

ABBREVIATIONS

1	ACP	Annual Credit Plan
2	ATM	Automated Teller Machine
3	BCSBI	Banking Codes and Standards Board of India
4	BOI	Bank of India
5	BTM	Banking Through Mobile
6	CBS	Core Banking System
7	CRM	Customer Relationship Management
8	CSR	Corporate Social Responsibility
9	DGFT	Directorate General of Foreign Trade
10	EBS	Electronic banking services
11	EFT	Electronic Fund Transfer
12	FIP	Financial Inclusion Plan
13	GDP	Gross Domestic Product
14	GIC	General Insurance
15	GPC	Global Processing Centre
16	GRC	Global Remittance Centre
17	ICT	Information and Communication Technology
18	LIC	Life Insurance Corporation
19	NEFT	National Electronic Fund Transfer
20	NPA	Non-Performing Assets
21	NRI	Non Resident of India
22	RBI	Reserve Bank of India
23	RRBs	Regional Rural Banks
24	RTGS	Real Time Gross Settlement
25	SME	Small and Medium Enterprises
26	SMS	Short Message Service
27	SPSS	Statistical Program for Social Sciences
28	STP	Straight Through Processing
29	UK	United Kingdom
30	WOM	Word of Mouth
31	OBS	Online Banking Services