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LIST OF ABBREVATION

EBIT - Earnings Before Interest and Taxes

LIC - Life Insurance Corporation

HDFC - Housing Development Finance Corporation Ltd

ICICI - Industrial Credit and Investment Corporation of India

SBI - State Bank of India

AIS - Accounting Information Systems

IRDA - Insurance Regulatory and Development Authority

GIC - General Insurance Corporation

ECGC - Export Credit Guarantee Corporation

GDP - Gross Domestic Product

PMJJBY - Pradhan Mantri Jeevan Jyoti Bima Yojana

APY - Atal Pension Yojana

ULIPs - Unit Linked Insurance Plan

IPOs - Initial Public Offerings

AI - Artificial Intelligence

FDI - Foreign Direct Investment

IAI - Insurance Agents Institute

III - Insurance Institute of India

TAC - Tariff Advisory Committee

IBAI - Insurance Brokers Association of India

GI Council - General Insurance Council

NFIFWI - National Federation of Insurance Field workers of India

FLICO - Fair Isaac Corporation

GIEAIA - General Insurance Employees All India Association

AIIEA - All India Insurance Employees Association

GIEU - General Insurance Employees Union

ATM - Automated Teller Machine

ECS - Electronic Clearing Service

ROA - Return on Assets

ROE - Return on Equity

ESG - Environmental, Social and Governance

PBIT - Profit Before Interest and Tax