

List of Select Abbreviations

AD	Authorised Dealer	CAS	Common Accounting System
ADR	American Depository Receipt	CASA	Current Account and Savings Account
ADWDR	Agricultural Debt Waiver and Debt Relief Scheme	CBI	Central Bureau of Investigation
AEs	Advanced Economies	CBLO	Collateralised Borrowing and Lending Obligation
AFC	Asset Finance Companies	CBS	Core Banking Solutions
AFI	Annual Financial Inspection	CCAR	Comprehensive Capital Analysis and Review
AIFIs	All-India Financial Institutions	CCB	Capital Conservation Buffer
ALM	Asset-Liability Management	CCF	Credit Conversion Factors
AMA	Advanced Measurement Approach	CCP	Central Counter Party
AML	Anti-Money Laundering	CD	Certificate of Deposit
ANBC	Adjusted Net Bank Credit	CD Ratio	Credit to Deposit Ratio
ARDB	Agriculture and Rural Development Bank	CDS	Credit Default Swaps
ASA	Alternate Standardised Approach	CE	Common Equity
ATM	Automated Teller Machine	CEO	Chief Executive Officer
BBA	British Bankers' Association	CEOBSE	Credit Equivalent Amount of Off-Balance Sheet Exposure
BC	Business Correspondent	CFSA	Committee on Financial Sector Assessment
BCBS	Basel Committee on Banking Supervision	CFT	Combating Financing of Terrorism
BCP	Business Continuity Plan	CGFS	Committee on Global Financial Stability
BCP-DR	Business Continuity Planning and Disaster Recovery	CGS	Credit Guarantee Scheme
BCSBI	Banking Codes and Standards Board of India	CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
BF	Business Facilitator	CIBIL	Credit Information Bureau of India Limited
BFS	Board for Financial Supervision	CIC	Credit Information Company
BIFR	Board for Industrial and Financial Reconstruction	CICs-ND-SI	Systemically Important Core Investment Companies
BIS	Bank for International Settlements	CICs	Core Investment Companies
BO	Banking Ombudsman	CMB	Cash Management Bills
BoD	Board of Directors	CMCG	Compensation Monitoring Contact Group
BoM	Board of Management	CME	Capital Market Exposure
BPR	Business Process Re-engineering	CNP	Card Not Present
BSE	Bombay Stock Exchange Ltd.	CoR	Certificate of Registration
CAMELS	Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, and Systems & Control	CP	Commercial Paper
CAR	Capital Adequacy Ratio		

CP	Card Present	EL	Expected Loss
CPSS	Committee on Payment and Settlement System	EME	Emerging Market Economy
CR	Capital to Assets Ratio	EMV	Euro pay MasterCard Visa
CRAR	Capital to Risk-Weighted Assets Ratio	ESA	European Supervisory Authorities
CRAs	Credit Rating Agencies	ESFS	European System of Financial Supervisors
CRDIV	Capital Requirements Directive IV	ESM	European Stability Mechanism
CRR	Cash Reserve Ratio	ESMA	European Securities and Markets Authority
CTC	Cheque Truncation System	ESRB	European Systemic Risk Board
DCCB	District Central Co-operative Bank	EU	European Union
DGA	Duration Gap Analysis	EURIBOR	Euro Inter-Bank Offered Rate
DICGC	Deposit Insurance and Credit Guarantee Corporation	EWS	Economically Weaker Sections
DIN	Director Identification Number	EXIM Bank	Export Import Bank of India
DLIC	District Level Implementation Committee	FASB	Financial Accounting Standards Board
DMFC	District Micro-Finance Committee	FATF	Financial Action Task Force
DR	Disaster Recovery	FB	Foreign Banks
DRT	Debt Recovery Tribunal	FCs	Financial Conglomerates
DSA	Direct Selling Agents	FCA	Financial Conduct Authority
D-SIB	Domestic Systemically Important Bank	FCCB	Foreign Currency Convertible Bonds
EaR	Earnings at Risk	FCMD	Financial Conglomerate Monitoring Division
EBA	European Banking Authority	FCNR (B)	Foreign Currency Non-Resident (Banks)
EBT	Electronic Benefit Transfer	FCRA	Foreign Contribution (Regulation) Act
ECCS	Express Cheque Clearing System	FDIC	Federal Deposit Insurance Corporation
ECS	Electronic Clearing Service	FEMA	Foreign Exchange Management Act
EDEs	Emerging and Developing Economies	FFC	Fair Practices Code
EEFC	Exchange Earners' Foreign Currency	FHC	Financial Holding Company
EFSF	European Financial Stability Facility	FI	Financial Institution
EFSM	European Financial Stabilisation Mechanism	FII	Foreign Institutional Investments
EIOPA	European Insurance and Occupational Pensions Authority	FIP	Financial Inclusion Plan
		FLCC	Financial Literacy and Credit Counselling Centres

FMI	Financial Market Infrastructure	IBA	Indian Banks' Association
FMU	Financial Market Utilities	ICAI	Institute of Chartered Accountants of India
FPC	Financial Policy Committee	ICB	Independent Commission on Banking
FSA	Financial Services Authority	ICs	Investment Companies
FSAP	Financial Sector Assessment Programme	ICICI	Industrial Credit and Investment Corporation of India
FSB	Financial Stability Board	ICT	Information and Communications Technology
FSDC	Financial Stability and Development Council	IDBI	Industrial Development Bank of India
FSLRC	Financial Sector Legislative Reforms Commission	IDFC-NBFC	Infrastructure Debt Fund-Non-Banking Financial Companies
FSOC	Financial Stability Oversight Council	ID Ratio	Investment-to-Deposit Ratio
FSR	Financial Stability Report	IDRBT	Institute for Development and Research in Banking Technology
GAAP	Generally Accepted Accounting Principles	IFC	Infrastructure Finance Company
G-Sec	Government Securities	IFRS	International Financial Reporting Standards
GCC	General Credit Card	IIBI	Industrial Investment Bank of India
GDP	Gross Domestic Product	IL	Incurred Loss
GDR	Global Depository Receipt	IMA	Internal Models Approach
GFSR	Global Financial Stability Report	IMF	International Monetary Fund
GHOS	Governors and Heads of Supervision	INFINET	Indian Financial NETWORK
GIC	General Insurance Corporation of India	IOSCO	International Organisation of Securities Commission
GNPA	Gross Non-Performing Assets	IRB	Internal Rating Based
G-SIB	Global Systemically Important Bank	IRC	Incremental Risk Charge
HFCs	Housing Finance Companies	IRDA	Insurance Regulatory and Development Authority
HLSC	High-Level Steering Committee	IRSD	Interest Rate Sensitivity under Duration Gap Analysis
HRM	Human Resource Management	ISO	Independent Service Organisation
HR	Human Resource	IS	Information Security
HSBC	Hong Kong and Shanghai Banking Corporation	IT	Information Technology
HTM	Held to Maturity	IVR	Interactive Voice Response
IADs	Independent ATM Deployers	IWG	Internal Working Group
IAS	International Accounting Standards	JLGs	Joint Liability Groups
IASB	International Accounting Standards Board		

KA	Key Attributes	MSME	Micro, Small and Medium Enterprises
KCC	Kisan Credit Card		
KYC	Know Your Customer	MVE	Market Value of Equity
LAB	Local Area Bank	NABARD	National Bank for Agriculture and Rural Development
LAF	Liquidity Adjustment Facility		
LCBG	Large and Complex Banking Group	NAFSCOB	National Federation of State Co-operative Banks
LCR	Liquidity Coverage Ratio	NBFC	Non-Banking Financial Company
LCs	Loan Companies	NBFC-D	Non-Banking Financial Company-Deposit taking
LDB	Land Development Bank		
LEI	Long-term Economic Impact	NBFC-ND	Non-Deposit taking Non-Banking Financial Company
LGD	Loss Given Default		
LIBOR	London Inter-Bank Offered Rate	NBFC-ND-SI	Systemically Important Non-Deposit taking Non-Banking Financial Company
LIC	Life Insurance Corporation of India		
LIG	Low Income Groups	NBFC-MFI	Non-Banking Financial Companies - Micro-Finance Institutions
LTRO	Long-Term Refinancing Operations		
LTCCS	Long-Term Co-operative Credit Structure	NBFI	Non-Banking Financial Institution
LWE	Left Wing Extremism	NCC	National Credit Council
MAG	Macroeconomic Assessment Group	NDS-OM	Negotiated Dealing System - Order Matching
MAP	Monitorable Action Plan		
MCA	Ministry of Corporate Affairs	NDTL	Net Demand and Time Liability
MDG	Modified Duration Gap	NECS	National Electronic Clearing Service
MENA	Middle East and North African		
MFDC	Macro Finance Development Council	NEFT	National Electronic Fund Transfer
MFDEF	Micro Finance Development and Equity Fund	NGO	Non-Government Organisation
MFI	Micro Finance Institution	NG-RTGS	New Generation-Real Time Gross Settlement System
MHP	Minimum Holding Period		
MIS	Management Information System	NHB	National Housing Bank
MNOs	Mobile Network Operators	NII	Net Interest Income
MoU	Memorandum of Understanding	NIM	Net Interest Margin
MRR	Minimum Retention Requirement	NIMC	National Implementing and Monitoring Committee
MSE	Micro and Small Enterprise		
MSF	Marginal Standing Facility	NOC	No Objection Certificate
		NOF	Net Owned Fund
		NOHC	Non-Operative Holding Company
		NOOPL	Net Overnight Open Position Limit
		NPA	Non-Performing Asset

NPCI	National Payments Corporation of India	RIDF	Rural Infrastructure Development Fund
NPLs	Non-Performing Loans	RNBC	Residuary Non-Banking Company
NRE	Non-Resident External	RoA	Return on Assets
NREGA	National Rural Employment Guarantee Act	RoE	Return on Equity
NRRDA	National Rural Roads Development Agency	RORWA	Return on Risk Weighted Assets
NRO	Non-Resident Ordinary	RRB	Regional Rural Bank
NSFR	Net Stable Funding Ratio	RSA	Rate Sensitive Assets
OBS	Off-Balance Sheet	RSL	Rate Sensitive Liabilities
OECD	Organisation for Economic Co-operation and Development	RTGS	Real Time Gross Settlement System
OMO	Open Market Operations	RWAs	Risk-Weighted Assets
OMT	Outright Monetary Transactions	SAO	Seasonal Agricultural Operations
OSMOS	Off-Site Monitoring and Surveillance System	SAR	Special Administrative Regulations
OTC	Over the Counter	SARFAESI	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest
PACS	Primary Agricultural Credit Society	SBLP	SHG-Bank Linkage Programme
PAT	Profit After Tax	SC	Scheduled Caste
PBT	Profit Before Tax	SCAP	Supervisory Capital Assessment Programme
PCARDB	Primary Co-operative Agriculture and Rural Development Bank	SCARDB	State Co-operative Agriculture and Rural Development Bank
PCR	Provisioning Coverage Ratio	SCB	Scheduled Commercial Bank
PD	Primary Dealer	SCS/RCs	Securitisation Companies/ Reconstruction Companies
PDO – NDS	Public Debt Office- Negotiated Dealing System	SDS	Special Dispensation Scheme
PE	Price Earning	SEBI	Securities and Exchange Board of India
PFRDA	Pension Fund Regulatory and Development Authority	SHG	Self-Help Group
PIN	Personal Identification Number	SIDBI	Small Industries' Development Bank of India
PoS	Point of Sale	SIFCL	Sahara India Financial Corporation Limited
PPIs	Pre-paid Payment Instruments	SIFI	Systemically Important Financial Institution
PRA	Prudential Regulatory Authority	SLIMC	State Level Implementing and Monitoring Committee
PRB	Private Sector Bank	SLR	Statutory Liquidity Ratio
PSB	Public Sector Bank		
RCS	Registrar of Co-operative Societies		

SME	Small and Medium Enterprise	UBD	Urban Banks Department
SMFC	State Micro-Finance Council	UCB	Urban Co-operative Bank
SPV	Special Purpose Vehicle	UKPT	Unique Key Per Terminal
SSI	Small Scale Industry	UCIC	Unique Customer Identification Code
ST	Scheduled Tribe	UO	Umbrella Organisations
StCB	State Co-operative Bank	USBs	Ultra Small Branches
STCCS	Short-Term Co-operative Credit Structure	WEO	World Economic Outlook
SRR	Special Resolution Regime	WLA	White-Label ATM
TAG	Technical Advisory Group	WSHG	Women Self-Help Group
T/B	Treasury Bills	VAPT	Vulnerability Analysis and Penetration Test
T AFCUB	Task Force for Urban Co-operative Bank	VaR	Value at Risk
TGA	Traditional Gap Analysis	XML	Extensible Mark-up Language
TLE	Terminal Line Encryption		