### Abbreviation and Acronyms

<table>
<thead>
<tr>
<th>No.</th>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>ABS</td>
<td>Assets Backed Securities</td>
</tr>
<tr>
<td>2.</td>
<td>ACV</td>
<td>Actual Cash Value</td>
</tr>
<tr>
<td>3.</td>
<td>ALM</td>
<td>Assets and Liability Management</td>
</tr>
<tr>
<td>4.</td>
<td>AMA</td>
<td>Asset Management Account</td>
</tr>
<tr>
<td>5.</td>
<td>AMC</td>
<td>Assets Management Companies</td>
</tr>
<tr>
<td>6.</td>
<td>ARCIL</td>
<td>Assets Reconstruction Company (India) Ltd.</td>
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<td>7.</td>
<td>ARCs</td>
<td>Assets Reconstruction Companies</td>
</tr>
<tr>
<td>8.</td>
<td>ATMs</td>
<td>Automated Teller Machine</td>
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<tr>
<td>9.</td>
<td>B/C</td>
<td>Bill of Collection</td>
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<td>10.</td>
<td>B/E</td>
<td>Bill of Exchange</td>
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<tr>
<td>11.</td>
<td>B/R</td>
<td>Bills Receivables</td>
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<td>12.</td>
<td>BCBS</td>
<td>Basel Committee on Banking Supervision</td>
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<td>13.</td>
<td>BIFR</td>
<td>Board of Industrial and Financial Reconstruction</td>
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<tr>
<td>14.</td>
<td>BNP</td>
<td>Banque Nationale DE Paris</td>
</tr>
<tr>
<td>15.</td>
<td>CAR</td>
<td>Capital Adequacy Ratio</td>
</tr>
<tr>
<td>16.</td>
<td>CC</td>
<td>Cash Credit</td>
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<tr>
<td>17.</td>
<td>C-D Ratio</td>
<td>Credit-Deposit Ratio</td>
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<tr>
<td>18.</td>
<td>CDO</td>
<td>Corporate Debt Obligations</td>
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<td>19.</td>
<td>CMIE</td>
<td>Centre for Monitoring Indian Economy</td>
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<td>20.</td>
<td>CIBIL</td>
<td>Credit Information Bureau of India Ltd.</td>
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<td>21.</td>
<td>CII</td>
<td>Confederation of Indian Industries</td>
</tr>
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<td>22.</td>
<td>CRR</td>
<td>Cash Reserve Ratio</td>
</tr>
<tr>
<td>23.</td>
<td>D/P</td>
<td>Document Against Payment</td>
</tr>
<tr>
<td>24.</td>
<td>DCF</td>
<td>Discount Cash Flows</td>
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<td>25.</td>
<td>DRAT</td>
<td>Debt Recovery Appellate Tribunals</td>
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<td>26.</td>
<td>DRT</td>
<td>Debt Recovery Tribunals</td>
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<tr>
<td>27.</td>
<td>EBITDA</td>
<td>Earning Before Interest, Tax, Depreciation,</td>
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<td></td>
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<td>&amp; Amortization</td>
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<td>28.</td>
<td>FIIA</td>
<td>Foreign Investment Implementation Board</td>
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<tr>
<td>29.</td>
<td>FIs</td>
<td>Foreign Intuitional Investors</td>
</tr>
<tr>
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<td>FIPB</td>
<td>Foreign Investment Promotion Board</td>
</tr>
<tr>
<td>31.</td>
<td>Fs</td>
<td>Financial Institutions</td>
</tr>
<tr>
<td>32.</td>
<td>ICAAP</td>
<td>Internal Capital Adequacy Assessment Process</td>
</tr>
<tr>
<td>33.</td>
<td>IMF</td>
<td>International Monetary Fund</td>
</tr>
<tr>
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<td>IPSS</td>
<td>Integrated Payment and Settlement System</td>
</tr>
<tr>
<td>35.</td>
<td>ICRA</td>
<td>Investment Information and Credit Rating Agency of India Ltd.</td>
</tr>
<tr>
<td>36.</td>
<td>IRAC</td>
<td>Income Recognition &amp; Assets Classification</td>
</tr>
<tr>
<td>37.</td>
<td>JPC</td>
<td>Joint Parliament Committee</td>
</tr>
<tr>
<td>38.</td>
<td>L/C</td>
<td>Letter of Credit</td>
</tr>
<tr>
<td>39.</td>
<td>LSO</td>
<td>Loan Sell Off</td>
</tr>
<tr>
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<td>M&amp;A</td>
<td>Merger and Acquisition</td>
</tr>
<tr>
<td>41.</td>
<td>MBS</td>
<td>Mortgage Backed Securities</td>
</tr>
<tr>
<td>No.</td>
<td>Abbreviation</td>
<td>Description</td>
</tr>
<tr>
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<td>--------------------------------------------</td>
</tr>
<tr>
<td>42</td>
<td>MC</td>
<td>Marginal Credit</td>
</tr>
<tr>
<td>43</td>
<td>NBFCs</td>
<td>Non Banking Financial Companies</td>
</tr>
<tr>
<td>44</td>
<td>NBV</td>
<td>Net Bank Value</td>
</tr>
<tr>
<td>45</td>
<td>NIM</td>
<td>Net Interest Margin</td>
</tr>
<tr>
<td>46</td>
<td>NPAs</td>
<td>Non Performing Assets</td>
</tr>
<tr>
<td>47</td>
<td>OCR</td>
<td>Operating Cost Ratio</td>
</tr>
<tr>
<td>48</td>
<td>ODR</td>
<td>Official Discount Rate</td>
</tr>
<tr>
<td>49</td>
<td>ODRs</td>
<td>Ordinary Drawing Rights</td>
</tr>
<tr>
<td>50</td>
<td>OPR</td>
<td>Operating Profit Ratio</td>
</tr>
<tr>
<td>51</td>
<td>PGS</td>
<td>Partial Guarantee Structure</td>
</tr>
<tr>
<td>52</td>
<td>PLR</td>
<td>Prime Lending Rate</td>
</tr>
<tr>
<td>53</td>
<td>PSBs</td>
<td>Public Sector Bank</td>
</tr>
<tr>
<td>54</td>
<td>PTCs</td>
<td>Pass Through Certificates</td>
</tr>
<tr>
<td>55</td>
<td>QIBs</td>
<td>Qualified Institutional Buyers</td>
</tr>
<tr>
<td>56</td>
<td>RBI</td>
<td>Reserve Bank of India</td>
</tr>
<tr>
<td>57</td>
<td>RCs</td>
<td>Reconstruction Companies</td>
</tr>
<tr>
<td>58</td>
<td>RDDB&amp;FI</td>
<td>Recovery of Debt Due to Bank &amp; Financial Institutions</td>
</tr>
<tr>
<td>59</td>
<td>RMA</td>
<td>Risk Management Advisor</td>
</tr>
<tr>
<td>60</td>
<td>ROA</td>
<td>Return on Assets</td>
</tr>
<tr>
<td>61</td>
<td>RR</td>
<td>Retention Ratio</td>
</tr>
<tr>
<td>62</td>
<td>RTGS</td>
<td>Real Time Gross Settlement</td>
</tr>
<tr>
<td>63</td>
<td>SARFAESI</td>
<td>Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act</td>
</tr>
<tr>
<td>64</td>
<td>SC</td>
<td>Securitization Companies</td>
</tr>
<tr>
<td>65</td>
<td>SCBs</td>
<td>Schedule Commercial Banks</td>
</tr>
<tr>
<td>66</td>
<td>SER</td>
<td>Staff Expenditure Ratio</td>
</tr>
<tr>
<td>67</td>
<td>SICA</td>
<td>Sick Industrial Companies Act</td>
</tr>
<tr>
<td>68</td>
<td>SLR</td>
<td>Statutory Liquidity Ratio</td>
</tr>
<tr>
<td>69</td>
<td>SOBs</td>
<td>State Owned Banks</td>
</tr>
<tr>
<td>70</td>
<td>SPV</td>
<td>Special Purpose Vehicle</td>
</tr>
<tr>
<td>71</td>
<td>SR</td>
<td>Security Receipts</td>
</tr>
<tr>
<td>72</td>
<td>SRP</td>
<td>Supervisory Review Process</td>
</tr>
<tr>
<td>73</td>
<td>U/A</td>
<td>Underwriting Account</td>
</tr>
<tr>
<td>74</td>
<td>UCC</td>
<td>Uniform Commercial Code</td>
</tr>
<tr>
<td>75</td>
<td>VaR</td>
<td>Value at Risk</td>
</tr>
<tr>
<td>76</td>
<td>WAN</td>
<td>Wide Area Network</td>
</tr>
</tbody>
</table>