

LIST OF ABBREVIATIONS

AD	Authorised Dealer
AML	Anti-Money Laundering
AS	Accounting Standard
BE	Budget Estimate
BoP	Balance of Payment
BR	Banking Regulation
CAC	Capital Account Convertibility
CAD	Current Account Deficit
CAR	Capital Adequacy Ratio
CBLO	Collateralised Borrowing and Lending Obligation
CCIL	Clearing Corporation of India Ltd.
CD	Certificate of Deposit
CME	Capital Market Exposure
CP	Commercial Paper
CR	Current Receipts
CRAR	Capital to Risk Weighted Assets Ratio
CRR	Cash Reserve Ratio
DGA	Duration Gap Analysis
DSR	Debt Service Ratio
EC	European Community
ECB	External Commercial Borrowing
EEFC	Exchange Earners' Foreign Currency

EMEs	Emerging Market Economies
FATF	Financial Action Task Force
FCAC	Fuller Capital Account Convertibility
FCNR(B)	Foreign Currency Non-Resident (Banks)
FDI	Foreign Direct Investment
FEMA	Foreign Exchange Management Act
FII	Foreign Institutional Investor
FIMMDA	Fixed Income Money Market and Derivatives Association
FRA	Forward Rate Agreement
FRBM	Fiscal Responsibility and Budget Management Act
FSI	Financial Soundness Indicators
GDP	Gross Domestic Product
GETF	Gold Exchange Traded Funds
G-Sec	Government Security
HRD	Human Resource Development
HTM	Held to Maturity
IAS	International Accounting Standard
ICAAP	Internal Capital Adequacy Assessment Process
ICAI	Institute of Chartered Accountants of India
IMF	International Monetary Fund
IRAC	Income Recognition, Asset Classification and Provisioning
IRF	Interest Rate Futures
IRR	Interest Rate Risk

IRS	Interest Rate Swaps
IT	Information Technology
KYC	Know Your Customer
MIBOR	Mumbai Inter-bank Offer Rate
MIFOR	Mumbai Inter-bank Forward Offer Rate
MSS	Market Stabilisation Scheme
MVE	Market Value of Equity
NDF	Non-deliverable Forward
NEER	Nominal Effective Exchange Rate
NFA	Net Foreign Exchange Assets
NII	Net Interest Income
NPA	Non-performing Advances
NR	Non-residents
NRE	Non-residents (External)
NRERA	Non-resident (External) Rupee Account
NRI	Non-resident Indian
NRO	Non-resident Ordinary
OMO	Open Market Operations
OTC	Over the Counter
PDs	Primary Dealers
PN	Participatory Note
PSBR	Public Sector Borrowing Requirement
RBI	Reserve Bank of India

RE	Revised Estimate
REER	Real Effective Exchange Rate
RFC	Resident Foreign Currency
RFC(D)	Resident Foreign Currency (Domestic)
RM	Reserve Money
SBI	State Bank of India
SCRA	Securities Contract and Regulations Act
SEBI	Securities and Exchange Board of India
SLR	Statutory Liquidity Ratio
SME	Small and Medium Enterprises
SPV	Special Purpose Vehicle
STRIPS	Separate Trading of Registered Interest and Principal of Securities
TAS	Transaction Appropriateness Standards
TFC	Twelfth Finance Commission
TGA	Traditional Gap Analysis
TOM	Tomorrow
WPI	Wholesale Price Index