Amandeep (1983). *Profits and Profitability of Commercial Banks*  
(New Delhi: Deep and Deep Publications)

(New Delhi: Pearson Education)


(New Delhi: Excel Books)

(Vikils, Ferrer and Simons Ltd. 314)


Heggade O.D. (2000). *Banker – Customer Relationship in India*  
(New Delhi: Mohit Publ., Ph.D. thesis Published)


(New Delhi: Oxford University Press)

(New Delhi: Deep and Deep Publications)


(Delhi: Pearson Education)


(Delhi: Kalyani Publishers)

(Singapore: Addison Wesley Longman)

(New Delhi: New Century Publications)

(New Delhi: Anmol Publications Pvt. Ltd.)


(New Delhi: Sultan Chand & Sons)

**Research Papers/Articles**


Internet World Stats (2008). Available at www.intenetworldstats.com


344


351
_The Economic Times_. (July, 9)

_The Times of India_. (March, 4)

_The Times of India_. (November, 17)

Dasgupta S. and Mathew J. (2005). ‘PSU Banks Shift Focus to Fee-Based Biz’.
_The Economic Times_. (April, 13)

_The Economic Times_. (November, 23)

_The Economic Times_. (October, 21)

_The Economic Times_. (November, 7)

_The Economic Times_. (July, 13)

Ghosh Debojyoti (2008). ‘Keeping Multiple Credit Cards is in Vogue’.
_The Times of India_. (March, 15)

_The Economic Times_. (July)

Joshi Anurag (2005). ‘Cheaper Cash; Banks Slash ATMs Fee by 25%-50%’.
_The Economic Times_. (November, 22)

_The Tribune_. (October, 5)

_The Tribune_. (May, 6)

Mehta Sangita (2009). ‘In Whose Interest is It Anyway’.
_The Economic Times_. (July, 15)

_The Economic Times_. (November, 22)
*The Economic Times.* (December, 27)

*The Economic Times.* (January, 6)

*The Tribune.* (September, 2)

*The Times of India.* (November, 20)

Sinha P. (2005). ‘Plastic Power; Credit Cards See Fall in Rates’.
*The Times of India.* (January, 31)

Sinha P. (2005). ‘Credit-Shy Consumers Give a Boost to Debit Cards Too’.
*The Times of India.* (January, 31)

Swaran S. (2005). ‘Smart Card Revolution in India Has Arrived… And is Consolidating’.
*The Economic Times.* (September, 6)

The Economist (2005). ‘All Change – Credit Cards’.
*The Economic Times.* (November, 3)

*The Times of India.* (October, 18)

*The Times of India.* (November, 16)

*The Times of India.* (August, 20)

Time News Network (2009). ‘Provide Fund Transfer Details via SMS, Email’.
*The Times of India.* (June, 18)

*The Times of India.* (August, 17)

*The Tribune.* (October, 8)

Tribune News Service (2008). ‘FM’s Advice to Banks: Function as Banks only’.
*The Tribune.* (October, 5)

Tribune News Service (2009). ‘RBI to Ration Free Use of Other ATMs’.
*The Tribune.* (August, 22)

Vidyasagar N. (2005). ‘Indian CEOs Adapt Better to Transformation’. The Times of India. (February, 15)

<table>
<thead>
<tr>
<th>Act</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The Banking Regulation Act. 1949</td>
</tr>
<tr>
<td>3. The RBI Act. 1934</td>
</tr>
</tbody>
</table>

Reports/ Statistical Publications etc.


IMF. World Economic Outlook. October, 2009


RBI. Annual Reports (Various issues)

RBI. Report on Trend and Progress of Banking in India. (Various relevant issues)

RBI. Statistical Tables Relating to Banks in India. (Various Issues)