LIST OF ABBREVIATIONS

AIR- Ancillary income responsiveness
ANOVA- Analysis of variance
APW- Ratio of accumulated profit to working funds
BCR- Burden coverage ratio
BFW- Ratio of borrowings and deposits to working funds
BGGB – Baroda Gujarat Gramin Bank
BRV- Burden responsiveness
CDR- Credit deposit ratio
CRR- Cash Reserve Ratio
CWF- Ratio of cash to working funds
DGGB- Dena Gujarat Gramin Bank
DMB- Market share of the Bank in the deposit mobilization at the state level
GOI- Government of India
IDA- Incidence of deposits per account
IEW- Ratio of interest expenses to working funds
IWF- Ratio of interest income to working funds
KCC- Kisan Credit Card
KYC- Know Your Customer
MCR- Market share of Bank in credit business at state level
MEW- Ratio of manpower expense to working funds
MPR- Manpower cost responsiveness
MSI- Market share index of Bank in the state
MWF- Ratio of miscellaneous income to working funds
NABARD- National Agriculture Bank for Rural Development
NCC- National credit committee
NPA- Non-Performing Assets
OCE- Operating cost effectiveness
OCR- Other cost responsiveness
OEW- Ratio of other operating expenses to working funds
RBB- Ratio of rural & semi urban branches to total branches of the Bank
RBI- Reserve Bank of India
**RCD**-Ratio of current deposits to total deposits

**RFD**-Ratio of fixed deposits to total deposits

**RPR**-Recovery performance ratio

**RRBs**- Regional Rural Banks

**RSB**- Ratio of single branches in rural centre to total branches of the Bank

**RSD**-Ratio of savings deposits to total deposits

**RWF**-Return on working funds

**SBP**-Spread, burden and profit technique

**SCC**-Swarozgar Credit Card

**SGB**- Saurashtra Gramin Bank

**SHG**-Self Help Group

**SHPI**- Self Help Primary Institute

**SLR** -Statutory Liquidity Ratio

**UT**- Union Territory