

ANNEXURE

ANNEXURE - I

Projected Total Deposits of NGPvSBs for the Year 2010

Year	Deposits Y	X	XY	X ²	Trend Values Y _c
1996	4257.40	(-4)	(-)17029.60	16	(-)14772.39
1997	9496.64	(-3)	(-)28489.92	9	2480.34
1998	16237.89	(-2)	(-)32475.78	4	19733.07
1999	23705.35	(-1)	(-)23705.35	1	36985.83
2000	40482.68	0	0	0	54238.53
2001	55186.14	1	55186.14	1	71491.23
2002	82549.30	2	165098.6	4	88743.99
2003	108346.00	3	325037.9	9	105996.72
2004	147885.40	4	591541.7	16	123249.45
N=9	∑ Y=488146.80	∑ X=0	∑ XY=1035163.80	∑ X²=60	∑ Y_c=488146.80

$$Y_c = a + bx$$

$$a = \frac{\sum Y}{N} = \frac{488146.80}{9} = 54238.53$$

$$b = \frac{\sum XY}{\sum X^2} = \frac{1035163.80}{60} = 17252.73$$

$$Y_c = a + bx$$

$$\begin{aligned} Y_c &= 54238.53 + 17252.73 x, \text{ by substituting values for } x \text{ the trend for the year 2010 is} \\ &= 54238.53 + (17252.73 \times 10) \\ &= \text{Rs.}2,26,765.83 \end{aligned}$$

The same method is adopted for calculating the projected LCDs, HCDs, Net profit of NGPvSBs, BOP, HDFCB, ICICIB, IDBIB, INDUSB and UTIB.

ANNEXURE - II

Measures of deviation: Calculation of Coefficient of Variance for BOP

X	d= (X- 2607.73)	d2
278.29	(-)2329.44	5426290.21
831.41	(-)1776.32	3155312.74
1320.68	(-)1287.05	1656497.7
1766.1	(-)841.63	708341.06
2607.73	0	0
3045.57	437.84	191703.87
3353.57	745.84	556277.31
3589.6	981.87	964068.7
4136.88	1529.15	2338299.72
$\bar{X}=2325.54$	$\sum d=(-)2539.74$	$\sum d2= 6450279.27$

$$C.V = \frac{\sigma}{\bar{X}} * 100$$

$$\begin{aligned} \sigma &= \sqrt{\frac{\sum d^2}{N} - \left[\frac{\sum d}{N}\right]^2} \\ &= \sqrt{\frac{6450279.27}{9} - \left[\frac{(-)2539.74}{9}\right]^2} \\ &= \sqrt{716697.68 - 79633.08} \\ &= \sqrt{637064.62} \\ &= 798.16 \end{aligned}$$

$$C.V = 789.16/2325.54 * 100 = 34.32$$

ANNEXURE - III

Correlation between Deposits and Advances of NGPvSBs during 1996-2004

Deposits X	(X- X) x	x ²	Advances Y	(Y-Y) y	y ²	xy
4257.4	-49981.13	2498113356.08	3161.60	-34397.14	1183163240.18	1719207925.97
9496.63	-44741.9	2001837615.61	5535.96	-32022.78	1025458438.93	1432760020.48
16237.9	-38000.63	1444047880.40	8248.07	-29310.67	859115375.85	1113823925.72
23705.35	-30533.18	932275080.91	11609.85	-25948.89	673344892.23	792302129.17
40482.68	-13755.85	189223409.22	19045.27	-18513.47	342748571.44	254668516.30
55186.14	947.61	897964.71	25985.93	-11572.81	133929931.30	-10966510.48
82549.3	28310.77	801499697.99	71119.90	33561.16	1126351460.55	950142281.69
108346	54107.44	2927615063.35	84998.08	47439.34	2250490979.64	2566821242.69
147885.4	93646.89	8769740006.67	108323.96	70765.22	5007716361.65	6626942773.17
ΣX54238.53	ΣX=0.02	ΣX219565250074.95	ΣY=37558.74	Σy=-0.04	Σy2=12602319251.76	Σxy=15445702304.71

$$\begin{aligned}
 r &= \frac{\sum xy}{\sqrt{\sum x^2 * \sum y^2}} \\
 &= \frac{15445702304.71}{\sqrt{19565250074 * 12302319251.76}} \\
 &= \frac{15445702304.71}{15702468840.44} \\
 &= 0.984
 \end{aligned}$$

ANNEXURE - IV

Calculation of Two-Way ANOVA for CAR

YEAR	BOP	CB	HDFCB	ICICIB	IDBIB	INDUSB	UTIB	TOTAL
1997	18.65	27	13.5	13.04	17.9	12.9	14.43	117.42
1998	16.34	20	13.92	13.48	9.82	17.91	9.72	101.19
1999	14.64	8.45	11.86	11.06	11.26	15.16	11.64	84.07
2000	9.81	15.62	12.19	19.64	11.8	13.24	11.37	93.67
2001	11.02	9.61	11.09	11.57	11.72	15	9	79.01
2002	12.82	4.16	13.93	11.44	9.59	12.51	10.65	75.1
2003	13.59	1.95	11.12	11.1	9.56	12.13	10.9	70.35
2004	12.64	4.41	11.66	10.36	10.38	12.75	11.21	73.41
Total	109.51	91.2	99.27	101.69	92.03	111.6	88.92	694.22

$$C.F = \frac{(694.22)^2}{56} = 8606.10$$

Sum of Squares between Banks

$$\begin{aligned}
 &= \frac{(109.51)^2}{8} + \frac{(91.2)^2}{8} + \frac{(99.27)^2}{8} + \frac{(101.69)^2}{8} + \frac{(92.03)^2}{8} + \frac{(111.6)^2}{8} + \frac{(88.92)^2}{8} - T^2 \\
 &= 1499.06 + 1039.69 + 1231.82 + 1292.61 + 1058.69 + 1556.82 + 988.35 \\
 &= 8667.01 - T^2 \\
 &= 8667.01 - 8606.10 = 60.92
 \end{aligned}$$

Sum of Squares between Years

$$\begin{aligned}
 &= \frac{(117.42)^2}{7} + \frac{(101.19)^2}{7} + \frac{(84.07)^2}{7} + \frac{(93.67)^2}{7} + \frac{(79.01)^2}{7} + \frac{(75.1)^2}{7} + \frac{(70.35)^2}{7} + \frac{(73.41)^2}{7} - T^2 \\
 &= 1969.64 + 1462.77 + 1009.68 + 1253.44 + 891.80 + 805.72 + 707.02 + 769.86 - 8606.10 \\
 &= 8869.92 - 8606.10 \\
 &= 263.82
 \end{aligned}$$

Total Sum of Squares =

$$347.82+267+214+96.24+121.44+164.35+184.69+159.77+729+400+71.40+243.98+92.35+17.31+194.04+123.65+135.96+170.04+181.71+122.32+385.73+133.86+130.87+123.21+107.33+320.41+96.43+126.79+139.24+137.36+91.97+91.39+107.74+166.41+320.77+299.83+175.30+225+156.5+147.14+162.56+208.22+94.48+135.49+129.28+81+113.42+118.81+125.66- 8606.10$$

$$= 9431.13 - 8606.10$$

$$= 825.03$$

Source of variation	Sum of Squares	df	Mean Square	F	Table Value
Between Banks	60.92	6	10.15	0.85	2.324
Between Years	236.82	7	37.69	3.16	2.237
Residual	500.29	42	11.91		
Total	825.03	55	15.00		