

## LIST OF ABBREVIATIONS IN BANKING

ABCI	-	Association of Business Communicators of India	BMP	-	Basic Management Programme
ABCP	-	Asset Backed Commercial Paper	BoP	-	Balance of Payments
ACU	-	Asian Clearing Union	BPLR	-	Benchmark Prime Lending Rate
ADB	-	Asian Development Bank	BPSS	-	Board for Regulation and Supervision of Payment and Settlement Systems
ADF	-	Augmented Dicky Fuller	BRBNMPL	-	Bharatiya Reserve Bank Note Mudran Private Limited
ADR	-	Asset Development Reserve	BSA	-	Bilateral Swap Arrangements
ADRs	-	American Depository Receipts	BSE	-	Bombay Stock Exchange, Mumbai
ADs	-	Authorised Dealers	BSR	-	Basic Statistical Returns
AERA	-	Airport Economic Regulatory Act	BTC	-	Bankers' Training College
AFI	-	Annual Financial Inspection	CA	-	Concurrent Audit
AIFI	-	All India Financial Institution	CAB	-	College of Agricultural Banking
AIMSCS	-	Advanced Institute of Mathematics, Statistics and Computer Science	CACP	-	Commission for Agricultural Costs and Prices
ALM	-	Asset Liability Management	CAD	-	Current Account Deficit
AMA	-	Advanced Measurement Approach	CAMELS	-	Capital Adquacy, Asset Quality, Management, Earnings, Liquidity, Systems and Control
AMFI	-	Association of Mutual Funds in India	CAS	-	Central Account Section
AML	-	Anti-Money Laundering	CBDT	-	Central Board of Direct Taxes
AMU	-	Asian Monetary Unit	CBLO	-	Collateralised Borrowing and Lending Obligation
ANBC	-	Adjusted Net Bank Credit	CBS	-	Consolidated Banking Statistics
APS	-	Annual Policy Statement	CBS	-	Core Banking Solutions
AS	-	Accounting Standard	CC	-	Cubic Capacity
ATM	-	Automated Teller Machine	CCB	-	Central Co-operative Bank
BAFT	-	Bankers' Association for Finance & Trade	CCC	-	Central Complaints Committee
BC	-	Business Correspondent	CCIL	-	Clearing Corporation of India Limited
BCBS	-	Basel Committee on Banking Supervision	CCR	-	Counterfeit Currency Report
BCP	-	Business Continuity Planning	CCRS	-	Currency Chest Reporting System
BCSBI	-	Banking Codes and Standards Board of India	CD	-	Certificate of Deposit
BE	-	Budget Estimates	C-D	-	Currency-Deposit
BF	-	Business Facilitator	CDBMS	-	Centralised Data Base Management System
BFS	-	Board for Financial Supervision	CDOs	-	Collateralised Debt Obligations
BFSI	-	Banking Financial Services and Insurance	CDR	-	Corporate Debt Restructuring
BIS	-	Bank for International Settlements			

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CDS	-	Credit Default Swap	CPSEs	-	Central Public Sector Enterprises
CENVAT	-	Central Value Added Tax	CR	-	Contingency Reserve
CFMS	-	Centralised Funds Management System	CRAR	-	Capital to Risk-Weighted Assets Ratio
CFSA	-	Committee on Financial Sector Assessment	CRCS	-	Central Registrar of Co-operative Societies
CFT	-	Combating Financing of Terrorism	CRR	-	Cash Reserve Ratio
CGFTMSE	-	Credit Guarantee Fund Trust for Micro and Small Enterprises	CSAA	-	Control Self Assessment Audit
CGRA	-	Currency & Gold Revaluation Account	CSD	-	Customer Services Department
CIC	-	Central Information Commission	CSF	-	Consolidated Sinking Fund
CICs	-	Credit Information Companies	CSGL	-	Constituant Subsidiary General Ledger
CIS	-	Commonwealth of Independent States	CSO	-	Central Statistical Organisation
CMCPS	-	Compulsorily and Mandatorily Convertible Preference Shares	CTR	-	Cash Transaction Receipt
CMIS	-	Currency Management Information System	CTS	-	Cheque Truncation System
CoBoSAC	-	Corporate Bonds and Securitisation Advisory Committee	CTS	-	Complaint Tracking System
CODs	-	Central Office Departments	CVD	-	Countervailing Duty
CoR	-	Certificate of Registration	CVPS	-	Currency Verification and Processing System
CP	-	Commercial Paper	CWC	-	Central Water Commission
CPADS	-	Centralised Public Accounts Department System	DAD	-	Deposit Accounts Department
CPC	-	Cheque Processing Centre	DAP	-	District Agricultural Plan
CPDO	-	Centralised Public Debt Office	DAPM	-	Department of Administration and Personnel Management
CPFF	-	Commercial Paper Funding Facility	DBOD	-	Department of Banking Operations and Development
CPI	-	Consumer Price Index	DBS	-	Department of Banking Supervision
CPI-AL	-	Consumer Price Index-Agricultural Labourers	DCC	-	District Consultative Committee
CPI-RL	-	Consumer Price Index-Rural Labourers	DCCB	-	District Central Cooperative Bank
CPI-IW	-	Consumer Price Index for Industrial Workers	DCM	-	Department of Currency Management
CPIO	-	Central Public Information Officer	DEAP	-	Department of Economic Analysis and Policy
CPIs	-	Consumer Price Indices	DEBC	-	Department of Expenditure and Budgetary Control
CPMG	-	Corporate Performance Monitoring Group	DEIO	-	Department of External Investments and Operations
CPPC	-	Central Pension Payment Cell	DEPB	-	Duty Entitlement Pass Book
			DGBA	-	Department of Government and Bank Accounts

## LIST OF ABBREVIATIONS

DGCI & S	- Directorate General of Commercial Intelligence and Statistics	EU	- European Union
DIC	- District Industries Centre	EXIM Bank	- Export Import Bank
DICGC	- Deposit Insurance and Credit Guarantee Corporation	FAO	- Food & Agriculture Organisation
DIP	- Disclosure and Investor Protection	FAQs	- Frequently Asked Questions
DIT	- Department of Information Technology	FATF	- Financial Action Task Force
DMIS	- Document Management Information System	FBT	- Fringe Benefit Tax
DNBS	- Department of Non-Banking Supervision	FC	- Financial Conglomerate
DOC	- Department of Communication	FCAs	- Foreign Currency Assets
DoT	- Department of Telecommunication	FCCB	- Foreign Currency Convertible Bond
DRG	- Development Research Group	FCI	- Food Corporation of India
DRI	- Differential Rate of Interest	FCNR(B)	- Foreign Currency Non-Resident (Banks)
DRT	- Debt Recovery Tribunal	FDI	- Foreign Direct Investment
DS	- Difference Stationary	FED	- Foreign Exchange Department
DSB	- Designated Settlement Banks	FEDAI	- Foreign Exchange Dealers' Association of India
DSIM	- Department of Statistics and Information Management	FI	- Financial Institutions
DvP	- Delivery versus Payment	FIEO	- Federation of Indian Export Organisation
EACB	- European Association of Co-operative Banks	FIIs	- Foreign Institutional Investors
EBT	- Electronic Benefit Transfer	FIPB	- Foreign Investment Promotion Board
ECB	- European Central Bank	FITL	- Funded Interest Term Loan
ECBs	- External Commercial Borrowings	FIU-IND	- Financial Intelligence Unit-India
ECGC	- Export Credit Guarantee Corporation	FLCCs	- Financial Literacy and Credit Counseling Centres
ECR	- Export Credit Refinance	FMCG	- Fast Moving Consumer Goods
ECS	- Electronic Clearing Services	FMD	- Financial Markets Department
EEA	- Exchange Equalisation Account	FOF	- Flow of Funds
EEFC	- Exchange Earners' Foreign Currency	FPS	- Focus Product Scheme
EFT	- Electronic Funds Transfer	FRBM	- Fiscal Responsibility and Budget Management
EMEs	- Emerging Market Economies	FRBs	- Floating Rate Bonds
EOU	- Export Oriented Unit	FRL	- Full Reservoir Level
EPCG	- Export Promotion Capital Goods	FRLs	- Fiscal Responsibility Legislations
ESOS	- Employees Stock Option Scheme	FSB	- Financial Stability Board
		FSF	- Financial Stability Forum

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FST	-	Financial Sector Technology	ICCOMS	-	Integrated Computerised Currency Operations and Management System
FVCIs	-	Foreign Venture Capital Investors	ICT	-	Information and Communication Technology
GCC	-	Gulf Cooperation Council	IDMD	-	Internal Debt Management Department
GCCs	-	General-purpose Credit Cards	IDR	-	Indian Depository Receipt
GDP	-	Gross Domestic Product	IDRBT	-	Institute for Development & Research in Banking Technology
GDRs	-	Global Depository Receipts	IEM	-	Industrial Entrepreneurs Memoranda
GFCE	-	Government Financial Consumption Expenditure	IES	-	Integrated Establishment System
GFD	-	Gross Fiscal Deficit	IGIDR	-	Indira Gandhi Institute of Development Research
GFSR	-	Global Financial Stability Report	IIA	-	Institute of Internal Auditors
GIPSA	-	General Insurer's (Public Sector) Association of India	IIBM	-	Indian Institute of Bank Management
GoI	-	Government of India	IIFCL	-	India Infrastructure Finance Company Limited
GRF	-	Guarantee Redemption Fund	IIFT	-	Indian Institute of Foreign Trade
GSDP	-	Gross State Domestic Product	IIP	-	Index of Industrial Production
GST	-	Goods and Services Tax	ILO	-	International Labour Organisation
HFCs	-	Housing Finance Companies	IMA	-	Internal Models Approach
HLAC	-	High Level Advisory Committee	IMD	-	India Millennium Deposits
HLCCFM	-	High Level Coordination Committee on Financial Markets	IMD	-	India Meteorological Department
HLG	-	High Level Group	IMF	-	International Monetary Fund
HR	-	Human Resources	IMFC	-	International Monetary and Financial Committee
HRDD	-	Human Resources Development Department	IODP	-	Integrated Officers Development Programmes
HRMS	-	Human Resources Management System	IPAs	-	Issuing and Paying Agents
HSUI	-	Housing Start Up Index	IPCC	-	Inter-Governmental Panel on Climate Change
HTM	-	Held-to-Maturity	IPCs	-	Irrevocable Payment Commitments
IAS	-	Integrated Accounting Systems	IPDIs	-	Innovative Perpetual Debt Instruments
IASC	-	Inspection and Audit Sub-Committee	IPOs	-	Initial Public Offerings
IBA	-	Indian Banks' Association	IP-RR	-	Interest Payment - Revenue Receipt
ICAC	-	International Cotton Advisory Committee	IRB	-	Internal Ratings-Based
ICAI	-	Institute of Chartered Accountants of India	IRDA	-	Insurance Regulatory and Development Authority
ICAR	-	Indian Council for Agricultural Research			

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IRFs	-	Interest Rate Futures	MMA	-	Macro Management of Agriculture
ISA	-	Information Systems Audit	MMBCS	-	Magnetic Media Based Clearing System
ISACA	-	Information Systems Audit and Control Assessment	MMMFs	-	Money Market Mutual Funds
ISMS	-	Information Security Management System	MMS	-	Multi Modal Settlements
ISO	-	International Organisation for Standardisation	MODVAT	-	Modified Value Added Tax
IT	-	Information Technology	MoU	-	Memorandum of Understanding
IT-BPO	-	Information Technology - Business Process Outsourcing	MPD	-	Monetary Policy Department
ITEs	-	Intra-Group Transactions and Exposures	MPI	-	Macro-Prudential Indicators
IWMP	-	Integrated Watershed Management Programme	MPLS	-	Multi Protocol Label Switching
JLG	-	Joint Liability Group	MSE-CDP	-	Micro and Small Enterprises Cluster Development Programme
JNNURM	-	Jawaharlal Nehru National Urban Renewal Mission	MSEs	-	Micro and Small Enterprises
KCCs	-	<i>Kisan</i> Credit Cards	MSMEs	-	Micro, Small and Medium Enterprises
KVIBs	-	<i>Khadi</i> and Village Industries Boards	MSOE	-	Minimum Standards of Operational Efficiency
KVIC	-	<i>Khadi</i> and Village Industries Commission	MSP	-	Minimum Support Price
KYC	-	Know Your Customer	MSS	-	Market Stabilisation Scheme
LAF	-	Liquidity Adjustment Facility	MTM	-	Mark-to-Market
LB	-	Lowest daily outstanding Balance	NAB	-	New Arrangement to Borrow
LCD	-	Liquid Crystal Display	NABARD	-	National Bank for Agriculture and Rural Development
LIBOR	-	London Inter-Bank Offer Rate	NASSCOM	-	National Association of Software and Services Companies
LOI	-	Letter of Intent	NAV	-	Net Asset Value
LPA	-	Long Period Average	NBFCs	-	Non-Banking Financial Companies
MASI	-	Management Audit Systems Inspection	NBFC-D	-	Deposit taking NBFC
MAT	-	Minimum Alternate Tax	NBFC-ND	-	Non-deposit taking NBFC
MCA	-	Ministry of Corporate Affairs	NBFC-ND-SI	-	Systemically Important Non-deposit taking NBFC
MBS	-	Mortgage Backed Securities	NCR	-	National Capital Region
MF	-	Mutual Funds	NBO	-	National Building Organisation
MFDEF	-	Micro Finance Development and Equity Fund	NDA	-	Net Domestic Asset
MFDF	-	Micro Finance Development Fund	NDS	-	Negotiated Dealing Systems
MFI	-	Micro Finance Institution	NDS - OM	-	Negotiated Dealing System - Order Matching
MICR	-	Magnetic Ink Character Recognition	NDTL	-	Net Demand and Time Liability

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NECS	-	National Electronic Clearing System	OLTAS	-	Online Tax Accounting System
NEFT	-	National Electronic Funds Transfer	OMO	-	Open Market Operation
NFS	-	National Financial Switch	OMS	-	Open Market Sales
NFA	-	Net Foreign Assets	OPEC	-	Organisation for Petroleum Exporting Countries
NFSM	-	National Food Security Mission	ORFS	-	Online Returns Filing System
NGO	-	Non-Government Organisation	OSMOS	-	Off-Site Monitoring and Surveillance
NHB	-	National Housing Bank	OTC	-	Over-the-Counter
NIBM	-	National Institute of Bank Management	OTS	-	One-Time Settlement
NIC	-	National Informatics Centre	PACS	-	Primary Agricultural Credit Society
NIF	-	National Investment Fund	PAD	-	Public Accounts Department
NIMSME	-	National Institute for Micro, Small and Medium Enterprises	PAN	-	Permanent Account Number
NIPFP	-	National Institute of Public Finance and Policy	PCA	-	Prompt Corrective Action
NOC	-	No Objection Certificate	PCPS	-	Perpetual Cumulative Preference Shares
NOF	-	Net Owned Funds	PDs	-	Primary Dealers
NPAs	-	Non-Performing Assets	PDI	-	Perpetual Debt Instruments
NPCI	-	National Payments Corporation of India	PDO	-	Public Debt Office
NPS	-	New Pension Scheme	PDO-NDS	-	Public Debt Office - Negotiated Dealing System
NRAA	-	National Rain Fed Area Authority	PDS	-	Public Distribution System
NREGS	-	National Rural Employment Guarantee Scheme	PE	-	Private Equity
NR(E)RA	-	Non-Resident (External) Rupee Account	PFCE	-	Private Final Consumption Expenditure
NRI	-	Non-Resident Indian	PFRDA	-	Pension Fund Regulatory and Development Authority
NRRDA	-	National Rural Road Development Agency	PGPBF	-	Post Graduate Programme in Banking & Finance
NSE	-	National Stock Exchange	PIT	-	Personal Income Tax
NSM	-	Note Sorting Machine	PMEGP	-	Prime Minister Employment Generation Programme
NSSF	-	National Small Saving Fund	PMLA	-	Prevention of Money Laundering Act
NSSO	-	National Sample Survey Organisation	PMRY	-	Prime Minister's Rojgar Yojana
OBCs	-	Other Backward Classes	PNCPS	-	Perpetual Non-Cumulative Preference Shares
OBE	-	Off- Balance Sheet Exposures	POL	-	Petroleum, Oil and Lubricants
OD	-	Overdraft	PPP	-	Public Private Partnership
OECD	-	Organisation for Economic Co-operation and Development	PSBs	-	Public Sector Banks
ODI	-	Offshore Derivative Instruments			

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PSS Act	-	Payment & Settlement Systems Act	SAP	-	State Agricultural Plan
PSUs	-	Public Sector Undertakings	SARFAESI	-	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest
QCBS	-	Quality and Cost Based Selection	SBI	-	State Bank of India
QIB	-	Qualified Institutional Buyer	SC	-	Scheduled Caste
QIP	-	Qualified Institutional Placement	SCs	-	Securitisation Companies
QMS	-	Quality Management System	SCB	-	Scheduled Commercial Bank
R&D	-	Research & Development	SDLs	-	State Development Loans
RBIA	-	Risk Based Internal Audit	SDR	-	Special Drawing Rights
RBSC	-	Reserve Bank Staff College	SEBI	-	Securities and Exchange Board of India
RCs	-	Reconstruction Companies	SEZs	-	Special Economic Zones
RCC	-	Regional Complaints Committee	SFCs	-	State Finance Corporations
RCS	-	Registrar of Co-operative Societies	SFMS	-	Structured Financial Messaging System
RE	-	Revised Estimates	SFURTI	-	Scheme for Fund for Regeneration of Traditional Industries
REER	-	Real Effective Exchange Rate	SGL	-	Subsidiary General Ledger
REGP	-	Rural Employment Generation Programme	SHGs	-	Self-Help Groups
RIDF	-	Rural Infrastructure Development Fund	SIDBI	-	Small Industries Development Bank of India
RKVY	-	<i>Rashtriya Krishi Vikas Yojana</i>	SIFI	-	Systemically Important Financial Intermediaries
RNCPS	-	Redeemable Non-Cumulative Preference Shares	SIPS	-	Systemically Important Payment System
RoA	-	Return on Assets	SITP	-	Scheme for Integrated Textile Parks
ROE	-	Return on Equity	SIVs	-	Structured Investment Vehicles
ROSC	-	Report on Observance of Standards and Codes	SLAF	-	Second Liquidity Adjustment Facility
RPCD	-	Rural Planning and Credit Department	SLA(IC)	-	Sundry Liabilities Account (Interest Capitalisation)
RRBs	-	Regional Rural Banks	SLB	-	Securities Lending and Borrowing
RTGS	-	Real Time Gross Settlement	SLBC	-	State Level Bankers' Committee
RTI	-	Right to Information	SLR	-	Statutory Liquidity Ratio
RTP	-	Reserve Tranche Position	SMEs	-	Small and Medium Enterprises
SAARC	-	South Asian Association for Regional Co-operation	SMO	-	Special Market Operations
SACPs	-	Special Agricultural Credit Plans	SPMCIL	-	Security Printing and Minting Corporation of India Ltd.
SAD	-	Single Administrative Document	SPV	-	Special Purpose Vehicle
SDDS	-	Special Data Dissemination Standards			
SAMIS	-	Service Area Monitoring and Information System			

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SREP	-	Supervisory Review and Evaluation Process	UBD	-	Urban Banks Department
SRMS	-	Self Employment Scheme for Rehabilitation of Manual Scavengers	UCBs	-	Urban Cooperative Banks
SSS	-	Securities Settlement System	UCNs	-	Uniform Code Numbers
ST	-	Scheduled Tribe	UNDP	-	United Nations Development Programme
StCB	-	State Co-operative Bank	UNICO	-	Umbrella Organisation for Large Cooperative Banks in Europe
STCRC	-	Short-Term Co-operative Rural Credit	UNDP	-	United Nations Development Programme
STOs	-	State Treasury Offices	UNIDO	-	United Nations Industrial Development Organisation
STR	-	Suspicious Transaction Report	UNME	-	Urban Non-Manual Employees
STRIPS	-	Separate Trading for Registered Interest and Principal of Securities	UTs	-	Union Territories
TAC	-	Technical Advisory Committee	VAR	-	Vector Autoregression
TAFcUBs	-	Task Force for Urban Co-operative Banks	VaR	-	Value at Risk
TAG	-	Technical Advisory Group	VKGUY	-	Vishesh Krishi Gram Udyog Yojana
TALF	-	Term Asset-Backed Securities Loan Facility	VPN	-	Virtual Private Network
TFC	-	Twelfth Finance Commission	WADR	-	Weighted Average Discount Rate
TFCI	-	Tourism Finance Corporation of India	WEO	-	World Economic Outlook
TFP	-	Total Factor Productivity	WMA	-	Ways and Means Advances
TFTS	-	Trade for Trade Settlement	WPI	-	Wholesale Price Index
TIN	-	Tax Information Network	WSS	-	Weekly Statistical Supplement
TMSM	-	Training Methods and Skills for Managers	WTO	-	World Trade Organisation
TMT	-	Thermo Mechanically Treated	XBRL	-	eXtensible Business Reporting Language
ToRs	-	Terms of References	XML	-	Extensible Markup Language
TS	-	Trend Stationary	Y-o-Y	-	Year-on-Year
TUFS	-	Technology Upgraded Fund Scheme	ZTC	-	Zonal Training Centre