

Sri Maheshwari CCE

List of Select Abbreviations

AACS	As Applicable to Co-operative Societies	CBLO	Collateralised Borrowing and Lending Obligation
AD	Authorised Dealer	CBS	Core Banking Solutions
ADR	American Depository Receipt	CCCS	Consumer Credit Counselling Service
AFS	Available For Sale	CCDM	Credit Counselling and Debt Management
AICCCA	Association of Independent Consumer Credit Counselling Agencies	CCIL	Clearing Corporation of India Ltd.
AIFI	All-India Financial Institution	CCP	Central Counter Party
ALM	Asset-Liability Management	CD	Certificate of Deposit
AMC	Asset Management Company	CDBMS	Central Data-base Management System
AML	Anti-Money Laundering	CDF	Co-operative Development Fund
ARC	Asset Reconstruction Company	CDR	Corporate Debt Restructuring
ARCIL	Asset Reconstruction Company (India) Ltd.	CDRM	Corporate Debt Restructuring Mechanism
ATM	Automated Teller Machine	CEO	Chief Executive Officer
BCBS	Basel Committee on Banking Supervision	CFMS	Centralised Funds Management System
BCP	Business Continuity Planning Process	CFS	Consolidated Financial Statements
BCSBI	Banking Codes and Standards Board of India	CFT	Combating Financing of Terrorism
BFS	Board for Financial Supervision	CGTSI	Credit Guarantee Trust for Small Industries
BIFR	Board for Industrial and Financial Reconstruction	CIBIL	Credit Information Bureau of India Limited
BoP	Balance of Payments	CLCC	Central Labour Co-ordination Committee
BOS	Banking Ombudsman Scheme	CLF	Collateralised Lending Facility
BPLR	Benchmark Prime Lending Rate	CMP	Conflict Management Policy
BPSS	Board for Payment and Settlement Systems	COBIT	Control Objectives for Information and related Technology
BSC	Balanced Scorecard	CP	Commercial Paper
BSE	Bombay Stock Exchange Ltd.	CPC	Cheque Processing Centre
BSR	Basic Statistical Return	CPI	Consumer Price Index
CALCS	Capital Adequacy, Asset Quality, Liquidity, Compliance and System	CPOS	Central Point of Supervision
CAMELS	Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, Systems and Control	CPPAPS	Committee on Procedures and Performance Audit on Public Services
		CPSS	Committee on Payment and Settlement System

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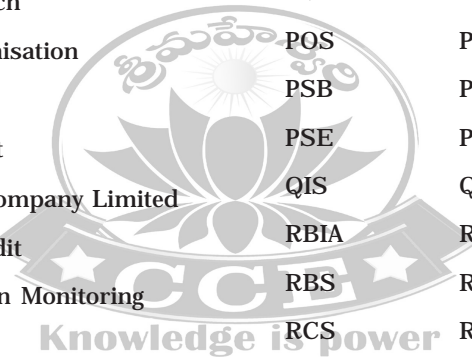
CRAR	Capital to Risk-Weighted Assets Ratio	EME	Emerging Market Economy
CRCS	Central Registrar of Co-operative Societies	ESOP	Employee Stock Option Plans
CRR	Cash Reserve Ratio	ETF	Empowered Task Force
CSA	Co-operative Societies Act	EWS	Early Warning System
CSD	Customer Service Department	EXIM Bank	Export Import Bank of India
CSGL	Constituent Subsidiary General Ledger	FAQs	Frequently Asked Questions
CSO	Central Statistical Organisation	FBT	Fringe Benefit Tax
CTR	Cash Transaction Report	FCAC	Fuller Capital Account Convertibility
CTS	Cheque Truncation System	FCNR	Foreign Currency Non-Resident
CVC	Central Vigilance Commission	FCNR (B)	Foreign Currency Non-Resident (Banks)
D&B	Dun & Bradstreet Information Services India (P) Ltd.	FDI	Foreign Direct Investment
DAPs	Development Action Plans	FDIC	Federal Deposit Insurance Corporation
DCCB	District Central Co-operative Banks	FEDAI	Foreign Exchange Dealers Association of India
DLIC	District Level Implementation Committee	FFI	Foreign Financial Institution
DCRR	Department for Co-operative Revival and Reforms	FFMC	Full Fledge Money Changer
DFI	Development Finance Institution	FI	Financial Institution
DICGC	Deposit Insurance and Credit Guarantee Corporation	FII	Foreign Institutional Investor
DLIC	District Level Implementation and Monitoring Committee	FIMMDA	Fixed Income Money Market and Derivatives Association of India
DMA	Direct Marketing Agent	FINO	Financial Information Network and Operations
DNSS	Deferred Net Settlement System	FIPB	Foreign Investment Promotion Board
DPSS	Department of Payment and Settlement Systems	FIU-IND	Financial Intelligence Unit - India
DRI	Differential Rate of Interest	FMC	Forward Market Commission
DRT	Debt Recovery Tribunal	FMD	Financial Markets Department
DSA	Direct Sales Agent	FRA	Forward Rate Agreement
DTL	Demand and Time Liability	FRB	Floating Rate Bond
DvP	Delivery <i>versus</i> Payment	FRBM Act	Fiscal Responsibility and Budget Management Act
EBR	Export Bills Rediscounted	FRMS	Fraud Reporting and Monitoring System
ECB	External Commercial Borrowing	FSAP	Financial Sector Assessment Programme
ECGC	Export Credit Guarantee Corporation	FSR	Financial Stability Report
ECS	Electronic Clearing Service	FST	Financial Sector Technology
EFT	Electronic Funds Transfer	GCC	General Credit Card
		GCS	Gold Card Scheme
		GDCF	Gross Domestic Capital Formation
		GDP	Gross Domestic Product

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GDR	Global Depository Receipt	IT	Information Technology
GFD	Gross Fiscal Deficit	ITGGSM	Internal Technical Group on Government Securities Market
GIC	General Insurance Corporation of India	ITGI	IT Governance Institute
GLC	General Lines of Credit	ITIL	IT Infrastructure Library
GSA	Graded Supervisory Action	JPC	Joint Parliamentary Committee
HFC	Housing Finance Companies	KCC	<i>Kisan Credit Card</i>
HFT	Held for Trading	KVIB	Khadi and Village Industries Board
IADI	International Association of Deposit Insurers	KYC	Know your Customer
IBS	International Banking Statistics	LAB	Local Area Bank
ICAI	Institute of Chartered Accountants of India	LAF	Liquidity Adjustment Facility
ICCOMS	Integrated Currency Chest Operations and Management System	LIBOR	London Inter-Bank Offer Rate
IDBI	Industrial Development Bank of India	LIC	Life Insurance Corporation of India
IDFC	Infrastructure Development Finance Company	LME	London Metal Exchange
IDL	Intra-Day Liquidity	LOLR	Lender of Last Resort
IDRBT	Institute for Development and Research in Banking Technology	LTCCS	Long-Term Co-operative Credit Structure
IAS	Internal Accounting System	M ₃	Broad Money
IFCI	Industrial Finance Corporation of India Ltd.	MAP	Monitorable Action Plan
IFR	Investment Fluctuation Reserve	MLRO	Money Laundering Reporting Officer
IFSC	Indian Financial System Code	MEDP	Micro Enterprise Development Programme
IIBI	Industrial Investment Bank of India	MFDEF	Micro Finance Development and Equity Fund
IIP	Index of Industrial Production	MFI	Micro Finance Institution
IMD	India Millennium Deposit	MIBOR	Mumbai Inter-Bank Offer Rate
IMGC	Indian Mortgage Guarantee Company	MICR	Magnetic Ink Character Recognition
INFINET	Indian Financial Network	MIS	Management Information System
IPA	Issuing and Payment Agent	MLRO	Money Laundering Reporting Office
IPDI	Innovative Perpetual Debt Instrument	MMBCS	Magnetic Media Based Clearing System
IPO	Initial Public Offering	MNBC	Miscellaneous Non-Banking Companies
IRB	Internal Rating Based	MNSB	Multilateral Net Settlement Batch
IRDA	Insurance Regulatory and Development Authority	MoU	Memorandum of Understanding
IRDP	Integrated Rural Development Programme	MSS	Market Stabilisation Scheme
IRS	Interest Rate Swap	MPLS	Multi-Protocol Layer Switching
IS	Information System	NABARD	National Bank for Agriculture and Rural Development
		NAFCUB	National Federation of Co-operative Urban Banks

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NAV	Net Asset Value	OSMOS	Off-Site Monitoring and Surveillance System
NBC	Net Bank Credit	OSS	Off-site Surveillance System
NBFC	Non-Banking Financial Company	OTC	Over the Counter
NBFI	Non-Banking Financial Institutions	OTS	One Time Settlement
NBV	Net Book Value	PACS	Primary Agricultural Credit Society
NDS	Negotiated Dealing System	PAIS	Personal Accident Insurance Scheme
NDS-OM	NDS Order Matching	PCARDB	Primary Co-operative Agricultural and Rural Development Bank
NDTL	Net Demand and Time Liability	PD	Primary Dealer
NEDFi	North Eastern Development Finance Corporation	PIO	Principal Inspection Officer
NEFT	National Electronic Fund Transfer	PKI	Public Key Infrastructure
NFCC	National Foundation for Credit Counselling	PLR	Prime Lending Rate
NFGBC	Non-food Gross Bank Credit	PMLA	Prevention of Money Laundering Act
NFS	National Financial Switch	PMRY	Prime Minister Rojgar Yojna
NGO	Non-Government Organisation	POS	Point of Sale
NHB	National Housing Bank	PSB	Public Sector Bank
NHC	National Housing Credit	PSE	Public Sector Enterprise
NIA	New India Assurance Company Limited	QIS	Quantitative Impact Study
NIC	National Industrial Credit	RBIA	Risk-Based Internal Audit
NIMC	National Implementation Monitoring Committee	RBS	Risk-Based Supervision
NOC	No Objection Certificate	RCS	Registrar of Co-operative Societies
NOF	Net Owned Fund	RIDF	Rural Infrastructural Development Fund
NPA	Non-Performing Asset	RNBC	Residuary Non-Banking Company
NPFA	Non-Performing Financial Assets	ROC	Registrar of Companies
NPL	Non-Performing Loan	RRB	Regional Rural Bank
NRE	Non-Resident External	RTGS	Real Time Gross Settlement System
NRI	Non-Resident Indian	SAA	Service Area Approach
NSE	National Stock Exchange	SACP	Special Agricultural Credit Plan
OBS	Off-balance Sheet	SAO	Seasonal Agricultural Operations
OBU	Off-Shore Banking Unit	SARFAESI	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest
OECD	Organisation for Economic Co-operation and Development	SAR	Self-Assessment Report
OLRR	On-line Reject Repair	SARS	Severe Acute Respiratory Syndrome
OLTAS	On-line Tax Accounting System	SCARDB	State Co-operative Agricultural and Rural Development Bank
ORFS	On-line Returns Filing System		



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SCB	Scheduled Commercial Bank	SSC	Special Sub-Committees
SC	Scheduled Caste	SSI	Small Scale Industry
SDS	Special Deposit Scheme	SSS	Securities Settlement System
SEB	State Electricity Board	StCB	State Co-operative Bank
SEBI	Securities and Exchange Board of India	STCCS	Short-Term Co-operative Credit Structure
SEFCs	Small Enterprises Financial Centres	STP	Straight Through Processing
SEFT	Special Electronic Funds Transfer	STR	Suspicious Transaction Report
SEZ	Special Economic Zones	STRIPS	Separate Trading of Registered Interest and Principal of Securities
SFAC	Small Farmers Agri-Business Consortium	ST	Scheduled Tribe
SFC	State Financial Corporation	SWIFT	Society for Worldwide Financial Telecommunication
SFMS	Structured Financial Messaging System	TAFUCB	Task Force for Urban Co-operative Banks
SGL	Subsidiary General Ledger	TFCI	Tourism Finance Corporation of India
SGSY	<i>Swarn Jayanti Gram Swarojgar Yojna</i>	UCB	Urban Co-operative Bank
SHG	Self-Help Group	UIA	United India Assurance Company Ltd.
SHPI	Self-Help Promoting Institutions	UTI	Unit Trust of India
SIDBI	Small Industries Development Bank of India	UTLBC	Union Territory Level Bankers' Committee
SIDC	State Industrial Development Corporation	VaR	Value at Risk
SIPS	Systemically Important Payment System	VCF	Venture Capital Fund
SJSRY	<i>Swarna Jayanti Shahari Rojgar Yojna</i>	VKC	Village Knowledge Centre
SLA	Service Level Agreement	VPN	Virtual Private Networks
SLAF	Second Liquidity Adjustment Facility	VRS	Voluntary Retirement Scheme
SLBCs	State Level Bankers' Committees	VSAT	Very Small Aperture Terminal
SLEPCS	State Level Export Promotion Committees	WADR	Weighted Average Discount Rate
SLR	Statutory Liquidity Ratio	WEO	World Economic Outlook
SLRS	Scheme for Liberlisation and Rehabilitation of Scavengers	WGRFIS	Working Group on Future Role of Financial Institutions
SME	Small and Medium Enterprise	WPI	Wholesale Price Index
SPV	Special Purpose Vehicle	XBRL	Extensible Business Reporting Language

