

ABBREVIATIONS USED

AIF – Alternate Investment Fund	MSF – Marginal Standing Facility
ALM – Asset Liability Management	MSME – Micro, Small and Medium Enterprises
ASPIRE – A Scheme for Promotion of Innovation and Rural Entrepreneurship	NBFC – Non-Banking Financial Company
BCM – Business Continuity Management	NER – North Eastern Region
CFC – Common Facility Centre	NIM – Net Interest Margin
CLCSS – Credit Linked Capital Subsidy Scheme	NLSC – National Level Steering Committee
CPUs – Central Public Sector Undertakings	NSDC – National Skill Development Corporation
CRMS – Credit Risk Management System	NULM – National Urban Livelihoods Mission
CRR – Cash Reserve Ratio	OEM – Original Equipment Manufacturer
CSCs – Common Service Centres	ORM – Operational Risk Management
CSOC – Cyber Security Operations Center	PLIs – Primary Lending Institutions
CTEO – Chief Technical Examiners’ Organisation	PMGKP – Pradhan Mantri Garib Kalyan Package
CTF – Clean Technology Fund	PMKK – Pradhan Mantri Kaushal Kendra
CVPC – Centralized Vendor Payment Cell	PMKVY – Pradhan Mantri Kaushal Vikas Yojana
DCS – Direct Credit Scheme	PSB – Public Sector Banks
DFID – Department for International Development	ROA – Return on Assets
DFS – Department of Financial Services	ROCE – Return on Capital Employed
DICCI – Dalit Indian Chamber of Commerce and Industry	ROE – Return on Equity
DPIIT – Department for Promotion of Industry and Internal Trade	RRC – Recovery Review Committee
EESL – Energy Efficiency Services Limited	RSETI – Rural Self Employment Training Institutes
ELSCs – Express Loan Service Centres	SAFE – SIDBI Assistance to Facilitate Emergency response against corona virus
EPF – Employee Provident Fund	SARB – Specialized Asset Recovery Branch
ESCOs – Energy Service Companies	SD-WAN – Software Defined Wide Area Network
FPTUFS – Food Processing Industry Technology Upgradation Fund Scheme	SFB – Small Finance Bank
GCF – Green Climate Fund	SMA – Special Mention Accounts
GEF – Global Environment Facility	SMART – SIDBI Multifunctional Appraisal and Rating Tool
HFCs – Housing Finance Companies	SMILE – SIDBI Make in India Soft Loan Fund for Micro, Small and Medium Enterprises
ICAAP – Internal Capital Adequacy Assessment Process	SWIFT – Society for Worldwide Interbank Financial Telecommunications
IDLSS – Integrated Development of Leather Sector Scheme	TAT – Turn Around Time
IMF – International Monetary Fund	TEQUP – Technology and Quality Upgradation
IRMS – Integrated Risk Management System	TLTRO – Targeted Long-Term Repo Operation
LIQUID – Liquidity-support by Urgent Infusion of funds through Direct-finance-window	TReDS – Trade Receivables Discounting System
MDP – Management Development Programme	TRMV – Treasury and Resource Management Vertical
MFI – Microfinance Institution	TUFS – Technology Upgradation Fund Scheme
MSEs – Micro and Small Enterprises	TWARIT – Timely Working Capital Assistance to Revitalise Industries in Times of corona crisis
MSE-CDP – Micro and Small Enterprises – Cluster Development Programme	VCF – Venture Capital Fund
	WCTL – Working Capital Term Loan

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