

## LIST OF ABBREVIATIONS

AD	- Authorised Dealer	CD	- Certificate of Deposit
ADF	- Automated Data Flow	CDS	- Credit Default Swaps
ADR	- American Depository Receipt	CFTC	- Commodity Futures Trading Commission
AE	- Advanced Economy	CGTMSE	- Credit Guarantee Fund Trust for Micro and Small Enterprises
AEPS	- <i>Aadhar</i> Enabled Payment Systems	CIC	- Central Information Commission
AIC	- Akaike Information Criterion	CIL	- Coal India Limited
AML/CFT	- Anti-Money Laundering/Combating Financing of Terrorism	CNP	- Card Not Present
ANBC	- Adjusted Net Bank Credit	COD	- Commercial Operations Date
AP	- Andhra Pradesh	CoR	- Certificate of Registration
APMC	- Agricultural Produce Marketing Committees	CP	- Commercial Paper
ARMS	- Audit and Risk Management Sub-committee	CP	- Card Present
ATBs	- Auction Treasury Bills	CPI	- Consumer Price Index
ATM	- Automated Teller Machine	CPS	- Centralised Payment System
BC	- Business Correspondent	CPSS	- Committee on Payments and Settlement System
BCBS	- Basel Committee on Banking Supervision	CRAR	- Capital to Risk Weighted Assets Ratio
BCM	- Business Continuity Management	CRCS	- Central Registrar of Cooperative Societies
BCP	- Business Continuity Plan	CRE	- Commercial Real Estate
BCPs	- Basel Core Principles	CRR	- Cash Reserve Ratio
BCSBI	- Banking Codes and Standards Board of India	CSF	- Consolidated Sinking Fund
BE	- Budget Estimates	CSO	- Central Statistics Office
BFS	- Board for Financial Supervision	CSP	- Customer Service Point
BoP	- Balance of Payments	CTS	- Cheque Truncation System
BPM	- Balance of Payments Manual	CU	- Capacity Utilisation
BPO	- Business Process Outsourcing	CWC	- Central Water Commission
BPR	- Business Process Reengineering	DCCB	- District Central Cooperative Bank
bps	- basis points	DDA	- Diamond Dollar Account
BSE	- Bombay Stock Exchange	DICGC	- Deposit Insurance Credit Guarantee Corporation
CAB	- College of Agricultural Banking	DIF	- Deposit Insurance Fund
CAD	- Current Account Deficit	DMT	- Direct Money Transfer
CAPIOS	- Central Assistant Public Information Officers	DP	- Dynamic Provisioning
CBLO	- Collateralised Borrowing and Lending Obligation	DR	- Disaster Recovery
CBS	- Core Banking Solution	DRI	- Differential Rate of Interest
CBSE	- Central Board of Secondary Education	DTC	- Direct Tax code
CCB	- Capital Conservation Buffer	DvP	- Delivery <i>versus</i> Payment
CCB (Ch X)	- Committee of Central Board	EBT	- Electronic Benefit Transfer
CCIL	- Clearing Corporation of India Ltd.	ECB	- European Central Bank
CCP	- Central Counter Parties	ECBs	- External Commercial Borrowings
		ECCS	- Express Cheque Clearing System

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ECS	- Electronic Clearing Services	GRF	- Guarantee Redemption Fund
EDEs	- Emerging and Developing Economies	GRM	- Grievance Redressal Mechanism
EEFC	- Exchange Earner's Foreign Currency	G-sec	- Government Securities
EFSF	- European Financial Stability Facility	GST	- Goods and Services Tax
EFSM	- European Financial Stability Mechanism	H-P	- Hodrick Prescott
EFT	- Electronic Fund Transfer	HTM	- Held to Maturity
EKP	- Enterprise Knowledge Portal	HVC	- High Value Clearing
EL	- Expected Loss	IADI	- International Association of Deposit Insurers
EMEs	- Emerging Market Economies	IAS	- Indian Accounting Standards
ERPT	- Exchange Rate Pass-through	IBA	- Indian Banks Association
ESM	- European Stability Mechanism	ICT	- Information and Communication Technology
ETF	- Exchange Traded Fund	IDF	- Infrastructure Debt Fund
EU	- European Union	IDRBT	- Institute for Development and Research in Banking Technology
FC	- Financial Conglomerate	IFRS	- International Financial Reporting Standards
FCCB	- Foreign Currency Convertible Bond	IGIDR	- Indira Gandhi Institute of Development Research
FCI	- Financial Conditions Index	IIBM	- Indian Institute of Bank Management
FDI	- Foreign Direct Investment	IIP	- Index of Industrial Production
FEMA	- Foreign Exchange Management Act	IMD	- India Meteorological Department
FIIs	- Foreign Institutional Investors	IMF	- International Monetary Fund
FIMMDA	- Fixed Income Money Market and Derivatives Association	IMO	- Instant Money Order
FIP	- Financial Inclusion Plan	INR	- Indian Rupee
FIR	- First Information Report	INRM	- Integrated Natural Resource Management
FIs	- Financial Institutions	IOSCO	- International Organisation of Securities Commissions
FLC	- Financial Literacy Centre	IP	- Internet protocol
FLCC	- Financial Literacy and Credit Counseling Centre	IPM	- Integrated Pest Management
FRBM Act	- Fiscal Responsibility and Budget Management Act	IPO	- Initial Public Offering
FSA	- Fuel Supply Agreement	IRD	- Interest Rate Derivatives
FSAP	- Financial Sector Assessment Programme	IRDA	- Insurance Regulatory and Development Authority
FSB	- Financial Stability Board	IRF	- Interest Rate Futures
FSDC	- Financial Stability and Development Council	IRS	- Interest Rate Swaps
GAH	- Gilt Account Holder	IS Audits	- Information System Audits
GCCs	- General Credit Cards	ISO	- International Organisation for Standardisation
GDP	- Gross Domestic Product	IT	- Information Technology
GDR	- Global Depository Receipt	ITB	- Intermediate Treasury Bills
GDS	- Gross Domestic Savings	ITP	- India-IMF Training Programme
GFCF	- Gross Fixed Capital Formation	KCC	- Kisan Credit Card
GFD	- Gross Fiscal Deficit		
GHGs	- Green House Gases		
GNP	- Gross National Product		
Gol	- Government of India		

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KYC	- Know Your Customer	NHB	- National Housing Bank
LAF	- Liquidity Adjustment Facility	NIBM	- National Institute of Bank Management
LC	- Letter of Credit	NIF	- National Investment Fund
LDM	- Lead District Manager	NIM	- Net Interest Margin
LEISA	- Low External Input Sustainable Agriculture	NMIZ	- National Manufacturing Investment Zone
LRS	- Liberalised Remittance Scheme	NOC	- No Objection Certificate
LTRO	- Long Term Refinancing Operations	NOF	- Net Owned Funds
MASI	- Management Audit System Inspection	NOOPL	- Net Overnight Open Position Limit
MEFS	- Medium-term Expenditure Framework Statement	NPA	- Non Performing Asset
MFI	- Microfinance Institution	NPCI	- National Payment Corporation of India
MFs	- Mutual Funds	NRI	- Non-Resident Indian
MGNREGS/A	- Mahatma Gandhi National Rural Employment Guarantee Scheme/ Act	NSM	- Note Sorting Machine
MICR	- Magnetic Ink Character Recognition	OBC	- Other Backward Classes
MNOs	- Mobile Network Operators	OD	- Overdraft
MoU	- Memorandum of Understanding	OECD	- Organisation for Economic Cooperation and Development
MSE	- Micro and Small Enterprises	OMO	- Open Market Operations
MSF	- Marginal Standing Facility	OPEC	- Organisation of Petroleum Exporting Countries
MSME	- Micro, Small and Medium Enterprises	ORFS	- Online Return Filing System
MT	- Million tonnes	OTC	- Over the Counter
NABARD	- National Bank for Agriculture and Rural Development	PACS	- Primary Agricultural Credit Societies
NAM	- Norm of Absolute Values	PD	- Primary Dealer
NBFCs	- Non-Banking Financial Companies	PDO	- Public Debt Office
NBFCs-ND-SI	- Non-Deposit taking Systematically Important NBFCs	PFRDA	- Pension Fund Regulatory and Development Authority
NCAER	- National Council of Applied Economic Research	PIOs	- Persons of Indian Origin
NCD	- Non-Convertible Debentures	POL	- Petroleum, Oil and Lubricants
NCERT	- National Council of Educational Research and Training	POS	- Point of Sale
NDA	- Net Domestic Assets	PPI	- Pre-paid Payment Instrument
NDF	- Non-Deliverable Forwards	PPP	- Public Private Partnership
NDS-OM	- Negotiated Dealing System-Order Matching System	PRN	- Production-weighted Rainfall Index
NDTL	- Net Demand and Time Liabilities	PSB	- Public Sector Bank
NECS	- National Electronic Clearing Services	PSLCs	- Priority Sector Lending Certificates
NEFT	- National Electronic Fund Transfer	PSS Act	- Payment and Settlement Systems Act
NER	- North-East Region	PSU	- Public Sector Undertaking
NFA	- Net Foreign Assets	P2P	- Person to Person
NGO	- Non-Governmental Organisation	QFIs	- Qualified Foreign Investors
NG-RTGS	- Next Generation RTGS	R&D	- Research and Development
NHAI	- National Highways Authority of India	RBI	- Reserve Bank of India
		RBIA	- Risk Based Internal Audit
		RBSC	- Reserve Bank Staff College
		RCS	- Registrar of Cooperative Societies
		RE	- Revised Estimates

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RECS	- Regional Electronic Clearing Services	StCB	- State Cooperative Bank
REER	- Real Effective Exchange Rate	STCRC	- Short Term Co-operative Rural Credit
RFC	- Resident Foreign Currency	SWIFT	- Society for Worldwide Inter-bank Financial Telecommunication
RIDF	- Rural Infrastructure Development Fund	TAG	- Technical Advisory Group
RMD	- Risk Management Department	T-bill	- Treasury bill
ROA	- Return on Assets	TCO	- Total Cost of Ownership
ROE	- Return on Equity	ThFC	- Thirteenth Finance Commission
RRB	- Regional Rural Banks	TPDS	- Targeted Public Distribution System
RTGS	- Real Time Gross Settlement system	TRs	- Trade Repositories
RTI	- Right to Information	UCBs	- Urban Cooperative Banks
S&P	- Standard and Poor's	USD	- US Dollar
SAARC	- South Asian Association for Regional Cooperation	USSD	- Unstructured Supplementary Service Data
SC	- Scheduled Castes	VA-PT	- Vulnerability Assessment – Penetration Testing
SCB	- Scheduled Commercial Bank	VAR	- Vector Autoregression
SCI	- Structural Change Index	VC	- Video Conferencing
SDS	- Special Dispensation Scheme	VDI	- Virtual Desktop Interface
SEBI	- Securities and Exchange Board of India	WADR	- Weighted Average Discount Rate
SEC	- Securities and Exchange Commission	WAEIR	- Weighted Average Effective Interest Rate
SFMS	- Structured Financial Messaging Solution	WLA	- White Label ATMs
SGL	- Subsidiary General Ledger	WMA	- Ways and Means Advances
SHG	- Self Help Group	WPI	- Wholesale Price Index
SIDBI	- Small Industries Development Bank of India	WPR	- Work Participation Rate
SLBCs	- State Level Bankers' Committees	XML	- Extensible Mark-up Language
SLR	- Statutory Liquidity Ratio	ZTC	- Zonal Training Centre
SPDUs	- State Power Distribution Utilities		

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