

List of abbreviations

ADB	Asian Development Bank
ALCO	Asset Liability Management Committee
ALPM	Advanced Ledger Posting Machine
AMC	Asset Management Company
AMK	Asset Management Kredit (Indonesia)
ARC	Asset Reconstruction Company
ARF	Asset Reconstruction Fund
ATM	Automated Teller Machine
BHEL	Bharat Heavy Electricals Ltd.
BIFR	Board for Industrial and Financial Reconstruction
BOOT	Build Own Operate Transfer
BSA	Bank Support Authority (Sweden)
CAR	Capital Adequacy Ratio
CBSR	Committee on Banking Sector Reforms
CD	Certificate of Deposit
CEO	Chief Executive Officer
CMD	Chairman and Managing Director
CRAR	Capital to Risk-weighted Assets Ratio
CRISIL	Credit Rating and Information Services of India Limited
CRR	Cash Reserve Ratio
CVC	Central Vigilance Commission
DBP	Development Bank of Philippines
DRT	Debt Recovery Tribunal
ED	Executive Director
EDI	Electronic Data Interchange
FDIC	Federal Deposit Insurance Corporation
FSRA	Financial Sector Restructuring Authority (Thailand)
FRA	Financial Restructuring Authority
FSC	Financial Supervisory Commission (Korea)
FSLIC	Federal Savings and Loans Insurance Corporation
GDP	Gross Domestic Product
GIC	General Insurance Corporation

GITIC	Guangdong International Trust and Investment Company
GOI	Government of India
IBHL	IndBank Housing Ltd.
IBMBS	IndBank Merchant Banking Services Ltd.
IBRA	Indonesian Bank Restructuring Agency
ICD	Inter Corporate Deposit
ICRA	Investment Information and Credit Rating Agency
IFC	International Finance Corporation
IFCI	Industrial Finance Corporation of India
IFML	IndFund Management Ltd.
IIBI	Industrial Investment Bank of India
IMF	International Monetary Fund
IRBI	Industrial Reconstruction Bank of India
IT	Information Technology
KAMCO	Korea Asset Management Corporation
KDIC	Korean Deposit Insurance Corporation
LIC	Life Insurance Corporation of India
M&A	Mergers and Acquisitions
MIS	Management Information System
MOFE	Ministry of Finance and Economy (Korea)
MOU	Memorandum of Understanding
NABARD	National Bank for Agriculture and Rural Development
NIBM	National Institute of Bank Management
NII	Net Interest Income
NIM	Net Interest Margin
NPA	Non-Performing Asset
OBS	Office of Bank Supervision (Korea)
P&A	Purchase and Assumption
PNB	Philippines National Bank
PSBs	Public Sector Banks
RBI	Reserve Bank of India
RRB	Regional Rural Bank
RTC	Resolution Trust Corporation
S&L	Savings and Loans Institutions

SAC	Settlement Advisory Committee
SBI	State Bank of India
SEBI	Securities and Exchange Board of India
SFCs	State Financial Corporations
SIDBI	Small Industries Development Bank of India
SRP	Strategic Revival Plan
UBI	United Bank of India
UTI	Unit Trust of India
VRS	Voluntary Retirement Scheme