

LIST OF TABLES

<u>TABLE No.</u>		<u>PAGE</u>
1.1	Progress of Indian Banking Between 1969 and 1979.	2
1.2	Number of Branches in Different Size Groups.	6
2.1	Coefficient of Correlation Matrix for All Branches-1979	23
2.2	Regression Results - Size-Cost Relationship in All Branches - 1979	25
2.5	Size-wise Distribution of Different Types of Loans in Rural, Urban and All Branches-1979	26
2.4	Size-wise Distribution of Different Types of Deposits in Rural, Urban and All Branches-1979	27
3.1	Classification of Different Costs by size-groups of Rural, Urban and All Branches-1979	33
3.2	Size and Ratio of Interest Cost to Volume of Business	34
3.3	Simple Average and Relative Dispersion in Operating cost and wage-salary cost in Different size-groups of Rural, urban and All Branches, 1978.	37
3.4	Simple Average and Relative Dispersion in Operating cost and wage-salary cost in Different size-groups of Rural, Urban and All Branches, 1979.	39
3.5	Regression Results: Linear Model(Size and operating cost Ratio)	45

3.6	Regression Results: Linear Model (Size and Wage-salary cost ratio)	46
3.7	Regression Results: Double-Log Model (Size and Operating Cost Ratio)	47
3.8	Regression Results: Double-Log Model (Size and Wage-salary cost ratio)	48
3.9	Volume of business per employee, wage-salary cost ratio, wage-salary cost per employee and ratio of officer to clerical staff in Rural, Urban and all Branches, 1979.	61
4.1	Interest Income, cost, spread and Burden- ratios to volume of business, 1979.	66
4.2	Income, Expenditure and Savings at Branch Level.	71
4.3	Simple Average and Relative Dispersion in Earnings in Different Size-groups, 1979	74
4.4	Simple Average and Relative dispersion in Earnings in Different size-groups, 1979	75
4.5	Size-Earning Regression Results: Linear Model	79
4.6	Size-Earning Regression Results: Semi-logarithmic Model	81
4.7	Size-Earning Regression Results: Double-Log Model	83
5.1	Volume and Structure of Business, 1979.	87-88
5.2	Volume and Structure of Business, 1979.	89-90
5.3	Advance Deposit Ratio in Branches, 1979	94
5.4	Coefficients of Determination (R^2) for Selected Independent Variables (Dependent Variable: Ratio of Operating Cost to Volume of Business)	102

5.5	Coefficients of Determination (R^2) for Selected Independent Variables (Dependent Variable: Ratio of Earnings to Volume of Business)	103
5.6	Correlation Matrix-All Branches, 1979.	106
5.7	Correlation Matrix-Rural Branches, 1979.	109
5.8	Correlation Matrix-Urban Branches, 1979.	110
5.9	Multiple Regression Results: All Branches for 1978 (Dependent Variable: Ratio of Operating Cost to Volume of Business)	116
5.9	Multiple Regression Results: All Branches for 1979 (Dependent Variable: ratio of Operating cost to Volume of Business)	117
5.10	Multiple Regression Results: Rural Branches, 1978 (Dependent Variable: Ratio of Operating to Volume of Business)	118
4.10	Multiple Regression Results: rural Branches, 1979 (dependent variable: Ratio of operating cost to Volume of business)	119
5.11	Multiple Regression Results: Urban Branches, 1978 (Dependent Variable: Ratio of Operating cost to Volume of business)	120
5.11	Multiple Regression Results: Urban Branches, 1979 (Dependent Variable: Ratio of Operating Cost to Volume of Business)	121
5.12	Multiple Regression Results: All Branches, 1978 and 1979 (Dependent Variables: Ratio of Earnings to Volume of Business)	132

5.12	Multiple Regression Results: Rural Branches, 1976 and 1979 (Dependent Variable: Ratio of Earnings to Volume of Business)	133
5.12	Multiple Regression Results: Urban Branches, 1976 and 1979 (Dependent Variable: Ratio of Earnings to Volume of Business)	134
6.1	Indicators of Social Efficiency, 1979	146
6.2	Standardisation of Original Variables	151
6.3	Index of Social Efficiency in Rural, Urban and All Branches	153
6.4	Correlation Matrix for Computing, P_1 , for Measuring Social Efficiency in All Branches	155
6.5	Correlation Matrix for Computing P_1 , for Measuring Social Efficiency in Rural Branches	156
6.6	Correlation Matrix for Computing P_1 , for Measuring Social Efficiency in Urban Branches	157
6.7	Coefficient of Correlation Between Index of Social Efficiency and Selected Indicators	158

APPENDIX TABLES :

1.	Classification of costs in Rural and Urban Branches - 1973 and 1979	170
2.	Classification of Loans in Rural and Urban Branches - 1973 and 1979.	171
3.	Classification of Deposits in Rural and Urban Branches - 1970 and 1979	172
4.	Composition of Assets in Rural and Urban Branches - 1970 and 1979	173
5.	Classification of Income in Rural and Urban Branches - 1970 and 1979	174

6.	Net Head Office Interest, Gross Surplus and Earnings in Rural and Urban Branches - 1978 and 1979	175
7.	Officers, Clerical and Sub-Ordinate Staff in Rural and Urban Branches - 1978 and 1979	176
8.	Agricultural Deposits, Priority Sector Advances and Number of Accounts in Rural and Urban Branches - 1978 and 1979	177-178
9.	Other Inland and Foreign Business in Rural and Urban Branches - 1978 and 1979	179