

SELECT ABBREVIATIONS

ABCI	- Association of Business Communicators of India	CBLO	- Collateralised Borrowing and Lending Obligation
ACU	- Asian Clearing Union	CBS	- Core Banking Solution
AEs	- Advanced Economies	CCB	- Committee of the Central Board
AIF	- Alternative Investment Funds	CCIL	- Clearing Corporation of India Limited
AIFIs	- All India Financial Institutions	CCPs	- Central Counterparties
AMRMS	- Audit Management and Risk Monitoring System	CD	- Certificate of Deposit
APMC	- Agricultural Produce Marketing Committee	CERSAI	- Central Registry of Securitisation Asset Reconstruction and Security Interest
ARCs	- Asset Reconstruction Companies	CFA	- Chartered Financial Analyst
ARMS	- Audit and Risk Management Sub-Committee	CFL	- Centre for Financial Literacy
AUM	- Assets Under Management	CFR	- Central Fraud Registry
BBPOU	- Bharat Bill Payment Operating Unit	CGFS	- Committee on the Global Financial System
BCBS	- Basel Committee on Banking Supervision	CIMS	- Centralised Information Management System
BCM	- Business Continuity Management	CP	- Commercial Paper
BCPs	- Business Continuity Plans	CPC	- Central Pay Commission
BFS	- Board for Financial Supervision	CPIN	- Common Portal Identification Number
BIS	- Bank for International Settlements	CPMI-IOSCO	- Committee on Payments and Market Infrastructures - International Organization of Securities Commissions
BPSS	- Board for Regulation and Supervision of Payment and Settlement Systems	CRA	- Contingent Reserve Arrangement
BRBNMPL	- Bharatiya Reserve Bank Note Mudran Private Limited	CRAR	- Capital to Risk Weighted Assets Ratio
BSBDAs	- Basic Savings Bank Deposit Accounts	CRILC	- Central Repository of Information on Large Credits
BSE	- Bombay Stock Exchange	CRR	- Cash Reserve Ratio
CA	- Concurrent Audit	CSAA	- Control Self-Assessment Audit
CAB	- College of Agricultural Banking	CSF	- Consolidated Sinking Fund
CAFRAL	- Centre for Advanced Financial Research and Learning		
CBGG	- Central Bank Governance Group		

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CSITE	- Cyber Security and Information Technology Examination	FIAC	- Financial Inclusion Advisory Committee
CVPS	- Currency Verification and Processing System	FICN	- Fake Indian Currency Notes
DEA	- Depositor Education and Awareness Fund	FIDF	- Fisheries and Aquaculture Infrastructure Development Fund
DIDF	- Dairy Processing and Infrastructure Development Fund	FinTech	- Financial Technologies
DIF	- Deposit Insurance Fund	FIPs	- Financial Inclusion Plans
DTAA	- Double Taxation Avoidance Agreement	FIRMS	- Foreign Investment Reporting and Management System
EAMS	- Enterprise Access Management System	FMCG	- Fast-Moving Consumer Goods
ECB	- European Central Bank	FMI	- Financial Market Infrastructure
EDC	- Executive Directors' Committee	FPI	- Foreign Portfolio Investment
EDMS	- Electronic Document Management System	FRBM	- Fiscal Responsibility and Budget Management Act
EMEs	- Emerging Market Economies	FSB	- Financial Stability Board
EMV	- Europay, Mastercard and Visa	FSDC	- Financial Stability and Development Council
eNAM	- National Agriculture Market	FVCI	- Foreign Venture Capital Investor
ERM	- Enterprise-wide Risk Management	FWG	- Framework Working Group
ETCD	- Exchange Traded Currency Derivatives	GFCE	- Government Final Consumption Expenditure
ETP	- Electronic Trading Platform	GFCF	- Gross Fixed Capital Formation
FATF	- Financial Action Task Force	GFD	- Gross Fiscal Deficit
FBIL	- Financial Benchmark of India Private Limited	GNDI	- Gross National Disposable Income
FCCB	- Foreign Currency Convertible Bonds	GRF	- Guarantee Redemption Fund
FCI	- Food Corporation of India	GRIHA	- Green Rating for Integrated Habitat Assessment
FDI	- Foreign Direct Investment	G-sec	- Government Securities
FEMA	- Foreign Exchange Management Act	GVA	- Gross Value Added
FETERS	- Foreign Exchange Transactions Electronic Reporting System	HLCCSM	- High Level Committee on Currency Storage and Movement
		HQLA	- High Quality Liquid Assets

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HRM-SC	- Human Resource Management Sub-Committee	IRTG	- Inter-Regulatory Technical Group
HTM	- Held to Maturity	IT-SC	- Information Technology Sub-Committee
IBC	- Insolvency and Bankruptcy Code	IVRS	- Interactive Voice Response System
ICCOMS	- Integrated Computerised Currency Operations Management System	KCC	- Kisan Credit Card
ICMTS	- Integrated Compliance Management and Tracking System	KYC	- Know Your Customer
ICSD	- International Central Securities Depositories	LAF	- Liquidity Adjustment Facility
IDRBT	- Institute for Development and Research in Banking Technology	LBS	- Lead Bank Scheme
IESH	- Inflation Expectations Survey of Households	LCR	- Liquidity Coverage Ratio
IFA	- International Financial Architecture	LEEP	- Leadership and Executive Education Programme
IFRS	- International Financial Reporting Standards	LEI	- Legal Entity Identifier
IFTAS	- Indian Financial Technology and Allied Services	LPA	- Long Period Average
IGBC	- Indian Green Building Council	LRS	- Liberalised Remittance Scheme
IGIDR	- Indira Gandhi Institute of Development Research	LSE	- London School of Economics
IIBs	- Inflation Indexed Bonds	LTV	- Long Term Visa
IIBM	- Indian Institute of Bank Management	MCLR	- Marginal Cost of Funds Based Lending Rates
IL&FS	- Infrastructure Leasing & Financial Services Limited	MCMTP	- Mid-Career Mandatory Training Programme
Ind AS	- Indian Accounting Standards	MHP	- Minimum Holding Period
IMD	- India Meteorological Department	MIS	- Management Information System
IPOs	- Initial Public Offers	MoE	- Memorandum of Errors
IRAC	- Income Recognition and Asset Classification	MoU	- Memorandum of Understanding
IRDAI	- Insurance Regulatory and Development Authority of India	MPC	- Monetary Policy Committee
		MSF	- Marginal Standing Facility
		MSMEs	- Micro, Small and Medium Enterprises
		MSP	- Minimum Support Price
		MTFP	- Medium Term Fiscal Policy
		MTM	- Mark-to-Market

SELECT ABBREVIATIONS

MUNFI	- Monitoring Universe of Non-Bank Financial Intermediation	QIP	- Qualified Institutional Placement
NACH	- National Automated Clearing House	RBIA	- Risk Based Internal Audit
NCFE	- National Centre for Financial Education	RBSC	- Reserve Bank Staff College
NCLAT	- National Company Law Appellate Tribunal	RDB	- Rupee Denominated Bonds
NETC	- National Electronic Toll Collection	REER	- Real Effective Exchange Rate
NIBM	- National Institute of Bank Management	SARFAESI	- Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest
NSFI	- National Strategy for Financial Inclusion	SARTTAC	- South Asia Regional Training and Technical Assistance Center
NSSF	- National Small Savings Fund	SBNs	- Specified Bank Notes
OBICUS	- Order Books, Inventories and Capacity Utilisation Survey	SDLs	- State Development Loans
OIS	- Overnight Index Swaps	SEACEN	- South East Asian Central Banks
OMO	- Open Market Operations	SEBI	- Securities and Exchange Board of India
OPEC	- Organization of the Petroleum Exporting Countries	SFMS	- Structured Financial Messaging System
OSDT	- Ombudsman Scheme for Digital Transactions	SGB	- Sovereign Gold Bond
OTC	- Over the Counter	SIFIs	- Systemically Important Financial Institutions
PADO	- Public Administration, Defence and Other Services	SLBC	- State Level Bankers' Committee
PFCE	- Private Final Consumption Expenditure	SLCC	- State Level Coordination Committee
PFRDA	- Pension Fund Regulatory and Development Authority	SMEs	- Small and Medium Enterprises
PLF	- Plant Load Factor	SPMCIL	- Security Printing and Minting Corporation of India Limited
PML	- Prevention of Money Laundering	SSCI	- Service Sector Composite Index
POS	- Point of Sale	TReDS	- Trade Receivables Discounting System
PPIs	- Prepaid Payment Instruments	UAN	- Udyog Aadhaar Number
PSLCs	- Priority Sector Lending Certificates	UAT	- User Acceptance Testing
		UNCTAD	- United Nations Conference on Trade and Development
		UPI	- Unified Payments Interface

VA-PT	- Vulnerability Assessment and Penetration Testing	WAY	- Weighted Average Yield
VCFs	- Venture Capital Funds	WLA	- White Label ATM
VRR	- Voluntary Retention Route	WLAOs	- White Label ATM Operators
WACR	- Weighted Average Call Rate	XBRL	- eXtensible Business Reporting Language
WAM	- Weighted Average Maturity	ZTCs	- Zonal Training Centres

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