

## LIST OF IMPORTANT ABBREVIATIONS

ALCO	Asset Liability Management Committee
ALM	Asset Liability Management
BECON	Bank Economists Conference
CAR	Capital Adequacy Ratio
CDs	Certificate of Deposits
CRR	Cash Reserve Ratio
DRI	Differential Rate of Interest
EaR	Earnings at Risk
EBT	Earnings Before Tax
EER	Economic Equity Ratio
FSR	Financial Sector Reforms
G-10	Group of Ten Countries
GoM	Group of Ministers
HNWI	High Networth Individuals
IOB	Indian Overseas Bank
IRAP Norms	Income Recognition & Provisioning Norms
IRR	Interest Rate Risk
IT	Information Technology
MIS	Management Information System
MoU	Memorandum of Understanding
MVE	Market Value of Equity
NII	Net Interest Income
NIM	Net Interest Margin
NPA	Non Performing Asset
OBSI	Off Balance Sheet Item
OBSPs	Off Balance Sheet Positions
PLR	Prime Lending Rate
PSBs	Public Sector Banks
RBI	Reserve Bank of India
RBS	Risk Based Supervision
RSA	Rate Sensitive Assets
RSL	Rate Sensitive Liabilities
RWA	Risk Weighted Assets
TA	Total Assets
VaR	Value at Risk