

List of Select Abbreviations

AD	Authorised Dealer	CALCS	Capital Adequacy, Asset Quality, Liquidity, Compliance and System
ADR	American Depository Receipt	CAMELS	Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, Systems and Control
AFS	Available For Sale	CBLO	Collateralised Borrowing and Lending Obligation
AICCCA	Association of Independent Consumer Credit Counselling Agencies	CBS	Core Banking Solutions
AIFI	All-India Financial Institution	CCC	Credit Counselling Canada
ALD	Aggregate Liabilities to the Depositor	CCCS	Consumer Credit Counselling Service
ALM	Asset-Liability Management	CCDM	Credit Counselling and Debt Management
AMC	Asset Management Company	CCIL	Clearing Corporation of India Ltd.
AML	Anti-Money Laundering	CCP	Central Counter Party
ARC	Asset Reconstruction Company	CCS	Co-operative Credit Society
ARCIL	Asset Reconstruction Company (India) Ltd.	CD	Certificate of Deposit
ATM	Automated Teller Machine	CDBMS	Central Data Base Management System
BCBS	Basel Committee on Banking Supervision	CDF	Co-operative Development Fund
BCP	Business Continuity Plans	CDR	Corporate Debt Restructuring
BCSBI	Banking Codes and Standards Boards of India	CDRM	Corporate Debt Restructuring Mechanism
BFS	Board for Financial Supervision	CEO	Chief Executive Officer
BIFR	Board for Industrial and Financial Reconstruction	CFMS	Centralised Funds Management System
BoP	Balance of Payments	CFS	Consolidated Financial Statements
BOS	Banking Ombudsman Scheme	CFT	Combating Financing of Terrorism
BPLR	Benchmark Prime Lending Rate	CGTSI	Credit Guarantee Trust for Small Industries
BPSS	Board for Payment and Settlement Systems	CIBIL	Credit Information Bureau of India Limited
BR Act, 1949	Banking Regulation Act, 1949	CLCC	Central Labour Co-ordination Committee
BR Act, 1949 (aACS)	Banking Regulation Act, 1949 (as Applicable to Co-operative Societies)	CLF	Collateralised Lending Facility
BSE	Stock Exchange, Mumbai	CMP	Conflict Management Policy
BSR	Basic Statistical Return	CP	Commercial Paper
		CPOS	Central Point of Supervision
		CPPAPS	Committee on Procedures and Performance Audit on Public Services

CPSS	Committee on Payment and Settlement System	EFT	Electronic Funds Transfer
CRAR	Capital to Risk-Weighted Assets Ratio	EME	Emerging Market Economy
CRCS	Central Registrar of Co-operative Societies	ESOP	Employee Stock Option Plans
CRR	Cash Reserve Ratio	ETF	Empowered Task Force
CSA	Co-operative Societies Act	EWS	Early Warning System
CSD	Customer Service Department	EXIM Bank	Export Import Bank of India
CSGL	Constituent Subsidiary General Ledger	FAQs	Frequently Asked Questions
CSO	Central Statistical Organisation	FBT	Fringe Benefit Tax
CSOs	Civil Society Organisations	FCAC	Fuller Capital Account Convertibility
CTR	Cash Transaction Report	FCNR	Foreign Currency Non-Resident
CTS	Cheque Truncation System	FCNR (B)	Foreign Currency Non-Resident (Banks)
CVC	Central Vigilance Commission	FDI	Foreign Direct Investment
DAP	Development Action Plan	FDIC	Federal Deposit Insurance Corporation
DCCB	District Central Co-operative Bank	FEDAI	Foreign Exchange Dealers Association of India
DLIC	District Level Implementation Committee	FFI	Foreign Financial Institution
DCRR	Department for Co-operative Revival and Reforms	FFMC	Full Fledged Money Changer
DFI	Development Finance Institution	FI	Financial Institution
DICGC	Deposit Insurance and Credit Guarantee Corporation	FIIIs	Financial Institutional Investments
DLIC	District Level Implementation and Monitoring Committee	FIMMDA	Fixed Income Money Market and Derivatives Association of India
DMA	Direct Marketing Agent	FINO	Financial Information Network and Operations
DPSS	Department of Payment and Settlement Systems	FIPB	Foreign Investment Promotion Board
DRI	Differential Rate of Interest	FIU-IND	Financial Intelligence Unit - India
DRT	Debt Recovery Tribunal	FMC	Forward Market Commission
DSA	Direct Sales Agent	FMD	Financial Market Department
DTL	Demand and Time Liability	FRA	Forward Rate Agreement
DvP	Delivery versus Payments	FRB	Floating Rate Bond
EBR	Export Bills Rediscounted	FRBM Act	Fiscal Responsibility and Budget Management Act
ECB	External Commercial Borrowing	FRMS	Fraud Reporting and Monitoring System
ECGC	Export Credit Guarantee Corporation	FSAP	Financial Sector Assessment Programme
ECS	Electronic Clearing Service	FSR	Financial Stability Report
		FST	Financial Sector Technology
		GCC	General Credit Card

GCS	Gold Card Scheme	IRDA	Insurance Regulatory and Development Authority
GDCF	Gross Domestic Capital Formation	IRS	Interest Rate Swap
GDP	Gross Domestic Products	IS	Information System
GDR	Global Depository Receipt	IT	Information Technology
GFD	Gross Fiscal Deficit	ITGGSM	Internal Technical Group on Government Securities Market
GIC	General Insurance Corporation of India	JPC	Joint Parliamentary Committee
GLC	General Lines of Credit	KCC	Kisan Credit Card
GSA	Graded Supervisory Action	KVIB	Khadi and Village Industries Commission Board
HFC	Housing Finance Companies	KYC	Know your Customer
HFT	Held for Trading	LAB	Local Area Bank
HRD	Human Resource Development	LAF	Liquidity Adjustment Facility
HTM	Held To Maturity	LIBOR	London Inter-Bank Offered Rate
IADI	International Association of Deposit Insurers	LIC	Life Insurance Corporation of India
IBS	International Banking Statistics	LME	London Metal Exchange
ICAI	Institute of Chartered Accountants of India	LOLR	Lender of Last Resort
ICCOMS	Integrated Currency Chest Operations & Management System	LTCCI	Long-term Rural Co-operative Credit Institutions
IDBI	Industrial Development Bank of India	LTCCS	Long-Term Co-operative Credit Structure
IDFC	Infrastructure Development Finance Company	M3	Broad Money
IDRBT	Institute for Development and Research in Banking Technology	MAP	Monitorable Action Plan
IFC	International Finance Corporation	MEDP	Micro Enterprise Development Programme
IFR	Investment Fluctuation Reserve	MFDEF	Micro Finance Development and Equity Fund
IFSC	Indian Financial System Code	MFI	Micro-Finance Institution
IIP	Index of Industrial Production	MIBOR	Mumbai Inter-Bank Offer Rate
IMD	India Millennium Deposit	MICR	Magnetic Ink Character Recognition
IMGC	Indian Mortgage Guarantee Company	MIS	Management Information System
INFINET	Indian Financial Network	MLRO	Money Laundering Reporting Office
IPA	Issuing and Payment Agent	MMBCS	Magnetic Media Based Clearing System
IPDI	Innovative Perpetual Debt Instrument	MNBC	Miscellaneous Non-Banking Companies
IPO	Initial Public Offering	MoU	Memorandum of Understanding
IRB	Internal Rating Based	MSS	Market Stabilisation Scheme
		NABARD	National Bank for Agriculture and Rural Development

NAFCUB	National Federation of Urban Co-operative Banks & Credit Societies Ltd.	OECD	Organisation for Economic Corporation and Development
NAFSCOB	National Federation of State Co-operative Banks Ltd.	OLRR	On-line Reject Repair
NAV	Net Asset Value	OLTAS	On-line Tax Accounting System
NBC	Net Bank Credit	ORFS	On-line Returns Filing System
NBFC	Non-Banking Financial Company	OSMOS	Off-Site Monitoring and Surveillance System
NBFI	Non-Banking Financial Institutions	OSS	Off-site Surveillance System
NBV	Net Book Value	OTC	Over the Counter
NDS	Negotiated Dealing System	PACS	Primary Agricultural Credit Society
NDS-OM	NDS Order Matching	PAIS	Personal Accident Insurance Scheme
NDTL	Net Demand and Time Liability	PCARDB	Primary Co-operative Agriculture and Rural Development Bank
NEDFI	North Eastern Development Finance Corporation	PD	Primary Dealer
NEFT	National Electronic Fund Transfer	PDS	Public Distribution System
NFCC	National Foundation for Credit Counselling	PIO	Principal Inspection Officer
NFGBC	Non-food Gross Bank Credit	PKI	Public Key Infrastructure
NGO	Non-Government Organisation	PLR	Prime Lending Rate
NHB	National Housing Bank	PMLA	Prevention of Money Laundering Act
NHC	National Housing Credit	PMRY	Prime Minister Rojgar Yojna
NIA	New India Assurance Company Limited	PPP	Public Private Partnership
NIC	National Industrial Credit	PSB	Public Sector Bank
NIMC	National Implementation Monitoring Committee	PSE	Public Sector Enterprise
NOC	No Objection Certificate	QIS	Quantitative Impact Study
NOF	Net Owned Fund	RBI Act, 1934	Reserve Bank of India Act, 1934
NPA	Non-Performing Asset	RBIA	Risk Based Internal Audit
NPFA	Non-Performing Financial Assets	RBS	Risk Based Supervision
NPL	Non-Performing Loan	RCS	Registrar of Co-operative Societies
NRE	Non-Resident External	RIDF	Rural Infrastructural Development Fund
NRI	Non-Resident Indian	RNBC	Residuary Non-Banking Company
NRO	Non-Resident Ordinary	ROC	Registrar of Companies
NSE	National Stock Exchange	RRB	Regional Rural Bank
OBS	Off-balance Sheet	RTGS	Real Time Gross Settlement System
OBU	Off-Shore Banking Units	SAA	Service Area Approach
		SACP	Special Agricultural Credit Plan

SAO	Seasonal Agricultural Operations	SLR	Statutory Liquidity Ratio
SARFAESI	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest	SLRS	Scheme for Liberlisation and Rehabilitation of Scavengers
SARS	Severe Acute Respiratory Syndrome	SME	Small and Medium Enterprise
SCARDB	State Co-operative Agriculture and Rural Development Bank	SPV	Special Purpose Vehicle
SCB	Scheduled Commercial Bank	SSC	Special Sub-Committees
SC	Scheduled Caste	SSI	Small Scale Industry
SDS	Special Deposit Scheme	ST	Scheduled Tribe
SEB	State Electricity Board	StCB	State Co-operative Bank
SEBI	Securities and Exchange Board of India	STCCS	Short-Term Co-operative Credit Structure
SEFCs	Small Enterprises Financial Centres	STP	Straight Through Processing
SEFT	Special Electronic Funds Transfer	STR	Suspicious Transaction Report
SEZ	Special Economic Zones	STRIPS	Separate Trading of Registered Interest and Principal of Securities
SFAC	Small Farmers Agri-Business Consortium	SWIFT	Society for Worldwide Financial Telecommunication
SFC	State Financial Corporation	TAFUCB	Task Force for Co-operative Urban Banks
SFMS	Structured Financial Messaging System	TFCI	Tourism Finance Corporation of India
SGL	Subsidiary General Ledger	UCB	Urban Co-operative Bank
SGSY	Swarna Jayanti Gram Swarojgar Yojna	UIA	United India Assurance Company Ltd.
SHG	Self-Help Group	UTI	Unit Trust of India
SHPI	Self-Help Promoting Institutions	UTLBC	Union Territory Level Bankers' Committee
SIDBI	Small Industries Development Bank of India	VaR	Value at Risk
SIDC	State Industrial Development Corporation	VCF	Venture Capital Fund
SIPS	Systemically Important Payment System	VKC	Village Knowledge Centre
SJSRY	Swarna Jayanti Shahari Rojgar Yojna	VPN	Virtual Private Networks
SLA	Service Level Agreement	VRS	Voluntary Retirement Scheme
SLAF	Second Liquidity Adjustment Facility	VSATs	Very Small Aperture Terminal
SLBCs	State Level Bankers' Committees	WADR	Weighted Average Discount Rate
SLEPCS	State level Export Promotion Committees	WGRFIS	Working Group on Future Role of Financial Institutions
		WPI	Wholesale Price Index