

List of Abbreviations

AACS	– As Applicable to Co-operative Societies
ACLF	– Additional Collateralised Lending Facility
ADR	– American Depository Receipts
AIDB	– All India Development Bank
AIFI	– All India Financial Institution
ALM	– Asset-Liability Management
AMC	– Asset-Management Committee
AMPI	– Aggregated Microprudential Indicator
ARF	– Automatic Refinance Facility
ATM	– Automated Teller Machine
BCBS	– Basel Committee on Banking Supervision
BFS	– Board for Financial Supervision
BIS	– Bank for International Settlements
BPC	– Best Practice Code
BR Act	– Banking Regulation Act
BRBNML	– Bharatiya Reserve Bank Note Mudran Ltd.
BSE	– Bombay Stock Exchange
CACS	– Capital Adequacy, Asset Quality, Compliance and Systems
CAMELS	– Capital Adequacy, Asset Quality, Management, Earnings, Liquidity and Systems
CAR	– Capital Adequacy Ratio
CC	– Cash Credit
CCB	– Central Co-operative Bank
CCIL	– Clearing Corporation of India Ltd.
CD	– Certificates of Deposit
C-D Ratio	– Credit-Deposit Ratio
CDR	– Corporate Debt Restructuring
CEO	– Chief Executive Officer
CFMS	– Centralised Funds Management System
CIB	– Credit Information Bureau
CLB	– Company Law Board

CLF	– Collateralised Lending Facility
CoR	– Certificate of Registration
CP	– Commercial Paper
CPSS	– Committee on Payment and Settlement Systems
CRA	– Capital Reserve Account
CRAR	– Capital to Risk-Weighted Assets Ratio
CRISIL	– Credit Rating and Investment Services of India Ltd.
CRR	– Cash Reserve Ratio
CVC	– Central Vigilance Commission
DAD	– Deposit Accounts Department
DCA	– Department of Company Affairs
DFHI	– Discount and Finance House of India
DFID	– Department for International Development
DFI	– Development Financial Institution
DICGC	– Deposit Insurance and Credit Guarantee Corporation
DRE	– Deferred Revenue Expenditure
DRI	– Differential Rate of Interest
DRT	– Debt Recovery Tribunal
DvP	– Delivery <i>versus</i> Payment
DWCRA	– Development of Women and Children in Rural Areas
ECAI	– External Credit Assessment Institutions
ECS	– Electronic Clearing Service
EL	– Equipment Leasing
EPN	– Entry Point Norms
FAQ	– Frequently Asked Question
FBC	– Foreign Branches Cell
FCNR	– Foreign Currency Non-Resident
FDIC	– Federal Deposit Insurance Corporation
FII	– Foreign Institutional Investor
FI	– Financial Institution
FRA	– Forward Rate Agreement/ Financial Restructuring Authority
GDP	– Gross Domestic Product

GDR	– Global Depository Receipt
GIC	– General Insurance Corporation
GKY	– Ganga Kalyan Yojana
GLC	– General Line of Credit
HDFC	– Housing Development Finance Corporation
HPC	– High Power Committee
HUDCO	– Housing and Urban Development Corporation
HUF	– Hindu Undivided Family
IC	– Investment Company
ICAI	– Institute of Chartered Accountants of India
ICD	– Inter-Corporate Deposit
IC-D	– Investment plus Credit to Deposit
IDBI	– Industrial Development Bank of India
IDFC	– Infrastructure Development Finance Company
IDRBT	– Institute for Development and Research in Banking Technology
IFCI	– Industrial Finance Corporation of India
IFRA	– Investment Fluctuation Reserve Account
IIBI	– Industrial Investment Bank of India
IMD	– India Millennium Deposits
INFINET	– Indian Financial Network
IOSCO	– International Organisation of Securities Commissions
IPO	– Initial Public Offering
IRB	– Internal Rating Based
IRDA	– Insurance Regulatory and Development Authority
IRDP	– Integrated Rural Development Programme
IRS	– Interest Rates Swaps
KCC	– <i>Kisan</i> Credit Cards
KVIB	– <i>Khadi</i> and Village Industries Board
LAB	– Local Area Bank
LAF	– Liquidity Adjustment Facility
LC	– Loan Company/Letter of Credit
LHO	– Local Head Office

LIBOR	–	London Inter-Bank Offer Rate
LIC	–	Life Insurance Corporation of India
LTO	–	Long-Term Operation
LTPLR	–	Long-Term Prime Lending Rate
MBFC	–	Mutual Benefit Financial Company
MBS	–	Mortgage Backed Securities
MEI	–	Macroeconomic Indicator
MFDF	–	Micro Finance Development Fund
MF	–	Mutual Fund
MIBOR	–	Mumbai Inter-Bank Offer Rate
MICR	–	Magnetic Ink Character Recognition
MIS	–	Management Information System
MNBC	–	Miscellaneous Non-Banking Company
MTPLR	–	Medium-Term Prime Lending Rate
MWS	–	Million Wells Scheme
NABARD	–	National Bank for Agriculture and Rural Development
NAV	–	Net Asset Value
NBC	–	Net Bank Credit
NBFC	–	Non-Banking Financial Company
NCD	–	Non-Convertible Debenture
NDS	–	Negotiated Dealing System
NDTL	–	Net Demand and Time Liabilities
NGO	–	Non-Government Organisation
NHB	–	National Housing Bank
NOF	–	Net Owned Fund
NPA	–	Non-Performing Asset
NSE	–	National Stock Exchange
OD	–	Overdraft
ODS	–	Ozone Depleting Substances
OSMOS	–	Off-Site Monitoring and Surveillance System
OTCEI	–	Over the Counter Exchange of India
PACS	–	Primary Agricultural Credit Society

PCA	– Prompt Corrective Action
PCARDB	– Primary Co-operative Agriculture and Rural Development Bank
PDO	– Public Debt Office
PD	– Primary Dealer
PLR	– Prime Lending Rate
PSB	– Public Sector Bank
PSRS	– Prudential Supervisory Reporting System
PSU	– Public Sector Undertaking
PTLR	– Prime Term Lending Rate
QIB	– Qualified Institutional Buyer
RALOO	– Return on Assets and Liabilities of Overseas Offices
RBS	– Risk-Based Supervision
RCS	– Registrar of Co-operative Societies
RIDF	– Rural Infrastructure Development Fund
RKBY	– <i>Rashtriya Krishi Bima Yojana</i>
RNBC	– Residuary Non-Banking Company
RoA	– Return on Asset
RRB	– Regional Rural Bank
RTGS	– Real-Time Gross Settlement
SAC	– Settlement Advisory Committee
SACP	– Special Agricultural Credit Plan
SAO	– Seasonal Agricultural Operation
SBI	– State Bank of India
SCA	– Statutory Central Auditor
SCARDB	– State Co-operative Agricultural and Rural Development Bank
SCB	– Scheduled Commercial Bank
SEBI	– Securities and Exchange Board of India
SFC	– State Financial Corporation
SFMS	– Structured Financial Messaging System
SGL	– Subsidiary General Ledger
SGSY	– <i>Swarnajayanti Gram Swarajgar Yojana</i>
SHG	– Self Help Group

SHnDC	– State Handicrafts Development Corporation
SIDBI	– Small Industries Development Bank of India
SITRA	– Supply of Improved Toolkits to Rural Artisans
SLBC	– State-Level Bankers Committee
SLR	– Statutory Liquidity Ratio
SSI	– Small-Scale Industry
StCB	– State Co-operative Bank
STCI	– Securities Trading Corporation of India
STPLR	– Short-Term Prime Lending Rate
TFCI	– Tourism Finance Corporation of India
TRYSEM	– Training of Rural Youth for Self Employment
UCB	– Urban Co-operative Bank
UIB	– Unincorporated Body
UTI	– Unit Trust of India
VaR	– Value at Risk
VRS	– Voluntary Retirement Scheme
YTM	– Yield to Maturity