APPENDIX - II ABBREATIONS

A. Public sector banks used in the thesis have been described by the following codes -

Name of Bank   Code

I. SBI GROUP
   1. State Bank of India   SBI
   2. State Bank of Patiala   PATLA
   3. State Bank of Hyderabad   HYDER
   4. State Bank of Bikaner & Jaipur   BK&JP
   5. State Bank of Travancore   TRVCR
   6. State Bank of Mysore   MYSOR
   7. State Bank of Saurashtra   SRSTR
   8. State Bank of Indore   INDOR

II. NATIONALISED BANKS

   9. Bank of Baroda   BRODA
   10. Bank of India   INDIA
   11. Punjab National Bank   PNB
   12. Central Bank of India   CNTRL
   13. Canara Bank   CANRA
   14. United Commercial Bank   UCO
   15. Syndicate Bank   SYNDI
   16. Indian Overseas Bank   IOB
   17. Union Bank of India   UNION
   18. United Bank of India   UNTED
   19. Indian Bank   INDIN
   20. Allahabad Bank   ALAHA
   21. Bank of Maharashtra   MAHA
   22. Dena Bank   DENA
   23. Andhra bank   ANDHR
   24. Punjab & Sind Bank   PN&SB
   25. New Bank of India   NEWBK
   26. Vijaya Bank   VIJYA
   27. Oriental Bank of Commerce   ORNTL
   28. Corporation Bank   CORPN

B. Different bank-groups used in the thesis have been described by the following codes -

   1. All Commercial Banks   ACB
   2. State Bank of India and Subsidiaries   SBIS
   3. Nationalised Banks Group   NB
   4. Indian Private Sector Banks Group   IPS
   5. Regional Rural Bank   RRB
   6. Foreign Banks   FB
   7. All Indian Scheduled Commercial Banks   AISB
   8. All Scheduled Commercial Banks   ASCB

C. The variables used in the thesis have been described by following codes -

1. Total Cost	TC	
2. Total Current Expenses	TCE	
3. Establishment Expenses (labour cost)	EC	
4. Other Current Expenses (non-labour)	OC	
5. Volume of Business	VB	
6. Total Assets	TA	
7. Earning Assets	EA	
8. Total Deposits	TD	
9. Total Operating Earnings	TOE	
10.Profits	p	
11.Output	Q	
12.Output-mix	Q_m	$(m=1,....n)$
13.Total Number of Branches	TB	
14.Ratio of Rural Branches to Total Branches	RB	
15.Input Prices	P_i	$(i=1,....n)$
16.Output Prices	Q_j	$(j=1,....n)$
17.Fixed Factors of Production	Z_k	$(k=1,....n)$
18.Risk Factors	R_l	$(l=1,....n)$
19.Social Banking Factors	S_m	$(m=1,....n)$
20.Elasticity	el.	
21.Number of Observations	n	
22.Time	T	