# CONTENTS

| Certificate | i |
| PREFACE | ii - vii |
| CONTENTS (OF THE THESIS) | viii- xi |
| LIST OF TABLES | xii - xviii |
| ABBREVIATIONS | xix |

## CONTENTS OF THE THESIS

### CHAPTER I: INTRODUCTION

1 - 15

1. Rationale of Study 1 - 4
2. Objectives of the Study 5 - 11
3. Sources of Data 11 - 13
4. Plan of the Study 13 - 15

### CHAPTER II: MANAGEMENT ACCOUNTING AND BANKING 16 - 81

#### SECTION - I

MANAGEMENT ACCOUNTING: GENESIS AND TECHNIQUES 16 - 65

1. Evolution and Definitions 17 - 24
2. Scope of Management Accounting 24 - 25
3. Management Accounting Techniques 25 - 65

#### SECTION - II

BANKING DEVELOPMENT 65 - 81
CHAPTER III : QUESTIONNAIRE : CONTENTS AND SIGNIFICANCE .... 82 - 161

i. Sample Selection .... 82 - 85

ii. Data - Collection. 85 - 88

iii. Background for Development of Questionnaire .... 88 - 90

iv. Contents of the Questionnaire 90 - 161
   a. Databased Information 90 - 95
   b. Qualitative Information 95 - 161

CHAPTER IV : ANALYTICAL PROFILE OF COMMERCIAL BANKS .... 162 - 248

SECTION - I REPRESENTATIVENESS OF SAMPLE 163 - 171

SECTION - II DATA ANALYSIS .... 171 - 248

i. Branchwise Ratio of Advance to Deposit, Profit to advance and Profit to volume of business .... 172 - 196

ii. Regression of profit on advance, deposit, volume of business and ratio of advance to deposit .... 196 - 203

iii. Share of priority and non-priority advance to total advance .... 203 - 218

iv. Share of various subsegment of priority sector to priority sector advances .... 219 - 233

v. Proportion of each facility of advance to total advance 233 - 248

CHAPTER V : ANALYSIS OF DATA .... 249 - 408

SECTION - I RANKING OF THE FACTORS 251 - 339

i. Relationship in ranking of factors between the segments 252 - 259
ii. Analysis of rank correlation within the segment for each branch between the factors 259 - 271

iii. Relationship between various branches in ranking of the factors 271 - 339

SECTION - II APPLICATION OF MANAGEMENT ACCOUNTING TECHNIQUES WITH REFERENCE TO SEGMENTS 339 - 370

i. Application of Management accounting techniques 340 - 346

ii. Relationship for application of techniques between the segments in lending decision 346 - 348

iii. Relationship between the techniques within the segment 348 - 367

iv. Linkage Analysis 367 - 370

SECTION - III APPLICATION OF MANAGEMENT ACCOUNTING TECHNIQUES WITH REFERENCE TO BRANCH, THEIR SPECIALISATION AND SIZE 370 - 407

i. Branchwise index of the application of management accounting techniques 371 - 383

ii. Relationship between extent of application of technique and specialisation of branch with reference to segment 383 - 388

iii. Effect of advances and volume of business on probability of application of techniques 388 - 407

CHAPTER VI ANALYSIS OF DATA-TECHNIQUES AND SEGMENTS - II 409 - 496

SECTION I MANAGEMENT ACCOUNTING TECHNIQUES 410 - 480

i. Business Plan 410 - 416

ii. Break-Even Analysis 416 - 446
<table>
<thead>
<tr>
<th>iii. Method of Costing</th>
<th>446 - 453</th>
</tr>
</thead>
<tbody>
<tr>
<td>iv. Funds Flow</td>
<td>454 - 457</td>
</tr>
<tr>
<td>v. Cash Flow</td>
<td>457 - 461</td>
</tr>
<tr>
<td>vi. Ratio Analysis</td>
<td>461 - 480</td>
</tr>
<tr>
<td><strong>SECTION II</strong></td>
<td></td>
</tr>
<tr>
<td>Monitoring, Follow-up</td>
<td>480 - 495</td>
</tr>
<tr>
<td>Problem Credit</td>
<td>483 - 495</td>
</tr>
<tr>
<td><strong>CHAPTER VII</strong></td>
<td>497 - 540</td>
</tr>
<tr>
<td>Conclusion</td>
<td></td>
</tr>
<tr>
<td><strong>APPENDIX - 1</strong></td>
<td>541 - 562</td>
</tr>
<tr>
<td>Questionnaire</td>
<td></td>
</tr>
<tr>
<td><strong>BIBLIOGRAPHY</strong></td>
<td>563 - 578</td>
</tr>
</tbody>
</table>