

**APPENDIX VI**      **TABLE NO. 7**

## Elasticity Results [el.TC,Q] of Cost Equations : Bank-wise

Dep. Variable : Total Current Exp. [TCE]

## Cross-Sectional Data [Public Sector Banks: 28]

Banks	Elasticity of Cost (TCE) with respect to size variable :							
	VB	TA	EA	TD	TOE	Surro-	TB	
						gative!		
SBI	3.11	4.07	5.89	2.67	5.05	4.17	1.61	
PATLA	1.19	1.54	1.65	1.08	1.55	1.40	0.82	
BK & JP	0.80	1.05	1.15	0.67	1.23	0.98	0.75	
HYDER	-0.83	1.11	1.26	0.71	1.23	1.03	0.81	
TRVCR	0.92	1.22	1.41	0.77	1.47	1.16	0.85	
MYSOR	0.81	1.05	1.27	0.68	1.32	1.03	0.72	
SRSTR	1.06	1.05	1.19	0.65	1.29	1.05	0.56	
INDOR	0.89	1.18	1.40	0.72	1.44	1.13	0.62	
INDIA	0.45	0.16	0.48	0.76	-0.19*	1.46	0.89	
PNB	0.44	0.25	-0.26*	0.63	-0.14*	0.44	1.24	
BRODA	0.47	0.42	-0.15*	0.63	0.31*	1.50	0.94	
CNTRL	0.45	0.31	-0.09*	0.58	0.06*	1.45	1.32	
CANRA	0.44	0.27	-0.11*	0.55	-0.06*	1.42	0.82	
SYNDI	0.53	0.55	0.34	0.55	0.41	1.48	0.72	
UCO	0.62	0.68	0.56	0.63	0.62	0.62	1.12	
IOB	0.76	0.84	0.67	0.73	0.75	1.75	0.73	
INDIN	0.90	1.01	0.85	0.86	0.97	0.92	0.91	
UNION	0.66	0.75	0.66	0.64	0.72	0.69	1.16	
UNITED	0.79	0.95	0.92	0.74	0.97	0.87	0.86	
ALLAHA	0.94	1.18	1.17	0.88	1.21	1.08	1.52	
MAHA	0.95	1.18	1.26	0.83	1.21	1.09	1.11	
ANDRA	1.02	1.30	1.39	0.91	1.43	1.21	1.06	
DENA	0.84	1.06	1.14	0.74	1.21	1.00	1.07	
PN & SB	1.07	1.13	1.21	0.77	1.28	1.09	0.77	
VIJYYA	0.85	1.09	1.24	0.72	1.29	1.04	0.86	
DRNTL	0.92	1.24	1.23	0.88	1.48	1.15	0.71	
NEWBK	0.89	1.23	1.30	0.78	1.38	1.12	0.75	
CORPN	0.92	1.23	1.38	0.80	1.43	1.15	0.69	
Sample	0.67	0.74	0.58	0.65	0.68	0.67	0.82	

\* insignificant or negative (wide pp.120)

APPENDIX VI TABLE NO. 8

Elasticity Results [ $\epsilon_{l, EC, Q}$ ] of Cost Equations : Bank-wise

Dep.Variable : Establishment Exp.[EC]

Cross-Sectional Data  
[Public Sector Banks; 28]

Banks	Elasticity of Cost (EC) with respect to size variable :							
	VB	TA	EA	TD	TOE	Surro-	TB	
						gative		
SBI	1.76	2.54	2.34	1.77	1.74	2.03	1.47	
PATLA	0.84	1.32	0.55	0.82	0.76	0.86	1.09	
BK & JP	0.53	0.84	0.36	0.47	0.58	0.56	0.92	
HYDER	0.56	0.90	0.40	0.51	0.58	0.59	1.02	
TRVCR	0.62	1.00	0.46	0.56	0.71	0.67	1.09	
MYSOR	0.53	0.82	0.40	0.47	0.59	0.56	0.93	
SRSTR	0.67	0.77	0.36	0.43	0.54	0.55	0.72	
INDOR	0.59	0.94	0.46	0.52	0.64	0.63	0.85	
INDIA	0.61	0.71	0.06*	0.73	0.53	0.64	0.96	
PNB	0.59	0.71	0.02*	0.65	0.52	0.62	1.37	
BRODA	0.51	0.64	0.11*	0.62	0.44	0.55	1.04	
CNTRL	0.51	0.64	0.02*	0.55	0.47	0.54	1.36	
CANRA	0.55	0.70	0.02*	0.56	0.53	0.59	0.96	
SYNDI	0.52	0.72	0.11*	0.51	0.52	0.57	0.87	
UCO	0.52	0.74	0.20*	0.52	0.51	0.57	1.22	
IOB	0.67	0.97	0.26	0.65	0.68	0.65	0.91	
INDIN	0.77	1.11	0.32	0.74	0.73	0.73	1.12	
UNION	0.54	0.78	0.23	0.52	0.44	0.50	1.30	
UNITED	0.59	0.87	0.30	0.56	0.62	0.59	1.00	
ALLAHA	0.67	1.05	0.38	0.67	0.66	0.69	1.12	
MAHA	0.64	0.98	0.39	0.59	0.66	0.65	1.26	
ANDRA	0.75	1.16	0.47	0.70	0.78	0.77	1.35	
DENA	0.56	0.86	0.35	0.52	0.62	0.58	1.21	
PN & SB	0.61	0.96	0.40	0.57	0.65	0.64	1.00	
VIJYA	0.58	0.90	0.41	0.52	0.63	0.61	1.10	
DRNTL	0.68	1.11	0.44	0.70	0.77	0.74	1.02	
NEWBK	0.58	0.91	0.40	0.54	0.63	0.61	0.92	
CORPN	0.65	1.05	0.48	0.61	0.70	0.70	0.97	

\* insignificant or negative (wide pp.120)

**APPENDIX VI      TABLE NO. 9**

## Elasticity Results [el.OC,Q] of Cost Equations : Bank-wise

Dep. Variable : Other Current Exp.[OC]

## Cross-Sectional Data [Public Sector Banks; 28]

Bank's	Elasticity of cost (OC) with respect to size variable :						
	VB	TA	TD	TOE	Surro-	TB	
					gative		
SBI	3.02	2.80	2.86	2.51	2.80	1.52	
PATLA	1.44	1.38	1.45	1.18	1.36	1.07	
BK & JP	1.19	1.14	1.11	1.18	1.15	1.18	
HYDER	1.13	1.10	1.09	1.05	1.09	1.17	
TRVCR	1.18	1.14	1.12	1.20	1.16	1.67	
MYSOR	1.11	1.02	1.05	1.10	1.07	1.08	
SRSTR	1.63	1.13	1.14	1.17	1.27	0.97	
INDOR	1.09	1.02	1.01	1.03	1.04	0.85	
INDIA	0.64	0.80	0.82	0.91	0.79	1.20	
PNB	0.52	0.62	0.60	0.69	0.61	1.31	
BRODA	0.62	0.68	0.69	0.70	0.67	1.15	
CNTRL	0.64	0.74	0.70	0.81	0.72	1.68	
CANRA	0.47	0.55	0.50	0.62	0.53	0.81	
SYNDI	0.63	0.66	0.62	0.70	0.65	0.80	
UCO	0.91	0.93	0.91	0.95	0.92	1.54	
IOB	0.88	0.90	0.86	0.94	0.89	0.83	
INDIN	1.09	1.10	1.06	1.08	1.08	1.09	
UNION	0.90	0.91	0.88	0.78	0.87	1.48	
UNITED	1.49	1.15	1.13	1.19	1.24	1.25	
ALLAHA	1.34	1.35	1.36	1.27	1.33	2.13	
MAHA	1.55	1.49	1.48	1.51	1.51	1.83	
ANDRA	1.24	1.20	1.21	1.20	1.21	1.32	
DENA	1.38	1.32	1.33	1.42	1.36	1.78	
PN & SB	1.07	1.03	1.06	1.03	1.05	1.01	
VIJYTA	1.08	1.02	1.03	1.07	1.05	1.17	
DRNTL	0.94	0.91	1.01	0.95	0.95	0.79	
NEWBK	1.34	1.28	1.31	1.32	1.31	1.21	
CORPN	1.01	0.96	1.00	0.95	0.98	0.83	