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## ABBREVIATIONS

ADFCs	- Agricultural Development Finance Companies	CRISIL	- Credit Rating and Information Services of India Ltd.
AIDBs	- All India Development Banks	CRR	- Cash Reserve Ratio
AIFIs	- All India Financial Institutions	DAP	- Development Action Plan
ALM	- Asset - Liability Management	DBS	- Department of Banking Supervision
AMC	- Asset Management Committee	DFHI	- Discount and Finance House of India Ltd.
ARDC	- Agricultural Refinance and Development Corporation	DFI	- Development Financial Institution
ARC	- Asset Reconstruction Company	DICGC	- Deposit Insurance and Credit Guarantee Corporation
ARDBs	- Agriculture Rural Development Banks	DRT	- Debt Recovery Tribunal
ARF	- Asset Reconstruction Fund	DVP	- Delivery Versus Payment
BFS	- Board for Financial Supervision	ECGC	- Export Credit Guarantee Corporation
BIS	- Bank for International Settlements <sup>½</sup>	ECS	- Electronic Clearing Service
CACS	- Capital Adequacy, Asset Quality, Compliance and System	EDP	- Electronic Data Processing
CAMEL	- Capital Adequacy, Asset quality, Management, Earnings and Liquidity	ELSS	- Equity- Linked Saving Scheme
CAMELS	- Capital Adequacy, Asset quality, Management, Earnings, Liquidity and Systems	EXIM Bank	- Export-Import Bank of India
CAR	- Capital Adequacy Ratio	FCCCI	- First Commodities Clearing Corporation of India Ltd.
CARE	- Credit Analysis and Research Ltd.	FCNR(B)	- Foreign Currency Non-Resident Accounts (Banks)
CCBs	- Central Co-operative Banks	FIIs	- Foreign Institutional Investors
CDs	- Certificate of Deposits	FIs	- Financial Institutions
CFS	- Committee on Financial System	GDR	- Global Depository Receipt
CPC	- Criminal Procedure Code	GIC	- General Insurance Corporation
CPs	- Commercial Papers	GLC	- General Line of Credit
CRAR	- Capital to Risk-weighted Asset Ratio	HFCs	- Housing Finance Companies
CRAMEL	- Capital Adequacy, Resources , Asset quality, Management Evaluation, Earnings and Liquidity	HRD	- Human Resource Development
		IBA	- Indian Banks' Association
		ICICI	- Industrial Credit and Investment Corporation of India
		ICRA	- Information and Credit Rating Agency of India Ltd.

IDBI	- Industrial Development Bank of India	NCC	- National Clearing Centre
IDCs	- Institutional Development Cells	NDTL	- Net Demand and Time Liabilities
IDFC	- Infrastructure Development Finance Company	NFS	- Non - Farm Sector
IFCI	- Industrial Finance Corporation of India	NHB	- National Housing Bank
IIBI	- Industrial Investment Bank of India	NHC(LTO)	- National Housing Credit (Long Term Operations )
IRDP	- Integrated Rural Development Programme	NOF	- Net Owned Fund
KVIB	- Khadi and Village Industries Board	NIBM	- National Institute of Bank Management
LAB	- Local Area Bank	NIC(LTO)	- National Industrial Credit (Long-Term Operations)
LAF	- Liquidity Adjustment Facility	NPA	- Non-Performing Asset
LBS	- Lead Bank Scheme	NRC (LTO)	- National Rural Credit (Long Term Operations)
LFAR	- Long Form Audit Report	NRC	- National Rural Credit
LIBOR	- London Inter-bank Offer Rate	NRE	- Non-Resident External
LIC	- Life Insurance Corporation	NRNR	- Non-Resident Non-Repatriable
LTO	- Long Term Operation	NSE	- National Stock Exchange
LTPLR	- Long Term Prime Lending Rate	NSCCL	- National Securities Clearing Corporation Ltd.
MICR	- Magnetic Ink Character Recognition	NSDL	- National Securities Depository Ltd.
MIS	- Management Information System	OSMOS	- Off- Site Monitoring System
MMMF	- Money Market Mutual Fund	OTCEI	- Over the Counter Exchange of India
MISU	- Market Intelligence and Surveillance Unit	PACS	- Primary Agricultural Credit Societies
MoU	- Memorandum of Understanding	PCARDBs	- Primary Co-operative Agriculture and Rural Development Banks
MTPLR	- Medium Term Prime Lending Rate	PCBs	- Primary (Urban) Co-operative Banks
NABARD	- National Bank for Agriculture and Rural Development	PDs	- Primary Dealers
NAV	- Net Asset Value	PLR	- Prime Lending Rate
NBC	- Net Bank Credit	PMRY	- Prime Minister's Rojgar Yojana
NBFC	- Non-banking Financial Company	PNB	- Punjab National Bank
		PSBs	- Public Sector Banks



PSU	- Public Sector Undertaking	SHCIL	- Stock Holding Corporation of India Ltd.
PTLR	- Prime Term Lending Rate	SHGs	- Self-Help Groups
RCTC	- Risk Capital and Technology Finance Corporation Ltd.	SIDBI	- Small Industries Development Bank of India
RIDF	- Rural Infrastructural Development Fund	SIDCs	- State Industrial Development Corporations
RNBCs	- Residuary Non-banking Companies	SLDB	- State Land Development Bank
ROs	- Regional Offices	SLI	- State Level Institution
RRBs	- Regional Rural Banks	SLIC	- State Level Inter-Institutional Committee
SBI	- State Bank of India	SLR	- Statutory Liquidity Ratio
SCARDBs	- State Co-operative and Agricultural Rural Development Banks	SSI	- Small Scale Industries
SCBs	- Scheduled Commercial Banks	StCBs	- State Co-operative Banks
SC/ST	- Scheduled Caste / Scheduled Tribe	STCI	- Securities Trading Corporation of India
SDs	- Satellite Dealers	STPLR	- Short Term Prime Lending Rate
SEBI	- Securities and Exchange Board of India	TDICI	- Technology Development and Information Company of India
SFCs	- State Financial Corporations	TFCI	- Tourism Finance Corporation of India
SGL	- Subsidiary General Ledger	UTI	- Unit Trust of India
		Y2K	- Year 2000