697	0.266	0.406	0.673	2.370
OTHERS	10	1.037	1.478	3.315	2.791	6.106	0.392	1.361	1.754	7.860
TOTAL ADVANCES----->		0.601	0.436	1.037	0.871	1.909	0.203	0.439	0.643	2.553

ANNEXURE : 58

BANK OF INDIA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: RURAL BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->				<--CONTROLLING OFFICES-->				TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	1.093	1.374	2.468	1.626	4.094	0.029	0.897	0.926	5.021
SAVINGS	2	0.470	0.548	1.018	0.670	1.689	0.008	0.369	0.378	2.067
TERM	3	0.129	0.126	0.255	0.168	0.424	0.006	0.093	0.099	0.524
TOTAL DEPOSITES---->		0.281	0.317	0.598	0.394	0.993	0.008	0.217	0.225	1.219
S S I	6	0.720	0.469	1.209	0.796	2.005	0.274	0.471	0.745	2.751
AGRICULTURE	7	0.595	0.445	1.041	0.686	1.728	0.208	0.400	0.609	2.337
O P S	8	0.949	0.730	1.680	1.107	2.788	0.181	0.627	0.809	3.597
INDUSTRIAL	9	0.639	0.481	1.121	0.736	1.858	0.291	0.445	0.737	2.595
OTHERS	10	2.385	2.032	4.418	2.914	7.332	0.471	1.635	2.106	9.438
TOTAL ADVANCES----->		0.779	0.594	1.374	0.905	2.279	0.227	0.522	0.749	3.029

APPENDIX I : ANNEXURE 59

BANK OF INDIA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: BANK AS A WHOLE (RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	BRANCH <-CONTROLLING OFFICES->				TOTAL COST
		TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1.000	12.075	0.037	1.143	1.181	13.256
SAVINGS	2.000	8.209	0.025	1.037	1.062	9.256
TERM	3.000	166.537	0.236	3.504	3.741	190.279
TOTAL DEPOSITES-->		9.396	0.047	1.289	1.337	10.723
S S I	6.000	57.361	2.032	3.402	5.515	62.877
AGRICULTURE	7.000	129.194	3.348	6.416	9.765	138.960
O P S	8.000	130.760	1.609	5.552	7.162	137.923
INDUSTRIAL	9.000	49.935	1.989	3.030	5.028	54.963
OTHERS	10.000	44.940	1.325	4.600	5.925	50.866
TOTAL ADVANCES--->		39.660	2.037	4.360	6.398	46.058

ANNEXURE : 60

BANK OF INDIA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: METROPOLITAN BRANCHES (RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	BRANCH <-CONTROLLING OFFICES->				TOTAL COST
		TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1.000	4.662	0.034	1.057	1.091	5.754
SAVINGS	2.000	7.612	0.025	1.064	1.090	8.702
TERM	3.000	106.034	0.304	4.504	4.808	191.642
TOTAL DEPOSITES-->		6.833	0.046	1.264	1.310	8.143
S S I	6.000	17.341	1.585	2.717	2.303	21.644
AGRICULTURE	7.000	147.341	11.209	21.671	31.981	180.791
O P S	8.000	135.709	1.875	6.472	8.348	144.057
INDUSTRIAL	9.000	47.509	2.195	3.352	5.547	53.056
OTHERS	10.000	40.522	1.475	5.122	6.598	55.120
TOTAL ADVANCES--->		15.461	1.919	3.845	5.764	21.226

APPENDIX I : ANNEXURE 61

BANK OF INDIA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: URBAN BRANCHES (RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	BRANCH TOTAL	<-CONTROLLING OFFICES->			TOTAL COST
			STAFF	OVERHEAD	TOTAL	
CURRENT	1.000	8.936	0.036	1.123	1.160	10.096
SAVINGS	2.000	7.307	0.026	1.114	1.141	8.449
TERM	3.000	22.623	0.252	3.736	3.989	26.612
TOTAL DEPOSITES-->		10.444	0.050	1.353	1.404	11.848
S S I	6.000	56.701	2.030	3.592	5.673	62.374
AGRICULTURE	7.000	50.169	5.344	10.241	15.586	73.755
O P S	8.000	26.040	1.505	5.193	6.698	32.738
INDUSTRIAL	9.000	49.754	1.469	2.243	3.712	53.467
OTHERS	10.000	20.679	1.316	4.568	5.884	26.563
TOTAL ADVANCES--->		17.455	1.884	4.053	5.937	23.393

ANNEXURE : 62

BANK OF INDIA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: SEMIURBAN BRANCHES (RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	BRANCH TOTAL	<-CONTROLLING OFFICES->			TOTAL COST
			STAFF	OVERHEAD	TOTAL	
CURRENT	1.000	6.567	0.043	1.313	1.356	7.924
SAVINGS	2.000	6.274	0.022	0.942	0.964	9.289
TERM	3.000	31.759	0.216	3.200	3.416	35.175
TOTAL DEPOSITES-->		0.027	0.047	1.262	1.309	9.337
S S I	6.000	32.017	2.147	3.679	5.826	37.844
AGRICULTURE	7.000	60.690	3.916	7.504	11.420	80.111
O P S	8.000	53.726	1.352	4.666	6.013	59.745
INDUSTRIAL	9.000	23.340	2.171	3.316	5.487	28.828
OTHERS	10.000	10.849	1.022	3.551	4.574	23.423
TOTAL ADVANCES--->		42.417	2.144	4.626	6.771	49.188

APPENDIX I : ANNEXURE 63

BANK OF INDIA COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: RURAL BRANCHES (RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	BRANCH <-CONTROLLING OFFICES->				TOTAL COST
		TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1.000	13.529	0.049	1.504	1.554	15.083
SAVINGS	2.000	2.767	0.023	0.998	1.017	3.784
TERM	3.000	7.811	0.171	2.545	2.717	10.529
TOTAL DEPOSITES-->		4.261	0.048	1.294	1.342	5.604
S S I	6.000	38.358	4.902	8.399	13.301	51.660
AGRICULTURE	7.000	39.944	2.599	4.981	7.581	47.526
O P S	8.000	20.427	1.693	5.943	7.537	27.964
INDUSTRIAL	9.000	16.902	3.680	5.620	8.301	26.203
OTHERS	10.000	19.876	1.360	4.724	6.085	25.961
TOTAL ADVANCES--->		25.277	2.346	5.397	7.744	33.021

APPENDIX I : ANNEXURE 64

PANJAB NATIONAL BANK
COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987:
BANK AS A WHOLE

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->				<--CONTROLLING OFFICES-->				TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	1.134	1.121	2.256	2.815	5.072	0.079	1.446	1.525	6.598
SAVINGS	2	0.831	1.196	2.028	2.544	4.573	0.034	1.298	1.334	5.907
TERM	3	2.223	1.885	4.109	5.152	9.261	0.178	2.646	2.824	12.086
TOTAL DEPOSITES---->		1.089	1.265	2.355	2.950	5.306	0.064	1.511	1.575	6.881
S S I	6	4.580	2.362	6.943	8.653	15.597	2.164	4.715	6.880	22.477
AGRICULTURE	7	10.186	3.922	14.108	17.990	32.098	3.945	9.643	13.588	45.687
O P S	8	7.003	3.377	10.380	13.053	23.434	3.346	7.160	10.507	33.942
INDUSTRIAL	9	4.325	2.339	6.664	8.408	15.073	4.075	4.934	9.009	24.083
OTHERS	10	4.720	2.769	7.489	9.483	16.973	1.117	4.951	6.068	23.042
TOTAL ADVANCES---->		6.040	2.915	8.955	11.300	20.256	2.744	6.140	8.884	29.141

APPENDIX I : ANNEXURE 65

PANJAB NATIONAL BANK COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: METROPOLITAN BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->					<--CONTROLLING OFFICES-->			TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	0.965	1.120	2.085	2.788	4.874	0.076	1.390	1.466	6.340
SAVINGS	2	0.960	1.580	2.541	3.378	5.920	0.045	1.682	1.727	7.647
TERM	3	22.297	2.351	5.325	7.082	12.408	0.239	3.545	3.784	16.193
TOTAL DEPOSITES----		1.163	1.485	2.649	3.527	6.177	0.076	1.759	1.835	8.012
S S I	6	3.848	2.298	6.147	8.224	14.371	1.994	4.345	6.339	20.711
AGRICULTURE	7	27.751	12.327	40.079	53.865	93.944	11.546	20.225	39.771	133.716
O P S	8	7.081	4.500	11.582	15.442	27.025	3.859	8.257	12.117	39.142
INDUSTRIAL	9	3.905	2.105	6.010	8.275	14.285	3.862	4.676	8.538	22.824
OTHERS	10	4.478	2.519	6.998	9.372	16.370	1.077	4.775	5.853	22.223
TOTAL ADVANCES----->		4.656	2.675	7.332	9.864	17.196	2.482	5.241	7.724	24.920

ANNEXURE : 66

PANJAB NATIONAL BANK COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: URBAN BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->					<--CONTROLLING OFFICES-->			TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	1.028	1.031	2.059	2.395	4.454	0.069	1.270	1.339	5.794
SAVINGS	2	0.842	1.450	2.292	2.671	4.964	0.037	1.410	1.448	6.412
TERM	3	2.894	2.477	5.372	6.241	11.613	0.224	3.317	3.542	15.155
TOTAL DEPOSITES----		1.115	1.409	2.524	2.938	5.463	0.067	1.556	1.623	7.087
S S I	6	3.733	1.978	5.712	6.748	12.460	1.728	3.767	5.496	17.957
AGRICULTURE	7	12.589	5.854	18.444	21.199	39.643	4.872	11.910	16.783	56.426
O P S	8	7.680	3.927	11.608	13.540	25.148	3.591	7.684	11.276	36.425
INDUSTRIAL	9	4.720	2.622	7.343	8.680	16.023	4.332	5.245	9.577	26.601
OTHERS	10	4.099	2.576	6.676	7.824	14.500	0.954	4.229	5.184	19.684
TOTAL ADVANCES----->		5.159	2.760	7.920	9.277	17.197	2.430	5.230	7.660	24.858

APRENDIX I : ANNEXURE 67

PANJAB NATIONAL BANK COST PER VOUCHER (WEIGHTED AVERAGE METHOD)FOR THE YEAR 1987: SEMIURBAN BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->				<--CONTROLLING OFFICES-->				TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	1.111	1.043	2.154	2.621	4.776	0.074	1.362	1.436	6.213
SAVINGS	2	0.626	1.007	1.634	1.984	3.619	0.027	1.028	1.056	4.675
TERM	3	1.488	1.456	2.944	3.589	6.553	0.126	1.866	1.992	8.526
TOTAL DEPOSITES---->		0.863	1.084	1.948	2.369	4.317	0.052	1.229	1.282	5.599
S S I	6	5.165	2.813	7.978	9.691	17.669	2.451	5.342	7.793	25.463
AGRICULTURE	7	13.303	5.452	18.756	22.875	41.631	5.116	12.508	17.624	59.253
O P S	8	5.768	2.798	8.567	10.475	19.042	2.719	5.818	8.538	27.581
INDUSTRIAL	9	4.069	2.396	6.466	7.711	14.178	3.833	4.641	8.474	22.652
OTHERS	10	4.737	3.362	8.100	9.845	17.945	1.181	5.234	6.416	24.362
TOTAL ADVANCES----->		6.537	3.302	9.839	11.969	21.808	2.958	6.610	9.569	31.378

ANNEXURE : 68

PANJAB NATIONAL BANK COST PER VOUCHER (WEIGHTED AVERAGE METHOD)FOR THE YEAR 1987: RURAL BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->				<--CONTROLLING OFFICES-->				TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	2.354	1.796	5.151	5.516	9.667	0.150	2.757	2.907	12.575
SAVINGS	2	0.966	0.897	1.863	2.484	4.348	0.033	1.235	1.268	5.616
TERM	3	2.155	1.660	3.815	5.090	8.906	0.172	2.544	2.716	11.622
TOTAL DEPOSITES---->		1.287	1.104	2.392	3.188	5.580	0.066	1.589	1.655	7.236
S S I	6	9.393	3.394	12.787	16.732	29.590	4.096	8.925	13.021	42.541
AGRICULTURE	7	8.472	2.953	11.425	15.258	26.683	3.279	8.017	11.296	37.980
O P S	8	7.638	2.952	10.590	14.113	24.703	3.528	7.548	11.076	35.779
INDUSTRIAL	9	6.046	2.137	8.184	10.422	18.607	5.030	6.090	11.121	29.729
OTHERS	10	6.206	3.007	9.213	12.249	21.462	1.413	6.260	7.674	29.136
TOTAL ADVANCES----->		7.964	2.986	10.951	14.557	25.508	3.188	7.684	10.872	34.000

APPENDIX I : ANNEXURE 69

PANJAB NATIONAL BANK COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: BANK AS A WHOLE

(RS. UPTO 3 DECIMALS)

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->				<--CONTROLLING OFFICES-->				TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	0.419	0.415	0.835	1.042	1.877	0.029	0.535	0.564	2.442
SAVINGS	2	0.283	0.407	0.691	0.867	1.558	0.011	0.442	0.454	2.013
TERM	3	0.086	0.073	0.159	0.199	0.358	0.006	0.102	0.109	0.467
TOTAL DEPOSITES----->		0.187	0.217	0.404	0.507	0.912	0.011	0.259	0.270	1.182
S S I	6	0.441	0.227	0.668	0.833	1.501	0.208	0.454	0.662	2.163
AGRICULTURE	7	0.540	0.208	0.748	0.954	1.702	0.209	0.511	0.720	2.423
O P S	8	0.945	0.455	1.401	1.762	3.163	0.451	0.966	1.418	4.582
INDUSTRIAL	9	0.076	0.041	0.117	0.148	0.266	0.072	0.087	0.159	0.425
OTHERS	10	0.388	0.227	0.616	0.780	1.396	0.091	0.407	0.499	1.896
TOTAL ADVANCES----->		0.340	0.164	0.504	0.636	1.141	0.154	0.346	0.500	1.642

ANNEXURE : 70

PANJAB NATIONAL BANK COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: METROPOLITAN BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->				<--CONTROLLING OFFICES-->				TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	0.309	0.359	0.668	0.893	1.562	0.024	0.445	0.469	2.031
SAVINGS	2	0.292	0.480	0.773	1.028	1.801	0.013	0.511	0.525	2.327
TERM	3	0.081	0.064	0.146	0.194	0.340	0.006	0.097	0.103	0.444
TOTAL DEPOSITES----->		0.178	0.227	0.405	0.539	0.945	0.011	0.269	0.280	1.226
S S I	6	0.381	0.228	0.610	0.816	1.426	0.197	0.431	0.629	2.055
AGRICULTURE	7	0.642	0.285	0.927	1.246	2.173	0.267	0.653	0.920	3.094
O P S	8	0.755	0.480	1.235	1.647	2.883	0.411	0.881	1.292	4.176
INDUSTRIAL	9	0.056	0.030	0.087	0.120	0.208	0.056	0.068	0.124	0.332
OTHERS	10	0.343	0.193	0.536	0.718	1.254	0.082	0.365	0.448	1.702
TOTAL ADVANCES----->		0.185	0.106	0.291	0.392	0.683	0.098	0.208	0.307	0.990

APPENDIX I : ANNEXURE 71

PANJAB NATIONAL BANK COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: URBAN BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->				<--CONTROLLING OFFICES-->				TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	0.424	0.425	0.850	0.980	1.830	0.020	0.524	0.553	2.391
SAVINGS	2	0.274	0.471	0.745	0.869	1.615	0.012	0.459	0.471	2.086
TERM	3	0.079	0.067	0.146	0.170	0.317	0.006	0.090	0.096	0.414
TOTAL DEPOSITES---->		0.178	0.225	0.403	0.469	0.873	0.010	0.248	0.259	1.132
S S I	6	0.401	0.212	0.613	0.725	1.338	0.185	0.404	0.590	1.929
AGRICULTURE	7	0.362	0.168	0.530	0.610	1.140	0.140	0.342	0.482	1.623
O P S	8	1.027	0.525	1.552	1.810	3.362	0.480	1.027	1.507	4.870
INDUSTRIAL	9	0.125	0.069	0.195	0.231	0.426	0.115	0.139	0.255	0.681
OTHERS	10	0.350	0.220	0.570	0.669	1.240	0.081	0.361	0.443	1.683
TOTAL ADVANCES----->		0.340	0.182	0.522	0.611	1.133	0.160	0.344	0.505	1.638

ANNEXURE : 72

PANJAB NATIONAL BANK COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: SEMIURBAN BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->				<--CONTROLLING OFFICES-->				TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	0.457	0.429	0.887	1.079	1.966	0.030	0.560	0.591	2.558
SAVINGS	2	0.207	0.333	0.540	0.656	1.197	0.009	0.340	0.349	1.546
TERM	3	0.072	0.070	0.143	0.174	0.318	0.006	0.090	0.097	0.415
TOTAL DEPOSITES---->		0.154	0.193	0.348	0.423	0.772	0.009	0.219	0.229	1.001
S S I	6	0.427	0.233	0.660	0.802	1.463	0.203	0.442	0.645	2.109
AGRICULTURE	7	0.478	0.195	0.674	0.822	1.496	0.183	0.449	0.633	2.130
O P S	8	0.784	0.380	1.165	1.425	2.590	0.370	0.791	1.161	3.752
INDUSTRIAL	9	0.057	0.033	0.091	0.109	0.200	0.054	0.065	0.119	0.320
OTHERS	10	0.339	0.241	0.580	0.706	1.287	0.084	0.375	0.460	1.747
TOTAL ADVANCES----->		0.309	0.156	0.465	0.566	1.032	0.140	0.312	0.452	1.485

APPENDIX I : ANNEXURE 73

PANJAB NATIONAL BANK COST PER VOUCHER (WEIGHTED AVERAGE METHOD) FOR THE YEAR 1987: RURAL BRANCHES

(RS. UPTO 3 DECIMALS)

ACTIVITY	CODE	<-----B R A N C H E S----->				<--CONTROLLING OFFICES-->				TOTAL COST
		SUPERVISORY	OTHERS	TOTAL	OVERHEAD	TOTAL	STAFF	OVERHEAD	TOTAL	
CURRENT	1	0.722	0.551	1.273	1.692	2.966	0.046	0.045	0.092	3.058
SAVINGS	2	0.394	0.366	0.760	1.013	1.773	0.013	0.504	0.517	2.291
TERM	3	0.126	0.097	0.223	0.297	0.520	0.010	0.140	0.150	0.679
TOTAL DEPOSITES---->		0.265	0.220	0.493	0.650	1.151	0.013	0.327	0.341	1.493
S S I	6	0.730	0.266	1.005	1.315	2.321	0.322	0.701	1.024	3.345
AGRICULTURE	7	0.662	0.230	0.892	1.192	2.085	0.256	0.626	0.882	2.967
O P S	8	1.182	0.456	1.638	2.184	3.823	0.546	1.160	1.714	5.537
INDUSTRIAL	9	0.211	0.074	0.286	0.365	0.652	0.176	0.213	0.389	1.042
OTHERS	10	0.633	0.306	0.940	1.250	2.190	0.144	0.639	0.783	2.973
TOTAL ADVANCES---->		0.703	0.263	0.967	1.286	2.253	0.281	0.678	0.960	3.214

ANNEXURE : 74

PHASE II PUNJAB NATIONAL BANK COST MANAGEMENT CELL BANK AS A WHOLE

Rs. UPTO 3 DECIMAL

ACTIVITY	CODE	BRANCH TOTAL	<--CONTROLLING OFFICES-->			TOTAL COST
			STAFF	OVERHEAD	TOTAL	
CURRENT	1	31.044	0.079	1.446	1.525	32.570
SAVINGS	2	9.549	0.034	1.299	1.334	10.884
TERM	3	27.023	0.178	2.646	2.824	30.648
TOTAL DEPOSITES---->		10.025	0.064	1.511	1.575	11.601
S S I	6	120.307	2.164	4.715	6.880	135.267
AGRICULTURE	7	106.709	3.945	9.643	13.588	120.377
O P S	8	69.467	3.346	7.160	10.507	79.974
INDUSTRIAL	9	46.194	4.075	4.934	9.009	55.204
OTHERS	10	38.547	1.117	4.951	6.068	44.615
TOTAL ADVANCES---->		33.531	2.744	6.140	8.884	42.416

APPENDIX I : ANNEXURE 75

PHASE II
PUNJAB NATIONAL BANK
COST MANAGEMENT CELL
METROPOLITAN BRANCHES

Rs. UPTO 3 DECIMAL

ACTIVITY	CODE	BRANCH TOTAL	<--CONTROLLING OFFICES-->		TOTAL TOTAL	TOTAL COST
			STAFF	OVERHEAD		
CURRENT	1	8.023	0.076	1.390	1.466	9.489
SAVINGS	2	10.157	0.045	1.682	1.727	11.884
TERM	3	28.007	0.239	3.545	3.784	31.072
TOTAL DEPOSITES---->		9.443	0.076	1.759	1.835	11.278
S S I	6	107.468	1.994	4.345	6.339	113.808
AGRICULTURE	7	117.903	11.546	28.225	39.771	157.675
O P S	8	71.696	3.859	8.257	12.117	83.813
INDUSTRIAL	9	48.026	3.862	4.676	8.538	56.565
OTHERS	10	19.619	1.077	4.775	5.853	25.473
TOTAL ADVANCES----->		33.205	2.482	5.241	7.724	40.930

ANNEXURE : 76

PHASE II
PUNJAB NATIONAL BANK
COST MANAGEMENT CELL
URBAN BRANCHES

Rs. UPTO 3 DECIMAL

ACTIVITY	CODE	BRANCH TOTAL	<--CONTROLLING OFFICES-->		TOTAL TOTAL	TOTAL COST
			STAFF	OVERHEAD		
CURRENT	1	5.282	0.069	1.270	1.339	6.622
SAVINGS	2	4.956	0.037	1.410	1.448	6.604
TERM	3	24.606	0.224	3.317	3.542	28.148
TOTAL DEPOSITES---->		5.477	0.067	1.556	1.623	7.101
S S I	6	37.089	1.728	3.767	5.496	42.586
AGRICULTURE	7	101.782	4.872	11.910	16.783	118.565
O P S	8	39.642	3.591	7.684	11.276	50.918
INDUSTRIAL	9	46.737	4.332	5.245	9.577	56.315
OTHERS	10	39.606	0.954	4.229	5.184	44.791
TOTAL ADVANCES----->		34.161	2.430	5.230	7.660	41.822

APPENDIX I : ANNEXURE 77

PHASE II
PUNJAB NATIONAL BANK
COST MANAGEMENT CELL
SEMIURBAN BRANCHES

Rs. UPTO 3 DECIMAL

ACTIVITY	CODE	BRANCH TOTAL	<--CONTROLLING OFFICES-->			TOTAL COST
			STAFF	OVERHEAD	TOTAL	
CURRENT	1	30.717	0.074	1.362	1.436	32.154
SAVINGS	2	6.435	0.270	1.028	1.056	7.941
TERM	3	21.131	0.126	1.066	1.992	23.124
TOTAL DEPOSITES---->		9.896	0.520	1.229	1.282	11.178
S S I	6	130.166	2.451	5.342	7.793	137.960
AGRICULTURE	7	54.621	5.116	12.580	17.624	72.246
O P S	8	24.927	2.719	5.818	8.538	33.465
INDUSTRIAL	9	31.092	3.833	4.641	8.474	39.566
OTHERS	10	39.728	1.181	5.234	6.416	46.145
TOTAL ADVANCES----->		24.580	2.953	6.610	9.569	34.077

ANNEXURE : 78

PHASE II
PUNJAB NATIONAL BANK
COST MANAGEMENT CELL
RURAL BRANCHES

Rs. UPTO 3 DECIMAL

ACTIVITY	CODE	BRANCH TOTAL	<--CONTROLLING OFFICES-->			TOTAL COST
			STAFF	OVERHEAD	TOTAL	
CURRENT	1	21.527	0.150	2.757	2.970	24.435
SAVINGS	2	6.381	0.033	1.235	1.268	7.650
TERM	3	11.070	0.172	2.544	2.716	13.787
TOTAL DEPOSITES---->		8.534	0.066	1.589	1.655	10.189
S S I	6	79.214	4.096	8.925	13.021	92.235
AGRICULTURE	7	61.735	3.279	8.017	11.296	73.032
O P S	8	42.327	3.528	7.548	11.076	53.403
INDUSTRIAL	9	41.709	5.030	6.090	11.121	52.831
OTHERS	10	23.967	1.413	6.260	7.674	31.641
TOTAL ADVANCES----->		20.635	3.188	7.684	10.872	31.508

APPENDIX I : ANNEXURE 79

PHASE II
PUNJAB NATIONAL BANK
COST MANAGEMENT CELL
BANK AS A WHOLE
Rs. UPTO 3 DECIMAL

ACTIVITY	CODE	BRANCH
CURRENT	1	301.612
SAVINGS	2	41.483
TERM	3	42.275
TOTAL DEPOSITES---->		53.147
S S I	6	1101.359
AGRICULTURE	7	195.225
O P S	8	288.500
INDUSTRIAL	9	1309.365
OTHERS	10	254.210
TOTAL ADVANCES----->		317.422

ANNEXURE : 80

PHASE II
PUNJAB NATIONAL BANK
COST MANAGEMENT CELL
METROPOLITAN BRANCHES
Rs. UPTO 3 DECIMAL

ACTIVITY	CODE	BRANCH
CURRENT	1	372.072
SAVINGS	2	70.189
TERM	3	56.331
TOTAL DEPOSITES---->		86.673
S S I	6	27772.236
AGRICULTURE	7	44977.265
O P S	8	6066.625
INDUSTRIAL	9	3913.688
OTHERS	10	9990.368
TOTAL ADVANCES----->		8016.292

APPENDIX I : ANNEXURE 81

PHASE II PUNJAB NATIONAL BANK COST MANAGEMENT CELL URBAN BRANCHES Rs.UPTO 3 DECIMAL

ACTIVITY	CODE	BRANCH
CURRENT	1	268.259
SAVINGS	2	41.318
TERM	3	39.260
TOTAL DEPOSITES---->		53.529
S S I	6	11831.759
AGRICULTURE	7	14179.833
O P S	8	513.944
INDUSTRIAL	9	1782.560
OTHERS	10	4769.237
TOTAL ADVANCES----->		5048.794

ANNEXURE : 82

PHASE II PUNJAB NATIONAL BANK COST MANAGEMENT CELL SEMIURBAN BRANCHES Rs.UPTO 3 DECIMAL

ACTIVITY	CODE	BRANCH
CURRENT	1	259.655
SAVINGS	2	33.429
TERM	3	35.364
TOTAL DEPOSITES---->		42.912
S S I	6	2823.794
AGRICULTURE	7	12534.535
O P S	8	2810.466
INDUSTRIAL	9	609.266
OTHERS	10	3842.922
TOTAL ADVANCES----->		2713.440

APPENDIX I : ANNEXURE B3

PHASE II PUNJAB NATIONAL BANK COST MANAGEMENT CELL RURAL BRANCHES Rs. UPTO 3 DECIMAL

ACTIVITY	CODE	BRANCH
CURRENT	1	355.562
SAVINGS	2	36.028
TERM	3	44.930
TOTAL DEPOSITES---->		45.067
S S I	6	201.644
AGRICULTURE	7	108.122
O P S	8	95.110
INDUSTRIAL	9	445.458
OTHERS	10	62.000
TOTAL ADVANCES----->		103.421