LIST OF ABBREVIATIONS

AB : Andhra Bank
ABFSL : Andhra Bank Financial Services Limited
ABRDT : Andhra Bank Rural Development Trust
ACC : Artisans Credit Card
ADR : American Depository Receipts
ALPMS : Army Loading Property Management System
AMC : Asset Management Company
ANBC : Adjusted Net Bank Credit
AP : Andhra Pradesh
APBIRED : Andhra Pradesh Bankers Institute of Rural and Entrepreneurship Development
ATMs : Automated Teller Machines
BCSBI : Banking Codes and Standards Boards of India
BO : Banking Ombudsman
BSE : Bombay Stock Exchange
CARE : Credit Analysis and Research Ltd.
CASA : Current Account and Savings Account
CBS : Core Banking Solution
CD : Certificate of Deposit
CEO : Chief Executive Officer
CIBIL : Credit Information Bureau (India) Ltd.
CPPC : Centralised Pension Processing Centre
CRISIL : Credit Rating Information Services of India Ltd.
CUB : City Union Bank
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<tr>
<th>Abbreviation</th>
<th>Full Form</th>
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<tr>
<td>CV</td>
<td>Co-efficient of Variance</td>
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<tr>
<td>DP</td>
<td>Depository Participant</td>
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<tr>
<td>DPM</td>
<td>Data Processing Machine</td>
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<td>ECGC</td>
<td>Export Credit Guarantee Corporation</td>
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<td>ECS</td>
<td>Electronic Clearing Service</td>
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<td>EFT</td>
<td>Electronic Fund Transfer</td>
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<td>EI</td>
<td>Emotional Intelligence</td>
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<td>EMD</td>
<td>Earnest Money Deposits</td>
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<td>ESI</td>
<td>Equity Sensitivity Instrument</td>
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<td>FIIs</td>
<td>Foreign Institutional Investors</td>
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<td>FYP</td>
<td>Five Year Plan</td>
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<td>GCC</td>
<td>General Credit Card</td>
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<td>GDP</td>
<td>Gross Domestic Product</td>
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<td>GE</td>
<td>General Equity</td>
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<td>GOI</td>
<td>Government of India</td>
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<td>HDFC</td>
<td>Housing Development Finance Corporation</td>
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<td>HRM</td>
<td>Human Resource Management</td>
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<td>ICICI</td>
<td>Industrial Credit and Investment Corporation of India</td>
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<td>ICT</td>
<td>Information and Communication Technology</td>
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<td>IT</td>
<td>Information Technology</td>
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<td>JDI</td>
<td>Job Description Index</td>
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<td>KCC</td>
<td>Kisan Credit Card</td>
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<td>KGC</td>
<td>Kisan Gold Card Scheme</td>
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<td>KYC</td>
<td>Know Your Customer</td>
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<td>LIC</td>
<td>Life Insurance Corporation of India</td>
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LUCC : Laghu Udhyami Credit Card
MGNREG : Mahatma Gandhi National Rural Employment Guarantee
MICR : Magnetic Ink Character Recognition
MIS : Management Information System
MSMEs : Micro, Small and Medium Enterprises
NABARD : National Bank for Agriculture and Rural Development
NEFT : National Electronic Fund Transfer
NRIs : Non-Residential Indians
NSDL : National Securities Depository Limited
NSE : National Stock Exchange
NYSE : New York Stock Exchange
OCC : Open Cash Credit
OGI : Optional Group Insurance
PAT : Profit After Tax
PCFC : Preshipment Credit in Foreign Currency
POS : Point – Of – Sale
PPF : Public Provident Fund
RBI : Reserve Bank of India
RRBs : Regional Rural Banks
RSETIS : Rural Self Employment Training Institutes
RTGS : Real Time Gross Settlement
SB : Syndicate Bank
SBH : State Bank of Hyderabad
SBI : State Bank of India
SBM : State Bank of Mysore
SBP : State Bank of Patiala
SBS : State Bank of Saurashtra
SBT : State Bank of Travancore
SCBs : Scheduled Commercial Banks
SEBI : Securities and Exchange Board of India
SGCCS : Syndicate General Credit Cards
SIRD : Syndicate Institute of Rural Entrepreneurship Development
SKU : Sri Krishnadevaraya University
SLBC : State Level Banker’s Committee
SMS : Short Messaging System
SSP : Social Security Pension
SWOT : Strength, Weakness, Opportunities and Threats
UH : University of Hyderabad
UNEP : United Nations Environment Programme
UP : Uttar Pradesh
UTI : Unit Trust of India
VUB : Virtual Universal Bank