

LIST OF ABBREVIATIONS

LDCs	-	Less Developed Countries
CRR	-	Cash Reserve Ratio
SLR	-	Statutory Liquidity Ratio
USA	-	United States of America
RBI	-	Reserve Bank of India
Rs.	-	Rupees
NRI	-	Non-Resident Indian
SBI	-	State Bank of India
ABsSBI	-	Associate Banks of State Bank of India
PSBs	-	Public Sector Banks
PSBsExSBI	-	Public Sector Banks Exclusive of State Bank of India
OPrSBs	-	Old Private Sector Banks
NGPrSBs	-	New Generation Private Sector Banks
RRBs	-	Regional Rural Banks
FBs	-	Foreign Banks
ASCBs	-	All Schedule Sector Banks
BAI	-	Indian Banks' Association
FII	-	Foreign Institutional Investors
MOU	-	Memorandum of Understanding
GDP	-	Gross Domestic Product
NABARD	-	National Bank of Agriculture and Rural Development
SIDBI	-	Small Industries Development Bank of India
HNI	-	High Net worth Individual
CBK	-	Central Bank of Kenya
SB	-	Savings Bank
NRNRDR	-	Non-Resident Non Repatriatable Rupee Deposits
FC NR	-	Foreign Currency Non-Resident

LIST OF ABBREVIATIONS (continued)

ATM	-	Automated Teller Machine
Ltd	-	Limited
DTL	-	Demand Time Liabilities
ICRR	-	Incremental Cash Reserve Ratio
NPAs	-	Non Performing Assets
LABs	-	Local Area Banks
PLR	-	Prime Lending Rate
FDR	-	Fixed Deposit Receipt
FERA	-	Foreign Exchange Regulation Act.
FEMA	-	Foreign Exchange Management Act.
PIO	-	Persons of Indian Origin
OCBs	-	Overseas Corporate Bodies
NROA	-	Non-Resident Ordinary Accounts
NRE	-	Non-Resident External Rupee Account
EEFC	-	Exchange Earners' Foreign Currency Accounts
TV	-	Television
EFT	-	Electronic Funds Transfer
PoS	-	Point of Sales Terminal
SPNS	-	Shared Payment Network System
EDI	-	Electronic Data Interchange
PC	-	Personal Computer
AVR	-	Automatic Voice Recorder
ECS	-	Electronic Clearing Service
SPNS	-	Shared Payment Network System
PIN	-	Personal Identification Number
BPO	-	Business Process Outsourcing
GRACE	-	Ground Rules and Code of Ethics

LIST OF ABBREVIATIONS (continued)

E-Banking	-	Electronic Banking
E-Commerce	-	Electronic Commerce
NA	-	Not Available
NBFC	-	Non Banking Financial Company
PAIRM	-	Period of Administered Interest Rate Mechanism
PDIRM	-	Period of Deregulated Interest Rate Mechanism
ANOVA	-	Analysis of Variance
WTO	-	World Trade Organization
RFC (D)	-	Resident Foreign Currency (Domestic) Accounts
CDR	-	Credit Deposit Ratio
TQM	-	Total Quality Management
SWOT	-	Strength Weakness Opportunity Threats
NA	-	Not Available