

LIST OF ABBREVIATIONS

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

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DBOD	-	Department of Banking Operations and Development	FCI	-	Food Corporation of India
DBS	-	Department of Banking Supervision	FCL	-	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
DEBC	-	Department of Expenditure and Budgetary Control	FICCI	-	Federation of Indian Chambers of Commerce and Industry
DEIO	-	Department of External Investments and Operations	FIEO	-	Federation of Indian Export Organisations
DGBA	-	Department of Government and Bank Accounts	FII	-	Foreign Institutional Investor
DICGC	-	Deposit Insurance and Credit Guarantee Corporation	FIMMDA	-	Fixed Income Money Market and Derivatives Association of India
DIT	-	Department of Information Technology	FIP	-	Financial Inclusion Plan
DMIS	-	Document Management Information System	FIR	-	First Information Report
DNBS	-	Department of Non-Banking Supervision	FIRC	-	First International Research Conference
DOC	-	Department of Communication	FLCCs	-	Financial Literacy and Credit Counseling Centres
DPSS	-	Department of Payment and Settlement Systems	FMC	-	Financial Markets Committee
DR	-	Disaster Recovery	FMD	-	Financial Markets Department
DRG	-	Development Research Group	FMS	-	Focus Market Scheme
DRI	-	Differential Rate of Interest	FPS	-	Focus Product Scheme
DSIM	-	Department of Statistics and Information Management	FRA	-	Forward Rate Agreements
DTC	-	Direct Tax Code	FRBs	-	Floating Rate Bonds
DvP	-	Delivery <i>versus</i> Payment	FRBM	-	Fiscal Responsibility and Budget Management
EBT	-	Electronic Benefit Transfer	FRLs	-	Fiscal Responsibility Laws
ECB	-	External Commercial Borrowing	FSB	-	Financial Stability Board
ECS	-	Electronic Clearing Services	FSDC	-	Financial Stability Development Council
EEA	-	Exchange Equalisation Account	FSI	-	Financial Soundness Indicator
EFT	-	Electronic Fund Transfer	FSR	-	Financial Stability Report
EKP	-	Enterprise Knowledge Portal	FSS	-	Farmers' Service Societies
EMEs	-	Emerging Market Economies	FSU	-	Financial Stability Unit
EMS	-	Estate Management System	GCCs	-	General-purpose Credit Cards
EPCG	-	Export Promotion Capital Goods	GDP	-	Gross Domestic Product
FATF	-	Financial Action Task Force	GFCF	-	Gross Fixed Capital Formation
FCs	-	Financial Conglomerates	GFD	-	Gross Fiscal Deficit
FCA	-	Foreign Currency Asset	GMRA	-	Global Master Repo Agreement
FCCB	-	Foreign Currency Convertible Bond	GoI	-	Government of India
			GRF	-	Guarantee Redemption Fund
			GSDP	-	Gross State Domestic Product

LIST OF ABBREVIATIONS

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 Library
IASs	-	Indian Accounting Standards	IVRS	-	Interactive Voice Response System
IAIS	-	International Association of 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	-	Indian Clearing Corporation Limited	LAMPS	-	Large <i>Adivasi</i> Multi-purpose Co-operative Societies
ICCOMS	-	Integrated Computerised Currency 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
IDR	-	Indian Depository Receipt	MASI	-	Management Audit and Systems 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
IIBM	-	Indian Institute of Bank Management	MLFPS	-	Market Linked Focus Product Scheme
IIP	-	Index of Industrial Production	MoU	-	Memorandum of Understanding
ILO	-	International Labour Organisation	MMA	-	Macro Management of Agricultural 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
IPO	-	Initial Public Offering	MTM	-	Mark-to-Market
			NABARD	-	National Bank for Agriculture and Rural Development

LIST OF ABBREVIATIONS

NBFCs	-	Non-Banking Financial Companies	PDO	-	Public Debt Office
NCDs	-	Non-Convertible Debentures	PDS	-	Public Distribution System
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	-	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 Equity
NRI	-	Non Resident Indian	RKVY	-	Rashtriya Krishi Vikas Yojana
NREGA	-	National Rural Employment Guarantee Act	RMA	-	Royal Monetary Authority
NSCCL	-	National Securities Clearing Corporation Limited	RMD	-	Resource Management Discussion
NSE	-	National Stock Exchange	RRB	-	Regional Rural Bank
NSM	-	Note Sorting Machines	RTGS	-	Real Time Gross Settlement
NSSF	-	National Social Security Fund	RTP	-	Reserve Tranche Position
ODI	-	Overseas Direct Investment	SAARC	-	South Asian Association for Regional Cooperation
OECD	-	Organisation for Economic Co-operation and Development	SACP	-	Special Agricultural Credit Plan
OIS	-	Overnight Index Swap	SCB	-	Scheduled Commercial Bank
OMO	-	Open Market Operation	SCDs	-	Small Coin Depots
OPEC	-	Organisation of the Petroleum Exporting Countries	SDLs	-	State Development Loans
ORFS	-	Online Returns Filing System	SDR	-	Special Drawing Right
OSMOS	-	Offsite Monitoring System	SEBI	-	Securities and Exchange Board of India
OSS	-	Offsite Surveillance System	SEZ	-	Special Economic Zone
OTC	-	Over the Counter	SGL	-	Subsidiary General Ledger
OTS	-	One Time Settlement	SHG	-	Self-Help Group
PACS	-	Primary Agricultural Credit Societies	SIDBI	-	Small Industries Development Bank of India
PAD	-	Public Accounts Department	SIFIs	-	Systemically Important Financial Institutions
PCR	-	Provisioning Coverage Ratio	SIPS	-	Systemically Important Payment Systems
PD	-	Primary Dealer			

LIST OF ABBREVIATIONS

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 Corporation of India Ltd.	ThFC	-	Thirteenth Finance Commission
SPV	-	Special Purpose Vehicle	TSA	-	The Standardised Approach
SREP	-	Supervisory Review and Evaluation Process	UBD	-	Urban Banks Department
StCBs	-	State Co-operative Banks	UCB	-	Urban Cooperative Bank
STOs	-	Sub Treasury Offices	UID	-	Unique Identity
STRIPS	-	Separate Trading of Registered Interest and Principal of Securities	UIN	-	Unique Identification Number
SWIPS	-	System-Wide Important Payment System	VAR	-	Vector Autoregression
TAC	-	Technical Advisory Committee	WMA	-	Ways and Means Advances
TAG	-	Technical Advisory Group	WOS	-	Wholly Owned Subsidiary
			WPI	-	Wholesale Price Index
			ZCYC	-	Zero Coupon Yield Curve
			ZTC	-	Zonal Training Centre

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