

ABBREVIATION

NAME	DESCRIPTION
APE	Advance per employee
ADF	Augmented Dickey Fuller Test
BOR	Bank of Rajasthan
BSE	Bombay Stock Exchange
BQ	Brand Quality
BG Test	Breusch-Godfrey Test
CBoP	Centurion Bank of Punjab
CDR	Credit-Deposit Ratio
CAR	Capital Adequacy Ratio
CA	Cost Advantage
CB	Customer Base
CSR	Corporate Social Responsibility
CWR	Compliance With more Regulations
CASA	Current & Savings Account
CRR	Cash Reserve Ratio
CG	Corporate Governance
DPE	Deposit per Employee
DEA	Data Envelopment Analysis
D-W S	Durbin-Watson Statistic
EETE	Establishment expense as a % of total expense
EBIT	Earnings Before Interest and Tax
EFA	Exploratory Factor Analysis
FI	Financial Inclusion
GTB	Global Trust Bank
GOI	Government of India
HRI	HR Integration
IDBI	Industrial Development Bank of India

NAME	DESCRIPTION
IITI	Interest income as a % of total income
IG	Inorganic Growth
IETE	Interest expense as a % of total expense
IIAWF	Interest income as % to average working fund
IDR	Investment Deposit Ratio
KSE	Karachi Stock Exchange
KMO	Kaiser-Meyer-Olkin
KS Test	Kolmogorov-Smirnov Test
M&A	Merger and Acquisition
NBL	Nedungadi Bank Limited
NSE	National Stock Exchange
NGA	New Geographical Area
NIITI	Non-interest income as a % of total income
NPA	Non-Performing Assets
NIIAWF	Non-interest income as % to average working fund
NNPANA	Net Non-performance assets as % to net advance
NCLT	National Company Law Board Tribunal
OBC	Oriental Bank of Commerce
OPAWF	Operating profit as % to average working funds
OLS	Ordinary Least Square
PNB	Punjab National Bank
PSA	Priority Sector advance
PAT	Profit After Tax
PBDITA	Profit Before Depreciation, Interest and Taxation
PCA	Principal Component Analysis
RBI	Reserve Bank of India
ROA	Return on Assets
RP	Risk Perception
RCM	Rotated Component Matrix
STA	Spread as a % of total assets

NAME	DESCRIPTION
SA	Size Advantage
SW Test	Shapiro-Wilk Test
SPSS	Statistical Package for Social Science
SV	Shareholders' Value (SV)
TA	Technological Advantage
UTI	Unit Trust of India
VRM	Varimax Rotation Method