

List of Select Abbreviations

AACS	As Applicable to Co-operative Societies	BOS	Banking Ombudsman Scheme
ABEP	Annual Branch Expansion Programme	BSE	Bombay Stock Exchange Ltd.
ADF	Automated Data Flow	CAD	Current Account Deficit
ADR	American Depository Receipt	CAG	Comptroller and Auditor General
AEs	Advanced Economies	CAMELS	Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, and Systems & Control
AFA	Additional Factor of Authentication	CAR	Capital Adequacy Ratio
AFCs	Asset Finance Companies	CASA	Current Account and Savings Account
AFI	Annual Financial Inspection	CBRC	China Banking Regulatory Commission
AIFIs	All-India Financial Institutions	CBS	Core Banking Solutions
AGM	Annual General Meeting	CCBs	Central Co-operative Banks
ALD	Aggregate Liability to Depositors	CCP	Central Counter Party
ALM	Asset-Liability Management	CD	Certificate of Deposit
AMA	Advanced Measurement Approach	CD Ratio	Credit to Deposit Ratio
AML	Anti-Money Laundering	CDR	Corporate Debt Restructuring
ANBC	Adjusted Net Bank Credit	CEO	Chief Executive Officer
ARDB	Agriculture and Rural Development Bank	CETI	Common Equity Tier I
ATM	Automated Teller Machine	CICs	Core Investment Companies
BBA	British Bankers' Association	CIS	Collective Investment Schemes
BC	Business Correspondent	CMBs	Cash Management Bills
BCBS	Basel Committee on Banking Supervision	CME	Capital Market Exposure
BCSBI	Banking Codes and Standards Board of India	CoR	Certificate of Registration
BFS	Board for Financial Supervision	CP	Commercial Paper
BIA	Basic Indicator Approach	CPSS	Committee on Payment and Settlement System
BIS	Bank for International Settlements	CRAR	Capital to Risk-Weighted Assets Ratio
BO	Banking Ombudsman	CRE-RH	Commercial Real Estate – Residential Housing
BoE	Bank of England	CRR	Cash Reserve Ratio
BoJ	Bank of Japan	CTS	Cheque Truncation System
		DBT	Direct Benefit Transfer

DCCB	District Central Co-operative Bank	FSB	Financial Stability Board
DICGC	Deposit Insurance and Credit Guarantee Corporation	FSDC	Financial Stability and Development Council
DIF	Deposit Insurance Fund	FSLRC	Financial Sector Legislative Reforms Commission
DRT	Debt Recovery Tribunal		
D-SIB	Domestic Systemically Important Bank	G-SIBs	Global Systemically Important Banks
DTS	Direct Transfer of Subsidies	GCC	General Credit Card
Delhi NCR	Delhi National Capital Region	GDP	Gross Domestic Product
EBA	European Banking Authority	GDR	Global Depository Receipt
EBT	Electronic Benefit Transfer	GFSR	Global Financial Stability Report
ECB	European Central Bank	GIC	General Insurance Corporation of India
ECCS	Express Cheque Clearing System	G-Secs	Government Securities
ECS	Electronic Clearing Service	GoI	Government of India
EMDEs	Emerging Market and Developing Economies	HLSC	High-Level Steering Committee
EME	Emerging Market Economy	HTM	Held to Maturity
ETF	Exchange Traded Fund	HUF	Hindu Undivided Families
EU	European Union	IBA	Indian Banks' Association
EXIM Bank	Export-Import Bank of India	IBAN	International Bank Account Number
FB	Foreign Banks	IBPS	India Bill Payment System
FCs	Financial Conglomerates	ICB	Independent Commission on Banking
FCA	Financial Conduct Authority		
FCNR (B)	Foreign Currency Non-Resident (Banks)	ICBC	Industrial and Commercial Bank of China
FDI	Foreign Direct Investment	ICs	Investment Companies
FEDAI	Foreign Exchange Dealers' Association of India	ICDs	Inter-Corporate Deposits
FI	Financial Institution	ICICI	Industrial Credit and Investment Corporation of India
FII	Foreign Institutional Investor	IDBI	Industrial Development Bank of India
FIP	Financial Inclusion Plan	IDF	Infrastructure Debt Funds
FLCs	Financial Literacy Centres	IDF-NBFCs	Infrastructure Debt Fund - Non-Banking Financial Companies
FMI	Financial Market Infrastructure		
FSA	Financial Services Authority	ID Ratio	Investment-to-Deposit Ratio

IFC	Infrastructure Finance Company	MIS	Management Information System
IFCI	Industrial Finance Corporation of India	MoU	Memorandum of Understanding
IVCF	IFCI Venture Capital Funds Ltd.	MSE	Micro and Small Enterprise
IFSC	Indian Financial System Code	MSF	Marginal Standing Facility
IIBI	Industrial Investment Bank of India	MSME	Micro, Small and Medium Enterprises
IMF	International Monetary Fund	NABARD	National Bank for Agriculture and Rural Development
IRDA	Insurance Regulatory and Development Authority	NBFC	Non-Banking Financial Company
IRF	Inter-Regulatory Forum	NBFC-D	Non-Banking Financial Company-Deposit taking
IT	Information Technology	NBFC-MFIs	Non-Banking Financial Companies - Micro Finance Institutions
JLGs	Joint Liability Groups	NBFC-ND	Non-Deposit taking Non-Banking Financial Company
KA	Key Attributes	NBFCs-ND-SI	Systemically Important Non-Deposit taking Non-Banking Financial Companies
KCC	Kisan Credit Card	NBFI	Non-Banking Financial Institution
KYC	Know Your Customer	NDTL	Net Demand and Time Liability
LAB	Local Area Bank	NECS	National Electronic Clearing Service
LAF	Liquidity Adjustment Facility	NEFT	National Electronic Fund Transfer
LCs	Loan Companies	NGO	Non-Government Organisation
LDA	Loss Distribution Approach	NHB	National Housing Bank
LE	Large Exposure	NIA	New India Assurance Company Ltd.
LEG	Large Exposure Group	NII	Net Interest Income
LIC	Life Insurance Corporation of India	NIM	Net Interest Margin
LPG	Liquefied Petroleum Gas	NOF	Net Owned Fund
LTRO	Long-Term Refinancing Operations	NOFHC	Non-Operative Financial Holding Company
LTV	Loan-to-Value	NPA	Non-Performing Asset
MAP	Monitorable Action Plan	NPCI	National Payments Corporation of India
MDR	Merchant Discount Rate		
MFI	Micro Finance Institution		
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act		
MICR	Magnetic Ink Character Recognition		

NPLs	Non-Performing Loans	RNBC	Residuary Non-Banking Company
NRE	Non-Resident (External)	RoA	Return on Assets
NRI	Non-Resident Indian	RoE	Return on Equity
NRLM	National Rural Livelihood Mission	RoAA	Return on Average Assets
OBS	Off-Balance Sheet	RoNW	Return on Net Worth
OFIGs	Other Financial Intermediaries	RRB	Regional Rural Bank
OIC	Oriental Insurance Company Ltd.	RTGS	Real Time Gross Settlement System
OMT	Outright Monetary Transactions	RWAs	Risk-Weighted Assets
ORM	Operational Risk Management	SARFAESI	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest
OSMOS	Off-Site Monitoring and Surveillance System		
OTC	Over the Counter		
PACS	Primary Agricultural Credit Society	SBI	State Bank of India
PAT	Profit After Tax	SC	Scheduled Caste
PBT	Profit Before Tax	SCARDB	State Co-operative Agriculture and Rural Development Bank
PCARDB	Primary Co-operative Agriculture and Rural Development Bank	SCB	Scheduled Commercial Bank
PCR	Provisioning Coverage Ratio	SCs/RCS	Securitisation Companies/ Reconstruction Companies
PD	Primary Dealer	SEBI	Securities and Exchange Board of India
PDO – NDS	Public Debt Office - Negotiated Dealing System	SGSY	Swarnajayanti Gram Swarajgar Yojana
PFRDA	Pension Fund Regulatory and Development Authority	SHG	Self-Help Group
PLR	Prime Lending Rate	SIDBI	Small Industries Development Bank of India
PoS	Point of Sale	SIFI	Systemically Important Financial Institution
PSB	Public Sector Bank	SLBC	State Level Bankers' Committee
QE	Quantitative Easing	SLR	Statutory Liquidity Ratio
QIS	Quantitative Impact Study	SME	Small and Medium Enterprise
RBS	Risk-Based Supervision	SRs	Security Receipts
RCS	Registrar of Co-operative Societies	ST	Scheduled Tribe
RDDBFI	Recovery of Debts Due to Banks and Financial Institutions	StCB	State Co-operative Bank
RGG	Returns Governance Group	STCCS	Short-Term Co-operative Credit Structure

T-Bills	Treasury Bills	VaR	Value at Risk
TCF	Treating Customers Fairly	WAC	Weighted Average Cost
TFCI	Tourism Finance Corporation of India Ltd.	WAM	Weighted Average Maturity
TRs	Trade Repositories	WEO	World Economic Outlook
TSA	The Standardised Approach	WG	Working Group
UCB	Urban Co-operative Bank	WLA	White-Label ATM
UIIC	United India Insurance Company Ltd.	WMP	Wealth Management Product
UTI	Unit Trust of India	WOS	Wholly Owned Subsidiary
		WPI	Wholesale Price Index
		XML	Extensible Mark-up Language