

List of Select Abbreviations

ABS	Asset Backed Securities	CCIL	Clearing Corporation of India Ltd.
ACH	Automatic Clearing House	CCP	Central Counter Party
AACS	As Applicable to Cooperative Societies	CD	Certificate of Deposit
AD	Authorised Dealer	CDBMS	Central Data-base Management System
ADR	American Depository Receipt	CDR	Corporate Debt Restructuring
AFC	Asset Finance Companies	CDRM	Corporate Debt Restructuring Mechanism
AFS	Available For Sale	CDS	Credit Default Swaps
ALM	Asset-Liability Management	CEOBSE	Credit Equivalent Amount Off-Balance Sheet Exposure
AMC	Asset Management Company	CFSA	Committee on Financial Sector Assessment
AML	Anti-Money Laundering	CFSR	Committee on Financial Sector Reforms
ANBC	Adjusted Net Bank Credit	CIBIL	Credit Information Bureau of India Limited
ARC	Asset Reconstruction Company	CIC	Credit Information Company
ARCIL	Asset Reconstruction Company (India) Ltd.	CME	Capital Market Exposure
ATM	Automated Teller Machine	CP	Commercial Paper
BC	Business Correspondent	CPI	Consumer Price Index
BCBS	Basel Committee on Banking Supervision	CPSS	Committee on Payment and Settlement System
BCSBI	Banking Codes and Standards Boards of India	CRAR	Capital to Risk-Weighted Assets Ratio
BF	Banking Facilitator	CRE	Commercial Real Estate
BFS	Board for Financial Supervision	CRISIL	Credit Rating Information Services of India Limited
BIS	Bank for International Settlements	CRR	Cash Reserve Ratio
BO	Banking Ombudsman	CSD	Customer Service Department
BPLR	Benchmark Prime Lending Rate	CSO	Central Statistical Organisation
BPSS	Board for Payment and Settlement Systems	CSR	Corporate Social Responsibility
BSE	Bombay Stock Exchange Ltd.	CTR	Cash Transaction Report
BSR	Basic Statistical Returns	CTS	Cheque Truncation System
CAMELS	Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, Systems and Control	DAPs	Development Action Plans
CAR	Capacity Assessment Rating	DCCB	District Central Cooperative Banks
CBLO	Collateralised Borrowing and Lending Obligation	DICGC	Deposit Insurance and Credit Guarantee Corporation
CBS	Core Banking Solutions	DLIC	District Level Implementation Committee
CCF	Credit Conversion Factors		

DoT	Department of Telecommunications	FSF	Financial Stability Forum
DPSS	Department of Payment and Settlement Systems	FSR	Financial Stability Report
DRI	Differential Rate of Interest	G 20	Group of Twenty
DRT	Debt Recovery Tribunal	GCC	General Credit Card
DTL	Demand and Time Liability	GDP	Gross Domestic Product
DvP	Delivery <i>versus</i> Payment	GDR	Global Depository Receipt
EBT	Electronic Benefit Transfer	GFD	Gross Fiscal Deficit
ECB	External Commercial Borrowing	GIC	General Insurance Corporation of India
ECGC	Export Credit Guarantee Corporation	GLC	General Lines of Credit
ECS	Electronic Clearing Service	HFC	Housing Finance Companies
EEFC	Exchange Earners' Foreign Currency	HFT	Held for Trading
EFT	Electronic Funds Transfer	ICICI	Industrial Credit and Investment Corporation of India
EME	Emerging Market Economy	IDBI	Industrial Development Bank of India
EWS	Early Warning System	IDRBT	Institute for Development and Research in Banking Technology
EXIM Bank	Export Import Bank of India	IFCI	Industrial Finance Corporation of India Ltd.
FAQs	Frequently Asked Questions	IFR	Investment Fluctuation Reserve
FATF	Financial Action Task Force	IFC	Infrastructure Finance Company
FBT	Fringe Benefit Tax	IIBI	Industrial Investment Bank of India
FC	Financial Conglomerates	IIFCL	India Infrastructure Finance Company Limited
FCNR (B)	Foreign Currency Non-Resident (Banks)	IIP	Index of Industrial Production
FDI	Foreign Direct Investment	IMF	International Monetary Fund
FDIC	Federal Deposit Insurance Corporation	INFINET	Indian Financial NETWORK
FEDAI	Foreign Exchange Dealers Association of India	IOSCO	International Organisation of Securities Commission
FEMA	Foreign Exchange Management Act	IPDI	Innovative Perpetual Debt Instrument
FI	Financial Institution	IPO	Initial Public Offering
FIF	Financial Inclusion Fund	IRAC	Income Recognition and Asset Classification
FII	Foreign Institutional Investments	IRDA	Insurance Regulatory and Development Authority
FIMMDA	Fixed Money Market and Derivatives Association of India	IRDP	Integrated Rural Development Programme
FIPB	Foreign Investment Promotion Board	IRF	Interest Rate Future
FITF	Financial Inclusion Technology Fund	IRS	Interest Rate Swap
FIU-IND	Financial Intelligence Unit - India	IT	Information Technology
FMD	Financial Markets Department	KCC	Kisan Credit Card
FRA	Forward Rate Agreement	KVIB	Khadi and Village Industries Board
FRB	Floating Rate Bond	KYC	Know Your Customer
FRBM Act	Fiscal Responsibility and Budget Management Act		
FSAP	Financial Sector Assessment Programme		

LAB	Local Area Bank	NOF	Net Owned Fund
LAF	Liquidity Adjustment Facility	NPA	Non-Performing Asset
LIBOR	London Inter-Bank Offered Rate	NPL	Non-Performing Loan
LIC	Life Insurance Corporation of India	NR(E)RA	Non-resident (External) Rupee Account
LOLR	Lender of Last Resort	NRE	Non-Resident External
LTCCS	Long-Term Cooperative Credit Structure	NREGA	National Rural Employment Guarantee Act
LTV	Loan-to-Value	NRI	Non-Resident Indian
M ₃	Broad Money	NSE	National Stock Exchange
MFI	Micro Finance Institution	OBS	Off-balance Sheet
MIBOR	Mumbai Inter-Bank Offer Rate	OBU	Off-Shore Banking Units
MICR	Magnetic Ink Character Recognition	OECD	Organisation for Economic Corporation and Development
MIS	Management Information System	OLTAS	On-line Tax Accounting System
MoU	Memorandum of Understanding	OMO	Open Market Operations
MSME	Micro, Small and Medium Enterprises	ORFS	On-line Returns Filing System
MSS	Market Stabilisation Scheme	OSMOS	Off-Site Monitoring and Surveillance System
NABARD	National Bank for Agriculture and Rural Development	OTC	Over the Counter
NAV	Net Asset Value	OTS	One Time Settlement
NBC	Net Bank Credit	PACS	Primary Agricultural Credit Society
NBFC	Non-Banking Financial Company	PAT	Profit After Tax
NBFC-D	Non-Banking Financial Company-Deposit taking	PBT	Profit Before Tax
NBFC-ND	Non-Deposit taking Non-Banking Financial Company	PCARDB	Primary Cooperative Agriculture and Rural Development Bank
NBFC-ND-SI	Systemically Important Non-Deposit taking Non-Banking Financial Company	PCPS	Perpetual Cumulative Preference Shares
NBFI	Non-Banking Financial Institutions	PD	Primary Dealer
NCAF	New Capital Adequacy Framework	PDI	Perpetual Debt Instruments
NDS	Negotiated Dealing System	PDO	Public Debt Office
NDS-OM	NDS Order Matching	PFRDA	Pension Fund Regulatory and Development Authority
NDTL	Net Demand and Time Liability	PKI	Public Key Infrastructure
NECS	National Electronic Clearing Service	PLR	Prime Lending Rate
NEDFi	North Eastern Development Finance Corporation	PNCPS	Perpetual Non-cumulative Preference Shares
NEFIS	Nationwide Electronic Financial Inclusion System	POS	Point of Sale
NEFT	National Electronic Fund Transfer	PPP	Purchasing Power Parity
NFGBC	Non-food Gross Bank Credit	PSB	Public Sector Bank
NFS	National Financial Switch	PSE	Public Sector Enterprise
NGO	Non-Government Organisation	PSLC	Priority Sector Lending Certificate
NHB	National Housing Bank	PSS	Payment and Settlement System

RBS	Risk-Based Supervision	SIDBI	Small Industries Development Bank of India
RCPS	Redeemable Cumulative Preference Shares	SIDC	State Industrial Development Corporation
RCS	Registrar of Cooperative Societies	SIPS	Systemically Important Payment System
RIDF	Rural Infrastructural Development Fund	SJSRY	Swarna Jayanti Shahari Rojgar Yojna
RNBC	Residuary Non-Banking Company	SLBCs	State Level Bankers' Committees
RNCPS	Redeemable Non-Cumulative Preference Shares	SLR	Statutory Liquidity Ratio
RoA	Return on Assets	SPV	Special Purpose Vehicle
ROC	Registrar of Companies	SR	Security Receipt
RRB	Regional Rural Bank	SREP	Supervisory Review and Evaluation Process
RTGS	Real Time Gross Settlement System	SSI	Small Scale Industry
SAA	Service Area Approach	ST	Scheduled Tribe
SACP	Special Agricultural Credit Plan	STCCS	Short-Term Cooperative Credit Structure
SAO	Seasonal Agricultural Operations	STRIPS	Separate Trading of Registered Interest and Principal of Securities
SARFAESI	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest	SWIFT	Society for Worldwide Financial Telecommunication
SBLP	SHG-Bank Linkage Programme	TAFUCB	Task Force for Urban Cooperative Bank
SC	Scheduled Caste	TFCI	Tourism Finance Corporation of India
SCARDB	State Cooperative Agriculture and Rural Development Bank	UCB	Urban Cooperative Bank
SCB	Scheduled Commercial Bank	UTI	Unit Trust of India
StCB	State Cooperative Bank	VaR	Value at Risk
SEBI	Securities and Exchange Board of India	VCF	Venture Capital Fund
SEZ	Special Economic Zones	WADR	Weighted Average Discount Rate
SFC	State Financial Corporation	WCTL	Working Capital Term Loan
SGL	Subsidiary General Ledger	WEO	World Economic Outlook
SGSY	Swarn Jayanti Gram Swarajgar Yojna	WPI	Wholesale Price Index
SHG	Self-Help Group	YTM	Yield to Maturity
SHPI	Self-Help Promoting Institutions		