

GLOSSARY OF TERMS AND ABBREVIATIONS

CRM – Customer Relationship Management

IT – Information Technology

RBI – Reserve bank of India

IP – Internet protocol

ABC – Activity Based Costing

CAD – Computer aided design

CAM – Computer aided manufacturing

JIT – Just in time

FMS – Flexible Manufacturing Systems

CALS – Computer aided logistics

ATM – Automatic Teller Machine

ICICI – Industrial Credit and Investment Corporation of India

IDBI – Industrial Development bank of India

TQM – Total Quality Management

CPs – Commercial papers

MMMFs – Money Market Mutual Funds

NIM – New issue market

FIs – Financial Intermediaries

MF – Mutual Fund

NBFCs – Net Banking Financial Institutions

SCBs – Scheduled Commercial Banks

VSAT – Very small aperture terminals

LAN – Local Area Networks, Networks that span across a limited space or area.

WAN – Wide Area Networks, Network that spreads across boundaries.

RTGS – Real Time Gross Settlement

CRR – Cash Reserve Ratio

DSA – Direct Selling Agent

TBA – Total Branch Automation

SOA – Service Oriented Architecture

BPO – Business Process Outsourcing

Phone banking – Banking done over the phone

Mobile banking – Banking done using the mobile handset

Net banking – Banking done over the Internet

EDM – Electronic Document Management

EFT – Electronic Fund Transfer

POS – Point of Sales