

## LIST OF TABLES

TABLE NO.	TITLE	PAGE NO.
1.1	Position of Nationalized Banks as on 31 December, 1968.	7
1.2	Bank-wise Data of the Six Banks, Nationalized in April 1980	7
1.3	Structure of Indian Banks	8
1.4	Factors and Causes of poor recovery of NPA's	37
1.5	Year-wise Gross NPA's position of PSB's.	38
1.6	Year-wise Sectoral Break-up of NPA's	39
1.7	Frequency Distribution of Net NPA's to Net Advances of Scheduled Commercial Banks	40
4.1	Deposit Per Branch	90
4.2	Advance Per Branch	92
4.3	Income Per Branch	94
4.4	Profit Per Branch	96
4.5	Working Fund Per Branch	97
4.6	Net Interest Margin Per Branch	99
4.7	Expenditure Per Branch	101
4.8	Establishment Expenses Per Branch	102
4.9	Credit Deposit Ratio	104
4.10	Deposit Per Employee	105
4.11	Advance Per Employee	107
4.12	Income Per Employee	109
4.13	Profit Per Employee	110
4.14	Working Fund Per Employee	112
4.15	Net Interest Margin Per Employee	114
4.16	Expenditure Per Employee	116
4.17	Establishment Expenses Per Employee	117
4.18	Performance indicators of Commercial Banks year 1988-89	120
4.19	Performance indicators of Commercial Banks year 1989-90	122
4.20	Performance indicators of Commercial Banks year 1990-91	124
4.21	Performance indicators of Commercial Banks year 1991-92	125

4.22	Performance indicators of Commercial Banks year 1992-93	127
4.23	Performance indicators of Commercial Banks year 1993-94	129
4.24	Performance indicators of Commercial Banks year 1994-95	131
4.25	Performance indicators of Commercial Banks year 1995-96	132
4.26	Performance indicators of Commercial Banks year 1996-97	134
4.27	Performance indicators of Commercial Banks year 1997-98	136
4.28	Performance indicators of Commercial Banks year 1998-99	137
4.29	Performance indicators of Commercial Banks year 1999-2000	139
4.30	Group-wise performance of Public Sector Banks	140
5.1	Income to Total advances	146
5.2	Income to Total Deposits	148
5.3	Income to Establishment Expenses	149
5.4	Income to Total Expenses	151
5.5	Income to Net Interest Margin	153
5.6	Income to Interest Received	154
5.7	Income to Interest Paid	156
5.8	Income to Working Fund	158
5.9	Income to Total Assets	160
5.10	Income to Equity	161
5.11	Expenses to Total Advance	164
5.12	Expenses to Total Deposits	165
5.13	Expenses to Establishment Expenses	167
5.14	Expenses to Total Income	169
5.15	Expenses to Interest Margin	170
5.16	Expenses to Interest Received	172
5.17	Expenses to Interest Paid	174
5.18	Expenses to Working Fund	175
5.19	Expenses to Total Assets	177
5.20	Expenses to Equity	178
5.21	Profit to Total Advances	181
5.22	Profit to Total Deposits	182

5.23	Profit to Total Establishment Expenses	184
5.24	Profit to Total Income	185
5.25	Profit to Total Expenses	187
5.26	Profit to Net Interest Margin	188
5.27	Profit to Interest Received	190
5.28	Profit to Interest Paid	192
5.29	Profit to Working Fund	194
5.30	Profit to Total Assets	195
5.31	Profit to Total Equity	197
5.32	Overall Performance of Banks on the basis of Income	201
5.33	Overall Performance of Banks on the basis of Expenditure	202
5.34	Overall Performance of Banks on the basis of Profitability	203
5.35	Classification of Banks: Rank Average of Income Ratios	204
5.36	Classification of Banks: Rank Average of Expenditure Ratios	205
5.37	Classification of Banks: Rank Average of Profitability Ratios	206
6.1	Group Statistics 1988-89	211
6.2	Pooled within groups Canonical correlation Matrix	213
6.3	Standardized and un-standardized canonical discriminant function co-efficient	215
6.4	Case wise statistics	216
6.5	Group Statistics 1989-90	218
6.6	Pooled within groups Canonical correlation Matrix	220
6.7	Standardized and un-standardized canonical discriminant function co-efficient	221
6.8	Case wise statistics	222
6.9	Group Statistics 1990-91	224
6.10	Pooled within groups Canonical correlation Matrix	226
6.11	Standardized and un-standardized canonical discriminant function co-efficient	227
6.12	Case wise statistics	229
6.13	Group Statistics 1991-92	231
6.14	Pooled within groups Canonical correlation Matrix	232
6.15	Standardized and un-standardized canonical discriminant function co-efficient	234

6.16	Case wise statistics	235
6.17	Group Statistics 1992-93	237
6.18	Pooled within groups Canonical correlation Matrix	239
6.19	Standardized and un-standardized canonical discriminant function co-efficient	240
6.20	Case wise statistics	241
6.21	Group Statistics 19993-94	243
6.22	Pooled within groups Canonical correlation Matrix	245
6.23	Standardized and un-standardized canonical discriminant function co-efficient	247
6.24	Case wise statistics	248
6.25	Group Statistics 1994-95	250
6.26	Pooled within groups Canonical correlation Matrix	251
6.27	Standardized and un-standardized canonical discriminant function co-efficient	253
6.28	Case wise statistics	254
6.29	Group Statistics 1995-96	256
6.30	Pooled within groups Canonical correlation Matrix	258
6.31	Standardized and un-standardized canonical discriminant function co-efficient	260
6.32	Case wise statistics	261
6.33	Group Statistics 1996-97	263
6.34	Pooled within groups Canonical correlation Matrix	265
6.35	Standardized and un-standardized canonical discriminant function co-efficient	266
6.36	Case wise statistics	267
6.37	Group Statistics 1997-98	269
6.38	Pooled within groups Canonical correlation Matrix	271
6.39	Standardized and un-standardized canonical discriminant function co-efficient	272
6.40	Case wise statistics	273
6.41	Group Statistics 1998-99	275
6.42	Pooled within groups Canonical correlation Matrix	277
6.43	Standardized and un-standardized canonical discriminant function co-efficient	279
6.44	Case wise statistics	280
6.45	Group Statistics 1999-2000	282
6.46	Pooled within groups Canonical correlation Matrix	284

6.47	Standardized and un-standardized canonical discriminant function co-efficient	285
6.48	Case wise statistics	286
6.49	Year wise categorization of PSB's	288