TERMINOLOGY USED IN THE STUDY

ALM = Asset Liability Management
ARF = Assets Reconstruction fund
ATM = Automated Teller Machine
BFS = Board of financial Supervision
BTC = Banker’s Training college
BTM = Branch Teller machine
CEO = Chief Executive Officer
C-D = Credit Deposit
CRAR = Capital to Risk Assets Ratio
CRR = Cash Reserve Ratio
DCCBs = District Central Cooperative Banks.
DD = Demand Draft
DFHI = Discount and finance House of India Ltd.
ECS = Extention Counters
EFT = Electronic fund Transfer
GDP = Gross Domestic Product
GIC = General Insurance Corporation of India
HRD = Human Resources Development
HRM = Human Resources Management
IRBI = Industrial Reconstruction Bank of India
LAB = Local Area Bank
LIC = Life Insurance Corporation of India
MD = Managing Director
NABARD = National Bank for Agriculture and Rural Development
NAFCUB = National federation of Urban Cooperative Banks and Credit Societies.
NBFC = Non Banking finance company.
NHB = National Housing Bank
NPAs = Non Performing Assets.
NSE = National Stock Exchange.
OTC = Over the Counter
PCBs = Primary Cooperative Banks
PDs = Primary Dealers
PDO = Public Debt office
PMS = Portfolio Management Scheme
PSUs = Public Sector Units
RBI = Reserve Bank of India
RCTC = Risk Capital and Technology
R & D = Research and Development
RRB = Regional Rural Bank
SCBs = Scheduled Commercial Banks
SCICI = Shipping Credit and Investment Company of India Ltd.
SSSBES = Small Scale Service and Business Enterprises.
SIDBI = Small Industries Development Bank of India.
SLR = Statutory Liquid Ratio
SISs = Small Scale Industries
STCI = Securities Trading Corporation of India Ltd.
TDICI = Technology Development and Information Company of India Ltd.
TFCI = Tourism Finance Corporation of India Ltd.
UCB = Urban Cooperative Bank
U.P. = Uttar Pradesh
UTI = Unit Trust of India
W.C. = Working Capital.