



LIST OF ABBREVIATIONS

| | | | |
|---------|---|--------|--|
| ACLF | – Additional Collateralised Lending Facility | BSR | – Basic Statistical Return |
| AD | – Authorised Dealer | CAD | – Current Account Deficit |
| ADR | – American Depository Receipt | CAMELS | – Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, Systems and Control. |
| ADR | – Asset Development Reserve | CAS | – Central Accounts Section |
| AEZ | – Agri Export Zones | CACS | – Capital Adequacy, Asset Quality, Compliance and System |
| AIBP | – Accelerated Irrigation Benefit Programme | CALCS | – Capital Adequacy, Asset Quality, Liability, Compliance and System |
| AIFI | – All-India Financial Institution | CBDT | – Central Board of Direct Taxes |
| ALM | – Asset-Liability Management | CCIL | – Clearing Corporation of India Limited |
| ALS | – Advance Licence Scheme | CCP | – Central Counter Party |
| AMC | – Asset Management Company | CDBMS | – Central Database Management System |
| AMFI | – Association of Mutual Funds of India | CDR | – Corporate Debt Restructuring |
| APDP | – Accelerated Power Development Programme | CD | – Certificate of Deposit |
| APDRP | – Accelerated Power Development and Reform Programme | CENVAT | – Central Value Added Tax |
| APEDA | – Agricultural and Processed Food Products Export Development Authority | CFMS | – Centralised Funds Management System |
| APL | – Above Poverty Line | CFSL | – Ceat Financial Services Limited |
| APM | – Administered Price Mechanism | CGRA | – Currency and Gold Revaluation Account |
| ARC | – Asset Reconstruction Company | CIBIL | – Credit Information Bureau (India) Ltd. |
| ARF | – Asset Reconstruction Fund | CIP | – Central Issue Price |
| AS | – Accounting Standard | CIRC | – Corporate and Industrial Restructuring Corporation |
| ASCI | – Administrative Staff College of India | CIS | – Commonwealth of Independent States |
| ASIDE | – Assistance to States for Infrastructural Development for Exports | CLF | – Collateralised Lending Facility |
| ATF | – Aviation Turbine Fuel | CO | – Central Office |
| BDIC | – Bank Deposits Insurance Corporation | COMSEC | – Commonwealth Secretariat |
| BE | – Budget Estimates | CoR | – Certificate of Registration |
| BFS | – Board for Financial Supervision | CP | – Commercial Paper |
| BIFR | – Board for Industrial and Financial Reconstruction | CPI-IW | – Consumer Price Index for Industrial Workers |
| BIS | – Bank for International Settlements | CPSS | – Committee on Payments and Settlement Systems |
| BOLT | – Build-Own-Lease-Transfer | CR | – Contingency Reserve |
| BoP | – Balance of Payments | CRAR | – Capital to Risk-weighted Assets Ratio |
| BPL | – Below Poverty Line | CRISIL | – Credit Rating and Investment Services of India Limited |
| BR/NA | – Bid Amount Received to Notified Amount | CRR | – Cash Reserve Ratio |
| BRBNMPL | – Bharatiya Reserve Bank Note Mudran Private Limited | | |





LIST OF ABBREVIATIONS

| | | | |
|--------|---|---------|---|
| CRS | – Compulsory Rolling Settlement | DTA | – Domestic Tariff Area |
| CSF | – Consolidated Sinking Fund | DvP | – Delivery <i>versus</i> Payment |
| CSGL | – Constituents' Subsidiary General Ledger | ECA | – Essential Commodities Act |
| CSR | – Comprehensive Single Return | ECB | – External Commercial Borrowings |
| CST | – Central Sales Tax | ECD | – Exchange Control Department |
| CV | – Co-efficient of Variation | ECR | – Export Credit Refinance |
| CVC | – Central Vigilance Commission | ECS | – Electronic Clearing Service |
| CVD | – Countervailing Duty | EDI | – Electronic Data Interchange |
| CVPS | – Currency Verification and Processing System | EDIFAR | – Electronic Data Information Filing and Retrieval |
| DAD | – Deposit Accounts Department | EEA | – Exchange Equalisation Account |
| DAPM | – Department of Administration and Personnel Management | EEFC | – Exchange Earners' Foreign Currency |
| DBOD | – Department of Banking Operations and Development | EFC | – Eleventh Finance Commission |
| DBS | – Department of Banking Supervision | EFT | – Electronic Funds Transfer |
| DCA | – Department of Company Affairs | EHTP | – Electronic Hardware Technology Park |
| DCCB | – District Central Co-operative Bank | EMEs | – Emerging Market Economies |
| DCM | – Department of Currency Management | EPCG | – Export Promotion Capital Goods |
| DEAP | – Department of Economic Analysis and Policy | EPZ | – Export Processing Zone |
| DEBC | – Department of Expenditure and Budgetary Control | ERC | – Expenditure Reforms Commission |
| DEIO | – Department of External Investments and Operations | ERP | – Enterprise Resource Planning |
| DEPB | – Duty Entitlement Pass Book | ESOP | – Employees' Stock Option Plan |
| DESACS | – Department of Statistical Analysis and Computer Services | ESS | – Early Severance Scheme |
| DFRC | – Duty Free Replenishment Certificate | EXIM | – Export-Import |
| DGBA | – Department of Government and Bank Accounts | FATF | – Finance Action Task Force |
| DGCI&S | – Directorate General of Commercial Intelligence and Statistics | FCCB | – Foreign Currency Convertible Bond |
| DGFT | – Directorate General of Foreign Trade | FCI | – Food Corporation of India |
| DICGC | – Deposit Insurance and Credit Guarantee Corporation | FCNR(B) | – Foreign Currency Non-Resident (Banks) |
| DIT | – Department of Information Technology | FDI | – Foreign Direct Investment |
| DNBS | – Department of Non-Banking Supervision | FEMA | – Foreign Exchange Management Act |
| DRAT | – Debt Recovery Appellate Tribunal | FERA | – Foreign Exchange Regulation Act |
| DRG | – Development Research Group | FET-ERS | – Foreign Exchange Transactions - Electronic Reporting System |
| DRI | – Differential Rate of Interest | FII | – Foreign Institutional Investor |
| DRT | – Debt Recovery Tribunal | FIMMDA | – Fixed Income Money Market and Derivatives Association |
| | | FIPB | – Foreign Investment Promotion Board |
| | | FI | – Financial Institution |
| | | FISIM | – Financial Intermediation Services Indirectly Measured |
| | | FITL | – Funded Interest Term Loan |





LIST OF ABBREVIATIONS

| | | | |
|-------|--|---------|--|
| FoB | – Free-on-Board | IIP | – Index of Industrial Production |
| FRA | – Forward Rate Agreement | IIT | – Indian Institute of Technology |
| FRBMB | – Fiscal Responsibility and Budget Management Bill | ILAF | – Interim Liquidity Adjustment Facility |
| FRB | – Floating Rate Bond | IMD | – India Millennium Deposit |
| FTZ | – Free Trade Zone | IMF | – International Monetary Fund |
| FVCI | – Foreign Venture Capital Investor | INFINET | – Indian Financial Network |
| GAIL | – Gas Authority of India Limited | IOC | – Indian Oil Corporation |
| GB | – Giga-Byte | IOSCO | – International Organisation of Securities Commissions |
| GDCF | – Gross Domestic Capital Formation | IPO | – Initial Public Offer |
| GDP | – Gross Domestic Product | IRDA | – Insurance Regulatory and Development Authority |
| GDR | – Global Depository Receipt | IRS | – Interest Rate Swap |
| GDS | – Gross Domestic Saving | IT | – Information Technology |
| GFCF | – Gross Fixed Capital Formation | ITA-1 | – Information Technology Agreement |
| GFD | – Gross Fiscal Deficit | JPC | – Joint Parliamentary Committee |
| GoI | – Government of India | KCC | – Kisan Credit Card |
| GPD | – Gross Primary Deficit | KVIC | – Khadi and Village Industries Commission |
| GRF | – Guarantee Redemption Fund | KYC | – Know Your Customer |
| GSDP | – Gross State Domestic Product | LAB | – Local Area Bank |
| GVA | – Gross Value Added | LAF | – Liquidity Adjustment Facility |
| HRD | – Human Resources Development | LD | – Legal Department |
| HRDD | – Human Resources Development Department | LHO | – Local Head Office |
| HUDCO | – Housing and Urban Development Corporation | LIBOR | – London Inter-Bank Offer Rate |
| IASC | – Inspection and Audit Sub-Committee | LIC | – Life Insurance Corporation of India |
| IBA | – Indian Banks Association | LPA | – Long Period Average |
| IBS | – International Banking Statistics | LPG | – Liquefied Petroleum Gas |
| ICAI | – Institute of Chartered Accountants of India | LUCC | – Laghu Udyami Credit Card |
| ICD | – Inter-Corporate Deposit | M & A | – Mergers and Acquisitions |
| IDMC | – Internal Debt Management Cell | MAI | – Market Access Initiative |
| IDRBT | – Institute for Development and Research in Banking Technology | MBS | – Mortgage-Backed Securities |
| IEBR | – Internal and Extra Budgetary Resources | MIBOR | – Mumbai Inter-Bank Offer Rate |
| IECD | – Industrial and Export Credit Department | MLR | – Minimum Lending Rate |
| IFCI | – Industrial Finance Corporation of India | MoF | – Ministry of Finance |
| IFR | – Investment Fluctuation Reserve | MoST | – Ministry of Surface Transport |
| IGIDR | – Indira Gandhi Institute of Development Research | MoU | – Memorandum of Understanding |
| IIM | – Indian Institute of Management | MSP | – Minimum Support Price |
| | | MTES | – Medium-Term Export Strategy |
| | | MTRFP | – Medium-Term Fiscal Reforms Programme |





LIST OF ABBREVIATIONS

| | | | |
|--------|---|-------|--|
| NABARD | – National Bank for Agriculture and Rural Development | OBU | – Overseas Banking Unit |
| NAFED | – National Agricultural Co-operative Marketing Federation | OCBs | – Overseas Corporate Bodies |
| NAV | – Net Asset Value | OCC | – Oil Co-ordination Committee |
| NBFC | – Non-Banking Financial Company | OECD | – Organisation for Economic Co-operation and Development |
| NCAER | – National Council of Applied Economic Research | OMO | – Open Market Operation |
| NCDC | – National Co-operative Development Corporation | OMSS | – Open Market Sales Scheme |
| NDA | – Net Domestic Assets | ONGC | – Oil and Natural Gas Corporation |
| NDC | – Net Debit Cap | OPAC | – Online Public Access Catalogue |
| NDS | – Negotiated Dealing System | OPEC | – Oil Producing and Exporting Countries |
| NDTL | – Net Demand and Time Liabilities | OSMOS | – Off-site Monitoring and Surveillance |
| NEER | – Nominal Effective Exchange Rate | OTS | – One Time Settlement |
| NFA | – Net Foreign Assets | OWS | – Other Welfare Schemes |
| NFBS | – National Family Benefit Scheme | PACS | – Primary Agricultural Co-operative Societies |
| NFEP | – Net Foreign Exchange Earning as a Percentage of Exports | PAD | – Public Accounts Department |
| NHB | – National Housing Bank | PAYG | – Pay-As-You-Go |
| NHDP | – National Highway Development Project | PCA | – Prompt Corrective Action |
| NMBS | – National Maternity Benefit Scheme | PCFC | – Pre-shipment Credit in Foreign Currency |
| NOAPS | – National Old Age Pension Scheme | PDO | – Public Debt Office |
| NOF | – Net Owned Funds | PD | – Primary Dealer |
| NPA | – Non-Performing Asset | PDS | – Public Distribution System |
| NPL | – Non-Performing Loan | PIO | – Person of Indian Origin |
| NRCCG | – Net Reserve Bank Credit to the Central Government | PIS | – Portfolio Investment Scheme |
| NRE | – Non-Resident External | PKI | – Public Key Infrastructure |
| NRI | – Non-Resident Indian | PLR | – Prime Lending Rate |
| NRNR | – Non-Resident Non-Repatriable | PRD | – Press Relations Division |
| NRNRD | – Non-Resident Non-Repatriable Rupee Deposit | PSB | – Public Sector Bank |
| NRO | – Non-Resident Ordinary | PSCFC | – Post-shipment Credit Denominated in Foreign Currency |
| NRSR | – Non-Resident Special Rupee | PSE | – Public Sector Enterprise |
| NSCCL | – National Securities Clearing Corporation of India Limited | PSRS | – Prudential Supervisory Reporting System |
| NSE | – National Stock Exchange | PSU | – Public Sector Undertaking |
| NSSF | – National Small Saving Fund | QIB | – Qualified Institutional Buyer |
| NSSO | – National Sample Survey Organisation | QII | – Qualified Institutional Investor |
| OASIS | – Old Age Social and Income Security | QR | – Quantitative Restriction |
| OBC | – Other Backward Classes | RBS | – Risk-Based Supervision |
| | | RE | – Revised Estimates |
| | | REER | – Real Effective Exchange Rate |





LIST OF ABBREVIATIONS

| | | | |
|-------|---|--------|--|
| RIB | – Resurgent India Bond | SMARS | – Smart Rupee System |
| RIDF | – Rural Infrastructure Development Fund | SPS | – Sanitary and Phyto-Sanitary Standard |
| RNBC | – Residuary Non-Banking Company | SPV | – Special Purpose Vehicle |
| RPCD | – Rural Planning and Credit Department | SRO | – Self Regulatory Organisation |
| RRB | – Regional Rural Bank | SSI | – Small Scale Industries |
| RTGS | – Real Time Gross Settlement | STPI | – Software Technology Park of India |
| SACP | – Special Agricultural Credit Plans | STRIPS | – Separate Trading for Registered Interest and Principal of Securities |
| SAC | – Settlement Advisory Committee | SWIFT | – Society for Worldwide Financial Telecommunication |
| SBI | – State Bank of India | TBT | – Technical Barriers to Trade |
| SCA | – Statutory Central Auditors | TPA | – Third Party Administrator |
| SCB | – Scheduled Commercial Bank | TPDS | – Targeted Public Distribution System |
| SDF | – Statutory Declaration Form | TRAI | – Telecom Regulatory Authority of India |
| SDR | – Special Drawing Right | TRIP | – Trade Related Intellectual Property Right |
| SD | – Satellite Dealer | USA | – United States of America |
| SEBI | – Securities and Exchange Board of India | UBD | – Urban Banks Department |
| SEB | – State Electricity Board | UCB | – Urban Co-operative Bank |
| SERC | – State Electricity Regulatory Commission | UMA | – Unpleasant Monetarist Arithmetic |
| SEZ | – Special Economic Zone | URIF | – Urban Reforms Incentive Fund |
| SFC | – State Finance Corporation | UTI | – Unit Trust of India |
| SFMS | – Structured Financial Messaging Solution | VaR | – Value-at-Risk |
| SGF | – Settlement Guarantee Fund | VAT | – Value Added Tax |
| SGL | – Subsidiary General Ledger | VCF | – Venture Capital Fund |
| SHG | – Self-Help Group | VPN | – Virtual Private Network |
| SHCIL | – Stock Holding Corporation of India Limited | VRS | – Voluntary Retirement Scheme |
| SHPI | – Self-Help Promoting Institution | VSAT | – Very Small Aperture Terminal |
| SIDBI | – Small Industries Development Bank of India | WADR | – Weighted Average Discount Rate |
| SICA | – Sick Industrial Companies (Special Provision) Act | WCTL | – Working Capital Term Loan |
| SIDC | – State Industrial Development Corporation | WDM | – Wholesale Debt Market |
| SLBC | – State-level Bankers' Committee | WMA | – Ways and Means Advance |
| SLR | – Statutory Liquidity Ratio | WPI | – Wholesale Price Index |
| SLUB | – State Land Use Boards | WTO | – World Trade Organisation |
| | | ZCB | – Zero Coupon Bond |

This Report can also be accessed on Internet

URL : www.rbi.org.in

