LIST OF ABBREVIATION

ABF - Association of British factors
BOA - Ban on Assignment
BOE - Bill of exchange
CAR - Credit Approval Request
CARF - Credit Approval Request Form
CBF - Can Bank Factors
CP's - Commercial Papers
CIB - City Bank
CWO - Cash With Order
CRISIL - Credit Rating Information Services of India Ltd
D/ER - Debt Equity Ratio
DPR - Dividend Pay-out Ratio
DPS - Dividend Per Share
DRT - Debt Recover Tribunal
EAIT - Earnings Before Interest and Tax
EBDIT - Earnings Before Depreciation and Tax
EBIT - Earnings Before Interest and Tax
EDIFACT - Electronic Data Inter Change Factoring
EPS - Earning Per Share
FCI - Factors Chain International
FFL - Foremost Factoring Limited
FSRA - Financial Service Reforms Act
GFM - Gross Financial Margin
GTF - Global Trade Finance
HSBC - Hong Kong and Shanghai Banking Corporation
ICD - Inter Corporate Deposit
ICRA - International Credit Rating Agencies
IFG - International Factors Group
LD - Letter of Disclaimer
LW - Letter of Waiver
NFM - Net Financial Margin
PAT - Profit After Tax
PBT - Profit Before Tax
P/ER - Price Earning Ratio
RBI - Reserve Bank of India
ROCE - Return On Capital Employed
ROSE - Return On Equity Shares
ROI - Return On Investments
ROT - Retention of Title
SBIF - State Bank of India Factors
SIDBI - Small Industries Development Bank of India
SSI - Small Scale Industries
UNIDEOIT - International Institute for the Unification of Private law
ULS - Un Secured Loans