

APPENDIX IV TABLE NO. : 11

Elasticity Results [el.TCE,Q] of Cost Equations : Year-wise

Bank Group : All Commercial Banks
Annual Observations : 1970 to 1986

Dependent Variable :
Total Current Exp. [TCE]

Years	Elasticity of Cost (TCE) with respect to size variable :				
	VB	TA	EA	TD	TOE
1970	0.82	0.95	0.85	0.70	0.45
1971	0.77	0.89	0.80	0.67	0.43
1972	0.80	0.92	0.82	0.72	0.43
1973	0.81	0.92	0.82	0.72	0.44
1974	0.72	0.82	0.74	0.64	0.48
1975	0.63	0.71	0.65	0.55	0.45
1976	0.77	0.85	0.79	0.66	0.54
1977	0.78	0.87	0.80	0.69	0.56
1978	0.92	1.01	0.93	0.83	0.59
1979	0.93	0.99	0.92	0.83	0.61
1980	0.85	0.89	0.85	0.77	0.62
1981	0.87	0.83	0.83	0.74	0.65
1982	0.84	0.81	0.84	0.74	0.66
1983	0.89	0.82	0.89	0.78	0.67
1984	0.84	0.74	0.84	0.74	0.63
1985	0.88	0.72	0.87	0.78	0.67
1986	0.93	0.70	0.93	0.83	0.71
Sample Mean	0.86	0.90	0.86	0.76	0.63

APPENDIX IV TABLE NO. 12

Elasticity Results [el.TCE,Q] of Cost Equations : Year-wise

Bank Group : SBI Group

Dependent Variable :

Annual Observations : 1970 to 1986

Total Current Exp. [TCE]

Years	Elasticity of Cost (TCE) with respect to size variable :				
	VB	TA	EA	TD	TOE
1970	6.082	6.220	4.733	7.344	3.536
1971	5.360	5.125	4.112	6.978	3.543
1972	5.266	5.303	4.061	6.958	3.432
1973	4.900	5.062	3.714	6.526	3.355
1974	4.351	4.554	3.281	5.844	3.351
1975	3.617	3.824	2.764	4.682	3.071
1976	3.816	4.001	2.907	5.022	3.258
1977	3.492	3.696	2.639	4.680	3.024
1978	3.273	3.479	2.454	4.507	2.870
1979	2.555	2.712	1.929	3.636	2.326
1980	1.845	1.960	1.408	2.738	1.651
1981	1.406	1.459	1.167	2.141	1.350
1982	1.475	1.520	1.355	2.040	1.671
1983	2.112	2.149	2.075	2.612	2.120
1984	3.085	3.249	2.969	3.353	3.044
1985	5.598	6.610	5.423	5.897	5.721
1986	4.329	4.721	4.337	4.537	4.627
Sample Mean	1.652	1.743	1.261	2.447	1.448

APPENDIX IV TABLE NO. : 13

Elasticity Results [el.TCE,Q] of Cost Equations : Year-wise

Bank Group : Nationalised Banks
Annual Observations : 1970 to 1986

Dependent Variable :
Total Current Exp. [TCE]

Years	Elasticity of Cost (TCE) with respect to size variable :				
	VB	TA	EA	TD	TOE
1970	0.802	1.476	0.887	0.643	0.580
1971	0.780	1.417	0.861	0.630	0.606
1972	0.789	1.421	0.867	0.649	0.602
1973	0.809	1.434	0.885	0.647	0.612
1974	0.733	1.276	0.804	0.584	0.684
1975	0.636	1.073	0.697	0.502	0.626
1976	0.771	1.255	0.838	0.596	0.753
1977	0.785	1.256	0.843	0.629	0.770
1978	0.933	1.445	0.992	0.775	0.839
1979	0.939	1.395	0.991	0.782	0.863
1980	0.871	1.196	0.910	0.735	0.847
1981	0.832	1.066	0.868	0.702	0.868
1982	0.828	1.005	0.867	0.694	0.866
1983	0.881	1.016	0.923	0.729	0.890
1984	0.838	0.947	0.869	0.695	0.993
1985	0.878	1.006	0.907	0.734	0.896
1986	0.981	1.176	0.948	0.775	0.936
Sample Mean	0.856	1.194	0.897	0.711	0.851

APPENDIX IV TABLE NO.: 14

Elasticity Results [el.TCE,Q] of Cost Equations : Year-wise

Bank Group : Indian Pvt. Sector Banks
Annual Observations : 1970 to 1986

Dependent Variable :
Total Current Exp. [TCE]

Years	Elasticity of Cost (TCE) with respect to size variable :				
	VB	TA	EA	TD	TDE
1970	2.04	1.89	2.16	1.98	0.73
1971	2.20	1.83	2.07	1.92	0.74
1972	1.91	1.79	1.99	1.87	0.75
1973	1.72	1.63	1.78	1.66	0.74
1974	1.40	1.33	1.46	1.47	0.79
1975	0.93	1.03	1.11	1.04	0.72
1976	1.05	1.02	1.10	1.00	0.79
1977	0.95	0.94	0.98	0.90	0.80
1978	0.99	1.01	1.02	0.97	0.88
1979	1.22	1.22	1.26	1.19	0.83
1980	1.08	1.08	1.10	1.05	0.87
1981	0.84	0.85	0.87	0.82	0.81
1982	0.84	0.85	0.86	0.81	0.88
1983	0.84	0.86	0.83	0.83	0.90
1984	0.85	0.87	0.79	0.93	0.86
1985	0.90	0.95	0.85	0.93	0.95
1986	1.06	1.13	0.97	1.15	0.97
Sample Mean	1.01	1.00	1.04	0.98	0.86

APPENDIX IV TABLE NO. : 15

Elasticity Results [el.EC,Q] of Cost Equations : Year-wise

Bank Group : All Commercial Banks
Annual Observations : 1970 to 1986

Dependent Variable :
Establishment Exp.[EC]

Years	Elasticity of Cost (EC) with respect to size variable :				
	VB	TA	EA	TD	TOE
1970	0.90	0.59	0.95	0.61	0.48
1971	0.84	0.56	0.89	0.60	0.50
1972	0.88	0.58	0.93	0.64	0.51
1973	0.87	0.59	0.91	0.63	0.50
1974	0.79	0.53	0.82	0.57	0.56
1975	0.80	0.55	0.84	0.58	0.62
1976	1.03	0.71	1.08	0.74	0.80
1977	1.05	0.74	1.09	0.79	0.82
1978	1.10	0.81	1.13	0.87	0.78
1979	1.06	0.79	1.07	0.86	0.78
1980	1.05	0.80	1.06	0.87	0.86
1981	1.07	0.84	1.09	0.92	0.99
1982	1.10	0.88	1.12	0.96	1.03
1983	1.11	0.92	1.13	1.01	1.02
1984	1.01	0.88	1.03	0.96	0.95
1985	1.03	0.94	1.04	1.04	1.01
1986	1.07	1.00	1.08	1.15	1.08
Sample Mean	1.03	0.79	1.05	0.84	0.87

APPENDIX IV TABLE NO. : 16

Elasticity Results [el.EC,Q] of Cost Equations : Year-wise

Bank Group : SBI Group
Annual Observations : 1970 to 1986

Dependent Variable :
Establishment Exp.[EC]

Years	Elasticity of Cost (EC) with respect to size variable :				
	VB	TA	EA	TD	TOE
1970	0.478	0.617	0.682	0.685	0.368
1971	0.433	0.510	0.605	0.676	0.382
1972	0.464	0.577	0.650	0.732	0.387
1973	0.451	0.574	0.613	0.711	0.396
1974	0.427	0.548	0.558	0.675	0.429
1975	0.449	0.577	0.613	0.648	0.513
1976	0.606	0.748	0.791	0.861	0.674
1977	0.656	0.803	0.872	0.917	0.675
1978	0.723	0.883	0.878	0.979	0.647
1979	0.551	0.822	0.844	0.920	0.669
1980	0.540	0.805	0.794	0.875	0.775
1981	0.580	0.893	0.855	0.876	0.970
1982	0.619	0.984	0.903	0.991	1.061
1983	0.976	1.027	0.924	0.963	1.04
1984	0.566	0.945	0.818	0.962	0.747
1985	1.010	1.026	0.844	0.887	1.023
1986	1.094	1.039	1.077	1.052	0.790
Sample Mean	0.733	0.857	0.894	0.917	0.725

APPENDIX IV TABLE NO. : 17

Elasticity Results [el(EC,Q)] of Cost Equations : Year-wise

Bank Group : Nationalised Banks
Annual Observations : 1970 to 1986

Dependent Variable :
Establishment Exp. [EC]

Years	Elasticity of Cost (EC) with respect to size variable :				
	VB	TA	EA	TD	TOE
1970	0.840	1.011*	0.93*	0.873*	1.17*
1971	0.839				
1972	0.873				
1973	0.916				
1974	0.837				
1975	0.877				
1976	1.215				
1977	1.298				
1978	1.434				
1979	1.489				
1980	1.713				
1981	1.845				
1982	2.007				
1983	2.228				
1984	2.245				
1985	2.541				
1986	2.976				
Sample Mean	1.573	1.011	0.93	0.873	1.17

* Constant Elasticity [Cobb-Douglas Functional Form]

APPENDIX IV TABLE NO. : 18

Elasticity Results [el.EC,Q] of Cost Equations : Year-wise

Bank Group : Indian Pvt.Sector Banks
Annual Observations : 1970 to 1986

Dependent Variable :
Establishment Exp. [EC]

Years	Elasticity of Cost (EC) with respect to size variable :				
	VB	TA	EA	TD	TOE
1970	1.43	1.30	1.13	0.74	0.88
1971	1.42	1.30		0.79	
1972	1.41	1.30		0.85	
1973	1.29	1.21		0.82	
1974	1.10	1.03		0.77	
1975	1.02	0.97		0.80	
1976	1.12	1.07		0.98	
1977	1.09	1.08		1.13	
1978	1.20	1.22		1.38	
1979	1.13	1.12		1.01	
1980	1.06	1.08		1.08	
1981	0.99	1.01		1.08	
1982	0.99	1.03		1.14	
1983	1.03	1.08		1.23	
1984	1.07	1.10		1.31	
1985	1.11	1.18		1.28	
1986	1.33	1.40		1.42	
Sample Mean	1.20	1.02		1.04	

* Constant Elasticity [Cobb-Douglas Functional Form]