

APPENDIX A

COMPETENCY RATING SURVEY

Directions for completing competency rating survey

How important are the following individual competencies for **middle level managers**? Please rate the importance for every competency on the following scale of 1-5.

1-Not important (NI)

2-Slightly important (SI)

3-Moderately important (MI)

4-Considerably important (CI)

5-Essentially important (EI)

COMPETENCY	IMPORTANCE				
	NI	SI	MI	CI	EI
1.Negotiation	1	2	3	4	5
2. Quality focused	1	2	3	4	5
3.Customer relations knowledge	1	2	3	4	5
4. Vision	1	2	3	4	5
5.Following processes & procedures	1	2	3	4	5
6.Planning & organizing	1	2	3	4	5
7.Crisis management	1	2	3	4	5
8.Ethical/legal issues	1	2	3	4	5
9.Critical thinking	1	2	3	4	5
10.Maintaining professional & Ethical standards	1	2	3	4	5
11.Problem solving	1	2	3	4	5
12.Analyzing information & reducing information overload	1	2	3	4	5
13.Managing knowledge & talent	1	2	3	4	5

14.Team building	1	2	3	4	5
15.Developing subordinates	1	2	3	4	5
16.Goal setting	1	2	3	4	5
17.Reviewing & guiding	1	2	3	4	5
18.Delegating effectively	1	2	3	4	5
19.Mentoring/Coaching	1	2	3	4	5
20.Holds self, accountable for actions	1	2	3	4	5
21.Holds others accountable for their decisions	1	2	3	4	5
22.Participative decision making	1	2	3	4	5
23.Autonomy & empowerment	1	2	3	4	5
24.Cultivating climate of trust	1	2	3	4	5
25.Shows approachability	1	2	3	4	5
26.Feedback, praise & recognition	1	2	3	4	5
27.Consulting/ facilitating	1	2	3	4	5
28.Co-operation	1	2	3	4	5
29.Communication skills	1	2	3	4	5
30.Listening skills	1	2	3	4	5
31.Understanding self & others	1	2	3	4	5
32.Relationship management	1	2	3	4	5
33.Motivating others	1	2	3	4	5
34.Develops rapport	1	2	3	4	5
35.Achievement orientation	1	2	3	4	5
36.Taking initiative	1	2	3	4	5
37.Conflict resolution	1	2	3	4	5
38.Time management ability	1	2	3	4	5

39.Self development	1	2	3	4	5
40.Resilience	1	2	3	4	5
41. Hard worker/ Diligent	1	2	3	4	5
42.Humour	1	2	3	4	5
43. Portraying enthusiasm, work commitment, passion & confidence	1	2	3	4	5
44.Responsible & dependable	1	2	3	4	5
45.Humility	1	2	3	4	5
46.Consistent	1	2	3	4	5
47.Tolerant	1	2	3	4	5
48.Flexible	1	2	3	4	5
49.Credibility	1	2	3	4	5
50.Assertiveness	1	2	3	4	5
51.Ambitious	1	2	3	4	5
52.Orderliness	1	2	3	4	5
53..Patience	1	2	3	4	5

Thank you for your assistance in completing this survey

Your time and effort are very much appreciated

APPENDIX B

Dear respondent,

I am doing research on how an individual's behaviour and the work place environment can play an important role in one's performance. Please give your noble opinion about how you perceive yourself and your organisation. The information provided by you will be kept anonymous and will be used only for academic purpose.

Part-A

(1) Age: -----

(2) Work experience (no. of years) -----

Please tick (√) the relevant option:-

3. Gender:	Male	Female	
4. Qualification:	Graduate	Post-graduate	
5. Profession/Sector	Public sector employee	Private sector employee	
6. Current designation:	Lower level manager	Mid-level manager	Senior manager

Part-B

Please give the extent to which you behave or act in a particular way by encircling on Nos. 1, 2, 3, 4 or 5, where, the numbers represent the following:

1- Never, 2- Rarely, 3- Sometimes, 4- Often, 5- Always

	Statements	Never	Rarely	Sometimes	Often	Always
1	I am aware of the products and services available to the customers	1	2	3	4	5
2	I keep confidentiality of the account details of the customers	1	2	3	4	5
3	I monitor the progress of my subordinates & provide specific feedback to them.	1	2	3	4	5
4	I let others finish their point before I comment	1	2	3	4	5
5	I concentrate my efforts on the more important priorities	1	2	3	4	5
6	I let my subordinates finish their own work without my assistance.	1	2	3	4	5
7	I fail to meet the expectations & requirements of my customers.	1	2	3	4	5
8	While assigning responsibilities to my subordinates, I clarify the results I desire	1	2	3	4	5
9	I ensure that important information is shared quickly and effectively, up, down & across the department	1	2	3	4	5
10	In order to solve a problem I generate various options and its implications.	1	2	3	4	5
11	I can predict what my team members will do across different situations.	1	2	3	4	5

12	I maintain good relations with the outsiders who are important for my bank	1	2	3	4	5
13	I focus on my own job rather than wasting time in motivating & counselling subordinates	1	2	3	4	5
Statements		Never	Rarely	sSometime	Often	Always
14	My seniors confide in me for discussing important issues of the bank	1	2	3	4	5
15	I help my subordinates in their career development plans	1	2	3	4	5
16	I get stressed during tough times.	1	2	3	4	5
17	I consistently deliver high quality results	1	2	3	4	5
18	I seek feedback and modify my behaviour in light of feedback.	1	2	3	4	5
19	I fail to understand the people and the data before making judgements.	1	2	3	4	5
20	Apart from the task assigned by the bank manager, I hardly devote any time to improve myself.	1	2	3	4	5
21	I loose my cool when customers come to me with an unexpected problem	1	2	3	4	5
22	Customers prefer talking to me instead of going anywhere else to get suggestions/ opinion on any matter	1	2	3	4	5
23	I do not enjoy shifting from one functional area to another.	1	2	3	4	5
24	I fail to comply with the established rules & regulations framed by the bank	1	2	3	4	5
25	I am counted on by my seniors because I exceed goals successfully.	1	2	3	4	5
26	I like new tasks and am quite at home in new settings and with new people.	1	2	3	4	5
27	I settle differences with my customers with minimum noise.	1	2	3	4	5
28	I am able to simplify complex processes quickly.	1	2	3	4	5
29	When I find that the resources are scarce for a task, I mobilize them very effectively	1	2	3	4	5
30	I put across my point of view clearly and persuasively	1	2	3	4	5
31	I am at ease with others and enjoy close working relationships.	1	2	3	4	5
32	I extend full support when my colleagues face any difficulty in their work & non work related problems	1	2	3	4	5

Part-C

Kindly encircle the number that represents the degree to which you agree with the statement.

1-Strongly disagree, 2-Disagree, 3-Neutral, 4-Agree, 5-Strongly agree

Statements		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	My organization is a very personal place. It is like extended family. People seem to share a lot among themselves.	1	2	3	4	5
2	My organization is a very dynamic & entrepreneurial place. People are willing to take risks.	1	2	3	4	5
3	My organization is a very formalized and structural place. Established procedures generally govern what people do.	1	2	3	4	5

4	My organization is very production oriented. A major concern is with getting the job done without much personal involvement.	1	2	3	4	5
5	The head of my organization is generally considered to be a mentor, sage, or a father or mother figure.	1	2	3	4	5
Statements		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
6	The head of my organization is generally considered to be an entrepreneur, an innovator or a risk taker.	1	2	3	4	5
7	The head of my organization is generally considered to be a co-ordinator, an organizer, or an administrator.	1	2	3		5
8	The head of my organization is generally considered to be a producer, a technician, or a hard driver.	1	2	3	4	5
9	The glue that holds my organization together is loyalty and tradition. Commitment to this firm runs high.	1	2	3	4	5
10	The glue that holds my organization together is commitment to innovation and development. There is an emphasis on being first.	1	2	3	4	5
11	The glue that holds my organization together is formal rules and policies. Maintaining a smooth running is important here.	1	2	3	4	5
12	The glue that holds my organization together is the emphasis on tasks and goal accomplishment. A production orientation is commonly shared.	1	2	3	4	5
13	My organization emphasizes human resources. High cohesion and morale in the firm are important.	1	2	3	4	5
14	My organization emphasizes growth and acquiring new resources. Readiness to meet new challenges is important.	1	2	3	4	5
15	My organization emphasizes permanence and stability. Efficient and smooth operations are important.	1	2	3	4	5
16	My organization emphasizes competitive actions and achievement. Measurable goals are important.	1	2	3	4	5

PART-D

In this section, we would like to know how you perceive your own performance.

Imagine someone who would be your “**ideal manager**” or a respected manager or leader from the banking industry that you already know. Your “ideal manager” should be a person who has performed well or the one who is your role model. In fact, he or she may be from any speciality or managerial level. Then, we would ask you to compare yourself to your “ideal manager” in several management areas by answering the following statements.

Please rate these statements based on how you currently view yourself and indicate how you compare yourself to an “ideal manager” who performs extremely well.

1-Not very well, 2-Slightly well, 3-Moderately well, 4-Very well, 5-Extremely well

Statements		Not very well	Slightly well	Moderately well	Very well	Extremely well
1	I receive adequate financial compensation.	1	2	3	4	5
2	I am well respected as a manager.	1	2	3	4	5
3	My professional contribution is recognized.	1	2	3	4	5
4	I meet expected performance standards.	1	2	3	4	5

5	I conceive and bring about change in my branch.	1	2	3	4	5
6	Overall, I achieve negotiated objectives.	1	2	3	4	5
Statements		Not very well	Slightly well	Moderately well	Very well	Extremely well
7	I achieve negotiated objectives related to the coordination of services	1	2	3	4	5
8	I meet negotiated “customer-focused” objectives.	1	2	3	4	5
9	I develop and meet negotiated “quality” objectives for my branch	1	2	3	4	5
10	I lead change and innovation in my branch.	1	2	3	4	5
11	I mediate and negotiate in conflicts between personnel.	1	2	3	4	5
12	I participate and have an impact on change initiatives in my branch.	1	2	3	4	5
13	Overall, I assess my effectiveness as a manager.	1	2	3	4	5

Thank you very much for your valued time and response

APPENDIX-C

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2011 - 12 AND 2012 - 13 AS ON MARCH 31**

(Amount in ` Million)

Name of the Bank	Net profit for the year		Profit brought forward		Profit available for appropriation		Transfer to statutory reserves	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
SBI and its Associates								
State Bank of India	117073	141050	61	3	117133	141053	35170	44179
State Bank of Bikaner & Jaipur	6520	7302	-	-	6520	7302	1956	2191
State Bank of Hyderabad	12983	12502	-	-	12983	12502	3895	3753
State Bank of Mysore	3691	4161	-	-	3691	4161	923	1040
State Bank of Patiala	7964	6668	-	-	7964	6668	1991	1667
State Bank of Travancore	5105	6150	34	69	5139	6219	1276	1538
Total	153336	177833	95	72	153431	177905	45211	54367
Nationalised Banks								
Allahabad Bank	18668	11852	1064	1839	19732	13691	4700	2970
Andhra Bank	13447	12891	2927	991	16374	13882	3362	3223
Bank of Baroda	50070	44807	-	-	50070	44807	12517	11202
Bank of India	26775	27493	-	-	26775	27493	6694	6873
Bank of Maharashtra	4308	7595	3654	4454	7963	12049	1077	1899
Canara Bank	32827	28721	-	-	32827	28721	8250	7200
Central Bank of India	5330	10150	15	15	5345	10164	1333	2537
Corporation Bank	15060	14347	-	-	15060	14347	3850	3587
Dena Bank	8031	8104	-	-	8031	8104	2409	2431
IDBI Bank Ltd.	20316	18821	6150	6726	26466	25547	5079	4708
Indian Bank	17470	15811	887	892	18357	16703	4368	3960
Indian Overseas Bank	10501	5672	-	-	10501	5672	3160	1419
Oriental Bank of Commerce	11416	13279	8	5	11424	13284	2860	3320
Punjab and Sind Bank	4513	3392	11729	14225	16242	17617	1130	850
Punjab National Bank	48842	47477	-	-	48842	47477	12211	11869
Syndicate Bank	13134	20044	-	-	13134	20044	3283	5011
UCO Bank	11087	6182	16852	21111	27938	27293	2772	1545
Union Bank of India	17871	21579	2	6	17873	21585	5370	6480
United Bank of India	6325	3919	-	-	6325	3919	1581	980
Vijaya Bank	5810	5856	8670	9350	14480	15206	1452	1464
Total	341802	327994	51958	59612	393760	387606	87458	83529
Public Sector Banks	495138	505827	52052	59684	547191	565512	132669	137896

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2011 - 12 AND 2012 - 13 AS ON MARCH 31 (Contd.)**

(Amount in ` Million)

Name of the Bank	Transfer to capital reserves		Transfer to Investments fluctuation reserves		Transfer to other reserves		Transfer to proposed dividend	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
SBI and its Associates								
State Bank of India	144	192	-	-	55365	64533	23487	28387
State Bank of Bikaner & Jaipur	78	177	-111	-23	3418	3648	1015	1127
State Bank of Hyderabad	55	186	-	86	7876	7314	1158	1162
State Bank of Mysore	-	199	-	-	2225	2297	468	538
State Bank of Patiala	-	59	-51	192	4967	3692	1058	1058
State Bank of Travancore	28	145	-	-	2720	3360	900	1000
Total	304	957	-162	256	76570	84844	28085	33272
Nationalised Banks								
Allahabad Bank	116	315	-	-	9590	4603	3000	3000
Andhra Bank	45	114	-	-	8400	6292	3078	2798
Bank of Baroda	224	814	-687	-	29893	22195	8123	10596
Bank of India	101	317	-	-	15320	13332	4660	6971
Bank of Maharashtra	25	206	-	161	250	5954	1856	2021
Canara Bank	52	431	-	2050	18853	12300	4873	5760
Central Bank of India	-	-	439	375	356	2425	2758	4116
Corporation Bank	214	399	-	41	7467	6981	3037	2905
Dena Bank	16	49	-	-	4386	3698	1221	1925
IDBI Bank Ltd.	170	1918	-	-	10000	4500	3887	4665
Indian Bank	17	295	-	-	8870	7800	3623	3201
Indian Overseas Bank	100	546	-	-	3073	1559	4168	2148
Oriental Bank of Commerce	70	120	-	52	5810	6650	2305	2684
Punjab and Sind Bank	48	93	-	-	75	254	658	851
Punjab National Bank	330	304	-	-	27708	24169	7462	9544
Syndicate Bank	33	24	-	122	7159	10169	2287	4033
UCO Bank	79	301	-	920	-	-	3422	2889
Union Bank of India	393	542	-	-	6870	8863	4510	4869
United Bank of India	49	130	-	-	2805	1093	1626	1467
Vijaya Bank	163	609	-	-	750	900	2765	2643
Total	2244	7529	-248	3722	167634	143736	69319	79087
Public Sector Banks	2549	8486	-410	3978	244204	228580	97404	112359

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2011 - 12 AND 2012 - 13 AS ON MARCH 31 (Contd.)**

(Amount in ` Million)

Name of the Bank	Transfer to tax on dividend		Balance carried over to Balance sheet	
	2012	2013	2012	2013
	(17)	(18)	(19)	(20)
SBI and its Associates				
State Bank of India	2965	3760	3	3
State Bank of Bikaner & Jaipur	165	183	-	-
State Bank of Hyderabad	-	-	-	-
State Bank of Mysore	76	87	-	-
State Bank of Patiala	-	-	-	-
State Bank of Travancore	146	162	69	14
Total	3352	4192	72	17
Nationalised Banks				
Allahabad Bank	487	510	1839	2293
Andhra Bank	499	476	991	980
Bank of Baroda	-	-	-	-
Bank of India	-	-	-	-
Bank of Maharashtra	301	344	4454	1464
Canara Bank	800	980	-	-
Central Bank of India	445	695	15	16
Corporation Bank	493	434	-	-
Dena Bank	-	-	-	-
IDBI Bank Ltd.	603	718	6726	9039
Indian Bank	588	544	892	902
Indian Overseas Bank	-	-	-	-
Oriental Bank of Commerce	374	456	5	2
Punjab and Sind Bank	105	138	14225	15431
Punjab National Bank	1132	1591	-	-
Syndicate Bank	371	685	-	-
UCO Bank	555	491	21111	21146
Union Bank of India	724	827	6	4
United Bank of India	264	249	-	-
Vijaya Bank	-	-	9350	9590
Total	7739	9138	59612	60867
Public Sector Banks	11091	13330	59684	60884

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2011 - 12 AND 2012 - 13 AS ON MARCH 31 (Contd.)**

(Amount in ` Million)

Name of the Bank	Net profit for the year		Profit brought forward		Profit available for appropriation		Transfer to statutory reserves	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Old Private Sector Banks								
Catholic Syrian Bank	259	327	-	1	259	327	65	82
City Union Bank	2803	3220	56	66	2858	3286	710	820
Dhanlaxmi Bank	-1156	26	-	-1202	-1156	-1176	-	-
Federal Bank	7768	8382	258	2967	8026	11348	1942	2096
ING Vysya Bank	4563	6130	5175	7654	9738	13784	1141	1532
Jammu & Kashmir Bank	8033	10551	-	-	8033	10551	2008	2638
Karnataka Bank	2461	3481	-	-	2461	3481	1100	1600
Karur Vysya Bank	5017	5503	199	18	5216	5521	1505	1650
Lakshmi Vilas Bank	1070	916	3	1	1074	917	280	290
Nainital Bank	612	511	-	-	612	511	153	128
Ratnakar Bank	657	925	4	1	661	925	165	240
South Indian Bank	4017	5023	185	232	4201	5255	1004	1256
Tamilnad Mercantile Bank	3135	4403	10	5	3144	4408	941	1321
Total	39237	49396	5889	9742	45126	59138	11014	13652
New Private Sector Banks								
Axis Bank	42422	51794	49698	73294	92120	125089	10606	12949
Development Credit Bank	551	1021	-3645	-3234	-3095	-2213	138	255
HDFC Bank	51671	67263	61742	83996	113413	151259	12918	16816
ICICI Bank	64653	83255	50182	70542	114834	153797	16170	20820
IndusInd Bank	8026	10612	7144	11876	15170	22488	2007	2653
Kotak Mahindra Bank	10851	13607	14945	21628	25796	35235	2713	3402
Yes Bank	9770	13007	11151	16584	20921	29591	2442	3252
Total	187943	240558	191216	274687	379159	515246	46993	60146

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2011 - 12 AND 2012 - 13 AS ON MARCH 31 (Contd.)**

(Amount in ` Million)

Name of the Bank	Transfer to capital reserves		Transfer to Investments fluctuation reserves		Transfer to other reserves		Transfer to proposed dividend	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Old Private Sector Banks								
Catholic Syrian Bank	4	81	3	-6	132	97	47	63
City Union Bank	-	19	7	3	1600	1820	408	474
Dhanlaxmi Bank	46	13	-	-	-	-	-	-
Federal Bank	54	230	-	-	1274	2058	1539	1540
ING Vysya Bank	4	16	2	-2	140	160	687	852
Jammu & Kashmir Bank	-	-	-	50	4137	5028	1624	2424
Karnataka Bank	-	33	-	115	595	851	659	754
Karur Vysya Bank	31	165	-	210	1918	1730	1501	1501
Lakshmi Vilas Bank	8	34	-	-	388	249	341	293
Nainital Bank	-	-	-	-	286	210	149	149
Ratnakar Bank	14	20	2	-	405	485	64	152
South Indian Bank	5	62	-71	-57	2240	2530	681	938
Tamilnad Mercantile Bank	-	-	32	40	1720	2505	426	497
Total	168	674	-26	352	14834	17724	8126	9635
New Private Sector Banks								
Axis Bank	519	1415	-	535	-	26	7701	9872
Development Credit Bank	1	23	-	4	-	-	-	-
HDFC Bank	-	858	-417	177	5167	6726	10112	13136
ICICI Bank	380	330	-	-	6514	7628	19025	23075
IndusInd Bank	86	84	5	4	-	-	1029	1571
Kotak Mahindra Bank	-	-	145	105	793	965	445	524
Yes Bank	253	349	-	97	-	-	1412	2161
Total	1240	3058	-266	921	12474	15346	39723	50338

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2011 - 12 AND 2012 - 13 AS ON MARCH 31 (Contd.)**

(Amount in ` Million)

Name of the Bank	Transfer to tax on dividend		Balance carried over to Balance sheet	
	2012	2013	2012	2013
	(17)	(18)	(19)	(20)
Old Private Sector Banks				
Catholic Syrian Bank	8	11	-	-
City Union Bank	67	81	66	69
Dhanlaxmi Bank	-	-	-1202	-1189
Federal Bank	250	262	2967	5164
ING Vysya Bank	109	138	7654	11088
Jammu & Kashmir Bank	264	412	-	-
Karnataka Bank	107	128	-	1
Karur Vysya Bank	243	255	18	10
Lakshmi Vilas Bank	55	50	1	1
Nainital Bank	24	24	-	-
Ratnakar Bank	10	26	1	2
South Indian Bank	110	156	232	370
Tamilnad Mercantile Bank	21	34	5	11
Total	1268	1575	9742	15527
New Private Sector Banks				
Axis Bank	-	-	73294	100293
Development Credit Bank	-	-	-3234	-2495
HDFC Bank	1637	2225	83996	111322
ICICI Bank	2204	2922	70542	99023
IndusInd Bank	167	267	11876	17909
Kotak Mahindra Bank	72	73	21628	30166
Yes Bank	229	349	16584	23384
Total	4309	5835	274687	379602

Source : Annual accounts of banks.

TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2011 - 12 AND 2012 - 13 AS ON MARCH 31 (Contd.)

(Amount in ` Million)

Name of the Bank	Net profit for the year		Profit brought forward		Profit available for appropriation		Transfer to statutory reserves	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Foreign Banks								
AB Bank	82	80	109	169	190	249	20	12
Abu Dhabi Commercial Bank	163	182	-	-	163	182	41	45
American Express Banking Corp.	40	-727	-1351	-1321	-1311	-2049	10	-
Antwerp Diamond Bank	137	143	-136	-33	1	109	34	36
Australia and New Zealand Banking Group	9	43	-129	-122	-120	-79	2	11
Bank Internasional Indonesia	4	-20	-284	-281	-280	-301	1	-
Bank of America	5255	4693	-	3941	5255	8634	1314	1173
Bank of Bahrain & Kuwait	207	175	23	-	230	175	52	44
Bank of Ceylon	77	136	398	299	475	435	19	34
Bank of Nova Scotia	2469	2866	2897	4749	5366	7614	617	716
Bank of Tokyo-Mitsubishi UFJ	2124	2681	1312	1593	3436	4275	531	670
Barclays Bank	-1830	-564	-4536	-6366	-6366	-6930	-	-
BNP Paribas	814	1874	2748	-	3561	1874	203	469
Chinatrust Commercial Bank	-1	-131	53	52	52	-80	-	-
Citibank	19220	27183	-	-	19220	27183	4805	6796
Commonwealth Bank of Australia	-59	-62	-187	-247	-247	-308	-	-
Credit Agricole	2706	1546	156	1484	2861	3031	676	387
Credit Suisse AG	891	904	-80	589	812	1493	223	226
DBS Bank	3355	2885	1166	2660	4521	5546	839	721
Deutsche Bank	8233	10330	5554	7572	13787	17902	2058	2583
FirstRand Bank	-2	-595	-462	-464	-464	-1059	-	-
Hongkong & Shanghai Banking Corporation	19877	19357	18616	20884	38493	40241	4969	4839
HSBC Bank oman S.A.O.G.	168	249	-1348	-1238	-1180	-989	42	62
Industrial and Commercial Bank of China	99	164	-	-	99	164	25	41
JPMorgan Chase Bank	4962	6727	3588	3748	8550	10475	1240	1682
JSC VTB Bank	9	26	-29	-22	-20	4	2	7
Krung Thai Bank	36	38	19	27	56	65	9	10
Mashreqbank	96	116	43	115	139	232	24	29
Mizuho Corporate Bank	1771	1728	548	1328	2319	3056	443	432
National Australia Bank	-24	-88	-	-24	-24	-112	-	-
Rabobank International	16	122	-	-	16	122	4	30
Royal Bank of Scotland	4798	2226	-	-	4798	2226	1199	556
Sberbank	-13	-16	-5	-19	-19	-35	-	-
Shinhan Bank	439	440	-	-	439	440	439	440
Societe Generale	319	369	199	262	518	631	80	92
Sonali Bank	10	19	16	23	26	41	3	5
Standard Chartered Bank	17358	29602	14758	12113	32116	41715	4339	7401
State Bank of Mauritius	112	331	59	143	171	474	28	83
Sumitomo Mitsui Banking Corporation	-	-163	-	-	-	-163	-	-
UBS AG	312	868	234	478	547	1345	78	217
United Overseas Bank	16	20	-56	-44	-40	-24	4	5
Westpac Banking Corporation	-	84	-	-	-	84	-	21
Woori Bank	9	22	-	6	9	29	2	6
All Scheduled Commercial Banks	816583	911647	293049	396169	1109632	1307816	215054	241573

Source : Annual accounts of banks.

TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2011 - 12 AND 2012 - 13 AS ON MARCH 31 (Contd.)

(Amount in ` Million)

Name of the Bank	Transfer to capital reserves		Transfer to Investments fluctuation reserves		Transfer to other reserves		Transfer to proposed dividend	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Foreign Banks								
AB Bank	-	-	1	-	-	-	-	-
Abu Dhabi Commercial Bank	-	-	-	1	122	135	-	-
American Express Banking Corp.	-	-	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	-	33	-	-
Australia and New Zealand Banking Group	-	-	-	-	-	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-	-	-
Bank of America	-	179	-	27	-	-	-	-
Bank of Bahrain & Kuwait	-	-	-	4	178	127	-	-
Bank of Ceylon	-	-	-	-	-	-	-	-
Bank of Nova Scotia	-	-	-	-	-	-	-	-
Bank of Tokyo-Mitsubishi UFJ	1312	1593	-	28	-	-	-	-
Barclays Bank	-	-	-	-	-	-	-	-
BNP Paribas	-	-	230	189	3128	1217	-	-
Chinatrust Commercial Bank	-	-	-	-16	-	-	-	-
Citibank	-	191	1193	2376	56	747	-	-
Commonwealth Bank of Australia	-	-	-	-	-	-	-	-
Credit Agricole	-	-	25	59	676	2585	-	-
Credit Suisse AG	-	-	-	-	-	589	-	-
DBS Bank	-	-	182	54	840	1800	-	-
Deutsche Bank	-	-	238	-45	3919	5937	-	-
FirstRand Bank	-	-	-	-	-	-	-	-
Hongkong & Shanghai Banking Corporation	236	-	705	1234	11699	21026	-	-
HSBC Bank oman S.A.O.G.	-	-	16	13	-	-	-	-
Industrial and Commercial Bank of China	-	-	-	2	-	-	-	-
JPMorgan Chase Bank	-	-	-27	3	3588	3748	-	-
JSC VTB Bank	-	-	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	19	27	-	-
Mashreqbank	-	-	-	1	-	-	-	-
Mizuho Corporate Bank	-	-	-	1	548	1328	-	-
National Australia Bank	-	-	-	-	-	-	-	-
Rabobank International	-	-	-	-	-	-	-	-
Royal Bank of Scotland	154	-	117	6	-	-	-	-
Sberbank	-	-	-	-	-	-	-	-
Shinhan Bank	-	-	-	-	-	-	-	-
Societe Generale	-	-	26	33	151	213	-	-
Sonali Bank	-	-	-	-	-	-	-	-
Standard Chartered Bank	239	-	666	265	14758	12113	-	-
State Bank of Mauritius	-	-	-	-	-	-	-	-
Sumitomo Mitsui Banking Corporation	-	-	-	-	-	-	-	-
UBS AG	-	-	-9	6	-	-	-	-
United Overseas Bank	-	-	-	-	-	-	-	-
Westpac Banking Corporation	-	-	-	-	-	-	-	-
Woori Bank	-	-	-	-	-	-	-	-
All Scheduled Commercial Banks	5897	14181	2661	9493	311194	313275	145253	172332

Source : Annual accounts of banks.

TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2011 - 12 AND 2012 - 13 AS ON MARCH 31 (Concl.)

(Amount in ` Million)

(Amo

Name of the Bank	Transfer to tax on dividend		Balance carried over to Balance sheet	
	2012	2013	2012	2013
	(17)	(18)	(19)	(20)
Foreign Banks				
AB Bank	-	-	169	237
Abu Dhabi Commercial Bank	-	-	-	-
American Express Banking Corp.	-	-	-1321	-2049
Antwerp Diamond Bank	-	-	-33	40
Australia and New Zealand Banking Group	-	-	-122	-90
Bank Internasional Indonesia	-	-	-281	-301
Bank of America	-	-	3941	7254
Bank of Bahrain & Kuwait	-	-	-	-
Bank of Ceylon	-	-	455	401
Bank of Nova Scotia	-	-	4749	6898
Bank of Tokyo-Mitsubishi UFJ	-	-	1593	1983
Barclays Bank	-	-	-6366	-6930
BNP Paribas	-	-	-	-
Chinatrust Commercial Bank	-	-	52	-64
Citibank	-	-	13167	17075
Commonwealth Bank of Australia	-	-	-247	-308
Credit Agricole	-	-	1484	-
Credit Suisse AG	-	-	589	678
DBS Bank	-	-	2660	2970
Deutsche Bank	-	-	7572	9427
FirstRand Bank	-	-	-464	-1059
Hongkong & Shanghai Banking Corporation	-	-	20884	13142
HSBC Bank oman S.A.O.G.	-	-	-1238	-1065
Industrial and Commercial Bank of China	-	-	74	122
JPMorgan Chase Bank	-	-	3748	5042
JSC VTB Bank	-	-	-22	-2
Krung Thai Bank	-	-	27	29
Mashreqbank	-	-	115	202
Mizuho Corporate Bank	-	-	1328	1296
National Australia Bank	-	-	-24	-112
Rabobank International	-	-	12	91
Royal Bank of Scotland	-	-	3327	1663
Sberbank	-	-	-19	-35
Shinhan Bank	-	-	-	-
Societe Generale	-	-	262	293
Sonali Bank	-	-	23	37
Standard Chartered Bank	-	-	12113	21937
State Bank of Mauritius	-	-	143	391
Sumitomo Mitsui Banking Corporation	-	-	-	-163
UBS AG	-	-	478	1122
United Overseas Bank	-	-	-44	-29
Westpac Banking Corporation	-	-	-	63
Woori Bank	-	-	6	23
All Scheduled Commercial Banks	16667	20740	412906	536222

Source : Annual accounts of banks.

APPENDIX D

I	PUBLIC SECTOR BANK	II	PRIVATE SECTOR BANKS
Column1	Column2	Column3	Column4
Column1	Column2	Column3	Column5
1	State Bank of India	1	Catholic Syrian Bank
2	State Bank of Bikaner & Jaipur	2	City Union Bank Ltd.
3	State Bank of Hyderabad	3	Dhanalakshmi bank
4	State bank of Mysore	4	Federal Bank
5	State bank of Patiala	5	ING Vysya bank
6	State bank of Travancore	6	Jammu & Kashmir bank
7	Allahabad bank	7	Karnataka bank
8	Andhra bank	8	Karur Vysya bank
9	Bank of Baroda	9	Lakshmi Vilas Bank Ltd.
10	Bank of India	10	Nainital bank
11	Bank of Maharashtra	11	Ratnakar bank
12	Canara bank	12	South Indian bank
13	Central Bank of India	13	Tamil Nad Mercantile bank
16	IDBI bank ltd.	14	Axis bank
17	Indian bank	15	Development credit bank
18	Indian Overseas bank	16	HDFC bank
19	Oriental Bank of Commerce	17	ICICI bank
20	Punjab & Sind bank	18	Indus Ind bank
21	Punjab National Bank	19	Kotak Mahindra bank
22	Syndicate bank	20	Yes bank
23	UCO Bank		
24	Union Bank of India		
25	United Bank of India		
26	Vijaya bank		

APPENDIX-E

EFA OUTPUT

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.784
Approx. Chi-Square	1589.452
Bartlett's Test of Sphericitydf	231
Sig.	.000

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.821	26.458	26.458	5.821	26.458	26.458	3.505	15.930	15.930
2	3.572	16.235	42.693	3.572	16.235	42.693	2.859	12.994	28.924
3	1.882	8.554	51.247	1.882	8.554	51.247	2.798	12.717	41.640
4	1.381	6.279	57.527	1.381	6.279	57.527	2.489	11.314	52.954
5	1.260	5.729	63.256	1.260	5.729	63.256	2.266	10.302	63.256
6	.823	3.743	66.999						
7	.785	3.568	70.567						
8	.735	3.342	73.909						
9	.715	3.251	77.160						
10	.666	3.029	80.189						
11	.590	2.684	82.873						
12	.543	2.467	85.340						
13	.521	2.368	87.708						
14	.460	2.089	89.797						
15	.432	1.963	91.760						
16	.414	1.883	93.643						
17	.347	1.579	95.222						
18	.302	1.372	96.593						
19	.251	1.142	97.735						
20	.201	.915	98.650						
21	.154	.701	99.351						
22	.143	.649	100.000						

Extraction Method: Principal Component Analysis.

Rotated Component Matrix^a

	Component				
	1	2	3	4	5
MC24	.871				
MC21	.870				
MC7	.820				
MC19	.754				
MC16	.699				
MC2		.878			
MC5		.744			
MC3		.655			
MC4		.620			
MC1		.524			
MC31			.764		
MC30			.756		
MC 32			.748		
MC29			.666		
MC14				.825	
MC15				.812	
MC27				.574	
MC28				.469	
MC17					.701
MC9					.682
MC18					.590
MC26					.503

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 7 iterations.

Final regression output (Hierarchical regression analysis)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.567 ^a	.321	.311	5.727	.321	32.176	5	340	.000
2	.635 ^b	.403	.387	5.403	.082	11.497	4	336	.000
3	.727 ^c	.529	.485	4.950	.126	4.216	20	316	.000

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5276.415	5	1055.283	32.176	.000 ^b
	Residual	11150.910	340	32.797		
	Total	16427.325	345			
2	Regression	6618.911	9	735.435	25.193	.000 ^c
	Residual	9808.414	336	29.192		
	Total	16427.325	345			
3	Regression	8684.846	29	299.477	12.223	.000 ^d
	Residual	7742.480	316	24.502		
	Total	16427.325	345			

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	11.388	3.107		3.666	.000
	SMEAN(Intrapersonal)	.245	.065	.171	3.761	.000
	SMEAN(Professional)	.666	.173	.204	3.856	.000
	SMEAN(Interpersonal)	1.187	.203	.309	5.838	.000
	SMEAN(Leadership)	.333	.198	.091	1.680	.094
	SMEAN(Cognitive)	.295	.190	.080	1.549	.122
2	(Constant)	5.187	3.191		1.626	.105
	SMEAN(Intrapersonal)	.256	.062	.178	4.134	.000
	SMEAN(Professional)	.330	.172	.101	1.914	.056
	SMEAN(Interpersonal)	1.034	.200	.269	5.177	.000
	SMEAN(Leadership)	.196	.188	.053	1.041	.298
	SMEAN(Cognitive)	.041	.189	.011	.219	.827
3	Clanavg	-.387	.734	-.035	-.528	.598
	Adhoavg	2.253	.773	.194	2.915	.004
	Hieraravg	2.486	.804	.194	3.093	.002
	marketavg	.322	.764	.025	.421	.674
	(Constant)	-.047	16.455		-.003	.998
	SMEAN(Intrapersonal)	.081	.204	.057	.399	.690
	SMEAN(Professional)	1.293	.600	.395	2.155	.032
	SMEAN(Interpersonal)	1.399	.670	.364	2.089	.038
	SMEAN(Leadership)	.091	.745	.025	.123	.902
	SMEAN(Cognitive)	-.863	.773	-.235	-1.115	.266
	Clanavg	-3.379	7.076	-.303	-.478	.633
	Adhoavg	1.766	6.910	.152	.256	.798
Hieraravg	7.598	7.395	.594	1.027	.305	
marketavg	-.927	7.533	-.071	-.123	.902	
Clan_Intra	.044	.150	.131	.289	.772	
Clan_Professional	.181	.528	.421	.343	.732	

Clan_Inter	.521	.523	.895	.996	.320
Clan_Leadership	-.041	.388	-.070	-.107	.915
Clan_Cognitive	-.598	.440	-1.010	-1.360	.175
Adho_Intra	-.274	.153	-.808	-1.794	.074
Adho_Professional	1.190	.360	2.622	3.300	.001
Adho_Inter	-2.158	.554	-3.525	-3.897	.000
Adho_Leadership	.310	.446	.510	.695	.488
Adho_Cognitive	.573	.447	.939	1.282	.201
Hierar_Intra	-.103	.164	-.307	-.626	.532
Hierar_Professional	.621	.558	1.338	1.113	.266
Hierar_Inter	-.238	.557	-.383	-.428	.669
Hierar_Leadership	-.409	.553	-.675	-.739	.460
Hierar_Cognitive	-.498	.475	-.835	-1.048	.296
Market_Intra	.381	.151	1.077	2.521	.012
Market_Professional	-2.177	.458	-4.484	-4.757	.000
Market_Inter	1.673	.465	2.460	3.603	.000
Market_Leadership	.248	.533	.387	.466	.641
Market_Cognitive	.777	.503	1.233	1.544	.124

a. Dependent Variable: MEtotal