

**LIST OF ABBREVIATIONS**

<b>Abbreviation</b>	<b>Stands for</b>
AB	Allahabad Bank
ANB	Andhra Bank
BOB	Bank of Baroda
BOI	Bank of India
BOM	Bank of Maharashtra
CB	Canara Bank
CBOI	Central Bank of India
COB	Corporation Bank
DB	Dena Bank
IB	Indian Bank
IOB	Indian Overseas Bank
OBOC	Orient Bank of Commerce
P & SB	Punjab & Sind Bank
PNB	Punjab National Bank
SB	Syndicate Bank
SBB & J	State Bank of Bikaner & Jaipur
SBI	State Bank of India
SBOS	State Bank of Saurashtra
SBOH	State Bank of Hyderabad
SBOI	State Bank of Indore
SBOM	State Bank of Maharashtra
SBOP	State Bank of Patiala

SBOT	State Bank of Travancore
UBOI	Union Bank of India
UCO	United Commercial Bank
UNBOI	United bank of India
VB	Vijay Bank
APB	Advance per Branch
APE	Advance Per Employee
ARF	Asset Reconstruct Fund
ADF	Asian Development Bank
BIFR	Board for Industrial and Financial Reconstruction
BSRF	Board for Industrial Re-construction
CARE	Credit Analysis and Research Limited
CDR	Credit Deposit Ratio
CRR	Cash Reserve Ratio
DPB	Deposit Per Branch
ESPE	Establishment Expenses Per Employee
IPE	Income Per Employee
EFT	Electronic Fund Transfer
EPB	Expenditure Per Branch
PPE	Profit Per Employee
ESPB	Establishment Expenses per Branch
ICICI	Industrial Credit Investment Corporation of India
IDBI	Industrial Development Bank of India
IFCI	Industrial Finance Corporation of India
IMP	Net Interest Margin Per Branch

IPB	Income Per Branch
EPPE	Expenditure Per Employee
IT	Information Technology
MIS	Management Information System
NABARD	National Bank for Agriculture and Rural Development
NIBFC	Non-Banking Financial Companies
NIMPB	Net Interest Margin Per Branch
NIMPE	Net Interest Margin Per Employee
NPA	Non Performing Assets
PPB	Profit Per Branch
RBI	Reserve Bank of India
RIDR	Rural Infrastructure Development Fund
RWA	Risk Weighted Assets
SFC	State Financial Corporation
SIDBI	Small Industries Development Bank of India
SLR	Statutory Liquidity Ratio
SSI	Small Scale Industry
VRS	Voluntarily Retirement Scheme
WFPE	Working Fund Per Employee
WFPB	Working Fund Per Branch