

## LIST OF ABBREVIATIONS

ALFI	: Ashok Leyland Finance Ltd.,
ANOVA	: Analysis of Variance
ATM	: Automatic Teller Machine
BOP	: Bank of Punjab
BPD	: Bills Purchased and Discounted
BPE	: Business Per Employee
BT	: Business Today
CASA	: Current Account and Savings Account
CAMEL	: Capital Adequacy, Asset Quality, Management Efficiency, Earnings Quality and Liquidity
CB	: Centurion Bank
CBP	: Centurion Bank of Punjab
CCOD	: Cash Credit, Overdrafts and Loans Repayable on Demand
CDR	: Credit Deposit Ratio
CEB	: Commission, Exchange and Brokerage
CMS	: Corporate Management Services
CV	: Co-Efficient of Variation
DER	: Debt Equity Ratio
ECGC	: Export Credit Guarantee Corporation
GIC	: General Insurance Corporation
GR	: Growth Rate
G-Sec	: Government Securities
GTB	: Global Trust Bank
HCDs	: High Cost Deposits
HDFC	: Housing Development and Finance Corporation
HDFCB	: HDFC Bank
IBI	: Indian Banking Industry

ICICIB	: ICICI Bank
IDBIB	: IDBI Bank
INDUSB	: IndusInd Bank
IPO	: Initial Public Offer
IT	: Information Technology
J&KB	:Jammu & Kashmir Bank
LCDs	: Low Cost Deposits
LIC	: Life Insurance Corporation
LPG	: Liberalization, Privatization and Globalization
MS	: Market Share
NABARD	: National Bank for Agricultural and Rural Development
NBFCs	: Non-Banking Finance Companies
NGPvSBs	: New Generation Private Sector Banks
NHB	: National Housing Bank
NII	: Non- Interest Income
NPAs	: Non- Performing Assets
NPM	: Net Profit Margin
NRI	: Non –Resident Indian
OAS	: Other Approved Securities
OPBs	:Old Private Sector Banks
OPM	:Operating Profit Margin
OPWF	:Operating Profit to Working Funds
P& Cs	: Provisions and Contingencies
PI	: Performance Index
P/L	: Profit and Loss
RACs	: Retail Asset Centers
RBI	: Reserve Bank of India
ROA	:Return on Assets
RRBs	: Regional Rural Banks

SHGs	: Self Help Groups
SJV	: Subsidiaries and Joint Ventures
TCFC	: 20 <sup>th</sup> Century Finance Corporation
UTI	:Unit Trust of India
UTIB	:UTI Bank.