## LIST OF TABLE

Table No.	Title of Table	Page No.
3.1	Members of PSB Ltd.	45
3.2	Share Capital of PSB Ltd.	45
3.3	Reserve and Surplus of PSB Ltd.	46
3.4	Deposits of PSB Ltd.	46
3.5	Loans and Advance of PSB Ltd.	47
3.6	Net Profit of PSB Ltd.	47
3.7	Members of SSB Ltd.	54
3.8	Share Capital of SSB Ltd.	54
3.9	Reserve and Fund of SSB Ltd.	55
3.10	Deposits of SSB Ltd.	55
3.11	Loans and Advance of SSB Ltd.	56
3.12	Net Profit of SSB Ltd.	56
4.1	Deposits per Branch for PSB Ltd.	60
4.2	Advance per Branch for PSB Ltd.	61
4.3	Business per Branch for PSB Ltd.	62
4.4	Net Profit per Branch for PSB Ltd.	62
4.5	Spread per Branch for PSB Ltd.	63
4.6	Burden per Branch for PSB Ltd.	63
4.7	Total Income per Branch for PSB Ltd.	64
4.8	Total Expenditure per Branch for PSB Ltd.	65
4.9	Deposits per Employee for PSB Ltd.	66
4.10	Advance per Employee for PSB Ltd.	67
4.11	Business per Employee for PSB Ltd.	67
4.12	Net Profit per Employee for PSB Ltd.	68
4.13	Spread per Employee for PSB Ltd.	69
4.14	Burden per Employee for PSB Ltd.	69
4.15	Total Income per Employee for PSB Ltd.	70
4.16	Total Expenditure per Employee for PSB Ltd.	71
4.17	Return on Assets for PSB Ltc.	74
4.18	Return on Equity for PSB Ltd.	75

4.19	Spread Ratio for PSB Ltd.	76
4.20	Burden Ratio for PSB Ltd.	77
4.21	Credit Deposit Ratio for PSB Ltd.	79
4.22	Capital Adequacy Ratio for PSB Ltd.	79
4.23	Interest Paid to Total Income Ratio for PSB Ltd.	80
4.24	Interest Earned to total Income Ratio for PSB Ltd.	81
4.25	Share Capital for PSB Ltd.	82
4.26	Deposit for PSB Ltd.	83
4.27	Advances for PSB Ltd.	84
4.28	Profit for PSB Ltd.	85
4.29	Working Capital for PSB Ltd.	85
4.30	Deposits per Branch for SSB Ltd.	87
4.31	Advance per Branch for SSB Ltd.	88
4.32	Business per Branch for SSB Ltd.	89
4.33	Net Profit per Branch for SSB Ltd.	89
4.34	Spread per Branch for SSB Ltd.	90
4.35	Burden per Branch for SSB Ltd.	91
4.36	Total Income per Branch for SSB Ltd.	92
4.37	Total Expenditure per Branch for SSB Ltd.	92
4.38	Deposits per Employee for SSB Ltd.	93
4.39	Advance per Employee for SSB Ltd.	94
4.40	Business per Employee for SSB Ltd.	95
4.41	Net Profit per Employee for SSB Ltd.	95
4.42	Spread per Employee for SSB Ltd.	96
4.43	Burden per Employee for SSB Ltd.	97
4.44	Total Income per Employee for SSB Ltd.	97
4.45	Total Expenditure per Employee for SSB Ltd.	98
4.46	Return on Assets for SSB Ltd.	102
4.47	Return on Equity for SSB Ltd.	103
4.48	Spread Ratio for SSB Ltd.	103
4.49	Burden Ratio for SSB Ltd.	104
4.50	Credit Deposit Ratio for SSB Ltd.	106

4.51	Capital Adequacy Ratio for SSB Ltd.	106
4.52	Interest Paid to Total Income Ratio for SSB Ltd.	107
4.53	Interest Earned to total Income Ratio for SSB Ltd.	108
4.54	Share Capital for SSB Ltd.	109
4.55	Deposit for SSB Ltd.	110
4.56	Advances for SSB Ltd.	111
4.57	Profit for SSB Ltd.	111
4.58	Working Capital for SSB Ltd.	112
4.59	Comparative Productivity of Per Branch - I	114
4.60	Comparative Productivity of Per Branch - II	116
4.61	Comparative Productivity of Per Branch - III	118
4.62	Comparative Productivity of Per Employee - I	119
4.63	Comparative Productivity of Per Employee – II	120
4.64	Comparative Productivity of Per Employee - III	122
4.65	Comparative Profitability of Banks	123
4.66	Comparative Operational Efficiency of Banks	125
4.67	Comparative Growth of Banks	126
4.68	Significant Growth in PSB Ltd.	129
4.69	Significant Growth in SSB Ltd.	130
4.70	Correlation of Branch Productivity and Profitability of PSB	131
	Ltd.	
4.71	Correlation of Employee Productivity and Profitability of PSB	132
	Ltd.	
4.72	Correlation of Branch Productivity and Profitability of SSB	133
	Ltd.	
4.73	Correlation of Employee Productivity and Profitability of SSB	134
	Ltd.	
4.74	Correlation of Operational Efficiency and Branch Productivity	135
	of PSB Ltd.	
4.75	Correlation of Operational Efficiency and Employee	136
	Productivity of PSB Ltd.	
4.76	Correlation of Operational Efficiency and Profitability of PSB	137
	Ltd.	

4.77	Correlation of Operational Efficiency and Branch Productivity	138
	of SSB Ltd.	
4.78	Correlation of Operational Efficiency and Employee	139
	Productivity of SSB Ltd.	
4.79	Correlation of Operational Efficiency and Profitability of SSB	140
	Ltd.	
4.80	Significant Difference in Branch Productivity of PSB Ltd. and	141
	SSB Ltd.	
4.81	Significant Difference in Employee Productivity of PSB Ltd.	142
	and SSB Ltd.	
4.82	Significant Difference in Profitability of PSB Ltd. and SSB	143
	Ltd.	