

List of Abbreviations

ACL	Audit Command Language	MBFC	Mutual Benefit Financial Company
ACLF	Additional Collateralised Lending Facility	MBS	Mortgage Backed Security
AIDB	All India Development Bank	MF	Mutual Funds
AIFI	All India Financial Institution	MICR	Magnetic Ink Character Recognition
ALCO	Asset-Liability Management Committee	MIS	Management Information System
ALM	Asset-Liability Management	MMMF	Money Market Mutual Funds
AMC	Asset Management Committee	MNBC	Miscellaneous Non-Banking Company
ASB	Accounting Standards Board	MoU	Memorandum of Understanding
BCBS	Basle Committee on Banking Supervision	MTPLR	Medium - Term Prime Lending Rate
BFS	Board for Financial Supervision	NABARD	National Bank for Agriculture and Rural Development
BIS	Bank for International Settlement	NAV	Net Asset Value
CAAT	Computer Assisted Audit Technique	NBC	Net Bank Credit
CAMELS	Capital Adequacy, Asset Quality, Management, Earnings, Liquidity and Systems	NBFC	Non-Banking Financial Companies
		NBNFC	Non-Banking Non Financial Companies
		NGO	Non-Government Organisation
CAR	Capital Adequacy Ratio	NHB	National Housing Bank
CAS	Credit Authorisation Ratio	NOF	Net Owned Funds
CBI	Central Bureau of Investigation	NPA	Non-Performing Asset
CCB	Central Co-operative Bank	NPL	Non-Performing Loan
C-D Ratio	Credit - Deposit Ratio	NRE	Non-Resident External Accounts
CD	Certificate of Deposit	NSE	National Stock Exchange

CDF	Co-operative Development Fund	OECD	Organisation for Economic Co-operation and Development
CLF	Collateralised Lending Facility	OMO	Open Market Operations
CMA	Credit Monitoring Arrangement	OSMOS	Off-Site Monitoring and Surveillance System
COR	Certificate of Registration	OSS	Off-Site Surveillance
CP	Commercial Paper	OP	Operating Profit
CRAR	Capital to Risk-Weighted Assets Ratio	PACS	Primary Agricultural Credit Societies
CRR	Cash Reserve Ratio	PAO	Pay and Accounts Officer
DAP	Development Action Plan	PCA	Prompt Corrective Action
DFI	Developmental Financial Institution	PCARDB	Primary Co-operative Agriculture and Rural Development Banks
DICGC	Deposit Insurance and Credit Guarantee Corporation	PCB	Primary Co-operative Bank
DP	Discussion Paper	PDAI	Primary Dealers Association of India
DRI	Differential Rate of Interest	PDLs	Primary Dealers Liquidity Support
DRT	Debt Recovery Tribunal	PDO	Public Debt Office
DTP	Development of Tribal Population	PD	Primary Dealer
DvP	Delivery versus Payment	PLR	Prime Lending Rate
ECGC	Export Credit Guarantee Corporation	PMRY	Prime Minister's Rozgar Yojna
EDP	Electronic Data Processing	PSBs	Public Sector Banks
EEFC	Exchange Earners Foreign Currency	PSU	Public Sector Undertaking
EPN	Entry Point Norms	PTLR	Prime Term Lending Rate
EXIM Bank	Export Import Bank of India	RBS	Risk Based Supervision
		RIDF	Rural Infrastructure Development Fund

FII	Foreign Institutional Investors		
FIMMDA	Fixed Income Money Market Derivatives Association	RNBC	Residuary Non-Banking Companies
FRA	Forward Rates Agreements	RRA	Regulations Review Authority
GIC	General Insurance Corporation	RRB	Regional Rural Bank
GLC	General Line of Credit	RTGS	Real Time Gross Settlement
HDFC	Housing Development Finance Corporation	SAC	Settlement Advisory Committee
HFC	Housing Finance Companies	SAO	Seasonal Agricultural Operation
HKMA	Hong Kong Monetary Authority	SBI	State Bank of India
IAIS	International Association of Insurance Supervisors	SBIGPML	SBI Gold and Precious Metals Private Limited
IC	Investment Company	SCARDBs	State Co-operative Agriculture and Rural Development Banks
ICAI	Institute of Chartered Accountants of India	SCB	Scheduled Commercial Bank
IDBI	Industrial Development Bank of India	SCRA	Securities Contracts (Regulation) Act
IDFC	Infrastructure Development Finance Company	SEBI	Securities and Exchange Board of India
IFCI	Industrial Finance Corporation of India	SFCs	State Financial Corporations
IIBI	Industrial Investment Bank of India Ltd.	SGSY	Swarnajayanti Gram Swarojgar Yojna
ILAF	Interim Liquidity Adjustment Facility	SHG	Self Help Group
IMF	International Monetary Fund	SIDBI	Small Industries Development Bank of India
INFINET	Indian Financial Network	SIDC	State Industrial Development Corporations
IPO	Initial Public Offering	SIR	Statement of Interest Rate Sensitivity

IRDA	Insurance Regulatory and Development Authority	SLR	Statutory Liquidity Ratio
IRS	Interest Rates Swaps	SMARS	SMART Rupees System
IT	Information Technology	SPV	Special Purpose Vehicle
KCC	Kisan Credit Card	SSI	Small Scale Industry
KVIC	Khadi and Village Industries Commission	StCBs	State Co-operative Banks
LAB	Local Area Bank	STPLR	Short-Term Prime Lending Rate
LAF	Liquidity Adjustment Facility	STRIPS	Separate Trading of Registered Interest and Principal Securities
LBS	Lead Bank Scheme	SWIFT	Society for Worldwide Inter-bank Financial Telecommunication
LC	Loan Company	TFCI	Tourism Finance Corporation of India
LIC	Life Insurance Corporation of India	UTI	Unit Trust of India
LTPLR	Long-Term Prime Lending Rate	WB	World Bank
MAP	Maturity and Position	YTM	Yield to Maturity
MAS	Monetary Authority of Singapore		