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LIST OF ABBREVIATIONS

IT	Information Technology
NCR	National Capital Region
ICICI	Industrial Credit and Investment Corporate of India
HDFC	Housing Development Finance Corporation
IDBI	Industrial Bank of India
RBI	Reserve Bank of India
IBI	Imperial Bank of India
SBI	State Bank of India
NABARD	National Bank for Agriculture & Rural Development
NIBM	National Institute of Bank Management
IBA	Indian Bank Association
S&P	Standards & Poor's
CRISIL	Credit Rating Information Services of India Limited
ICRA	Information and Credit Rating Agency
ANOVA	Analysis of Variance
ATM	Automated Teller Machine
ECS	Electronic Clearing Service
EFT	Electronic Fund Transfer
RTGS	Real Time Gross Settlement
NEFT	National Electronic Fund Transfer
O/D	Over Draft
WUMT	Western Union Money Transfer
SMS	Short Message Service
OTP	One Time Password
CRM	Customer Relationship Management
PCs	Personal Computers
EXIM	Export-Import
UTI	Union Trust of India
LIC	Life Insurance Corporation
GIC	General Insurance Corporation
CVC	Central Vigilance Commission
PSB	Public Sector Bank
MIS	Managerial Information System
ABB	Asia Brown Boveri
SCM	Supply Change Management

CRM	Customer Relationship Management
SFA	Sales Force Automation
CBS	Core Banking Solution
BANCS	Banks ATM Network and Customer Services
IDRBT	The Institute of Development & Research in Banking Technology
IVRS	Interactive Voice Response System
KYC	Know Your Customer
AMC	Annual Maintenance Contact
POS	Point of Sale
BPSS	Board of Regulation and Supervision of Payment and Settlement System
MICR	Magnetic Ink Character Recognition System
CTS	Cheque Truncation System
SIPS	Systemically Important Payment System
ICTs	Information and Communication Technologies
IS	Information System
ROA	Return on Asset
ROE	Return on Equity
GUI	Graphical User Interface
EDI	Electronic Data Interchange
Van	Value Added Tax
CPU	Central Processing Unit
ROI	Return on Investment
TAM	Technology Acceptance Model
WAN	Wide Area Network
LAN	Local Area Network
NPM	Net Profit Margin
EPS	Earnings Per Share
ORA	Operating Return on Assets
PE	Profitability of Employees
MVA	Market Value-Added
RBV	Resource Based View
GCB	Ghana Commercial bank
IOB	Indian Overseas Bank
UBA	United Bank for Africa
GDP	Gross Domestic Product