

LIST OF ABBREVIATIONS

AD	- Authorised Dealer	BSR	- Basic Statistical Returns
ADF	- Asset Development Fund	CA	- Current Account
ADWDR	- Agricultural Debt Waiver and Debt Relief	CAB	- College of Agricultural Banking
AEs	- Advanced Economies	CAD	- Current Account Deficit
AIFIs	- All India Financial Institutions	CAFRAL	- Centre for Advanced Financial Research and Learning
AMCs	- Asset Management Companies	CASA	- Current Account and Saving Account
AMRMS	- Audit Management and Risk Monitoring System	CART	- Classification and Regression Tree Approach
APMC	- Agricultural Produce Market Committee	CBRMC	- Central Bank Risk Managers' Conference
AQR	- Asset Quality Review	CBS	- Core Banking Solution
ARCs	- Asset Reconstruction Companies	CCB	- Committee of the Central Board
ATMs	- Automated Teller Machines	CCC	- Certified Credit Counsellors
BC	- Business Correspondent	CCIL	- Clearing Corporation of India Limited
BCM	- Business Continuity Management	CCM	- Committee on Currency Movement
BE	- Budget Estimates	CD	- Certificate of Deposit
BEST	- Brihanmumbai Electric Supply and Transport Undertaking	CDES	- Currency Distribution and Exchange Scheme
BFS	- Board for Financial Supervision	CDSL	- Central Depository Services Limited
BIA	- Basic Indicator Approach	CEPD	- Consumer Education and Protection Department
BIS	- Bank for International Settlements	CF	- Contingency Fund
BO	- Banking Ombudsman	CFLs	- Centres for Financial Literacy
BoP	- Balance of Payment	CGRA	- Currency and Gold Revaluation Account
BPSS	- Board for Payment and Settlement System	CIC	- Currency in Circulation
BRBNMPL	- Bharatiya Reserve Bank Note Mudran Private Limited	CMBs	- Cash Management Bills
BRICS	- Brazil, Russia, India, China and South Africa	CPC	- Central Pay Commission
BSE	- Bombay Stock Exchange	CPI	- Consumer Price Index
		CPI-ALs	- Consumer Price Index-Agricultural Labourers

LIST OF ABBREVIATIONS

CPI-IWs	- Consumer Price Index-Industrial Workers	DNBS	- Department of Non-Banking Supervision
CPI-RLs	- Consumer Price Index-Rural Labourers	DPSS	- Department of Payment and Settlement Systems
CPMI-IOSCO	- Committee on Payments and Market Infrastructures-International Organisation of Securities Commissions	DSGE	- Dynamic Stochastic General Equilibrium
CPs	- Commercial Papers	DSIM	- Department of Statistics and Information Management
CRAR	- Capital to Risk-Weighted Assets Ratio	ECB	- External Commercial Borrowings
CRILCs	- Central Repository of Information on Large Credits	EDMS	- Electronic Document Management System
CRR	- Cash Reserve Ratio	EFD	- Enforcement Department
CSBD	- Corporate Strategy and Budget Department	EMDEs	- Emerging Markets and Developing Economies
CSF	- Consolidated Sinking Fund	EMEs	- Emerging Market Economies
CSO	- Central Statistics Office	EMS	- Enterprise Management System
DBR	- Department of Banking Regulation	ERM	- Enterprise-Wide Risk Management
DBS	- Department of Banking Supervision	ETCD	- Exchange Traded Currency Derivatives
DCBS	- Department of Cooperative Bank Supervision	EXIM Bank	- Export Import Bank
DCCBs	- District Central Cooperative Banks	FAQs	- Frequently Asked Questions
DCS	- Department of Corporate Services	FCA	- Foreign Currency Assets
DDs	- Demand Drafts	FCCB	- Foreign Currency Convertible Bond
DEA	- Depositors' Education and Awareness Fund	FCNR(B)	- Foreign Currency Non-Resident (Bank) Account Deposits
DEIO	- Department of External Investments and Operations	FCVA	- Foreign Exchange Forward Contracts Valuation Account
DGBA	- Department of Government and Bank Accounts	FDI	- Foreign Direct Investment
DICGC	- Deposit Insurance and Credit Guarantee Corporation	FED	- Foreign Exchange Department
DISCOMs	- Electricity Distribution Companies	FEMA	- Foreign Exchange Management Act
		FER	- Foreign Exchange Reserves
		FIAC	- Financial Inclusion Advisory Committee

LIST OF ABBREVIATIONS

FIP	- Financial Inclusion Plan	GVA	- Gross Value Added
FMCG	- Fast-moving Consumer Goods	HLCCSM	- High Level Committee on Currency Storage and Movement
FMOD	- Financial Markets Operations Department	HRA	- House Rent Allowance
FMRD	- Financial Markets Regulation Department	HRMD	- Human Resource Management Department
FOMC	- Federal Open Market Committee	HTM	- Held to Maturity
FPI	- Foreign Portfolio Investment	IAC	- Internal Advisory Committee
FRBM	- Fiscal Responsibility and Budget Management	IBA	- Indian Banks' Association
FSAP	- Financial Sector Assessment Programme	IBBI	- Insolvency and Bankruptcy Board of India
FSB	- Financial Stability Board	IBC	- Insolvency and Bankruptcy Code
FSDC	- Financial Stability and Development Council	ICCR	- Incremental Cash Reserve Ratio
FSR	- Financial Stability Report	IDPMS	- Import Data Processing and Monitoring System
FSU	- Financial Stability Unit	IDS	- Income Declaration Scheme
FVCIs	- Foreign Venture Capital Investors	IFA	- International Financial Architecture
FWG	- Framework Working Group	IFSC	- International Financial Service Centre
G-20	- Group of Twenty	IGBC	- Indian Green Building Council
GDP	- Gross Domestic Product	IGIDR	- Indira Gandhi Institute of Development Research
GFC	- Global Financial Crisis	IIP	- Index of Industrial Production
GFCF	- Gross Fixed Capital Formation	IIP	- International Investment Position
GFD	- Gross Fiscal Deficit	IMD	- India Meteorological Department
GMM	- Generalised Method of Moments	IMF	- International Monetary Fund
GNDI	- Gross National Disposable Income	INR	- Indian Rupee
GoI	- Government of India	IPDS	- Integrated Power Development Scheme
GRF	- Guarantee Redemption Funds	IRA-FS	- Investment Revaluation Account-Foreign Securities
GSDP	- Gross State Domestic Product	IRA-RS	- Investment Revaluation Account-Rupee Securities
G-secs	- Government Securities		
GST	- Goods and Services Tax		

LIST OF ABBREVIATIONS

IPOs	- Initial Public Offerings	NDA	- Net Domestic Assets
IT	- Information Technology	NDS-OM	- Negotiated Dealing System-Order Matching
ITES	- Information Technology Enabled Services	NDTL	- Net Demand and Time Liabilities
KYC	- Know Your Customer	NEFT	- National Electronic Funds Transfer
LAF	- Liquidity Adjustment Facility	NEM	- North-East Monsoon
LEI	- Legal Entity Identifier	NFA	- Net Foreign Assets
LPA	- Long Period Average	NHB	- National Housing Bank
LPG	- Liquefied Petroleum Gas	NIBM	- National Institute of Bank Management
M ₃	- Money Supply	NIC	- National Industrial Classification
MA-SAAR	- Moving Averages of Seasonally Adjusted Annualised Growth	NiC	- Notes in Circulation
MCLR	- Marginal Cost of Funds Based Lending Rate	NIIP	- Net International Investment Position
MGNREGA	- Mahatma Gandhi National Rural Employment Guarantee Act	NPAs	- Non-Performing Assets
MoSPI	- Ministry of Statistics and Programme Implementation	NPS	- National Pension System
MPC	- Monetary Policy Committee	NRE	- Non-Resident (External) Rupee Accounts
MSEs	- Micro and Small Enterprises	NRO	- Non-Resident Ordinary Accounts
MSF	- Marginal Standing Facility	NRLM	- National Rural Livelihood Mission
MSMEs	- Micro, Small and Medium Enterprises	NSE	- National Stock Exchange
MSPs	- Minimum Support Prices	NSDL	- National Securities Depository Limited
MSS	- Market Stabilisation Scheme	NSFI	- National Strategy for Financial Inclusion
NABARD	- National Bank for Agriculture and Rural Development	NSFR	- Net Stable Funding Ratio
NAMCABS	- National Mission for Capacity Building of Bankers for financing the MSME sector	OFCBs	- Overseas Foreign Currency Borrowings
NBFCs	- Non-Banking Financial Companies	OM	- Original Maturity
NCDs	- Non-Convertible Debentures	OMO	- Open Market Operations
		OPEC	- Organisation of Petroleum Exporting Countries
		OROP	- One Rank One Pension

LIST OF ABBREVIATIONS

OSMOS	- Off-Site Monitoring and Surveillance System	REER	- Real Effective Exchange Rate
OTC	- Over the Counter	RERA	- Real Estate (Regulation and Development) Act
PAs	- Provisional Accounts	RFCA	- Revaluation of Forward Contracts Account
PACS	- Primary Agricultural Credit Societies	RM	- Reserve Money
PADO	- Public Administration, Defence and Other Services	RMD	- Risk Monitoring Department
PCA	- Prompt Corrective Action	RRBs	- Regional Rural Banks
PCR	- Public Credit Register	RTF	- Risk Tolerance Framework
PDs	- Primary Dealers	RTGS	- Real Time Gross Settlement System
PFCVA	- Provision for Forward Contracts Valuation Account	RTI	- Right to Information Act
PLF	- Plant Load Factor	RTP	- Reserve Tranche Position
PMGKDS	- Pradhan Mantri Garib Kalyan Deposit Scheme	S4A	- Scheme for Sustainable Structuring of Stressed Assets
POs	- Payment Orders	SAA	- Swap Amortisation Account
PPAs	- Power Purchase Agreements	SAARC	- South Asian Association for Regional Cooperation
PPI	- Producer Price Index	SARFAESI	- Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest
PPIs	- Prepaid Payment Instruments	SBNs	- Specified Bank Notes
PSBs	- Public Sector Banks	SCBs	- Scheduled Commercial Banks
PSUs	- Public Sector Undertakings	SDF	- Special Drawing Facility
PSLCs	- Priority Sector Lending Certificates	SDL	- State Development Loans
QIPs	- Qualified Institutional Placements	SDR	- Special Drawing Rights
RBI	- Reserve Bank of India	SEBI	- Securities and Exchange Board of India
RBIA	- Risk Based Internal Audit	SGBs	- Sovereign Gold Bonds
RBSC	- Reserve Bank Staff College	SGL	- Subsidiary General Ledger
RCS	- Regional Connectivity Scheme	SHGs	- Self Help Groups
RD	- Revenue Deficit		
RDBs	- Rupee Denominated Bonds		
ReBIT	- Reserve Bank Information Technology Private Limited		

LIST OF ABBREVIATIONS

SLR	- Statutory Liquidity Ratio	USSD	- Unstructured Supplementary Service Data
SMS	- Short Message Service		
SPARC	- Supervisory Programme for Assessment of Risk and Capital	WACR	- Weighted Average Call Rate
SPMCIL	- Security Printing and Minting Corporation of India Limited	WADR	- Weighted Average Discount Rate
SPSEs	- State Public Sector Enterprises	WADTDR	- Weighted Average Domestic Term Deposit Rate
SRU	- Strategic Research Unit	WAEIR	- Weighted Average Effective Interest Rate
StCBs	- State Cooperative Banks	WALR	- Weighted Average Lending Rate
SWM	- South-West Monsoon	WAY	- Weighted Average Yield
T-Bills	- Treasury Bills	WDV	- Written Down Value
UCBs	- Urban Cooperative Banks	WMA	- Ways and Means Advances
UDAY	- Ujwal DISCOM Assurance Yojana	WPI	- Whole Sale Price Index
UMPP	- Ultra Mega Thermal Power Projects	XBRL	- eXtensible Business Reporting Language
UNCTAD	- United Nations Conference on Trade and Development	y-o-y	- Year-on-Year

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