

List of Select Abbreviations

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|-------|---|-----------|---|
| AAIFR | Appellate Authority for Industrial and Financial Reconstruction | BSE | Mumbai Stock Exchange |
| ABS | Asset Backed Security | BSR | Basic Statistical Return |
| ACB | Audit Committee of the Board | CALCS | Capital Adequacy, Asset Quality, Liquidity, Compliance and System |
| ACSTI | Agricultural Co-operative Staff Training Institute | CAMELS | Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, Systems and Control |
| AD | Authorised Dealer | CBDT | Central Board of Direct Taxes |
| ADR | American Depository Receipt | CBLO | Collateralised Borrowing and Lending Obligation |
| AFI | Annual Financial Inspection | CBS | Consolidated Banking Statistics |
| AFS | Available For Sale | CCB | Central Co-operative Bank |
| AIFI | All-India Financial Institution | CCIL | Clearing Corporation of India Ltd. |
| ALD | Aggregate Liabilities to the Depositor | CCU | Corporate Credit Union |
| ALM | Asset-Liability Management | CD | Certificate of Deposit |
| AMC | Asset Management Company | C-D Ratio | Credit Deposit Ratio |
| AMPI | Aggregated Micro-Prudential Indicators | CDF | Co-operative Development Fund |
| APRA | Australian Prudential and Regulation Authority | CDR | Corporate Debt Restructuring |
| ASIC | Australian Securities and Investment Commission | CFMS | Centralised Funds Management System |
| ARC | Asset Reconstruction Company | CFS | Consolidated Financial Statement |
| ARCIL | Asset Reconstruction Company (India) Limited | CGFTSI | Credit Guarantee Fund Trust for Small Industries |
| AS | Accounting Standard | CIB | Capital Indexed Bond |
| ATM | Automated Teller Machine | CIBIL | Credit Information Bureau of (India) Limited |
| BCBS | Basel Committee on Banking Supervision | CLF | Collateralised Lending Facility |
| BFS | Board for Financial Supervision | CMP | Common Minimum Programme |
| BIFR | Board for Industrial and Financial Reconstruction | CoR | Certificate of Registration |
| BIS | Bank for International Settlements | CP | Commercial Paper |
| BOE | Bank of England | CPI | Consumer Price Index |
| BPLR | Benchmark Prime Lending Rate | CPI-IW | Consumer Price Index for Industrial worker |
| BPSS | Board for Payment and Settlement Systems | CPR | Consolidated Prudential Return |
| | | CRA | Credit Reporting Agency |

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| CRAR | Capital to Risk-weighted Assets Ratio | FCRB | Financial Companies Regulation Bill |
| CRISIL | Credit Rating and Investment Services (India) Limited | FDI | Foreign Direct Investment |
| CRR | Cash Reserve Ratio | FEDAI | Foreign Exchange Dealers Association of India |
| CSGL | Constituent Subsidiary General Ledger | FEMA | Foreign Exchange Management Act |
| CVC | Central Vigilance Commission | FI | Financial Institution |
| DAP | Development Action Plan | FII | Foreign Institutional Investor |
| DCCB | District Central Co-operative Bank | FIMMDA | Fixed Income Money Market and Derivatives Association of India |
| DDA | Designated Depository Agency | FIPB | Foreign Investment Promotion Board |
| DFHI | Discount and Finance House of India | FRA | Forward Rate Agreement |
| DFI | Development Finance Institution | FSI | Financial Soundness Indicator |
| DICGC | Deposit Insurance and Credit Guarantee Corporation | GCS | Gold Card Scheme |
| DNSS | Deferred Net Settlement System | GDP | Gross Domestic Product |
| DRAT | Debt Recovery Appellate Tribunal | GDR | Global Depository Receipt |
| DRI | Differential Rate of Interest | GIC | General Insurance Corporation |
| DRT | Debt Recovery Tribunal | GLC | General Line of Credit |
| DTL | Demand and Time Liability | GTB | Global Trust Bank |
| DvP | Delivery <i>versus</i> Payment | HFT | Held for Trading |
| EBR | Export Bills Rediscounted | HHI | Hirschman and Herfindhal Index |
| ECB | External Commercial Borrowing | HNI | High Networth Individual |
| ECGC | Export Credit Guarantee Corporation | HP | Higher Purchase |
| ECS | Electronic Clearing Service | HTM | Held to Maturity |
| EDP | Electronic Data Processing | IBA | Indian Banks' Association |
| EFT | Electronic Funds Transfer | IBS | International Banking Statistics |
| EL | Equipment Leasing | ICAI | Institute of Chartered Accountants of India |
| EOU | Export Oriented Unit | ICD | Inter Corporate Deposit |
| ESOP | Employee Stock Option | IDBI | Industrial Development Bank of India |
| EWS | Early Warning System | IDFC | Infrastructure Development Finance Company |
| EXIM Bank | Export Import Bank of India | IDRBT | Institute for Development and Research in Banking Technology |
| FCCB | Foreign Currency Convertible Bond | IFCI | Industrial Finance Corporation of India |
| FCNR | Foreign Currency Non-Resident | IFR | Investment Fluctuation Reserve |
| FCNR (B) | Foreign Currency Non-Resident (Banks) | | |

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|----------------|---|----------|---|
| IIBI | Industrial Investment Bank of India Limited | MoU | Memorandum of Understanding |
| IIP | Index of Industrial Production | MPI | Macro Prudential Indicator |
| IMCGC | India Mortgage Credit Guarantee Corporation | MSCS | Multi State Co-operative Society |
| IMF | International Monetary Fund | MSS | Market Stabilisation Scheme |
| INFINET | INDian FINancial NETwork | MTSS | Money Transfer Service Scheme |
| IPO | Initial Public Offering | NABARD | National Bank for Agriculture and Rural Development |
| IRAC | Income Recognition and Asset Classification | NAFSCOB | National Federation of State Co-operative Banks Limited |
| IRB | Internal Rating Based | NAV | Net Asset Value |
| IRF | Interest Rate Future | NBC | Net Bank Credit |
| IRS | Interest Rate Swap | NBFC | Non-Banking Financial Company |
| IT | Information Technology | NCAER | National Council of Applied Economic Research |
| JLG | Joint Liability Group | NCARDBF | National Co-operative Agriculture and Rural Development Banks' Federation |
| JPC | Joint Parliamentary Committee | NCMDARDB | National Centre for Management Development in Agriculture and Rural Development Banking |
| KCC | Kisan Credit Card | NCUA | National Credit Union Administration |
| KYC | Know Your Customer | NCUSIF | National Credit Union Share Insurance Fund |
| L ₃ | Broad Liquidity Aggregate | NDS | Negotiated Dealing System |
| LAB | Local Area Bank | NDTL | Net Demand and Time Liability |
| LAF | Liquidity Adjustment Facility | NEFT | National Electronic Fund Transfer |
| LBS | Locational Banking Statistics | NFS | National Financial Switch |
| LIBOR | London Inter-Bank Offered Rate | NGO | Non-Government Organisation |
| LIC | Life Insurance Corporation of India | NHB | National Housing Bank |
| LNJPF | Lok Nayak Jai Prakash Naryanan Fund | NIBM | National Institute of Bank Management |
| M ₃ | Broad Money | NMCE | National-level Multi Commodity Exchange |
| MBC | Mutual Benefit Company | NOF | Net Owned Fund |
| MBFC | Mutual Benefit Financial Company | NPA | Non-Performing Asset |
| MBS | Mortgage Backed Security | NPC | National Payment Council |
| MEI | Macro Economic Indicator | NPL | Non-Performing Loan |
| MFI | Micro Finance Institution | NRE | Non-Resident External |
| MIBOR | Mumbai Inter-Bank Offer Rate | NRI | Non-Resident Indian |
| MICR | Magnetic Ink Character Recognition | | |
| MISU | Market Intelligence and Surveillance Unit | | |
| MNBC | Miscellaneous Non-Banking Company | | |
| MOSSI | Ministry of Small-Scale Industry | | |

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| NRNR | Non-Resident Non-Repatriable | QIS | Quantitative Impact Study |
| NRO | Non-Resident Ordinary Accounts | RBS | Risk Based Supervision |
| NRSR | Non-Resident Special Rupee | RCS | Registrar of Co-operative Societies |
| NSDL | National Securities Depository Limited | RFC | Resident Foreign Currency |
| NSE | National Stock Exchange | RIB | Resurgent India Bond |
| NSS | National Settlement System | RIDF | Rural Infrastructural Development Fund |
| OBC | Oriental Bank of Commerce | RNBC | Residuary Non-Banking Company |
| OBU | Off-shore Banking Unit | RoA | Return on Asset |
| OCB | Overseas Corporate Body | RoE | Return on Equity |
| OLTAS | Online Tax Accounting System | RRB | Regional Rural Bank |
| OMO | Open Market Operation | RTGS | Real Time Gross Settlement |
| OSMOS | Off-Site Monitoring and Surveillance System | RWA | Risk Weighted Asset |
| OSS | Off-Site Surveillance System | SACP | Special Agricultural Credit Plan |
| OTC | Over the Counter | SARFAESI | Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest |
| OTCEI | Over the Counter Exchange of India | SASF | Stressed Asset Stabilisation Fund |
| OTS | One Time Settlement | SCARDB | State Co-operative Agricultural and Rural Development Bank |
| PAC | Public Accounts Committee | SCB | Scheduled Commercial Bank |
| PACS | Primary Agricultural Credit Society | SGL | Subsidiary General Ledger |
| PAT | Profit After Tax | SEBI | Securities and Exchange Board of India |
| PBT | Profit Before Tax | SEFT | Special Electronic Funds Transfer |
| PCA | Prompt Corrective Action | SFC | State Financial Corporation |
| PCARDB | Primary Co-operative Agricultural and Rural Development Bank | SFMS | Structured Financial Messaging System |
| PCFC | Pre-shipment Credit in Foreign Currency | SGSY | Swarn Jayanti Gram Swarajgar Yojna |
| PD | Primary Dealer | SHG | Self Help Group |
| PDAI | Primary Dealers Association of India | SHPI | Self-Help Promoting Institution |
| PIS | Portfolio Investment Scheme | SICA | Sick Industrial Companies Act |
| PLR | Prime Lending Rate | SIDBI | Small Industries Development Bank of India |
| PSB | Public Sector Bank | SIDC | Small Industries Development Corporation |
| PSRS | Prudential Supervisory Reporting System | SIPS | Systemically Important Payment System |
| PSU | Public Sector Undertaking | SJSRY | Swarna Jayanti Shahari Rozgar Yojana |
| QIB | Qualified Institutional Buyer | | |
| QII | Qualified Institutional Investor | | |

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| SLBC | State Level Bankers' Committee | TFCI | Tourism Finance Corporation of India |
| SLR | Statutory Liquidity Ratio | TIN | Tax Information Network |
| SLRS | Scheme of Liberation and Rehabilitation of Scavengers | TUFS | Technology Upgradation Fund Scheme |
| SME | Small and Medium Enterprise | UBD | Urban Banks Department |
| SPV | Special Purpose Vehicle | UCB | Urban Co-operative Bank |
| SSI | Small Scale Industry | UTI | Unit Trust of India |
| StCB | State Co-operative Bank | VaR | Value-at-Risk |
| STCI | Securities Trading Corporation of India Limited | VRS | Voluntary Retirement Scheme |
| STP | Straight Through Processing | VSAT | Very Small Aperture Terminal |
| STRIPS | Separate Trading for Registered Interest and Principal of Securities | WADR | Weighted Average Discount Rate |
| TAMC | Thai Asset Management Company | WPI | Wholesale Price Index |
| | | YTM | Yield to Maturity |