

## List of Select Abbreviations

AD	Authorised Dealer	CAMELS	Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, Systems and Control
ADR	American Depository Receipt		
AFI	Annual Financial Inspection	CART	Credit Appraisal and Rating Tool
AFS	Available For Sale	CBLO	Collateralised Borrowing and Lending Obligation
AGL	Aggregate Gap Limit		
AIFIs	All-India Financial Institutions	CBS	Consolidated Banking Statistics
ALD	Aggregate Liabilities to the Depositor	CCB	Central Co-operative Bank
ALM	Asset-Liability Management	CCIL	Clearing Corporation of India Ltd.
AMA	Advanced Measurement Approach	C-D Ratio	Credit-Deposit Ratio
AMC	Asset Management Company	CD	Certificate of Deposit
AML	Anti-Money Laundering	CDD	Customer Due Diligence
ARC	Asset Reconstruction Company	CDF	Co-operative Development Fund
ARCIL	Asset Reconstruction Company (India) Limited	CDR	Corporate Debt Restructuring
AS	Accounting Standard	CFC	Customer Facilitation Center
ASA	Alternative Standardised Approach	CFMS	Centralised Funds Management System
ATM	Automated Teller Machine	CFS	Consolidated Financial Statements
BCBS	Basel Committee on Banking Supervision	CFT	Combating Financing of Terrorism
BCSBI	Banking Codes & Standards Boards of India	CGTSI	Credit Guarantee Trust for Small Industries
BFS	Board for Financial Supervision	CIBIL	Credit Information Bureau of India Limited
BIS	Bank for International Settlements	CIBs	Capital Index Bonds
BPLR	Benchmark Prime Lending Rate	CIR	Cost Income Ratio
BPSS	Board for Payment and Settlement Systems	CLF	Collateralised Lending Facility
BSE	The Stock Exchange, Mumbai	CMP	Common Minimum Programme
BSR	Basic Statistical Return	CoR	Certificate of Registration
CAAP	Capital Adequacy Assessment Programme	CP	Commercial Paper
CALCS	Capital Adequacy, Asset Quality, Liquidity, Compliance and System	CPC	Cheque Processing Center
		CPI	Consumer Price Index
		CPPAPS	Committee on Procedures and Performance Audit on Public Services

CPR	Consolidated Prudential Return	FCNR (B)	Foreign Currency Non-Resident (Banks)
CRAR	Capital to Risk-Weighted Assets Ratio	FCNR	Foreign Currency Non-Resident
CRR	Cash Reserve Ratio	FDI	Foreign Direct Investment
CSGL	Constituent's Subsidiary General Ledger	FEDAI	Foreign Exchange Dealers Association of India
CTS	Cheque Truncation System	FI	Financial Institution
CUG	Closed User Group	FII	Foreign Institutional Investor
CVC	Central Vigilance Commission	FIMMDA	Fixed Income Money Market and Derivatives Association of India
DE	Designated Entities	FIU-IND	Financial Intelligence Unit - India
DFI	Development Finance Institution	FMC	Forward Market Commission
DICGC	Deposit Insurance and Credit Guarantee Corporation	FMD	Financial Market Department
DNS	Deferred Net Settlement	FRAs	Forward Rate Agreements
DNSS	Deferred Net Settlement System	FRB	Floating Rate Bond
DPSS	Department of Payment and Settlement Systems	FRBM Act	Fiscal Responsibility and Budget Management Act
DRAT	Debt Recovery Appellate Tribunal	FrMC	Fraud Monitoring Cell
DRI	Differential Rate of Interest	FSR	Financial Stability Report
DRT	Debt Recovery Tribunal	FVR	Funding Volatility Ratio
DTL	Demand and Time Liability	GDP	Gross Domestic Product
DvP	Delivery versus Payment	GDR	Global Depository Receipt
EBR	Export Bills Rediscounted	GIC	General Insurance Corporation of India Limited
ECB	External Commercial Borrowing	HFC	Housing Finance Company
ECGC	Export Credit Guarantee Corporation	HFT	Held for Trading
ECS	Electronic Clearing Service	HLCCFCM	High Level Co-ordination Committee on Financial and Capital Markets
EDP	Electronic Data Processing	HTM	Held to Maturity
EFT	Electronic Funds Transfer	IAIS	International Association of Insurance Supervisors
EL	Equipment Leasing	IAS	Integrated Accounting System
EME	Emerging Market Economy	IBA	Indian Banks Association
EWS	Early Warning System	IBRA	Indonesian Bank Restructuring Agency
EXIM Bank	Export Import Bank of India	IBS	International Banking Statistics
FATF	Financial Action Task Force	ICAI	Institute of Chartered Accountants of India
FCC	Financial Conglomerate Cell		
FCCB	Foreign Currency Convertible Bond		

IDBI	Industrial Development Bank of India	MBS	Mortgage Backed Security
IDFC	Infrastructure Development Finance Company	MFDEF	Micro Finance Development and Equity Fund
IDRBT	Institute for Development and Research in Banking Technology	MFI	Micro-Finance Institution
IFR	Investment Fluctuation Reserve	MIBOR	Mumbai Inter-Bank Offer Rate
IIBI	Industrial Investment Bank of India Limited	MICR	Magnetic Ink Character Recognition
IIP	Index of Industrial Production	MITCs	Most Important Terms and Conditions
IMF	International Monetary Fund	MNBC	Miscellaneous Non-Banking Company
INFINET	INDian FINancial NETwork	MoU	Memorandum of Understanding
IOSCO	International Organisation of Securities Commission	MPI	Macro Prudential Indicator
IPO	Initial Public Offering	MSS	Market Stabilisation Scheme
IRB	Internal Rating Based	MTF	Medium-Term Framework
IRDA	Insurance Regulatory and Development Authority	NABARD	National Bank for Agriculture and Rural Development
IRS	Interest Rate Swap	NAFSCOB	National Federation of State Co-operative Banks Ltd.
IS	Information System	NAIS	National Agricultural Insurance Scheme
IT	Information Technology	NAV	Net Asset Value
JLG	Joint Liability Group	NBC	Net Bank Credit
JPC	Joint Parliamentary Committee	NBFC	Non-Banking Financial Company
KCC	Kisan Credit Card	NCR	National Capital Region
KVIB	Khadi and Village Industries Commission Board	NDS	Negotiated Dealing System
KVIC	Khadi and Village Industries Commission	NDTL	Net Demand and Time Liability
KYC	Know Your Customer	NGO	Non-Government Organisation
L3	Broad Liquidity Aggregate	NHB	National Housing Bank
LAB	Local Area Bank	NIA	New India Assurance Company Ltd.
LAF	Liquidity Adjustment Facility	NIM	Net Interest Margin
LIBOR	London Inter-Bank Offered Rate	NNML	Net Non-Monetary Liabilities
LIC	Life Insurance Corporation of India	NOF	Net Owned Fund
M3	Broad Money	NPA	Non-Performing Asset
MACs	Mutually Aided Co-operative Societies	NPL	Non-Performing Loan
		NRE	Non-Resident External
		NRI	Non-Resident Indian
		NSE	National Stock Exchange

OMO	Open Market Operation	SAA	Service Area Approach
OPL	Open Position Limit	SACP	Special Agricultural Credit Plan
OSMOS	Off-Site Monitoring and Surveillance System	SARFAESI	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest
OSS	Off-site Surveillance System	SBIP	SHG-Bank Linkage Programme
OTC	Over the Counter	SCARDB	State Co-operative Agricultural and Rural Development Bank
OTS	One Time Settlement	SCB	Scheduled Commercial Bank
PACS	Primary Agricultural Credit Society	SDS	Special Deposit Scheme
PAT	Profit After Tax	SEBI	Securities and Exchange Board of India
PBT	Profit Before Tax	SEFCs	Small Enterprises Financial Centres
PCA	Prompt Corrective Action	SEFT	Special Electronic Funds Transfer
PCARDB	Primary Co-operative Agricultural and Rural Development Bank	SFC	State Financial Corporation
PD	Primary Dealer	SFMS	Structured Financial Messaging System
PDAI	Primary Dealers Association of India	SGL	Subsidiary General Ledger
PKI	Public Key Infrastructure	SGSY	<i>Swarn Jayanti Gram Swarajgar Yojna</i>
PLR	Prime Lending Rate	SHG	Self-Help Group
PMLA	Prevention of Money Laundering Act	SIDBI	Small Industries Development Bank of India
PPF	Public Provident Fund	SIDC	State Industrial Development Corporation
PSB	Public Sector Bank	SIPS	Systemically Important Payment System
PTCs	Pass-through Certificate	SLBCs	State Level Bankers' Committees
RAM	Risk Assessment Model	SLR	Statutory Liquidity Ratio
RBIA	Risk Based Internal Audit	SME	Small and Medium Enterprise
RBS	Risk Based Supervision	SPV	Special Purpose Vehicle
RIB	Resurgent India Bond	SSI	Small Scale Industry
RIDF	Rural Infrastructural Development Fund	STACFR	Standing Technical Advisory Committee on Financial Regulation
RNBC	Residuary Non-Banking Company	StCB	State Co-operative Bank
RoA	Return on Asset	STCI	Securities Trading Corporation of India Limited
ROC	Registrar of Companies	STP	Straight Through Processing
RoE	Return on Equity		
RPTs	Risk Profile Templates		
RRB	Regional Rural Bank		
RTGS	Real Time Gross Settlement System		

STRIPS	Separate Trading for Registered Interest and Principal of Securities	UIA	United India Assurance Company Ltd.
TAC	Technical Advisory Committee	UTI	Unit Trust of India
TAFICUB	Task Force for Urban Co-operative Banks	VRS	Voluntary Retirement Scheme
TFCI	Tourism Finance Corporation of India	VSAT	Very Small Aperture Terminal
TIN	Tax Information Network	WADR	Weighted Average Discount Rate
UCB	Urban Co-operative Bank	WPI	Wholesale Price Index