ACU	-	Asian Clearing Union	CDs	_	Certificates of Deposit
AD	_	Authorised Dealer	CDBS	-	Currency Disintegration and
ADR	-	Asset Development Reserve			Briquetting System
AFI	-	Annual Financial Inspection	CDS	-	Credit Default Swaps
AIFIs	-	All India Financial Institutions	CFC	-	Customer Facilitation Centre
ALM	-	Asset Liability Management	CFT	-	Combating Financing of Terrorism
AMA	-	Advanced Measurement Approach	CGFS	-	Committee on Global Financial System
AML	-	Anti Money Laundering	CGRA	-	Currency and Gold Revaluation Account
APG	-	Asia Pacific Group	CII	-	Confederation of Indian Industry
APRs	-	Annual Performance Reports	CMBs	-	Cash Management Bills
AS	-	Accounting Standard	CNP	-	Card not Present
ASEAN	-	Association of South East Asian Nations	CoR	-	Certificate of Registration
ASSOCHAM	-	The Associated Chambers of Commerce and Industry of India	COSMOS	-	Computerised Offsite Monitoring System
ATM	-	Automated Teller Machine	CP	-	Commercial Paper
BC	-	Business Correspondent	CPADS	-	Centralised Public Accounts
BCBS	-	Basel Committee on Banking			Department System
DOODI		Supervision	CPC	-	Cash Processing Centre
BCSBI	-	Banking Codes and Standards Board of India	CPCs	-	Cheque Processing Centres
BF	_	Business Facilitator	CPI	-	Consumer Price Index
BFS	_	Board for Financial Supervision	CPIO	-	Chief Public Information Officer
BIS	-	Bank for International Settlements	CPSS	-	Committee on Payment and Settlement Systems
ВО	-	Banking Ombudsman	CR		•
BPLR	-	Benchmark Prime Lending Rate	CRAR	-	Contingency Reserve
BPO	-	Business Process Outsourcing	_		Capital to Risk-Weighted Assets Ratio
BPSS	-	Board for Regulation and Supervision of	CRCS	-	Central Registrar of Cooperative Societies
		Payment and Settlement Systems	CRE	-	Commercial Real Estate Exposure
BRBNMPL	-	Bharatiya Reserve Bank Note Mudran Private Limited	CRR	-	Cash Reserve Ratio
BSE	_	Bombay Stock Exchange	CSAA	-	Control Self Assessment Audit
BWA	_	Broadband Wireless Access	CSF	-	Consolidated Sinking Fund
CA	_	Concurrent Audit	CSGL	-	Constituent Subsidiary General Ledger
CAB	_	College of Agricultural Banking	CTS	-	Cheque Truncation System
CAFL	-	Centre for Advanced Financial Learning	CTS	-	Complaint Tracking Software
CAS	-	Central Account Section	CVPS	-	Currency Verification and
CBLO	-	Colaterised Borrowing and Lending			Processing System
		Obligation	DAD	-	Deposit Accounts Department
CBS	-	Core Banking Solution	DAPM	-	Department of Administration and Personnel Management
CCR	-	Counterfeit Currency Report	DBIE	_	Database on Indian Economy
CCs	-	Currency Chests	חור	-	Database on indian Economy

DBOD         - Department of Banking Operations and Development         FCI         - Food Corporation of India Development           DBS         - Department of Banking Supervision         FDI         - Flexible Credit Line           DCCB         - District Central Cooperative Bank         FDI         - Foreign Direct Investment           DCM         - Department of Currency Management         FEDAI         - Foreign Exchange Dealers' Association of India           DEAP         - Department of Economic Analysis and Policy         FEMA         - Foreign Exchange Management Act           DEAP         - Department of Expenditure and Budgetary Control         FIECI         - Federation of Indian Chambers of Commerce and Industry           DEIO         - Department of External Investments and Operations         FIEO         - Federation of Indian Export Organisations           DEGC         - Department of Government and Bank Accounts         FII         - Foreign Institutional Investor           DICGC         - Department of Government and Bank Accounts         FII         - Fixed Income Money Market and Derivatives Association of India           DIT         - Department of Information Technology         FIR         - Fixed Income Money Market and Derivatives Association of India           DIT         - Department of Information Technology         FIR         - Fixed Income Money Market and Derivatives Association of India
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DRI - Differential Rate of Interest FRBs - Floating Rate Bonds  DSIM - Department of Statistics and Information Management FRBM - Fiscal Responsibility and Budget Management
DSIM - Department of Statistics and Information Management FRBM - Fiscal Responsibility and Budget Management
Information Management Management
DTC - Direct Tax Code FRLs - Fiscal Responsibility Laws
DvP - Delivery versus Payment FSB - Financial Stability Board
EBT - Electronic Benefit Transfer FSDC - Financial Stability Development Council
ECB - External Commercial Borrowing FSI - Financial Soundness Indicator
ECS - Electronic Clearing Services FSR - Financial Stability Report
EEA - Exchange Equalisation Account FSS - Farmers' Service Societies
EFT - Electronic Fund Transfer FSU - Financial Stability Unit
EKP - Enterprise Knowledge Portal GCCs - General-purpose Credit Cards
EMEs - Emerging Market Economies GDP - Gross Domestic Product
EMS - Estate Management System GFCF - Gross Fixed Capital Formation
EPCG - Export Promotion Capital Goods GFD - Gross Fiscal Deficit
FATF - Financial Action Task Force GMRA - Global Master Repo Agreement
FCs - Financial Conglomerates Gol - Government of India
FCA - Foreign Currency Asset GRF - Guarantee Redemption Fund
FCCB - Foreign Currency Convertible Bond GSDP - Gross State Domestic Product

GST	-	Goods and Services Tax	IRA	-	Investment Revaluation Account
HAPAs	-	High Access Precautionary Access	IRB	-	Internal-Ratings Based
HLC	-	High Level Committee	IRDA	-	Insurance Regulatory and Development Authority
HP	-	Hodrick Prescott	IRS	_	Interest Rate Swaps
HRDD	-	Human Resources Development Department	IS	_	Information Systems
HRMS	-	Human Resources Management System	ISO	-	International Organisation for Standardisation
HVC	-	High Value Clearing	IT	-	Information Technology
IAS	-	Integrated Accounting System	ITIL	-	Information Technology Infrastructure
IASs	-	Indian Accounting Standards			Library
IAIS	-	International Association of	IVRS	-	Interactive Voice Response System
		Insurance Supervisors	KCCs	-	Kisan Credit Cards
IBA	-	Indian Banks Association	KLEMS	-	Capital, Labour, Energy, Material and Services
IBPC	-	Inter-Bank Participation Certificates	LAF	-	Liquidity Adjustment Facility
ICCL ICCOMS	-	Indian Clearing Corporation Limited Integrated Computerised Currency	LAMPS	-	Large <i>Adivasi</i> Multi-purpose Co-operative Societies
		Operations and Management Systems	LAN	_	Local Area Network
ICOR	-	Incremental Capital Output Ratio	LOBOM	_	Lower of Book Value or Market Price
ICT	-	Information and Communication Technology	LOLR	_	Lender of Last Resort
IDMD	_	Internal Debt Management Department	LPA	_	Long Period Average
			MASI	_	Management Audit and Systems
IDR	-	Indian Depository Receipt			Inspection
IDRBT	-	Institute for Development and Research in Banking Technology	MDB	-	Multilateral Development Bank
IES	-	Integrated Establishment System	MFIs	-	Micro-Finance Institutions
IFCs	-	Infrastructure Finance Companies	MFs	-	Mutual Funds
IFRSs	-	International Financial Reporting Standards	MGNREGA	-	Mahatma Gandhi National Rural Employment Guarantee Act
IGIDR	_	Indira Gandhi Institute of Development Research	MICR	-	Magnetic Ink Character Recognition
			MLFPS	-	Market Linked Focus Product Scheme
IIBM	-	Indian Institute of Bank Management	MoU	-	Memorandum of Understanding
IIP	-	Index of Industrial Production	MMA	-	Macro Management of Agricultural
ILO	-	International Labour Organisation			Scheme
IMA	-	Internal Models Approach	MMS	-	Mail Messaging Solution
IMF	-	International Monetary Fund	MSEs	-	Micro and Small Enterprises
INFINET	-	Indian Financial Network	MSS	-	Market Stabilisation Scheme
IOs	-	Inspecting Officers	MSMEs	-	Micro, Small and Medium Enterprises
IOSCO	-	International Organisation of Securities Commissions	MTFPS	-	Medium Term Fiscal Policy Statement
			MTM	-	Mark-to-Market
IPO	-	Initial Public Offering	NABARD	-	National Bank for Agriculture and Rural Development

NCDs - Non-Convertible Debentures PDS - Public Distribution System  NCPA - National Centre for Performing Arts PDAI - Primary Dealers Association of India  NCR - National Centre for Performing Arts PDAI - Public Key Infrastructure  NCR - National Capital Region PKI - Public Key Infrastructure  NDS - Negotiated Dealing System POS - Points of Sale  NDTL - Net Demand and Time Liabilities PRGT - Powarty Reduction and Growth Trust  NECS - National Electronic Clearing Service PSLC - Priority Sector Lending Certificates  NEFT - National Electronic Funds Transfer QIS - Quantitative Impact Assessment  NFSM - National Food Security Mission RBIA RISK Based Internal Audit  NGO - Non-Government Organisation RBSC - Reserve Bank Staff College  NHB - National Housing Bank RRS - REGISTRAT of Cooperative Societies  NIBM - National Institute of Bank Management RD - Revenue Deficit  NKA - Net Capital Account RECS - Regional Electronic Clearing Service  NPA - Note Purchase Agreement RIDF - Rural Infrastructure Development Fund  NPA - Non Performing Asset RoA - Return on Assets  NPCI - National Payments Corporation of India RoE - Return on Assets  NPCI - National Payments Corporation of India RoE - Return on Equity  NREGA - National Securities Clearing RMD - Resource Management Discussion  RNECA - National Securities Clearing RMD - Resource Management Discussion  RNECA - National Securities Clearing RMD - Resource Management Discussion  RNSE - National Securities Clearing RMD - Resource Management Discussion  RNSF - National Securities Clearing RMD - Resource Management Discussion  ODI - Overseas Direct Investment  OECD - Organisation for Economic Co-operation and Development Loans  SCB - Scheduled Commercial Bank  SCB - Scheduled Commercial Bank  ONG - Open Market Operation SDLs - State Development Loans  OPEC - Organisation of the Petroleum Exporting Countries  ONG - Organisation of the Petroleum Exporting Countries  ONG - Organisation of the Petroleum Exporting Countries  ONG - Organisation of the Petroleum Exporting Countries  O	NBFCs	_	Non-Banking Financial Companies	PDO	_	Public Debt Office
NCPA - National Centre for Performing Arts PDAI - Primary Dealers Association of India NCR - National Capital Region PKI - Public Key Infrastructure  NDS - Negotiated Dealing System POS - Points of Sale  NDTL - Net Demand and Time Liabilities PRGT - Poverty Reduction and Growth Trust  NECS - National Electronic Clearing Service PSLC - Priority Sector Lending Certificates  NEFT - National Electronic Funds Transfer QIS - Quantitative Impact Assessment  NFSM - National Food Security Mission RBIA - Risk Based Internal Audit  NGO - Non-Government Organisation RBSC - Reserve Bank Staff College  NHB - National Housing Bank RCS - Registrar of Cooperative Societies  NIBM - National Institute of Bank Management RD - Revenue Deficit  NKA - Net Capital Account RECS - Registrar of Cooperative Societies  NIBM - Note Purchase Agreement RIDF - Rural Infrastructure Development Fund  NPA - Note Purchase Agreement RIDF - Rural Infrastructure Development Fund  NPA - Note Purchase Agreement ROP - Return on Assets  NPCI - National Payments Corporation of India RRWY Rashtriya Krishi Vikas Yojana  NREGA - National Payments Corporation RRM - Royal Monetary Authority  NSCCL - National Securities Clearing Corporation Limited RRM - Royal Monetary Authority  NSCCL - National Securities Clearing RRMD - Resource Management Discussion  Corporation Limited RRM - Royal Monetary Authority  NSSF - National Stock Exchange RTGS - Real Time Gross Settlement  NSSF - National Stock Exchange RTGS - Real Time Gross Settlement  OS - Overnight Index Swap  ODI - Overseas Direct Investment  OS - Organisation for Economic Co-operation  OPEC - Organisation for Economic Co-operation  SDLs - Scheduled Commercial Bank  OMO - Open Market Operation SDLs - Special Drawing Right  OSMOS - Offsite Surveillance System SEZ - Special Economic Zone  OSS - Offsite Surveillance System SEZ - Special Economic Zone  OSS - Offsite Surveillance System SEZ - Special Economic Zone  OSS - Offsite Surveillance System SEZ - Special Compertant Ledger  OTC - Over the Counter SHG - Sulf					_	
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PCR - Provisioning Coverage Ratio SIPS - Systemically Important Payment	PAD	-	Public Accounts Department	SIFIs	-	
	PCR	-	Provisioning Coverage Ratio	CIDC		
	PD	-	Primary Dealer	SIFS	-	

SLAF	-	Second Liquidity Adjustment Facility	TBs	-	Treasury Bills
SLR	-	Statutory Liquidity Ratio	TFP	-	Total Factor Productivity
SMEs	-	Small and Medium Enterprises	TwFC	-	Twelfth Finance Commission
SPMCIL	-	Security Printing and Minting	ThFC	-	Thirteenth Finance Commission
		Corporation of India Ltd.	TSA	-	The Standardised Approach
SPV	-	Special Purpose Vehicle	UBD	-	Urban Banks Department
SREP	-	Supervisory Review and Evaluation Process	UCB	-	Urban Cooperative Bank
			UID	-	Unique Identity
StCBs	-	State Co-operative Banks	UIN	-	Unique Identification Number
STOs	-	Sub Treasury Offices	VAR	-	Vector Autoregression
STRIPS	-	Separate Trading of Registered Interest and Principal of Securities	WMA	-	Ways and Means Advances
SWIPS	_	System-Wide Important Payment System	WOS	-	Wholly Owned Subsidiary
			WPI	-	Wholesale Price Index
TAC	-	Technical Advisory Committee	ZCYC	-	Zero Coupon Yield Curve
TAG	-	Technical Advisory Group	ZTC	-	Zonal Training Centre

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