

## LIST OF ABBREVIATIONS

### Banks

CENTRAL	-	Central Bank of India
INDIA	-	Bank of India
BARODA	-	Bank of Baroda
PNB	-	Punjab National Bank
CANARA	-	Canara Bank
UCO	-	United Commercial Bank
UNITED	-	United Bank of India
SYNDICATE	-	Syndicate Bank
UNION	-	Union Bank of India
INDIAN	-	Indian Bank
DENA	-	Dena Bank
IOB	-	Indian Overseas Bank
ALLAHABAD	-	Allahabad Bank
MAHA	-	Bank of Maharashtra

### Terms

S	-	Spread
B	-	Burden
P	-	Profit
V	-	Volume of Business
NIE	-	Non-Interest Expenses
NII	-	Non-Interest Incomes

PR	-	Profitability Ratio
BR	-	Burden Ratio
SR	-	Spread Ratio
ROI	-	Net Profit to Working Funds Ratio
IE	-	Interest Earned
IP	-	Interest Paid
DC	-	Discount Charges
IPD	-	Interest Paid on Deposits
IPB	-	Interest Paid on Borrowings
EE	-	Establishment Expenses
OE	-	Other Expenses
CEB	-	Commission, Exchange and Brokerage
OR	-	Other Receipts
CE	-	Current Expenses
NCE	-	Non-Current Expenses
NP	-	Net Profit
PM	-	Profit Margin
SP	-	Stationery and Printing Expenses
RTI	-	Rent, Taxes and Insurance
PER	-	Profit Expenditure Ratio
MIS	-	Management Information System
RBI	-	Reserve Bank of India
EUI	-	Establishment Utilisation Indicator
TE	-	Total Expenses
TI	-	Total Income

WF	-	Working Funds
NPPE	-	Net Profit Per Employee
APE	-	Advances Per Employee
DPE	-	Deposits Per Employee
EU	-	Establishment Utilisation
AMEI	-	Asset Management Efficiency Indicator
AUI	-	Asset Utilisation Indicator
GR	-	Gross Revenue
AA	-	Average Assets
NA	-	Not Available
IIMA	-	Indian Institute of Management, Ahmedabad
NIBM	-	National Institute of Bank Management
BEA	-	Break Even Analysis
BEP	-	Break Even Point
EM	-	Equity Multiplier
LCI	-	Liability Cost Indicator
PBS	-	Performance Budgeting System
RO	-	Regional Office
LYA	-	Low Yielding Assets
HYA	-	High Yielding Assets
HRD	-	Human Resource Development.
NRED	-	Non-Resident External Deposits.
FCNRD	-	Foreign Currency Non-Resident Deposits.
C & I Ads-		Commercial and Institutional Advances.

. . . . .