

## LIST OF ABBREVIATIONS

AACS	-	Advanced Access Content System	CAFRAL	-	Centre for Advanced Financial Research and Learning
AD	-	Authorised Dealer	CAS	-	Central Account Section
ADB	-	Asian Development Bank	CBLO	-	Collateralized Borrowing and Lending Obligation
A.E.	-	Advance Estimates	CBRC	-	China Banking Regulatory Commission
AEs	-	Advanced Economies	CBS	-	Core Banking Solutions
ALM	-	Assets Liability Management	CCBs	-	Central Cooperative Banks
AMA	-	Advance Measurement Approach	CCIL	-	Clearing Corporation of India Ltd.
AML	-	Anti Money Laundering	CCP	-	Central Counter Parties
ASEAN	-	Association of Southeast Asian Nations	CCs	-	Currency Chests
ASSOCHAM	-	Associated Chambers of Commerce and Industry of India	CDBS	-	Currency Disintegration and Briquetting System
ATBs	-	Auction Treasury Bills	CDR	-	Corporate Debt Restructuring
ATM	-	Automated Teller Machine	CDs	-	Certificates of Deposit
BC	-	Business Correspondent	CDS	-	Credit Default Swap
BCBS	-	Basel Committee on Banking Supervision	CGA	-	Controller General of Accounts
BCP	-	Business Continuity Planning	CIC	-	Core Investment Company
BCSBI	-	Banking Codes and Standards Board of India	CII	-	Confederation of Indian Industry
BE	-	Budget Estimates	CIP	-	Central Issue Price
BFS	-	Board for Financial Supervision	CMBs	-	Cash Management Bills
BI	-	Business Intelligence	CODs	-	Central Office Department
BIFR	-	Board for Industrial and Financial Reconstruction	CoR	-	Certificate of Registration
BIS	-	Bank for International Settlements	CP	-	Commercial Paper
BO	-	Banking Ombudsman	CPADS	-	Centralised Public Account Department Systems
BPL	-	Below Poverty Line	CPI	-	Consumer Price Index
BPLR	-	Benchmark Prime Lending Rate	CPI-IW	-	Consumer Price Index for Industrial Workers
bps	-	Basis Points	CPIO	-	Chief Public Information Officer
BPSS	-	Board of Payment and Settlement System	CPIOs	-	Central Public Information Officers
BRBNMPL	-	Bharatiya Reserve Bank Note Mudran Private Limited	CPSS	-	Committee on Payment and Settlement Systems
BSE	-	Bombay Stock Exchange	CPSUs	-	Central Public Sector Undertakings
BWA	-	Broadband Wireless Access	CRA	-	Credit Rating Agencies
CAB	-	Current Account Balance	CRAR	-	Capital to Risk-weighted Assets Ratio
CACP	-	Commission for Agricultural Costs and Prices	CRCS	-	Central Registrar of Co-operative Societies
CAD	-	Current Account Deficit	CRM	-	Customer Relationship Management
CAFL	-	Centre for Advanced Financial Learning			

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CRR	- Cash Reserve Ratio	FCMD	- Financial Conglomerates Monitoring Division
CSF	- Consolidated Sinking Fund	FCNR(B)	- Foreign Currency Non-Resident Accounts (Banks)
CSO	- Central Statistics Office	FDI	- Foreign Direct Investment
CTS	- Cheque Truncation System	FEMA	- Foreign Exchange Management Act
CVPS	- Currency Verification and Processing System	FI	- Financial Institutions
DCCBs	- District Central Co-operative Banks	FICCI	- Federation of Indian Chambers of Commerce & Industry
DEPR	- Department of Economic and Policy Research	FIF	- Financial Inclusion Fund
DGA	- Duration Gap Analysis	FITF	- Financial Inclusion Technology Fund
DGCI&S	- Directorate General of Commercial Intelligence and Statistics	FII	- Financial Inclusion Index
DICGC	- Deposit Insurance and Credit Guarantee Corporation	FIIIs	- Foreign Institutional Investors
DIF	- Deposit Insurance Fund	FIMMDA	- Fixed Income Money Market and Derivatives Association of India
DIT	- Department of Information Technology	FLCCs	- Financial Literacy and Credit Counseling Centres
DR	- Disaster Recovery	FMC	- Forwards Markets Commission
DRM	- Dispute Resolution Mechanism	FMD	- Financial Market Department
DSIM	- Department of Statistics and Information Management	FMI	- Financial Market Infrastructures
DSS	- Decision Support Systems	FPS	- Fair Price Shops
DTC	- Direct Tax Code	FRAAs	- Forward Rate Agreements
DTL	- Demand and Time Liabilities	FRBM	- Fiscal Responsibility and Budget Management
DWM	- Dynamic Working Model	FRBs	- Floating Rate Bonds
EBT	- Electronic Benefit Transfer	FRLs	- Fiscal Responsibility Legislations
ECB	- External Commercial Borrowings	FSB	- Financial Stability Board
ECCS	- Express Cheque Clearing System	FSDC	- Fiscal Stability and Development Council
ECS	- Electronic Clearing Services	FSF	- Financial Stability Forum
EKP	- Enterprise knowledge Portal	FST	- Financial Sector Technology
EMDEs	- Emerging Market and Developing Economies	GCC	- General Purpose Credit Cards
EMEs	- Emerging Market Economies	GCF	- Gross Capital Formation
EMS	- Estate Management System	GDP	- Gross Domestic Product
ERER	- Equilibrium Real Exchange Rate	GDS	- Gross Domestic Savings
ETL	- Extract Transform and Load	GFCE	- Government Final Consumption Expenditure
FAO	- Food and Agriculture Organization	GFCF	- Gross Fixed Capital Formation
FC	- Finance Commission	GFD	- Gross Fiscal Deficit
FCI	- Food Corporation of India	GoI	- Government of India

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GPS	- Global Positioning System	ISMS	- Information Security Management System
GRF	- Guarantee Redemption Fund	ISO	- International Organisation for Standardisation
G-sec	- Government Securities	IT	- Information Technology
GST	- Goods and Services Tax	ITBs	- Intermediate Treasury Bills
HLCCFM	- High Level Coordination Committee on Financial Markets	ITeS	- Information Technology enable Services
HTM	- Held to Maturity	JLG	- Joint Liability Group
IADI	- International Association of Deposit Insurance	JV/WOS	- Joint Ventures/ Wholly Owned Subsidiaries
IAS	- Integrated Accounting System	KCCs	- Kisan Credit Cards
IBA	- Indian Banks Association	KVP	- Kisan Vikas Patra
ICCL	- Indian Clearing Corporation Limited	KYC	- Know Your Customer
ICOR	- Incremental Capital Output Ratio	LABs	- Local Area Banks
ICT	- Information and Communication Technology	LAF	- Liquidity Adjustment Facility
IDRBT	- Institute for Development and Research in Banking Technology	LAN	- Local Area Network
IES	- Integrated Establishment System	LC	- Letter of Credit
IFCs	- Infrastructure Finance Companies	LCR	- Liquidity Coverage Ratio
IFRS	- International Financial Reporting Standards	LTV	- Loan to Value Ratio
IFTP	- Inter-bank Funds Transfer Processor	M3	- Broad Money
IGIDR	- Indira Gandhi Institute of Development Research	MCX	- Multi Commodity Exchange
IIBM	- Indian Institute of Bank Management	MCX-SX	- MCX Stock Exchange
IIFCL	- India Infrastructure Finance Company Ltd.	MENA	- Middle East and North Africa
IIM	- Indian Institute of Management	MFIs	- Micro-Finance Institutions
IIP	- Index of Industrial Production	MFs	- Mutual Funds
IIT	- Indian Institute of Technology	MIBOR	- Mumbai Inter-bank Offered Rate
IMD	- India Meteorological Department	MICR	- Magnetic Ink Character Recognition
IMF	- International Monetary Fund	MIS	- Management Information System
INFINET	- Indian Financial Network	MMS	- Mail Messaging Solution
IOSCO	- International Organisation of Securities Commissions	MoF	- Ministry of Finance
IPCs	- Irrevocable Payment Commitments	MoU	- Memorandum of Understanding
IRDA	- Insurance Regulatory and Development Authority	MPLS	- Multi Protocol Label Switching
IRF	- Interest Rate Futures	MQRs	- Mid Quarter Reviews
IRS	- Interest Rate Swaps	MSE	- Micro and Small Enterprises
		MSF	- Marginal Standing Facility
		MSME	- Micro, Small and Medium Enterprises
		MSP	- Minimum Support Prices
		MSS	- Market Stabilisation Scheme
		MURI	- Minimum Unemployment Rate of Inflation

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NAB	-	New Agreements to Borrow	OD	-	Over Draft
NABARD	-	National Bank for Agriculture and Rural Development	OIS	-	Overnight Index Swap
NAIRU	-	Non-Accelerating Inflation Rate of Unemployment	OLS	-	Ordinary Least Square
NASSCOM	-	National Association of Software and Services Company	OMO	-	Open Market Operation
NBFCs	-	Non-Banking Financial Companies	ORFS	-	Online Return Filing System
NBS	-	Nutrient Based Subsidy	OTC	-	Over-the-Counter
NCAF	-	Net Capital Adequacy Framework	OTS	-	One Time Settlement
NCD	-	Non-Convertible Debenture	PACS	-	Primary Agricultural Credit Societies
NDF	-	Non-Deliverable Forwards	PAD	-	Public Account Department
NDTL	-	Net Demand and Time Liabilities	PAR	-	Performance Appraisal Reports
NECS	-	National Electronic Clearing Services	PCR	-	Provisional Coverage Ratio
NEFT	-	National Electronic Fund Transfer	PDO-NDS	-	Public Debt Office- Negotiated Dealing System
NEL	-	Net External Liabilities	PDS	-	Public Distribution System
NFA	-	Net Foreign Currency Assets	PFCE	-	Private Final Consumption Expenditure
NFSB	-	National Food Security Bill	PGPBF	-	Post Graduate Programme in Banking and Finance
NHB	-	National Housing Bank	PI	-	Participant Interface
NIBM	-	National Institute of Bank Management	PIOs	-	Persons of Indian Origin
NIM	-	Net Interest Margin	PNs	-	Participatory Notes
NOC	-	No Objection Certificate	POS	-	Points of Sale
NOF	-	Net Owned Fund	PPP	-	Public-Private Partnership
NPAs	-	Non-Performing Assets	PSS	-	Payment and Settlement System
NPS	-	New Pension Scheme	Q.E.	-	Quick Estimates
NR(E)RA	-	Non-Resident (External) Rupee Account	QIS	-	Quantitative Impact Study
NREGA	-	National Rural Employment Guarantee Act	RBI	-	Reserve Bank of India
NRIs	-	Non Resident Indians	RBSC	-	Reserve Bank Staff College
NSC	-	National Savings Certificate	RCCP	-	Recommendations for Central Counterparties
NSCCL	-	National Security Clearing Co-operation Limited	RCS	-	Registrar of Co-operative Societies
NSE	-	National Stock Exchange	RD	-	Revenue Deficit
NSFR	-	Net Stable Funding Ratio	RE	-	Revised Estimates
NSM	-	Note Sorting Machines	RECS	-	Regional Electronic Clearing Service
NSSF	-	National Small Savings Fund	REER	-	Real Effective Exchange Rate
NSSO	-	National Sample Survey Office	RIA	-	Right to Information Act
OBCs	-	Other Backward Classes	RIDF	-	Rural Infrastructure Development Fund
			RNBCs	-	Residuary Non-Banking Companies
			ROs	-	Regional Offices

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RoA	- Return on Assets	ST CCS	- Short-term Rural Cooperative Credit Societies
RoE	- Return on Equity	STC	- Short-term Trade Credit
RR	- Revenue Rules	StCBs	- State Co-operative Banks
RRBs	- Regional Rural Banks	STCRC	- Short-term Co-operative Rural Credit
RSSS	- Recommendations for Securities Settlement Systems	STOs	- Sub Treasury Officers
RTGS	- Real Time Gross Settlement	STs	- Scheduled Tribes
RTI	- Right to Information	TAC	- Technical Advisory Committee
SACP	- Special Agricultural Credit Plan	TAFcUBs	- Task Force for Cooperative Urban Banks
SCBs	- Scheduled Commercial Banks	TAG	- Technical Advisory Group
SCEPR	- Steering Committee on Economic and Policy Research	T-Bills	- Treasury Bills
SCs	- Scheduled Castes	TGA	- Traditional Gap Analysis
SCSS	- Senior Citizens' Saving Scheme	UCBs	- Urban Cooperative Banks
SDL	- State Development Loan	USE	- United Stock Exchange
SEBI	- Securities and Exchange Board of India	UTs	- Union Territories
SEZ	- Special Economic Zone	VAR	- Vector Auto Regression
SGL	- Subsidiary General Loan	VAT	- Value Added Tax
SHG	- Self-Help Group	VECM	- Vector Error Correction Mechanism
SIDBI	- Small Industries Development Bank of India	VGf	- Viability Gap Funding
SIFI	- Systemically Important Financial Institutions	VVVF	- Variable Voltage Variable Frequency
SLAF	- Second Liquidity Adjustment Facility	WMA	- Ways and Means Advances
SLBC	- State Level Bankers Committees	WPI	- Wholesale Price Index
SLR	- Statutory Liquidity Ratio	XBRL	- Extensible Business Reporting Language
SMEs	- Small and Medium Enterprises	XML	- Extensive Mark Up
SPMCIL	- Security Printing and Minting Corporation of India	Y-o-Y	- Year on Year
SPVs	- Special Purpose Vehicles	ZCBs	- Zero Coupons Bonds
		ZCYC	- Zero Coupon Yield Curve
		ZTCS	- Zonal Training Centres

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