

List of Abbreviations

AFC: Asset Finance Company

ANOVA: Analysis of Variance

BACL: Bengal & Assam Company Limited

BFL: Bajaj Finance Ltd

CCPS: Convertible preference shares

CFA: Common Factor Analysis

CFC: Chit Fund Company

CFL: Ceejay Finance Limited

CFO: Chief Executive Officer

CIFCL: Cholamandalam Investment & Finance Company Limited

CP: Commercial Paper

CR: Current Ratio.

CRAR: Capital to Risk Assets Ratio

CRM: Customer Relationship Management

DEA: Data Envelopment Analysis

DER: Debt Equity Ratio

DFI: Development Financial Institution

DFL: DECCAN Finance Limited

DMU: Decision Making Units

DTA: Deferred Tax Assets

DTL: Deferred Tax Liabilities

EC: Earning Components

ELC: Equipment Leasing Company

FHC: Financial Health Components

FIMMDA: Fixed Income Money Market and Derivatives Association

FPC: Fair Practices Code

GFL: Galada Finance Limited

HPC: Hire Purchase Company

IAS: Investment Advisory Services

IC: Investment Company

ICL: Intec Capital Limited

IFL: IKF Finance Limited

ILFSL: Infrastructure Leasing & Financial Services Limited

IRDA: Insurance Regulatory and Development Authority of India

LC: Loan Company

LICHFL: LIC Housing Finance Limited

LTFL: L & T Finance Limited

LTIDPL: L& T Infrastructure Development Projects Limited

MBFC: Mutual Benefit Financial Company

MCG: Mortgage Guarantee Companies

MFL: Magma Fincorp Ltd

MMFSL: Mahindra & Mahindra Financial Services Ltd

MNBC: Miscellaneous Non-Banking Company

NBFC: Non-Banking Financial Company

NC: Nidhi Company

NCD: Non-Convertible Debentures

NHB: National Housing Bank

NOF: Net Owned Fund

NPA: Non-Performing Assets

NPR: Net Profit Ratio

PCA: Principal component analysis

RBI: Reserve Bank of India

RCL: Reliance Cap Ltd

REL: Religare Enterprises Limited

RNBC: Residuary Non-Banking Company

ROA: Return on Assets

ROCE: Return on Capital Employed

ROE: Return on Equity

SCL: Shriram Capital Limited

SCUFL: Shriram City Union Finance Limited

SEFL: Srei Equipment Finance Limited

SEM: Structural Equation Modeling

SFA: Stochastic Frontier Analysis

SFL: Sakthi Finance Limited

STFCL: Shriram Transport Finance Company Limited