List of Abbreviations

AIRCS – All India Rural Credit Survey Committee
ALM – Asset Liability Management
AMOS – Analysis of Moment Structures
ATM – Automated Teller Machine
BCSBI – Banking Codes and Standards Board of India
BFS – Board of Financial Supervision
BOS – The Banking Ombudsman Scheme
BPLR – Benchmark Prime Lending Rate
BTC – Bankers’ Training College
CALCS – Capital Adequacy, Asset Quality, Liquidity Compliance and Systems
CAMELS – Capital Adequacy, Asset Quality, Management, Earnings, Liquidity System and Controls
CAS – Credit Authorization Scheme
CBS – Core Banking System
CBSR – Committee on Banking Sector Reforms
CFA – Confirmatory Factor Analysis
CFS – Consolidated Financial Statement
CRAR - Capital to Risk-weighted Assets Ratio
CRR – Cash Reserve Ratio
CSE – Customer Service Executive
CSO – Civil Society Organisation
DFI – Development Financial Institution
EFA – Exploratory Factor Analysis
FDI – Foreign Direct Investment
FI – Financial Institution
FII – Foreign Institutional Investor
GCC – General Credit Cards
GDP – Gross Domestic Product
GOI – Government of India
IBA – Indian Bank’s Association
ICICI – Industrial Credit and Investment Corporation of India
IDBI – Industrial Development Bank of India
KMO – Kaiser-Meyer-Olkin (Test to measure sample adequacy)
LBS – Lead Bank Scheme
MFI – Micro-Finance Institution
MLR – Minimum Lending Rate
MOU – Memorandum of Understanding
MPBF – Maximum Permissible Bank Finance
NABARD – National Bank for Agriculture and Rural Development
NBFC – Non-Banking Financial Company
NCC – National Credit Council
NDTL – Net Demand and Time Liabilities
NGO – Non-Governmental Organisation
NIM – Net Interest Margins
NPA – Non-Performing Assets
NPL – Non-Performing Loans
OSMOS – Off-Site Monitoring and Surveillance
RBI – Reserve Bank of India
RC – Reconstruction Company
RIDF – Rural Infrastructure Development Fund
RRB – Regional Rural Bank
RTGS – Real Time Gross Settlement
SBI – State Bank of India
SC – Securitization Company
SCB – Scheduled Commercial Bank
SEM – Structured Equation Modelling
SHG – Self Help Group
SIDBI – Small Industries Development Bank of India
SLBC – State Level Banker’s Committee
SLR – Statutory Liquidity Ratio
SME – Small and Medium Enterprise
SPSS – Statistical Package for Social Sciences
SSI – Small Scale Industry
SST – Self-Service Technology
TAFCUB – Task Force for Cooperative Urban Banks
TAM – Technology Acceptance Model
TRI – Technology Readiness Index
UCB – Urban Cooperative Bank
WCTL – Working Capital Term Loan