

IMPORTANT ABBREVIATIONS – BANKING & FINANCE

ABBREVIATION	FULL FORM
ADB	Asian Development Bank
ADR	American Depository Receipt
AIRCSC	All India Rural Credit Survey Committee
ARIMA	Auto-Regressive Integrated Moving Average
ASSOCHAM	Associated Chambers of Commerce and Industry in India
BSCS	Basel Committee on Banking Supervision
CAD	Capital Account Deficit
CAG	Controller & Auditor General of India
CDBS	Committee of Direction on Banking Statistics
CFRA	Combined Finance and Revenue Accounts
CGRA	Currency and Gold Revaluation Account
CII	Confederation of Indian Industries
CPI	Consumer Price Index
CRAR	Capital to Risk Weighted Asset Ratio
CSO	Central Statistical Organisation
DBOD	Department of Banking Operations and Development
DBS	Department of Banking Supervision, RBI
DICGC	Deposit Insurance & Credit Guarantee Corporation of India
ECB	External Commercial Borrowing
EPF	Employees Provident Fund
EXIM Bank	Export Import Bank of India

FCA	Foreign Currency Assets
FCCB	Foreign Currency Convertible Bond
FCNRD	Foreign Currency Non-Repatriable Deposit
FEMA	Foreign Exchange Management Act
FDI	Foreign Direct Investment
FICCI	Foreign of Indian Chambers of Commerce and Industry
FII	Foreign Institutional Investor
FIMMDA	Fixed Income Money Market & Derivatives Association of India
FPI	Foreign Portfolio Investment
FRA	Forward Rate Agreement
FRBM	Fiscal Responsibility and Budget Management Act, 2013
FRR	Floating Rate Note
GDP	Gross Domestic Product
GFD	Gross Fiscal De cit
HDFC	Housing Development Finance Corporation
HUDCO	Housing & Urban Development Corporation
IBRD	International Bank for Reconstruction and Development
ICAR	Indian Council of Agricultural Research
ICICI	Industrial Credit and Investment Corporation of India
IDB	India Development Bonds
IDBI	Industrial Development Bank of India
IFAD	International Fund for Agricultural Development
IFC	International Finance Corporation
IFCI	Industrial Finance Corporation of India

IRBI	Industrial Reconstruction Bank of India
ISO	International Standards Organisation
ITRS	International Transaction Reporting System
KVIC	Khadi & Village Industries Corporation
LAF	Liquidity Adjustment Facility
LBD	Land Development Bank
LBS	Locational Banking Statistics
LERMS	Liberalised Exchange Rate Management System
NABARD	National Bank for Agriculture and Rural Development
NBC	Non Banking Companies
NBFC	Non Banking Financial Companies
NEER	Nominal Effective Exchange Rate
NHB	National Housing Bank
NPA	Non Performing Assets
NPV	Net Present Value
OECD	Organisation for Economic Cooperation and Development
OLTAS	OnLine Tax Accounting System
OSCB	Other Indian Scheduled Commercial Bank
PACS	Primary Agriculture Credit Societies
PCARDB	Primary Cooperative Agriculture & Rural Development Bank
PDAI	Primary Dealers Association of India
PDO	Public Debt Office
PES	Public Enterprises Survey
PF	Provident Fund

PNB	Punjab National Bank
PRB	Primary Revenue Balance
PSE	Public Sector Enterprises
QRR	Quick Review Report
RBI	Reserve Bank of India
REER	Real Effective Exchange Rate
RFC	Resident Foreign Currency
RIB	Resurgent India Bonds
RNBC	Residuary Non-Banking Companies
RRB	Regional Rural Bank
RTP	Reserve Tranche Position
RWA	Risk Weighted Asset
SBI	State Bank of India
SCB	State Cooperative Bank
SCB	Scheduled Commercial Bank
SEBI	Securities and Exchange Board of India
SFC	State Financial Corporation
SIDBI	Small Industries Development Bank of India
SIDC	State Industrial Development Bank of India
SLR	Statutory Liquidity Ratio
SSI	Small Scale Industries
SWG	Secondary Working Group on Money Supply
TB	Treasury Bill
UBB	Urban Banks Department

UCB	Urban Cooperative Bank
UCN	Uniform Code Number
UTI	Unit Trust of India
VC	Venture Capital
WPI	Price Index
YTM	Yield To Maturity
ACF	Auto-Correlation Function
AD	Authorized Dealer
AFS	Annual Financial Statement
AGM	Annual General Meeting
AO	Additive Outliers
AR	Auto Regression
AFS	Available for Sale
ATM	Asynchronous Transfer Mode
ATM	Automated Teller Machine
BIS	Bank for International Settlements
BOI	Bank of India
BoP	Balance of Payments
BPM5	Balance of Payments Manual, 5th edition
BPSD	Balance of Payments Division, DESACS, RBI
BSR	Basic Statistical Returns
CBS	Consolidated Banking Statistics
CC	Cash Credit
CD	Certificate of Deposit

CD Ratio	Credit Deposit Ratio
CF	Company Finance
CO	Capital Outlay
CP	Commercial Paper
CPI-IW	Consumer Price Index for Industrial Workers
CR	Capital Receipts
CRR	Cash Reserve Ratio
CSIR	Council of Scientific and Industrial Research
CVC	CVC Central Vigilance Commission
DAP	Development Action Plan
DCA	DCA Department of Company Affairs, (Now known as Ministry of Corporate Affairs, MCA) Government of India
DCB	Demand Collection and Balance
DCCB	District Central Cooperative Bank
DCM	Department of Currency Management, RBI
DD	Demand Draft
DDS	Data Dissemination Standards
DEIO	Department of External Investments and Operations
DESACS	Department of Statistical Analysis & Computer Services, RBI
DGBA	Department of Government and Bank Accounts, RBI
DGCI&S	Directorate General of Commercial Intelligence and Statistics
DI	Direct Investment
DID	Discharge of Internal Debt
DMA	Departmentalized Ministries Account
DRI	Differential Rate of Interest Scheme

DSBB	Dissemination Standards Bulletin Board
DVP	Delivery versus Payment
ECB	European Central Bank
ECGC	Export Credit and Guarantee Corporation
ECS	Electronic Clearing Scheme
EDMU	External Debt Management Unit
EEA	Exchange Equalization Account
EEC	European Economic Community
EEFC	Exchange Earners Foreign Currency
EFR	Exchange Fluctuation Reserve
EUR	Euro
FCNR(B)	Foreign Currency Non-resident (Banks)
FCNRA	Foreign Currency Non-resident Account
FI	Financial Institution
FISIM	Financial Intermediation Services
FLAS	Foreign Liabilities and Assets Survey
FPI	Foreign Portfolio Investment
FOF	Flow of Funds
FRA	Forward Rate Agreement
FRN	Floating Rate Note
FSS	Farmers' Service Societies
FWG	First Working Group on Money Supply
GFS	Government Finance Statistics
GIC	General Insurance Corporation

GLS	Generalized Least Squares
GNIE	Government Not Included Elsewhere
GoI	Government of India
GPD	Gross Primary Deficit
G-Sec	Government Securities
HFT	Held For Trading
HICP	Harmonised Index of Consumer Prices
HO	Head Office
IBRD	International Bank of Reconstruction and Development
IBS	International Banking Statistics
ICAR	Indian Council of Agricultural Research
IFR	Investment Fluctuation Reserve Account
IGLS	Iterative Generalized Least Squares
IIBI	Industrial Investment Bank of India
IIP	Index of Industrial Production
IOTT	Input-Output Transaction Table
IP	Interest Payment
IRBI	Industrial Reconstruction Bank of India
ISDA	International Swaps and Derivative Association
ISIC	International Standard Industrial Classification
ISO	International Standards Organization
ITRS	International Transaction Reporting System
KVIC	Khadi & Village Industries Corporation
LAMPS	Large-sized Adivasi Multipurpose Societies

LERMS	Liberalised Exchange Rate Management System
NEER	Nominal Effective Exchange Rate
MIGA	Multilateral Investment Guarantee Agency
MMSE	Minimum Mean Squared Errors
MOF	Master Office File
MTM	Mark-To-Market
NFD	Net Fiscal Deficit
MRM	Monitoring and Review Mechanism
NAIO	Non-Administratively Independent Office
NIF	Note Issuance Facility
NR(NR)RA	Non-Resident (Non-Repatriable) Rupee Account
NR(E)RA	Non-Resident (External) Rupee Account
NSSF	National Small Savings Fund
ODA	Official Development Assistance
OFI	Other Financial Institutions
OMO	Open Market Operations
OLTAS	On-Line Tax Accounting System
PDAI	Primary Dealers Association of India
PDO	Public Debt Office
PDO-NDS	Public Debt Office-cum-Negotiated Dealing System
PACS	Primary Agriculture Credit Societies
RIDF	Rural Infrastructure Development Fund
RLA	Recoveries of Loans & Advances
RLC	Repayment of Loans to Centre

RoCs	Registrars of Companies
RUF	Revolving Underwriting Facility
SAM	Social Accounting Matrix
RTP	Reserve Tranche Position
SDDS	Special Data Dissemination Standards
SCS	Size Class Strata
SDR	Special Drawing Right
WGMS	Working Group on Money Supply: Analytics and Methodology of Compilation
WPI	Wholesale Price Index
WSS	Weekly Statistical Supplement