

LIST OF ABBREVIATIONS

NPA	Non Performing Assets
RBI	Reserve Bank of India
DEA	Data Envelopment Analysis
DMV's	Decision Making Units
SBI	State Bank of India
IDBI	The Industrial Development Bank of India
ANOVA	Analysis of Variance
CRS	Constant Return to Scale
VRS	Variable Return to Scale
PSB's	Public Sector Banks
CAGR	Compound Annual Growth Rate
KYC	know Your Customer
PNB	Punjab National Bank
J&K	Jammu and Kashmir bank
ROA	Return on Assets
OPR	Operating Profit Ratio
RRB's	Regional Rural Banks
LBS	Lead Bank Scheme
SACP	Service Area Credit Plan
PSL	Priority Sector Lending

DRI	Different Rate of Interest
NABARD	National Bank for Agriculture and Rural Development
ATM	Automated Teller Machine
SLR	Statutory Liquidity Ratio
IOB	Indian Overseas Bank
DIC	District Industries Centre
CPI	Composite Performance Index
PI	Performance Index