

## SELECT ABBREVIATIONS

ABCI	- Association of Business Communicators of India	BHIM	- Bharat Interface for Money
ACBs	- Audit Committee of Boards	BIS	- Bank for International Settlements
AD	- Authorised Dealer	BNPMIPL	- Bank Note Paper Mill India Private Limited
ADEPT	- Automated Data Extraction Project	BOS	- Banking Ombudsman Scheme
AEs	- Advanced Economies	BPSS	- Board for Regulation and Supervision of Payment and Settlement Systems
AFCs	- Asset Finance Companies	BRBNMPL	- Bharatiya Reserve Bank Note Mudran Private Limited
AHIDF	- Animal Husbandry and Infrastructure Development Fund	BRRD	- Bank Recovery and Resolution Directive
AIFIs	- All India Financial Institutions	BSBDAs	- Basic Savings Bank Deposit Accounts
AML	- Anti-Money Laundering	BSR	- Basic Statistical Return
AMRMS	- Audit Management and Risk Monitoring System	CACP	- Commission for Agricultural Costs and Prices
ANBC	- Adjusted Net Bank Credit	CBLO	- Collateralised Borrowing and Lending Obligation
ANOVA	- Analysis of Variance	CBOE	- Chicago Board Options Exchange
APMCs	- Agricultural Produce Market Committees	CBRs	- Correspondent Banking Relationships
ARCs	- Asset Reconstruction Companies	CCB	- Capital Conservation Buffer
ARMS	- Audit and Risk Management Sub-Committee	CCB	- Committee of the Central Board
ATBs	- Auction Treasury Bills	CCCs	- Certified Credit Counsellors
AUM	- Assets Under Management	CCP	- Central Counterparty
BAs	- Business Areas	CCS	- Consumer Confidence Survey
BBF	- BRICS Bond Fund	CDES	- Currency Distribution and Exchange Scheme
BBPOU	- Bharat Bill Payment Operating Unit	CDR	- Corporate Debt Restructuring
BBPS	- Bharat Bill Payment System	CDS	- Credit Default Swap
BC	- Business Correspondent	CEOBE	- Credit Equivalent of Off-Balance Sheet Exposure
BCBS	- Basel Committee on Banking Supervision	CEOs	- Chief Executive Officers
BCM	- Business Continuity Management		
BCP	- Basel Core Principles		
BCPs	- Business Continuity Plans		
BFS	- Board for Financial Supervision		

## SELECT ABBREVIATIONS

CEPD	- Consumer Education and Protection Department	CSF	- Consolidated Sinking Fund
CFL	- Centres for Financial Literacy	CSITE	- Cyber Security and Information Technology Examination
CFR	- Central Fraud Registry	CTS	- Cheque Truncation System
CFT	- Combating the Financing of Terrorism	CU	- Capacity Utilisation
CFTC	- Commodity Futures Trading Commission	CVPS	- Currency Verification and Processing System
CGFS	- Committee on the Global Financial System	CWBN	- Cylinder Watermarked Bank Note
CIMS	- Centralised Information Management System	DBT	- Direct Benefit Transfer
CIR	- Credit Information Report	DDoS	- Distributed Denial of Service
CIs	- Credit Institutions	DGFT	- Directorate General of Foreign Trade
CISBI	- Central Information System for Banking Infrastructure	DGS	- Data Governance Sub-Group
CLs	- Contingent Liabilities	DIAs	- Deposit Insurance Agencies
CLSS	- Credit Linked Subsidy Scheme	DIF	- Deposit Insurance Fund
CMS	- Complaint Management System	DLT	- Distributed Ledger Technology
CP	- Commercial Paper	DSGE	- Dynamic Stochastic General Equilibrium
CPC	- Central Pay Commission	EBITDA	- Earnings Before Interest, Taxes, Depreciation and Amortisation
CPMI-IOSCO	- Committee on Payments and Market Infrastructures-International Organization of Securities Commissions	EDC	- Executive Directors' Committee
CRA	- Contingent Reserve Arrangement	EDF	- Export Declaration Form
CRAR	- Capital to Risk-Weighted Assets Ratio	EDMS	- Electronic Documents Management System
CRILC	- Central Repository of Information on Large Credits	EDPMS	- Export Data Processing and Monitoring System
CRR	- Cash Reserve Ratio	EFD	- Enforcement Department
CSAA	- Control Self-Assessment Audit	EKP	- Enterprise Knowledge Portal
CSBD	- Corporate Strategy and Budget Department	EMEs	- Emerging Market Economies
		ERM	- Enterprise-Wide Risk Management
		ETCD	- Exchange Traded Currency Derivatives
		FAIDF	- Fisheries and Aquaculture Infrastructure Development Fund

## SELECT ABBREVIATIONS

FATF	- Financial Action Task Force	GFCE	- Government Final Consumption Expenditure
FBIL	- Financial Benchmarks India Private Limited	GFXC	- Global Foreign Exchange Committee
FC	- Finance Commission	GMM	- Generalised Method of Moments
FCA	- Foreign Currency Assets	GNDI	- Gross National Disposable Income
FCCB	- Foreign Currency Convertible Bonds	GRF	- Guarantee Redemption Fund
FCNR(B)	- Foreign Currency Non-resident (Bank) Account Deposits	GRQ	- General Review of Quotas
FEMA	- Foreign Exchange Management Act	G-secs	- Government Securities
FER	- Foreign Exchange Reserves	GSTN	- Goods and Services Tax Network
FIAC	- Financial Inclusion Advisory Committee	GVA	- Gross Value Added
FICN	- Fake Indian Currency Notes	HAP	- Hamburg Action Plan
FIPs	- Financial Inclusion Plans	HFCs	- Housing Finance Companies
FLCs	- Financial Literacy Centres	HLCCSM	- High Level Committee on Currency Storage and Movement
FMCBG	- Finance Ministers and Central Bank Governors	HQLA	- High Quality Liquid Assets
FMI	- Financial Market Infrastructures	HRIDAY	- National Heritage City Development and Augmentation Yojana
FPI	- Foreign Portfolio Investment/Investor	HRM-SC	- Human Resource Management Sub-Committee
FPOs	- Farmer Producers Organisations	HTF	- High Level Task Force
FRBs	- Floating Rate Bonds	HTM	- Held to Maturity
FSAP	- Financial Sector Assessment Programme	IADI	- International Association of Deposit Insurers
FSB	- Financial Stability Board	IBBI	- Insolvency and Bankruptcy Board of India
FSDC	- Financial Stability and Development Council	IBC	- Insolvency and Bankruptcy Code
FSR	- Financial Stability Report	ICCOMS	- Integrated Computerised Currency Operations Management System
FSSA	- Financial System Stability Assessment	IDRBT	- Institute for Development and Research in Banking Technology
FWG	- Framework Working Group	IEPF	- Investor Education and Protection Fund
GARCH	- Generalized Autoregressive Conditional Heteroskedasticity	IESH	- Inflation Expectations Survey of Households
GCC	- General Credit Card		

## SELECT ABBREVIATIONS

IFA	- International Financial Architecture	IWG	- Infrastructure Working Group
IFRS	- International Financial Reporting Standards	JLFs	- Joint Lenders' Forums
IFTAS	- Indian Financial Technology and Allied Services	JTCC	- Joint Technical Coordination Committee
IIBs	- Inflation Indexed Bonds	LAF	- Liquidity Adjustment Facility
IMD	- India Meteorological Department	LBS	- Lead Bank Scheme
IMFC	- International Monetary and Financial Committee	LCR	- Liquidity Coverage Ratio
InvIT	- Infrastructure Investment Trusts	LEI	- Legal Entity Identifier
IOS	- Industrial Outlook Survey	LFXC	- Local Foreign Exchange Committee
IPCCTV	- Internet Protocol based Closed-Circuit Television	LIBOR	- London Inter-bank Offered Rate
IPOs	- Initial Public Offers	LICs	- Low-Income Countries
IRAC	- Income Recognition and Asset Classification	LPA	- Long Period Average
IRF	- Interest Rate Futures	LSE	- London School of Economics
IROs	- Interest Rate Options	LTCG	- Long Term Capital Gains
IRTG	- Inter-Regulatory Technical Group	LTV	- Long Term Visa
IS	- Information Systems	MDR	- Merchant Discount Rate
ISINs	- International Securities Identification Numbers	MEP	- Minimum Export Price
ISO	- International Organization for Standardization	MGNREGS	- Mahatma Gandhi National Rural Employment Guarantee Scheme
iSOC	- Information Security Operation Centre	MIFOR	- Mumbai Inter-bank Forward Offer Rate
ISS	- Integrated Security System	MIOIS	- Mumbai Inter-bank Overnight Indexed Swaps
IT	- Inflation Targeting	MLIs	- Member Lending Institutions
IT	- Information Technology	MoU	- Memorandum of Understanding
IT-SC	- Information Technology Sub-Committee	MPC	- Monetary Policy Committee
IU	- Information Utility	MROR	- Market Repo Overnight Rate
IVRS	- Interactive Voice Response System	MSF	- Marginal Standing Facility
		MSMEs	- Micro, Small and Medium Enterprises
		MSS	- Market Stabilisation Scheme
		MTDS	- Medium-Term Debt Strategy

## SELECT ABBREVIATIONS

MUNFI	- Monitoring Universe of Non-Bank Financial Intermediation	POS	- Point of Sale
NACH	- National Automated Clearing House	PPAC	- Petroleum Planning and Analysis Cell
NBFC-AA	- NBFC-Account Aggregator	PPAs	- Power Purchase Agreements
NBFC-D	- Deposit taking NBFC	PPIs	- Prepaid Payment Instruments
NBFC-ND	- Non-Deposit taking NBFC	PQBN	- Pre-Qualification Bid Notice
NBFC-ND-SI	- Systemically Important Non-Deposit taking NBFC	PSLCs	- Priority Sector Lending Certificates
NBFC-P2P	- NBFC- Peer to Peer Lending Platform	PSOs	- Payment System Operators
NCFE	- National Centre for Financial Education	QIP	- Qualified Institutional Placement
NIC	- National Industrial Classification	RAM-OR	- Risk Assessment Methodology-Operational Risk
NOF	- Net Owned Fund	RBIA	- Risk Based Internal Audit
NPCI	- National Payments Corporation of India	RBSC	- Reserve Bank Staff College
NSSF	- National Small Savings Fund	RCA	- Revealed Comparative Advantage
OBICUS	- Order Books, Inventories and Capacity Utilisation Survey	REER	- Real Effective Exchange Rate
OCIs	- Overseas Citizens of India	RGG	- Return Governance Group
OMO	- Open Market Operations	RHF	- Rural Housing Fund
OTC	- Over the Counter	RMP	- Records Management Policy
OVD	- Officially Valid Documents	RRs	- Risk Registers
PADO	- Public Administration, Defence and Other Services	RTF	- Risk Tolerance Framework
PCA	- Prompt Corrective Action	S4A	- Scheme for Sustainable Structuring of Stressed Assets
PCR	- Public Credit Registry	SANKALP	- Skills Acquisition and Knowledge Awareness for Livelihood Promotion
PFMI	- Principles for Financial Market Infrastructures	SARFAESI	- Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest
PLF	- Plant Load Factor	SARTTAC	- South Asia Regional Training and Technical Assistance Center
PLIs	- Primary Lending Institutions	SAUBHAGYA	- Pradhan Mantri Sahaj Bijli Har Ghar Yojana
PML	- Prevention of Money Laundering	SBLA	- Securities Borrowing and Lending Arrangement
POP	- Point of Presence	SBNs	- Specified Banknotes

## SELECT ABBREVIATIONS

SCs	- Scheduled Castes	SSDP	- Staggered Surplus Distribution Policy
SDF	- Special Drawing Facility	STRIPS	- Separate Trading of Registered Interest and Principal of Securities
SDF	- Standing Deposit Facility	STRIVE	- Skill Strengthening for Industrial Value Enhancement
SDR	- Strategic Debt Restructuring Scheme	SUT	- Supply Use Tables
SDRF	- State Disaster Response Funds	TACS	- Technical Advisory Committee on Surveys
SEBI	- Securities and Exchange Board of India	TAFcUB	- Task Force for Co-operative Urban Banks
SEC	- Securities and Exchange Commission	TAG	- Technical Advisory Group
SFs	- Standing Facilities	TR	- Trade Repository
SGB	- Sovereign Gold Bond	TReDS	- Trade Receivables Discounting System
SHGs	- Self-Help Groups	URCs	- Unbanked Rural Centres
SIFIs	- Systemically Important Financial Institutions	VA-PT	- Vulnerability Assessment and Penetration Testing
SLBCs	- State Level Bankers' Committees	VCs	- Virtual Currencies
SLCCs	- State Level Coordination Committees	WACR	- Weighted Average Call Rate
SMEs	- Small and Medium Enterprises	WADR	- Weighted Average Discount Rate
SPARC	- Supervisory Programme for Assessment of Risk and Capital	WAEIR	- Weighted Average Effective Interest Rate
SPMCIL	- Security Printing and Minting Corporation of India Limited	WLA	- White Label ATM
SRMR	- Single Resolution Mechanism Regulation	WLAOs	- White Label ATM Operators
SSCI	- Service Sector Composite Index	XBRL	- eXtensible Business Reporting Language

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