

Abbreviations used

ADB	Asian Development Bank	MLI	Member Lending Institution
AF	ASPIRE Fund	MSME	Micro, Small & Medium Enterprises
AFD	Agence Française de Développement	MUDRA	Micro Units Development & Refinance Agency Ltd.
AIF	Alternative Investment Fund	NAHRD	National Academy of Human Resource Development
CAFRAL	Centre for Advanced Financial Research and Learning	NBFC	Non-Banking Financial Company
CRISIL	Credit Rating Information Services of India Limited	NIBM	National Institute of Bank Management
DFS	Department of Financial Services	NII	Net Interest Income
DPIIT	Department for Promotion of Industry and Internal Trade	NIM	Net Interest Margin
ECLGS	Emergency Credit Line Guarantee Scheme	OEM	Original Equipment Manufacturer
ELSC	Express Loan Service Centres	PMU	Project Management Unit
EPS	Earnings per Share	P&D	Promotional and Development
FFS	Fund of Funds for Startups	RBI	Reserve Bank of India
FI	Financial Institution	RE	Regulated Entities
FIMMDA	Fixed Income Money Market and Derivatives Association of India	ROA	Return on Assets
GDP	Gross Domestic Product	ROCE	Return on Capital Employed
GIZ	The Deutsche Gesellschaft für Internationale Zusammenarbeit	ROE	Return on Equity
GoI	The Government of India	RTI Act	Right to Information Act
Govt	Government	RXIL	Receivables Exchange of India
GST	Goods and Services Tax	SARB	Specialized Asset Recovery Branches
IDFC	International Development Finance Club	SCDF	SIDBI Cluster Development Fund
IDRBT	Institute for Development and Research in Banking Technology	SCF	Swavalamban Challenge Fund
IFV	Institutional Finance Vertical	SCK	Swavalamban Connect Kendra
KfW	Kreditanstalt für Wiederaufbau	SFB	Small Finance Bank
LI	Lending Institutions	SIDBI	Small Industries Development Bank of India
MFI	Micro Finance Institution	SLF	Special Liquidity Facility
MoA	Ministry of Ayush	SVCL	SIDBI Venture Capital Limited
MoFAHD	Ministry of Fisheries, Animal Husbandry & Dairying	TReDS	Trade Receivables Discounting System
		ULB	Urban Local Bodies
		VCF	Venture Capital Fund
		WCTL	Working Capital Term Loan

Debenture Trustees

Following are the contact details of the debenture trustees for SIDBI's outstanding Unsecured Bond / Debentures Issuances under Rupee Borrowings: -

FY 2020-21 & FY 2021-22	
Name of Debenture Trustee	IDBI Trusteeship Services Ltd. (ITSL)
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