

## SELECT ABBREVIATIONS

ADEPT	- Automated Data Extraction Project	CCIL	- Clearing Corporation of India Limited
AePS	- <i>Aadhar</i> Enabled Payment System	CCM	- Committee on Currency Movement
ALM	- Asset-Liability Management	CCO	- Chief Compliance Officer
AMRMS	- Audit Management and Risk Monitoring System	CDDP	- Committee on Deepening of Digital Payments
AQI	- Asset Quality Index	CDS	- Credit Default Swaps
ARCs	- Asset Reconstruction Companies	CFL	- Centre for Financial Literacy
ARMS	- Audit and Risk Management Sub-Committee	CFR	- Central Fraud Registry
BBPOUs	- Bharat Bill Payment Operating Units	CGFMU	- Credit Guarantee Fund for Micro Units
BBPS	- Bharat Bill Payment System	CGFS	- Committee on the Global Financial System
BCBS	- Basel Committee on Banking Supervision	CICs	- Core Investment Companies
BCP	- Business Continuity Plan	CIMS	- Centralised Information Management System
BCSBI	- Banking Codes and Standards Board of India	CMBs	- Cash Management Bills
BFS	- Board for Financial Supervision	CoCR	- Charter of Customer Rights
BHIM	- Bharat Interface for Money	CRAR	- Capital to Risk Weighted Assets Ratio
BIS	- Bank for International Settlements	CRE	- Commercial Real Estate
BNII	- Bank-NBFC Intermediation Index	CRILC	- Central Repository of Information on Large Credits
BPSS	- Board for Regulation and Supervision of Payment and Settlement Systems	CSAA	- Control Self-Assessment Audit
BRBNMPL	- Bharatiya Reserve Bank Note Mudran Private Limited	CSF	- Consolidated Sinking Fund
BSBDAs	- Basic Savings Bank Deposit Accounts	CSRC	- China Securities Regulatory Commission
BSC	- Building Sub-Committee	CTS	- Cheque Truncation System
CA	- Concurrent Audit	CVPS	- Currency Verification and Processing System
CAD	- Current Account Deficit	CWBN	- Cylinder Watermarked Bank Note
CBDT	- Central Board of Direct Taxes	DFIs	- Development Finance Institutions
CBIC	- Central Board of Indirect Taxes and Customs	DIAs	- Deposit Insurance Agencies
CCB	- Committee of the Central Board	DIF	- Deposit Insurance Fund
		DPI	- Digital Payments Index

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ECCS	- Express Cheque Clearing System	GEM	- Government e-Marketplace
EDPMS	- Export Data Processing and Monitoring System	GFC	- Global Financial Crisis
ESG	- Environment, Social and Governance	GFCE	- Government Final Consumption Expenditure
ESTER	- Euro Short-Term Rate	GFD	- Gross Fiscal Deficit
ETCD	- Exchange Traded Currency Derivatives	GFXC	- Global Foreign Exchange Committee
EWS	- Early Warning Signals	GNDI	- Gross National Disposable Income
FAR	- Fully Accessible Route	GRF	- Guarantee Redemption Fund
FCI	- Financial Conditions Index	GRIHA	- Green Rating for Integrated Habitat Assessment
FCP	- Financial Consumer Protection	GRQ	- General Review of Quotas
FEDAI	- Foreign Exchange Dealers' Association of India	G-sec	- Government Securities
FEMA	- Foreign Exchange Management Act	GVCs	- Global Value Chains
FFMCs	- Full-Fledged Money Changers	HFCs	- Housing Finance Companies
FIAC	- Financial Inclusion Advisory Committee	HLCCSM	- High Level Committee on Currency Storage and Movement
FinTech	- Financial Technology	HRM-SC	- Human Resource Management Sub-Committee
FLCs	- Financial Literacy Centres	IBA	- Indian Banks' Association
FLW	- Financial Literacy Week	IBBI	- Insolvency and Bankruptcy Board of India
FMCBG	- Finance Ministers and Central Bank Governors	IBC	- Insolvency and Bankruptcy Code
FPC	- Fair Practices Code	IBORs	- Inter-Bank Offered Rate
FPI	- Foreign Portfolio Investment	ICCOMS	- Integrated Computerised Currency Operations and Management System
FPO	- Farmer Producer Organization	ICEGATE	- Indian Customs Electronic Gateway
FPOs	- Follow-on Public Offers	ICMTS	- Integrated Compliance Management and Tracking System
FSB	- Financial Stability Board	ICSDs	- International Central Securities Depositories
FSDC	- Financial Stability and Development Council	ICT	- Information and Communication Technology
FSPs	- Financial Service Providers		
GAHs	- Gilt Account Holders		
GDAL	- Granular Data Access Lab		

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IDPMS	- Import Data Processing and Monitoring System	MIS	- Management Information System
IFA	- International Financial Architecture	MPC	- Monetary Policy Committee
IFSC	- International Financial Services Centres	MSMEs	- Micro, Small and Medium Enterprises
IGBC	- Indian Green Building Council	NACH	- National Automated Clearing House
IIFCL	- India Infrastructure Finance Company Limited	NBFC	- Non-Banking Financial Company
IIP	- Index of Industrial Production	NBFI	- Non-Bank Financial Intermediation
IMFC	- International Monetary and Financial Committee	NDDCs	- Non-Deliverable Derivative Contracts
IMPS	- Immediate Payment Service	NEFT	- National Electronic Funds Transfer
IMSS	- Integrated Market Surveillance System	NETC	- National Electronic Toll Collection
Ind AS	- Indian Accounting Standards	NGFS	- Network for Greening the Financial System
InvITS	- Infrastructure Investment Trusts	NIIF	- National Investment and Infrastructure Fund
IOS	- Industrial Outlook Survey	NOC	- Network Operation Centre
IPPB	- India Post Payment Bank	NPCI	- National Payments Corporation of India
IRRS	- Integrated Rajbhasha Reporting System	NSFI	- National Strategy for Financial Inclusion
IT-SC	- Information Technology Sub-Committee	NSFR	- Net Stable Funding Ratio
LAF	- Liquidity Adjustment Facility	OBO	- Office of Banking Ombudsmen
LBS	- Lead Bank Scheme	OLTAS	- Online Tax Accounting System
LDOs	- Lead District Officers	OTC	- Over The Counter
LEF	- Large Exposures Framework	PADO	- Public Administration, Defence and Other Services
LEI	- Legal Entity Identifier	PDIs	- Perpetual Debt Instruments
LIBOR	- London Inter-Bank Offered Rate	PFCE	- Private Final Consumption Expenditure
LTROs	- Long Term Repo Operations	PIDF	- Payments Infrastructure Development Fund
MANI	- Mobile Aided Note Identifier	PoS	- Point of Sale
MCLR	- Marginal Cost of Funds-based Lending Rate	PPIs	- Prepaid Payment Instruments
		PSLCs	- Priority Sector Lending Certificates

## SELECT ABBREVIATIONS

PSOs	- Payment System Operators	SRB	- Self-Regulatory Body
QPM	- Quarterly Projection Model	SRO	- Self-Regulatory Organisation
RAM-OR	- Risk Assessment Methodology for Operational Risk	SupTech	- Supervisory Technology
RBIA	- Risk Based Internal Audit	SWIFT	- Society for Worldwide Interbank Financial Telecommunication
RDBs	- Rupee Denominated Bonds	TAT	- Turn Around Time
ReBIT	- Reserve Bank Information Technology Private Limited	T-Bills	- Treasury Bills
RegTech	- Regulatory Technology	TCFD	- Task Force on Climate-related Financial Disclosures
ReITS	- Real Estate Investment Trusts	TIN	- Tax Information System
RIDF	- Rural Infrastructure Development Fund	TLTROs	- Targeted Long Term Repo Operations
RTGS	- Real Time Gross Settlement	TOLIC	- Town Official Language Implementation Committee
SAs	- Statutory Auditors	TReDS	- Trade Receivables Discounting System
SDLs	- State Development Loans	UPI	- Unified Payment Interface
SDMX	- Statistical Data and Metadata eXchange	V-CIP	- Video-based Customer Identification Process
SEs	- Supervised Entities	VRR	- Voluntary Retention Route
SFBs	- Small Finance Banks	WACR	- Weighted Average Call Rate
SFMS	- Structured Financial Messaging System	WALR	- Weighted Average Lending Rate
SGBs	- Sovereign Gold Bonds	WAM	- Weighted Average Maturity
SNRR	- Special Non-Resident Rupee	WAS	- Weighted Average Spread
SOFR	- Secured Overnight Financing Rate	WAY	- Weighted Average Yield
SONIA	- Sterling Overnight Index Average	WLA	- White Label ATM
SPDs	- Standalone Primary Dealers	WMA	- Ways and Means Advances
SPMCIL	- Security Printing and Minting Corporation of India Limited	XBRL	- eXtensible Business Reporting Language

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