

LIST OF ABBRIVIATION

Short Name	Full Name
AB	Axis Bank
AD	After Dominant
ADR	American Depositary Receipts
ANOVA	Analysis of Variances
ATM	Automatic Teller machine
BC	Before Christ
BOB	Bank of Baroda
BOI	Bank of India
BOR	Bank of Rajasthan
BSE	Bombay Stock Exchange
CA	Chartered Accountant
CAR	Capital Adequacy Ratio
CB	Canara Bank
CBDT	Central Board of Direct Taxes
CDSL	Central Depository Services Ltd
CEO	Chief Executive Officer
CFO	Chief Financial Officer
COB	Corporation Bank
CRR	Cash Reserve Ratio
CUB	City Union Bank
DB	Dena Bank
DD	Demand Draft
DEA	Data Envelopment Analysis
DP	Depositary Participants
D/TA	Debt to Total Assets
D/OF	Debt to Owners Fund
EBPP	Electronic Bill Presentment Payment
EPS	Earning Per Share

FB	Federal Bank
FD	Fixed Deposit
HDFC	Housing Development Finance Corporation
HRM	Human Resource Management
HSBC	Hongkong Shanghai Banking Corporation
IAS	International Accounting Standards
ICFAI	The Institute of Chartered Financial Analysts of India
ICICI	Industrial Credit and Investment Corporation of India
IMF	International Monetary Fund
IOB	Indian Overseas Bank
IPO	Initial Public Offering
IRDA	Insurance Regulatory Development Authority
IS	Interest Spread
IT	Information and technology
IVB	ING Vysya Bank
KMB	Kotak Mahindra Bank
KVB	Karur Vysya Bank
LC	Letter of Credit
LIC	Life Insurance Corporation of India
LPG	Liberalization, Privatization and Globalization
MD	Managing Director
MO	Mail Order
MT	Mail Transfer
NBFC	Non Banking Financial Company
NBS	Non Banking Services
NBS	Nottingham Building Services
NEFT	National Electronic Fund Transfer
NPA	Non Performing Asset

NPM	Net Profit Margin
NPTF	Net Profit to Total Fund
NRE	Non resident External Account
NRI	Non Resident of India
NRO	Non Resident Rupee Ordinary Account
NRSR	Non Resident Rupee Account Scheme
NRVR	Non Resident Deposits Scheme
NSE	National Stock Exchange
NYSE	New York Stock Exchange
OBC	Oriental Bank of Commerce
OBU	Offshore Banking Unit
PAN	Permanent Account Number
PPF	Public Provident Fund
RBI	Reserve Bank of India
ROE	Return on Equity
RLTF	Return on Long Term Fund
RTGS	Real Time Gross Settlement
SB	Subsidiary banks
SBBJ	State Bank of Bikaner and Jaipur
SBH	State Bank of Hyderabad
SBI	State Bank of India
SBS	State Bank of Saurashtra
SBT	State Bank of Travencor
SD	Standard deviation
SEBI	Securities Exchange and Board of India
SEWA	Self Employed Women Association
SIB	South Indian Bank
SLR	Statutory Liquidity Ratio
SME	Small and medium enterprise

SWIFT	Society for Worldwide Interbank Financial Telecommunication
TC	Traveler`s Cheque
TICE	Total Income to Capital Employed
TT	Telephonic Transfer
UBI	Union Bank of India
UK	United Kingdom
URL	Uniform Resource Locator
US	United State
UTI	Unit Trust of India
VAT	Value Added Tax
VB	Vijaya bank
VRS	Voluntary Retirement Scheme
YB	Yes Bank