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APPENDIX I Table No. 1

*
Different Bank Groups' Share to Indian Banking Industry
(in percentage)

Items	SBI		NB		IPS		RRBS	FB		ASCB	
	170-72	184-86	170-72	184-86	170-72	184-84	184-86	170-72	184-86	170-72	184-86
Investments	30.44	32.89	54.85	59.60	46.53	4.47	0.02	0.02	3.00	99.84	99.98
Total Credit	29.15	30.36	54.98	59.70	6.51	4.17	2.24	9.17	3.49	99.82	99.97
Fixed Assets	28.86	23.66	49.63	59.59	5.98	5.45	3.22	15.35	8.01	99.83	99.96
Total Assets	29.04	30.95	55.07	59.42	7.06	4.44	1.92	8.61	3.24	99.70	99.98
Deposits	28.70	28.52	55.85	62.68	7.05	4.68	1.29	8.20	2.85	99.80	99.98
Borrowings	39.02	38.99	39.25	42.66	4.67	2.32	9.48	16.88	6.55	99.82	99.99
Branches	29.09	20.54	53.00	47.90	16.27	8.41	22.80	1.00	0.26	99.10	99.92
Total Earn.	29.20	33.31	54.22	56.37	7.01	4.43	1.63	9.40	4.28	99.78	99.97
Total Exp.	30.06	31.89	54.37	58.05	7.16	4.47	1.99	8.10	3.57	99.75	99.97
Profit/Loss	20.52	46.97	53.00	40.27	5.74	3.45	N.A.	20.26	11.16	99.68	99.93

* At two points of time
i.e. average of first three years [1970-72]
and average of last three years [1984-86]

APPENDIX - I TABLE -2
 †
 Compound Growth Rates of Different Bank Groups
 (in percentage)

Items	SBIS	NB	IPS	RRBS	AISB	FB	ASCB	ACB
Cash in hand	23.5	22.2	17.1	46.8	22.3	16.7	22.1	22.0
Money at Call	31.9	17.4	1.8	45.4	23.3	9.4	22.6	22.6
Investments	18.1	18.2	14.8	44.3	18.0	10.6	17.6	17.6
Total Credit	17.2	17.5	13.7	51.0	17.3	10.0	16.9	16.9
Fixed Assets	12.3	15.0	13.0	37.2	14.3	9.1	13.7	13.7
Other Assets	20.7	27.8	18.9	52.5	25.0	19.1	24.6	24.6
Total Assets	18.4	18.5	14.6	49.1	18.4	11.0	18.0	18.0
Reserve Funds	23.8	14.8	11.6	1.1	15.6	N.A.	18.7	18.7
Total Deposits	17.5	18.4	14.6	51.7	15.5	10.1	17.6	17.6
Borrowings	22.6	23.3	17.4	54.8	21.2	15.6	22.6	22.6
No. of Branches	6.7	8.3	4.6	46.7	9.1	0.3	9.1	9.0
Total Earnings	21.1	20.4	16.7	54.8	20.6	14.4	20.2	20.2
Total Expenses	25.5	20.7	16.8	56.5	20.6	14.2	20.3	20.3
Profit/Loss	20.3	17.2	15.5	NA	20.0	14.6	19.2	19.2

† Compound growth rates were estimated using the following equation :-

$$Y_t = Y_0 \left(1 + \frac{r}{100} \right)^t$$

where Y_0 and Y_t are the initial and the t period value of the variables and r is compound growth rate.

Y_0 = average of first three years (1970-72) [for RRB; 1975-77]

Y_t = average of last three years (1985-87)