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**Others**


<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>A/P</td>
<td>Accounts Payable</td>
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<tr>
<td>A/R</td>
<td>Accounts Receivable</td>
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<tr>
<td>ARC</td>
<td>Asset Reconstruction Company</td>
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<tr>
<td>BIFR</td>
<td>Bureau for Industrial and Financial Reconstruction</td>
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<tr>
<td>CD ratio</td>
<td>Credit to Deposit Ratio</td>
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<tr>
<td>CIBIL</td>
<td>Credit Information Bureau of India Limited</td>
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<tr>
<td>CRAR</td>
<td>Capital to Risk Asset Ratio</td>
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<tr>
<td>DICGC</td>
<td>Deposit Insurance Credit Guarantee Corporation</td>
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<td>DMA</td>
<td>Distributed Multi-agent System</td>
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<tr>
<td>DRT</td>
<td>Debt Recovery Tribunal</td>
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<tr>
<td>ECB</td>
<td>Economic Commercial Borrowing</td>
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<tr>
<td>ECS</td>
<td>Electronic Clearing System</td>
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<tr>
<td>EMI</td>
<td>Equated Monthly Installments</td>
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<tr>
<td>FB</td>
<td>Foreign Bank</td>
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<tr>
<td>FI</td>
<td>Financial Institutions</td>
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<tr>
<td>GIC</td>
<td>General Insurance Corporation</td>
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<tr>
<td>HCV</td>
<td>Heavy Commercial Vehicle</td>
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<tr>
<td>IBA</td>
<td>Indian Banks Association</td>
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<tr>
<td>ICD</td>
<td>Inter Corporate Deposit</td>
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<tr>
<td>IDBI</td>
<td>Industrial Development Bank of India</td>
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<tr>
<td>IFCI</td>
<td>Industrial Finance Corporation of India</td>
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<tr>
<td>IIIBF</td>
<td>Indian Institute of Banking and Finance</td>
</tr>
<tr>
<td>LCV</td>
<td>Light Commercial Vehicle</td>
</tr>
<tr>
<td>LIC</td>
<td>Life Insurance Corporation of India</td>
</tr>
<tr>
<td>MF</td>
<td>Mutual Fund</td>
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</tbody>
</table>
MFI - Microfinance Institution
MIS – Management Information System
NABARD – National Bank for Agriculture and Rural Development
NBFC - Non Banking Finance Corporation
NBFI - Non Banking Financial Intermediaries
NHB – National Housing Bank
NOF - Net Owned Fund
NPA - Non Performing Assets
NPB – New Private Bank
OPB – Old Private Sector Bank
PDC - Post Dated Cheque
PSB – Public Sector Bank
RA - Recovery Assistant
RBI - Reserve Bank of India
RC - Registration Certificate
RCM - Receivables and Collection Managements
RNBFC - Residuary Non Banking Finance Companies
RTA – Road Transport Authority
RTO - Road Transport Officer
SRO - Self Regulatory Organisation
SCB - Scheduled Commercial Bank
SFC - State Finance Corporation
SIDBI - Small Industries Development Bank of India
SIDCO - Small Industries Development Corporation
TFCI - Tourism Financial Corporation of India
UTI - Unit Trust of India