

LIST OF ABBREVIATIONS

ABIs	- Authorised Bank Investors	BO	- Banking Ombudsman
AD	- Authorised Dealer	BPCL	- Bharat Petroleum Corporation Limited
ADF	- Automated Data Flow	BPO	- Business Process Outsourcing
ADR	- American Depositary Receipt	BPR	- Business Process Re-engineering
ADR	- Asset Development Reserve	bps	- Basis Points
AEs	- Advanced Economies	BPSS	- Board for Regulation and Supervision of Payment and Settlement Systems
AFA	- Additional Factor of Authentication	BR Act	- Banking Regulations Act
AFO	- Auto Fail Over	BRICS	- Brazil, Russia, India, China, South Africa
AFS	- Available For Sale	BRICS-CRA	- BRICS Contingent Reserve Arrangement
AIFI	- All India Financial Institution	BRBNMPL	- Bharatiya Reserve Bank Note Mudran Pvt. Ltd.
AML	- Anti-Money Laundering	BSBDAs	- Basic Savings Bank Deposit Accounts
ANBC	- Adjusted Net Bank Credit	BSE	- Bombay Stock Exchange
APMC	- Agricultural Produce Marketing Committee	BTN	- Bhutan Currency
ARC	- Asset Restructuring Companies	CAB	- College of Agricultural Banking
ARMS	- Audit and Risk Management Sub-Committee	CAD	- Current Account Deficit
ASI	- Annual Survey of Industries	CAFRAL	- Centre for Advanced Financial Research and Learning
ATBs	- Auction Treasury Bills	CBLO	- Collateralised Borrowing and Lending Obligation
ATM	- Automated Teller Machine	CBS	- Core Banking Solution
AUM	- Assets Under Management	CCB	- Committee of the Central Board
BBPOUs	- Bharat Bill Payment Operating Units	CCCB	- Counter Cyclical Capital Buffer
BBPS	- Bharat Bill Payment Services	CCI	- Cabinet Committee of Investment
BC	- Business Correspondent	CCIL	- Clearing Corporation of India Ltd.
BCBS	- Basel Committee on Banking Supervision	CCPs	- Central Counterparties
BCM	- Business Continuity Management	CD	- Certificate of Deposits
BCs	- Business Correspondents	CDS	- Current Daily Status
BCSBI	- Banking Codes and Standards Board of India	CE of OBE	- Credit Equivalent Amount of Off-Balance Sheet Exposures
BE	- Budget Estimates	CERSAI	- Central Registry of Securitisation Asset Reconstruction and Security Interest of India
BFS	- Board for Financial Supervision		
BIC	- Bank Investment Company		
BIS	- Bank for International Settlements		

LIST OF ABBREVIATIONS

CET-1	- Common Equity Tier 1 capital	DCs	- Data Centres
CFSA	- Committee on Financial Sector Assessment	DDs	- Demand Drafts
CGRA	- Currency and Gold Revaluation Account	DEA Fund	- Depositor Education and Awareness Fund
CHRS	- Comprehensive Human Resource System	DICGC	- Deposit Insurance and Credit Guarantee Corporation
CICs	- Credit Information Companies	DIF	- Deposit Insurance Fund
CICs	- Core Investment Companies	DLRC	- District Level Review Committee
CISO	- Chief Information Security Officer	DR	- Disaster Recovery
CIT	- Cash in transit	DRG	- Development Research Group
CMBs	- Cash Management Bills	D-SIBs	- Domestic - Systemically Important Banks
CoR	- Certificate of Registration	DTL	- Demand and Time Liability
CP	- Commercial Papers	DUKPT	- Derived Unique Key Per Terminal
CPC	- Cheque Processing Centre	EBT	- Electronic Benefit Transfer
CPI	- Consumer Price Index	ECBs	- External Commercial Borrowings
CPSIPS	- Core Principles for Systemically Important Payment Systems	ECCS	- Express Cheque Clearing Systems
CPSS	- Committee on Payment and Settlement Systems	ECR	- Export Credit Refinance
CR	- Contingency Reserve	ECS	- Electronic Clearing Service
CRA	- Credit Rating Agency	EDMS	- Electronic Document Management System
CRAR	- Capital to Risk weighted Assets Ratio	EEA	- Exchange Equalisation Account
CRGFTLIH	- Credit Risk Guarantee Fund Trust for Low Income Housing	EKP	- Enterprise Knowledge Portal
CRILC	- Central Repository of Information on Large Credits	EMDEs	- Emerging Market and Developing Economies
CRR	- Cash Reserve Ratio	EME	- Emerging Market Economy
CSDs	- Central Securities Depositories	EMI	- Equated Monthly Installment
CSO	- Central Statistics Office	EMV	- Europay, MasterCard and Visa
CTS	- Cheque Truncation System	Eol	- Expression of Interest
DBT	- Direct Benefit Transfer	EPC	- Engineering, Procurement and Construction
DCC	- District Consultative Committee	ERM	- Enterprise Risk Management
DCCBs	- District Central Co-operative Banks	ETCD	- Exchange Traded Currency Derivative
DCCO	- Date of Commencement of Commercial Operations	EU	- European Union
		EURIBOR	- Euro Interbank Offered Rate

LIST OF ABBREVIATIONS

EXIM Bank	- Export Import Bank	GARCH	- Generalised AutoRegressive Conditional Heteroskedasticity
FC-XIII	- Thirteenth Finance Commission	GB	- Gigabyte
FCA	- Foreign Currency Asset	GCC	- General Credit Card
FCI	- Food Corporation of India	GDP	- Gross Domestic Product
FCNR(B)	- Foreign Currency (Non-resident) Accounts (Banks)	GDR	- Global Depository Receipt
FCVA	- Forward Contracts Valuation Account	GFCE	- Government Final Consumption Expenditure
FDI	- Foreign Direct Investment	GFCF	- Gross Fixed Capital Formation
Fed	- Federal Reserve	GFD	- Gross Fiscal Deficit
FEDAI	- Foreign Exchange Dealers' Association of India	GoI	- Government of India
FER	- Foreign Exchange Reserve	G-Sec	- Government Securities
FI	- Financial Inclusion	GST	- Goods and Services Tax
FII	- Foreign Institutional Investor	HFT	- Held For Trading
FIMMDA	- Fixed Income Money Market and Derivatives Association of India	HLAC	- High Level Advisory Committee
FIPs	- Financial Inclusion Plans	HP	- Hodrick-Prescott
FLCs	- Financial Literacy Centres	HPCL	- Hindustan Petroleum Corporation Ltd.
FMI	- Financial Market Infrastructure	HQLAs	- High Quality Liquid Assets
FNV	- Forged Notes Vigilance	HR	- Human Resources
FPI	- Foreign Portfolio Investment	HTM	- Held To Maturity
FPO	- Follow On Public Offer	IADI	- International Association of Deposit Insurers
FRA	- Financial Resolution Authority	IBA	- Indian Banks' Association
FRBM Act	- Fiscal Responsibility and Budget Management Act	ICRIER	- Indian Council for Research and International Economic Relations
FSB	- Financial Stability Board	ICT	- Information and Communication Technology
FSDC	- Financial Stability and Development Council	IDFs	- Infrastructure Debt Funds
FSI	- Financial Soundness Indicators	IDRBT	- Institute for Development and Research in Banking Technology
FSLRC	- Financial Sector Legislative Reforms Commission	IFC	- Indian Financial Code
FSR	- Financial Stability Report	IFCs	- Infrastructure Finance Companies
FSWM	- Financially Sound and Well Managed	IIBM	- Indian Institute of Bank Management
FX	- Foreign Exchange	IIBs	- Inflation indexed bonds
GAG	- GIRO Advisory Group	IINSS-C	- Inflation Indexed National Saving Securities–Cumulative

LIST OF ABBREVIATIONS

IIP	- Index of Industrial Production	LBS	- Lead Bank Scheme
IIT	- Indian Institute of Technology	LCR	- Liquidity Coverage Ratio
IMD	- India Meteorological Department	LEI	- Legal Entity Identifiers
IMPS	- Immediate Payment Service	LIBOR	- London Interbank Offered Rate
INR	- Indian Rupee	LLP	- Limited Liability Partnership
IOC	- Indian Oil Corporation	LOBOM	- Lower of Book and Market Value
IORWG	- International Operational Risk Working Group	LOU	- Local Operating Unit
IOSCO	- International Organisation of Securities Commission	LPA	- Long Period Average
IP	- Internet Protocol	LPG	- Liquefied Petroleum Gas
IPDI	- Innovative Perpetual Debt Instruments	LPVR	- Least Present Value of Revenue
IPO	- Initial Public Offering	LRS	- Liberalised Remittance Scheme
IPS	- Intrusion Prevention System	LSAP	- Large-Scale Asset Purchase Programme
IRA	- Investment Revaluation Account	LSE	- London School of Economics
IRD	- Interest Rate Derivative	LTD	- Long Term Deposits
IRF	- Interest Rate Future	LTV	- Loan To Value
IRS	- Interest Rate Swaps	MAF	- Medical Assistance Fund
IS	- Information Security	mcm/d	- Million Cubic Metres a day
IS	- Information System	MFI	- Micro-Finance Institutions
ISI	- Indian Statistical Institute	MGNREGA	- Mahatma Gandhi National Rural Employment Guarantee Act
iSOC	- Information Security Operations Centre	MIBID	- Mumbai Interbank Bid Rate
IT	- Information Technology	MIBOR	- Mumbai Interbank Offered Rate
ITBs	- Intermediate Treasury Bills	MICR	- Magnetic Ink Character Recognition
ITSC	- Information Technology Sub-Committee	MICs	- Market Infrastructure Companies
JLF	- Joint Lenders Forum	MMS	- Mail Messaging Solution
JV	- Joint Venture	MoSPI	- Ministry of Statistics and Programme Implementation
KCC	- Kisan Credit Card	MoU	- Memorandum of Understanding
KLEMS	- Capital, labour, energy, material and services	MPC	- Monetary Policy Committee
KYC	- Know Your Customer	MSEs	- Micro and Small Enterprises
LAB	- Local Area Bank	MSF	- Marginal Standing Facility
LAF	- Liquidity Adjustment Facility	MSMEs	- Micro, Small and Medium Enterprises
		MSP	- Minimum Support Price

LIST OF ABBREVIATIONS

MTM	- Mark-to-Market	NRO	- Non-Resident Ordinary
MTSS	- Money Transfer Service Scheme	NSE	- National Stock Exchange
NAB	- New Arrangement to Borrow	NSSO	- National Sample Survey Organisation
NABARD	- National Bank for Agriculture and Rural Development	OBCs	- Other Backward Classes
NACH	- National Automated Clearing House	OD	- Overdraft
NBFC	- Non-Banking Financial Company	ODI	- Overseas Direct Investment
NBFC-NDs	- Non-Deposit Accepting NBFCs	OLS	- Ordinary Least Square
NBFC-SI	- Non-Banking Financial Companies - Systemically Important	OMCs	- Oil Marketing Companies
NBFI	- Non-bank Financial Institution	OMO	- Open Market Operations
NCD	- Non-Convertible Debentures	OSMOS	- Off-Site Monitoring and Surveillance
NCFE	- National Centre for Financial Education	OTC	- Over The Counter
NDA	- Net Domestic Asset	PCA	- Prompt Corrective Action
NDS-CALL	- Negotiated Dealing System- call money market	PCI-DSS	- Payment Card Industry Data Security Standards
NDS-OM	- Negotiated Dealing System- Order Matching	PD	- Primary Deficit
NDTL	- Net Demand and Time Liabilities	PDS	- Public Distribution System
NECS	- National Electronic Clearing Service	PDs	- Primary Dealers
NFA	- Net Foreign Asset	PFCE	- Private Final Consumption Expenditure
NEFT	- National Electronic Fund Transfer	PFCVA	- Provision for Forward Contracts Valuation Account
NGO	- Non-Governmental Organisation	PFMIs	- Principles for Financial Market Infrastructures
NG-RTGS	- Next Generation RTGS	PMDO	- Pooled Municipal Debt Obligation
NHAI	- National Highways Authority of India	PIN	- Personal Identification Number
NHB	- National Housing Bank	PKI	- Public Key Infrastructure
NIBM	- National Institute of Bank Management	PLF	Plant Load Factor
NIM	- Net Interest Margin	PMG	- Project Monitoring Group
NOFHCs	- Non-Operating Financial Holding Companies	POS	- Point of Sale
NPA	- Non Performing Asset	POs	- Payment Orders
NPCI	- National Payments Corporation of India	PPIs	- Prepaid Payment Instruments
NRE	- Non-Resident External	PPP	- Public Private Partnership
		PSB	- Public Sector Banks
		PSEs	- Public Sector Enterprises

LIST OF ABBREVIATIONS

PSL	- Priority Sector Lending	RTP	- Reserve Tranche Position
PSOs	- Payment System Operators	RWA	- Risk Weighted Assets
PSS	- Perimeter Security Solution	SAA	- Swap Amortisation Account
PvP	- Payment vs Payment	SAARC	- South Asian Association for Regional Cooperation
QCCP	- Qualified Central Counterparty	SAF	- Supervisory Action Framework
QE	- Quantitative Easing	SARFAESI	- Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest
QFIs	- Qualified Foreign Investors	SC	- Securitisation Companies
QIBs	- Qualified Institutional Buyers	SCB	- Scheduled Commercial Bank
RBI	- Reserve Bank of India	SCs	- Scheduled Castes
RBIA	- Risk-Based Internal Audit	SDL	- State Development Loan
RBIWPS	- Reserve Bank of India Working Paper Series	SDLs	- State Development Loans
RBS	- Risk Based Supervision	SDRs	- Special Drawing Rights
RBSC	- Reserve Bank Staff College	SEACEN	- South East Asian Central Banks
RC	- Reconstruction Companies	SEBI	- Securities Exchange Board of India
RCCP	- Recommendations for Central Counterparties	SFRC	- State Finance Regulatory Commission
RDA	- Rupee Drawing Arrangement	SHGs	- Self-Help Groups
RE	- Revised Estimates	SIFMI	- Systemically Important Financial Market Infrastructure
RECS	- Regional Electronic Clearing Service	SLBC	- State Level Bankers Committee
REER	- Real Effective Exchange Rate	SLCCs	- State Level Coordination Committees
REITs	- Real Estate Investment Trusts	SLR	- Statutory Liquidity Ratio
RFCA	- Revaluation of Forward Contracts Account	SMA	- Special Mention Accounts
RFID	- Radio-Frequency Identification	SMEs	- Small and Medium Enterprises
RIDF	- Rural Infrastructure Development Fund	SMS	- Short Message Service
RMBS	- Residential Mortgage Backed Securities	SPARC	- Supervisory Program for Assessment of Risk and Capital
ROC	- Regulatory Oversight Committee	SPC	- SAARC Payment Council
RRB	- Regional Rural Bank	SRO	- Self-Regulatory Organisation
RSSS	- Recommendations for Securities Settlement Systems	SSSs	- Securities Settlement Systems
RTGS	- Real Time Gross Settlement	StCBs	- State Co-operative Banks
RTI Act	- Right to Information Act	STRIPS	- Separately Traded Registered Interest and Principal Securities

LIST OF ABBREVIATIONS

STs	- Scheduled Tribes	UPS	- Uninterruptible Power Supply
SWIFT	- Society for World Wide Inter-Bank Financial Tele-Communication	UPSS	- Usual (principal + subsidiary) status
SWMA	- Special Ways and Means Advances	USD	- US Dollar
TARC	- Tax Administration Reforms Commission	USSD	- Unstructured Supplement Service Data
T-Bills	- Treasury Bills	V3F	- Variable Voltage Variable Frequency
TCE	- Trade Receivables and Credit Exchange	VC	- Video Conferencing
TDS	- Tax Deducted at Source	VIX	- Volatility Index
TFP	- Total Factor Productivity	VWA	- Volume Weighted Average
TIBOR	- Tokyo Interbank Offered Rate	WADR	- Weighted Average Discount Rate
TLE	- Terminal Line Encryption	WAEIR	- Weighted Average Effective Interest Rate
TRAI	- Telecom Regulatory Authority of India	WALR	- Weighted Average Lending Rate
TReDS	- Trade Receivables Discounting System	WGRRFI	- Working Group on Resolution Regime for Financial Institutions
TRs	- Trade Repositories	WLAs	- White Label ATMs
UCBs	- Urban Cooperative Banks	WMA	- Ways and Means Advances
UIDAI	- Unique Identification Authority of India	WOS	- Wholly Owned Subsidiary
UIP	- Uncovered Interest Parity	WPI	- Wholesale Price Index
UKPT	- Unique Key Per Terminal	XBRL	- eXtensible Business Reporting Language
UMP	- Unconventional Monetary Policies		

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