

LIST OF ABBREVIATIONS

ARCs	Asset Reconstruction Companies
ATM	Automatic Teller Machine
BOI	Bank of India
BOB	Bank of Baroda
BRA	Banking Regulation Act
C.V.	Calculated Value
CAR	Capital Adequacy Ratio
D.F.	Degree of Freedom
DCB Bank	Development Credit Bank
EBIT	Earning Before Interest and Tax
FRCos	Foreign Companies
GDP	Gross Domicile Product
H1	alternative hypothesis
HDFC	Housing Development Finance Corporation
Ho	null hypothesis
HRD	Human Resource Development
ICICI	Industrial Credit and Investment Corporation of India
IDBI	Industrial Development Bank of India
IPO	Initial Public Offering
J & K Bank	Jammu & Kashmir Bank
KPCB	Khatra People's Co-operative Bank Ltd.
NABARD	National Bank for Agriculture and Rural Development
NPLs	non - performing Loans

OBS	Off Balance Sheet
PLC	Programmable Logic Controller
PNB	Punjab National Bank
PRLcos	Private Limited Companies
PULcos	Public Limited Companies
RBI	Reserve Bank of India
ROA	Return on Assets
ROE	Return on Equity
RONW	Return on Net Worth
RRBs	Regional Rural Banks
S.D.	Standard Daviation
SBI	State Bank of India
T.V.	Table Value
UCB	Urban Co-operative Bank
UTI	Unit Trust of India