APPENDICES
APPENDIX - I

SELECTED INDICATORS OF OPERATION OF EFFICIENCY
OF BANKS
(Used by PEP Committee on Banking headed by
J.C. Luther, RBI, 1977)

'X'
Operation of Efficiency (General)

(1) (Advances + Deposits) per employee.
(2) Number of deposit accounts per employee.
(3) Total Income per employee.
(4) Net Income per employee.
(5) Ratio of Working Funds to Establishment expenses.
(6) Ratio of deposits to cash balance.

'Y_1'
Operating Efficiency with respect to social objectives - Spatial.

(1) Proportion of rural/semi-urban branches to total branches.
(2) Ratio of rural/semi-urban branch deposits to total deposits.
(3) Ratio of savings and term deposits in rural/semi-urban areas to total savings and term deposits.

'Y_2'
Operating Efficiency with respect to social objectives - Sectoral.

(1) Ratio of advances to priority sector to total advances.
(2) Ratio of agricultural advances (direct) to total advances.
(3) Ratio of advances to Small Scale Industries to total advances.

(4) Ratio of advances to other priority sectors to total advances.

(5) Ratio of agricultural advances (direct) of less than Rs.10000 to total agricultural advances.