

LIST OF ABBREVIATIONS

Abbreviation	Description
AD	After Dominant
Andh.B	Andhra Bank
ANOVA	Analysis of Variance
BC	Before Christ
BCC	Banker, Charnes and Cooper Model
BOB	Bank of Baroda
BOI	Bank of India
BOM	Bank of Maharashtra
CCR	Charnes, Cooper and Rhodes Model
CII	Confederation of Indian Industry
Corp.B	Corporation Bank
CRR	Cash Reserve Ratio
CRS	Constant Returns to Scale
CV	Coefficient of Variation
DEA	Data Envelopment Analysis
DEAP	Data Envelopment Analysis Program
DFIs	Development Finance Institutions
DMU	Decision Making Unit
DPBs	Domestic Private Banks
EFT	Electronic Funds Transfer
FBs	Foreign Banks
GOI	Government of India
GR	Growth Rate
IBA	Indian Banks' Association
IB	Indian Bank
ICRA	Information and Credit Rating Agency
IDBI	Industrial Development Bank of India
IMF	International Monetary Fund
LPG	Liberalization, Privatization & Globalization
NBs	Nationalized Banks
NBFCs	Non-Banking Financial Companies
NPA	Non-Performing Asset
OBC	Oriental Bank of Commerce
PNB	Punjab National Bank
P&SB	Punjab and Sind Bank
PSBs	Public Sector Banks
PTE	Pure Technical Efficiency
RBI	Reserve Bank of India
ROA	Return on Assets
ROE	Return on Equity
RRBs	Regional Rural Banks
Synd.B	Syndicate Bank
SBOBJ	State Bank of Bikaner and Jaipur
SBOH	State Bank of Hyderabad

SBI	State Bank of India
SBOM	State Bank of Mysore
SBOP	State Bank of Patiala
SBOS	State Bank of Saurashtra
SBOT	State Bank of Travancore
SCBs	Scheduled Commercial Banks
SD	Standard Deviation
SE	Scale Efficiency
SLR	Statutory Liquidity Ratio
SOBs	State-Owned Banks
TE	Technical Efficiency
UCO	United Commercial Bank
Vij.B	Vijaya Bank
VRS	Variable Returns to Scale
VRS	Voluntary Retirement Scheme
WTO	World Trade Organization

OTHER ABBREVIATIONS USED

Per-All	Period from 1990-91 to 2011-12
Per-1	Period from 1990-91 to 1999- 2000
Per-2	Period from 2001-02 to 2011-12