List of Abbreviations

- ADB – Asian Development Bank
- BIFR – Board for Industrial and Financial Reconstruction
- CDR – Corporate Debt Restructuring
- DRT – Debt Recovery Tribunal
- EMI – Equated Monthly Installment
- FI – Financial Institution
- GDP – Gross Domestic Product
- GNPAs – Gross Non-performing Assets
- GoI – Government of India
- IMF – International Monetary Fund
- MNC – Multi National Company
- NBFC – Non-banking Financial Company
- NNPAs – Net Non-performing Assets
- NPA – Non-performing Asset
- NPL – Non-performing Loan
- OTS – One Time Settlement
- PSB – Public Sector Bank
- RBI – Reserve Bank of India
- RRB – Regional Rural Bank
- SBI – State Bank of India
- SCB – Scheduled Commercial Bank
- SICA – Sick Industrial Companies Act
- SME – Small and Medium Enterprises
- SPSS – Statistical Package for Social Sciences
- SSI – Small Scale Industry