

## **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