LIST OF ABBREVIATIONS

A: 1. Agree 2. **APAs: Authorized Postal Agents** 3. **APU: Asia Pacific Postal Union Branch Post office** 4. **BPO**: 5. CB: **Consumer Behaviour** 6. CBS: **Core Banking Solution** 7. CCCC: **Computerized Customer Care Centre** 8. **CPGRAMS:** Central Public Grievance Redressal and Monitoring System 9. CRM: **Customer Relationship Management** CS: **Customer Satisfaction** 10. 11. DA: Dis agree 12. DA: Disagree 13. Df: **Degree of Freedom** 14. DoP: **Department of Post** 15. DS: Dissatisfied **Electronic Clearance Services** 16. ECS: **Electronic Fund Transfer** 17. EFT: 18. eMO: **Electronic Money Order** 19. FS: **Financial services** 20. **GATS: General Agreement on Trade in Services** 21. **GEN:** Gender 22. **HDFC: Housing Development Finance Corporation** 23. Ho: **Head Post Offices** HRD: **Human Resource Development** 24. 25. I: **Important** 26. I: **Important** 27. **ICICI: Industrial Credit and Investment Corporation of India** 28. **Industrial Development Bank of India** IDBI; 29. iMO: **Instant Money Order Service** 30. **IMT: International Money Transfer Insurance Regulatory and Development Authority** 31. **IRDA**: 32. IT: **Information Technology** KVP: Kisan Vikas Patra 33. 34. LIC: **Life Insurance Corporation of India** LP: 35. **Logistics Post Mutual Funds** 36. MF: MGNREGA: Mahatma Gandhi National Rural Employment Guarantee 37. **Scheme** MIS: 38. **Monthly Income Scheme**

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MOU:

MP:

- 41. MS: Marital Status
- 42. MT: Money Transfer
- 43. **NIOS:** National Institute of Open Schooling
- 44. NREGS: National Rural Employment Guarantee Scheme
- 45. NRI: Non-Resident Indians
- 46. NRI: Non-resident Indians
- 47. NSC: National Savings Certificates
- 48. **OCC:** Occupation
- 49. **OTC: Over-the-Counter**
- 50. PCA: Principle Component Analysis (PCA)
- 51. **PLI:** Postal Life Insurance
- 52. **PO:** Post office
- 53. **PP:** Private Partners
- 54. PRIs: Panchayati Raj Institutions
- 55. PSUs: Public Sector Undertakings
- 56. R & D: Research and Development
- 57. RAKNPA: Rafi Ahmed Kidwai National Postal Staff College of India
- 58. **RBI:** Reserve Bank of India
- 59. **RD:** Recurring Deposits
- 60. **RPLI:** Rural Postal Life Insurance
- 61. SA: Strongly Agree
- 62. SB: Savings Bank
- 63. SCSS: Senior Citizens Savings Scheme
- 64. **SD:** Standard Deviation
- 65. SDA: Strongly Disagree
- 66. **SE: Standard Error**
- 67. **SO: Sub Post Offices**
- 68. **SP: Speed Post**
- 69. ST: Satisfied
- 70. **STP: Standard Training Package**
- 71. **TD:** Time Deposit
- 72. **TF:** Type of Family
- 73. UI: Un important
- 74. UI: Unimportant
- 75. UPU: Universal Postal Union
- 76. USO: Universal Service Obligation
- 77. UTI: Unit Trust of India
- 78. VAT: Value Added Tax
- 79. WAN: Wide Area Network
- 80. WCTCs: Workplace Computer Training Centers
- 81. WTO: World Trade Organization
- 82. www: World Wide Web