ABBREVIATIONS

ACH- Automated Clearing House
ATMs- Automatic Teller Machines
ALPMs- Automatic Ledger Posting Machines
BBEA- Bankers' Books Evidence Act
BCs- Business Correspondents
BFs- Business Facilitators
BOS- Banking Ombudsman Scheme
CBS- Core Banking Services /Solutions
DBIE- Data Base of Indian Economy
EB- Electronic Banking
ECS- Electronic Clearing Services
EDI- Electronic Data Interchange
EFT- Electronic Fund Transfer
FI- Financial Inclusion
HTML- Hypertext Markup Language
IBA- Indian Bank's Association
IEA- Indian Evidence Act
IT- Information Technology
ITA- Information Technology Act
KYC- Know Your Customer
NEFT- National Electronic Fund Transfer
NPCI- National Payments Corporation of India
OTPs- One Time Passwords
PC- Personal Computers
PDA- Personal Digital Assistant
PDRs-Personal Development Relations
PoS-Point of Sales Machines
PINs-Personal Identification Numbers
RTGS- Real Time & Gross settlement
VRS-Voice Response System