List of Abbreviations

Following is a list of abbreviations used commonly throughout the study, and their full forms:

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Expanded Form</th>
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</thead>
<tbody>
<tr>
<td>ADB</td>
<td>Asian Development Bank</td>
</tr>
<tr>
<td>BIFR</td>
<td>Board for Industrial and Financial Reconstruction</td>
</tr>
<tr>
<td>CAG</td>
<td>Comptroller and Auditor General</td>
</tr>
<tr>
<td>CAR</td>
<td>Capital Adequacy Ratio</td>
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<tr>
<td>CIS</td>
<td>Central Investment Subsidy</td>
</tr>
<tr>
<td>FATL</td>
<td>Fixed Asset Term Loan</td>
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<tr>
<td>FLC</td>
<td>Foreign Letter of Credit</td>
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<tr>
<td>HPPM</td>
<td>Hire Purchase Portfolio Management</td>
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<tr>
<td>IDBI</td>
<td>Industrial Development Bank of India</td>
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<tr>
<td>IL&amp;FS</td>
<td>Instrument Leasing and Financial Services</td>
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<tr>
<td>IRBI</td>
<td>Industrial Reconstruction Bank of India</td>
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<tr>
<td>MBD</td>
<td>Merchant Banking Division/Department</td>
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<tr>
<td>MPCON</td>
<td>Madhya Pradesh Consultancy Organisation</td>
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<tr>
<td>MPFC</td>
<td>Madhya Pradesh Financial Corporation</td>
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<tr>
<td>MSI</td>
<td>Medium Scale Industry</td>
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<tr>
<td>MUN</td>
<td>Mahila Udyami Nidhi</td>
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<tr>
<td>NDI</td>
<td>New Debt Instrument (Scheme)</td>
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<tr>
<td>NEF</td>
<td>National Equity Fund (Scheme)</td>
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<tr>
<td>NIM</td>
<td>Net Interest Margin</td>
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<tr>
<td>NPA</td>
<td>Non-Performing Assets</td>
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<tr>
<td>OTS</td>
<td>One-Time Settlement</td>
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<tr>
<td>PICUP</td>
<td>Pradeshiya Industrial and Investment Corporation of Uttar Pradesh</td>
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<tr>
<td>PP</td>
<td>Private Placement (used in conjunction with Bonds)</td>
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<tr>
<td>RBI</td>
<td>Reserve Bank of India</td>
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<tr>
<td>RO</td>
<td>Regional Office</td>
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<tr>
<td>RRC</td>
<td>Revenue Recovery Certificate</td>
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<tr>
<td>RSR</td>
<td>Rehabilitation Scheme of Refinance</td>
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<tr>
<td>SEMFEX</td>
<td>Self Employment Scheme for Ex-Servicemen</td>
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<tr>
<td>Abbreviation</td>
<td>Expanded Form</td>
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<tr>
<td>SFC</td>
<td>State Financial Corporation</td>
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<tr>
<td>SIDBI</td>
<td>Small Industries Development Bank of India</td>
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<tr>
<td>SPV</td>
<td>Special Purpose Vehicle</td>
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<tr>
<td>SRTO</td>
<td>Small Road Transport Operators</td>
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<tr>
<td>SSI</td>
<td>Small Scale Industries</td>
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<tr>
<td>STL</td>
<td>Short Term Loans</td>
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<tr>
<td>TRF</td>
<td>Tourism Related Facilities</td>
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<tr>
<td>UPFC</td>
<td>Uttar Pradesh Financial Corporation</td>
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<tr>
<td>UPSIDC</td>
<td>Uttar Pradesh Small Industries Development Corporation</td>
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<tr>
<td>VCF</td>
<td>Venture Capital Funds</td>
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<td>WCTL</td>
<td>Working Capital Term Loan</td>
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**Equivalent Notations:**

1 Lakh  =  0.1 Million  
1 Million  =  10 Lakh  
1 Crore  =  10 Million