

List of Abbreviations

ABs – All Banks
AQY- Asset Quality
ATM- Automated Teller Machine
BCC – Banker, Charnes and Cooper
BFS- Board of Financial Supervision
BSR- Banking Sector Reforms
CCR –Charnes, Cooper and Rhodes
CFS- Committee on Financial System
CIBIL- Credit Information Bureau of India Ltd
CRR - Cash Reserve Ratio
CRS – Constant Returns to Scale
DEA – Data Envelopment Analysis
DMU – Decision Making Unit
DMUs – Decision Making Units
DRS – Decreasing Returns to Scale
FE- Financial Efficiency
GDP- Gross Domestic Product
GF- Grand Frontier
GOI- Government of India
IA- Intermediation Approach
IBA – Indian Banks Association
IMF- International Monetary Fund
IRS- Increasing Returns to Scale
IT- Information Technology
LDY- Liquidity
MPSS- Most Productive Scale Size
MQY- Management Quality
MXIE- Mix Inefficiency
NBs – Nationalized Banks
NPA - Non-performing Assets
NPBs – New Private Banks
OPBs – Old Private Banks
OTE – Overall Technical Efficiency
OTIE – Overall Technical Inefficiency
PA- Production Approach
PE- Profit Efficiency
PPS – Production Possibility Test
PSBs – Public Sector Banks
PTE – Pure Technical Efficiency
PTIE – Pure Technical Inefficiency
PVBs – Private Sector banks
PYTIE -Purely Technical Inefficiency
RBI – Reserve Bank of India
RBS- Risk Based Supervision
RE- Risk Efficiency

RI- Risk Index
ROA- Return on Asset
ROE- Return on Equity
SARFAESI- Securitization, Reconstruction of Financial Assets and Enforcement of
Security Interest Act, 2002
SBs – State Banks
SCBs – Scheduled Commercial Banks
SE – Scale Efficiency
SEM- Super-efficiency Model
SIE – Scale Inefficiency
SLR - Statutory Liquidity Ratio
SPE –Super-efficiency
TE- Technical Efficiency
TFT- Total Factor Productivity
VRS- Variable Returns to Scale