

Contents

Chapter Number	Title of Chapter	Page No.
I	Introduction	1–13
	1.1 Introduction	
	1.2 Plastic Money in India: An Overview	
	1.3 Statement of the Problem and Need for the Study	
	1.4 Objective of the Study	
	1.5 Scope of the Study	
	1.6 Hypothesis of the Study	
	1.7 Methodology and Sources of Data	
	1.8 Sample Design and Sample Framework	
	1.9 Data Base of the Study	
	1.10 Statistical Techniques and Tools	
	1.11 Period of the Study	
	1.12 Limitations of the Study	
	1.13 Chapter Scheme	
	1.14 Conclusion	
II	Literature Review	14 – 43
	2.1 Introduction	
	2.1.1 Plastic Money (Both Debit and Credit Cards) Usages, Attitudes, Behaviours and Perception	
	2.1.2 Credit Card and Debit Card Transactions	
	2.1.3 Credit and Debit Card Frauds and Misuses	
	2.1.4 Plastic Money in Indian Context	
	2.1.5 Debit and Credit Cards in Global Level	
	2.1.6 Plastic Money and its Payment System	
	2.1.7 Theory and Models of Credit and Debit Cards, and	
	2.1.8 ATM Services and its Usages	
	2.2 Conclusion	

III	Plastic Money in India – A Conceptual Framework	44 – 72
	3.1 Introduction	
	3.2 Plastic Money – Global Perspective	
	3.3 Growth of Plastic Money in India	
	3.4 Plastic Money Penetration in India	
	3.5 Automatic Teller Machine (ATMs)	
	3.6 Application of ATMs	
	3.7 Credit Cards in ATMs	
	3.8 Plastic Frauds	
	3.9 Conclusion	
IV	A Brief Profile of Selected Sample Banks	73 –91
	4.1 Introduction	
	4.2 Off – Site ATMs as substitute for brick-and mortar branches	
	4.3 ATMs and WLA Schemes in India	
	4.4 State Bank of India (SBI)	
	4.5 Bank of India (BOI)	
	4.6 Housing Development Finance Corporation Limited (HDFC)	
	4.7 Industrial Credit and Investment Corporation of India (ICICI)	
	4.8 Conclusion	
V	Debit Cards, Credit Cards and ATM Services in the Selected Banks	92 – 111
	5.1 Introduction	
	5.2 Debit Cards	
	5.3 Features of Debit Cards	
	5.4 Bank Debit Cards: Types	
	5.5 Debit Cards Benefits	
	5.6 Drawbacks of Debit Cards	
	5.7 Credit Cards	
	5.8 History of Bank Credit Cards	
	5.9 Clearing/Settling of Credit Cards	
	5.10 Guidelines for Issuing of Credit Cards	
	5.11 Debit Card v/s Credit Cards: Similarities and Differences	
	5.12 Conclusion	

VI	The Empirical Evidences and Analysis of the Impact of Plastic Money on Bank Customers in Karnataka	112 – 158
6.1	Introduction	
6.2	Socio – Economic Profile of the Selected Respondents	
6.3	Testing of Hypotheses and Results	
6.4	Conclusion	
VII	Summary of Major Findings, Suggestions and Conclusion	159 – 177
7.1	Introduction	
7.2	Major Findings of the Study	
7.3	Suggestions of the Study	
7.4	Scope for further research in area of the Present Study	
7.5	Conclusion	
	Bibliography	
	Annexure	
	a. Questionnaire	
	b. List of Banks	
	c. List of Graphs	