**LIST OF TABLES**

<table>
<thead>
<tr>
<th>No.</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Table 3.1</td>
<td>Age-Wise Descriptions Of Respondents</td>
<td>60</td>
</tr>
<tr>
<td>Table 3.2</td>
<td>Education-Wise Descriptions Of Respondents</td>
<td>60</td>
</tr>
<tr>
<td>Table 3.3</td>
<td>Income-Wise Description Of Respondents</td>
<td>61</td>
</tr>
<tr>
<td>Table 3.4</td>
<td>Occupation-Wise Descriptions Of Respondents</td>
<td>61</td>
</tr>
<tr>
<td>Table 4.1</td>
<td>Weighted Average Scores For User Profile Of Credit Cardholders At Various Places And Facilities Of Credit Card Use</td>
<td>77</td>
</tr>
<tr>
<td>Table 4.2</td>
<td>Frequency Of ‘Convenience,’ ‘Compulsive’ And ‘Any Other’ Users Of Credit Cards</td>
<td>86</td>
</tr>
<tr>
<td>Table 4.3</td>
<td>Weighted Average Scores For Modes Of Payment</td>
<td>89</td>
</tr>
<tr>
<td>Table 4.4</td>
<td>Frequency Of Citibank Credit Cardholders Who Would Increase Their Credit Card Usage On The Basis Of Increase In Credit Limit</td>
<td>92</td>
</tr>
<tr>
<td>Table 4.4.1</td>
<td>Frequency Of Citibank Credit Cardholders Who Would Increase Their Credit Card Usage On The Basis Of Increase In Cash Limit</td>
<td>93</td>
</tr>
<tr>
<td>Table 4.4.2</td>
<td>Frequency Of Citibank Credit Cardholders Who Would Increase Their Credit Card Usage On The Basis Of Increase In Credit Period</td>
<td>93</td>
</tr>
<tr>
<td>Table 4.4.3</td>
<td>Frequency Of Citibank Credit Cardholders Who Would Increase Their Credit Card Usage On The Basis Of Increase In Reward Points</td>
<td>94</td>
</tr>
<tr>
<td>Table 4.5</td>
<td>Frequency Of Standard Chartered Bank Credit Cardholders Who Would Increase Their Credit Card Usage On The Basis Of Increase In Credit Limit</td>
<td>95</td>
</tr>
</tbody>
</table>
Table 4.5.1 Frequency Of Standard Chartered Bank Credit Cardholders Who 
Would Increase Their Credit Card Usage On The Basis Of 
Increase In Cash Limit

Table 4.5.2 Frequency Of Standard Chartered Bank Credit Cardholders Who 
Would Increase Their Credit Card Usage On The Basis Of Increase 
In Credit Period

Table 4.5.3 Frequency Of Standard Chartered Bank Credit Cardholders Who 
Would Increase Their Credit Card Usage On The Basis Of Increase 
In Reward Points

Table 4.6 Frequency Of ICICI Bank Credit Cardholders Who Would Increase 
Their Credit Card Usage On The Basis Of Increase In Credit Limit

Table 4.6.1 Frequency Of ICICI Bank Credit Cardholders Who Would Increase 
Their Credit Card Usage On The Basis Of Increase In Cash Limit

Table 4.6.2 Frequency Of ICICI Bank Credit Cardholders Who Would Increase 
Their Credit Card Usage On The Basis Of Increase In Credit Period

Table 4.6.3 Frequency Of ICICI Bank Credit Cardholders Who Would Increase 
Their Credit Card Usage On The Basis Of Increase In Reward Points

Table 4.7 Frequency Of SBI Credit Cardholders Who Would Increase Their 
Credit Card Usage On The Basis Of Increase In Credit Limit

Table 4.7.1 Frequency Of SBI Credit Cardholders Who Would Increase Their 
Credit Card Usage On The Basis Of Increase In Cash Limit

Table 4.7.2 Frequency Of SBI Credit Cardholders Who Would Increase Their 
Credit Card Usage On The Basis Of Increase In Credit Period
Table 4.7.3 Frequency Of SBI Credit Cardholders Who Would Increase Their Credit Card Usage On The Basis Of Increase In Reward Points

Table 4.8 Frequency Of BOB Credit Cardholders Who Would Increase Their Credit Card Usage On The Basis Of Increase In Credit Limit

Table 4.8.1 Frequency Of BOB Credit Cardholders Who Would Increase Their Credit Card Usage On The Basis Of Increase In Cash Limit

Table 4.8.2 Frequency Of BOB Credit Cardholders Who Would Increase Their Credit Card Usage On The Basis Of Increase In Credit Period

Table 4.8.3 Frequency Of BOB Credit Cardholders Who Would Increase Their Credit Card Usage On The Basis Of Increase In Reward Points

Table 4.9 Overall Frequency Of Credit Cardholders Who Would Increase Their Credit Card Usage On The Basis Of Increase In Credit Limit

Table 4.9.1 Overall Frequency Of Credit Cardholders Who Would Increase Their Credit Card Usage On The Basis Of Increase In Cash Limit

Table 4.9.2 Overall Frequency Of Credit Cardholders Who Would Increase Their Credit Card Usage On The Basis Of Increase In Credit Period

Table 4.9.3 Overall Frequency Of Credit Cardholders Who Would Increase Their Credit Card Usage On The Basis Of Increase In Reward Points

Table 4.10 Frequency Of The Citibank Credit Cardholders On The Basis Of Frequency Of Credit Card Usage

Table 4.10.1 Frequency Of The Standard Chartered Bank Credit Cardholders On The Basis Of Frequency Of Credit Card Usage
Table 4.10.2 Frequency of the ICICI Bank Credit Cardholders on the Basis of Frequency of Credit Card Usage

Table 4.10.3 Frequency of the SBI Credit Cardholders on the Basis of Frequency of Credit Card Usage

Table 4.10.4 Frequency of the BOB Credit Cardholders on the Basis of Frequency of Credit Card Usage

Table 4.11 Frequency Of All The Credit Cards Based On The Frequency Of Credit Card Usage

Table 4.12 Overall Frequency Of The Credit Cardholders Based On The Frequency Of Credit Card Usage

Table 4.13 Frequency Of The Citibank Credit Cardholders Based On The Value Of Credit Card Usage

Table 4.13.1 Frequency Of The Standard Chartered Bank Credit Cardholders Based On The Value Of Credit Card Usage

Table 4.13.2 Frequency Of The ICICI Credit Cardholders Based On The Value Of Credit Card Usage

Table 4.13.3 Frequency Of The SBI Credit Cardholders Based On The Value Of Credit Card Usage

Table 4.13.4 Frequency Of The BOB Credit Cardholders Based On The Value Of Credit Card Usage

Table 4.14 Percentage Distribution Of All The Credit Cards Based On The Frequency Of Credit Card Usage
Table 4.15 Overall Frequency Of The Credit Cardholders Based On The Frequency Of Credit Card Usage

Table 5.1 Score Of All The Credit Cards On The Basis Of Three Summary Attributes

Table 5.2 Overall Satisfaction Ratings Vis-à-vis Overall Attribute Scores Of All The Credit Cardholders

Table 5.3 Status Of Renewed Vs Non Renewed For All The Credit Cards Holders

Table 5.4 Chi-Square Test Of All The Credit Cards

Table 5.5 Opinion Of Respondents On The Basis Of The Best Replacement Substitute For All The Credit Cards

Table 5.6 Weighted Average Score For Different Attributes Of Various Credit Card And It's Usage

Table 6.1 Summary Of Canonical Discriminant Function

Table 6.2 Classification Results

Table 6.3 Structure Co-Relations For Discriminant Functions

Table 6.4 Function At Group Centroids

Table 6.5 Summary Of Canonical Discriminant Function

Table 6.6 Classification Results

Table 6.7 Structure Co-Relations For Discriminant Functions

Table 6.8 Function At Group Centroids

Table 6.9 Quick Cluster
Table 6.10 Distances between Final Cluster Centers 153

Table 6.11 ANOVA 153

Table 6.12 Number of Cases in each Cluster 154

Table 7.1 Various Charges On The Citibank Silver Credit Card 161

Table 7.2 Various Charges On The Standard Chartered Bank Classic 165

Table 7.3 Various Charges On The ICICI Sterling Silver Credit Card 169

Table 7.4 Various Charges On The SBI Classic (Renamed As Advantage) 174

Table 7.5 Various Charges On The BOB Silver Credit Card 178