<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADR</td>
<td>American Depository Receipt</td>
</tr>
<tr>
<td>AGM</td>
<td>Annual General Meeting</td>
</tr>
<tr>
<td>AIRCSC</td>
<td>All India Rural Credit Survey Committee</td>
</tr>
<tr>
<td>AFS</td>
<td>Available For Sale</td>
</tr>
<tr>
<td>AMFI</td>
<td>Association of Mutual Fund in India</td>
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<tr>
<td>ASSOCHAM</td>
<td>Associated Chambers of Commerce and Industry of India</td>
</tr>
<tr>
<td>ATM</td>
<td>Automated Teller Machine</td>
</tr>
<tr>
<td>ALM</td>
<td>Asset Liability Management</td>
</tr>
<tr>
<td>BSBDA</td>
<td>Basic Savings Bank Deposit Account</td>
</tr>
<tr>
<td>BIS</td>
<td>Bank for International Settlements</td>
</tr>
<tr>
<td>BOP</td>
<td>Balance of Payments</td>
</tr>
<tr>
<td>CAD</td>
<td>Capital Account Deficit</td>
</tr>
<tr>
<td>CAG</td>
<td>Controller and Auditor General of India</td>
</tr>
<tr>
<td>CAMELS</td>
<td>Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, Systems &amp; Controls</td>
</tr>
<tr>
<td>CBS</td>
<td>Consolidated Banking Statistics</td>
</tr>
<tr>
<td>CEPA</td>
<td>Comprehensive Economic Partnership Agreement</td>
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<tr>
<td>CC</td>
<td>Cash Credit</td>
</tr>
<tr>
<td>CD</td>
<td>Certificate of Deposit</td>
</tr>
<tr>
<td>CECA</td>
<td>Comprehensive Economic Cooperation Agreement</td>
</tr>
<tr>
<td>CF</td>
<td>Company Finance</td>
</tr>
<tr>
<td>CII</td>
<td>Confederation of Indian Industries</td>
</tr>
<tr>
<td>CP</td>
<td>Commercial Paper</td>
</tr>
<tr>
<td>CPI</td>
<td>Consumer Price Index</td>
</tr>
<tr>
<td>CCEA</td>
<td>Cabinet Committee on Economic Affairs</td>
</tr>
<tr>
<td>CR</td>
<td>Capital Receipts</td>
</tr>
<tr>
<td>CRR</td>
<td>Cash Reserve Ratio</td>
</tr>
<tr>
<td>CRAR</td>
<td>Capital to Risk-weighted Assets Ratio</td>
</tr>
<tr>
<td>CSIR</td>
<td>Council of Scientific and Industrial Research</td>
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<tr>
<td>CSO</td>
<td>Central Statistical Organisation</td>
</tr>
<tr>
<td>CBS</td>
<td>Core Banking Solution</td>
</tr>
<tr>
<td>DBOD</td>
<td>Department of Banking Operations and Development</td>
</tr>
<tr>
<td>DBS</td>
<td>Department of Banking Supervision, RBI</td>
</tr>
<tr>
<td>DCA</td>
<td>Department of Company Affairs</td>
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<tr>
<td>DTC</td>
<td>Direct Tax Code</td>
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<tr>
<td>DCCB</td>
<td>District Central Cooperative Bank</td>
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<tr>
<td>DCM</td>
<td>Department of Currency Management, RB</td>
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<tr>
<td>DTAA</td>
<td>Double Taxation Avoidance Agreement</td>
</tr>
<tr>
<td>DD</td>
<td>Demand Draft</td>
</tr>
<tr>
<td>DEAF</td>
<td>Depositor Education and Awareness Fund</td>
</tr>
<tr>
<td>DDS</td>
<td>Data Dissemination Standards</td>
</tr>
<tr>
<td>DICGC</td>
<td>Deposit Insurance and Credit Guarantee Corporation of India</td>
</tr>
<tr>
<td>EEFC</td>
<td>Exchange Earner's Foreign Currency</td>
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</tbody>
</table>
Banking Terms Capsules

- ECGC- Export Credit and Guarantee Corporation
- ECS- Electronic Clearing Scheme
- EEA- Exchange Equalization Account
- EPF- Employees Provident Fund
- EEFC- Exchange Earner's Foreign Currency
- ECBs- External Commercial Borrowings
- FIPB- Foreign Investment Promotion board
- FDI- Foreign Direct Investment
- FSLRC- Financial Sector Legislative Reforms Commission
- FEMA- Foreign Exchange Management Act
- FII- Foreign Institutional Investor
- FRBMA- Fiscal Responsibility and Budget Management Act
- FTA- Free trade agreement
- FINO- Financial Inclusion Network Operation
- FCNR(B)- Foreign Currency Non-Resident Bank
- FEMA- Foreign Exchange Management Act
- EFSF- European Financial Stability Facility
- FICCI- Federation of Indian Chambers of Commerce and Industry
- FII- Foreign Institutional Investor
- FPI- Foreign Portfolio Investment
- FSLRC- Financial Sector Legislative Reforms Commission
- GDP- Gross Domestic Product
- GDR- Global Depository Receipt
- GFD - Gross Fiscal Deficit
- GIC - General Insurance Corporation
- GAAR - General anti avoidance rule
- GPD - Gross Primary Deficit
- GIRO - Government Internal Revenue Order
- HDFC - Housing Development Finance Corporation
- HFT - Held For Trading
- IBS - International Banking Statistics
- ICAR - Indian Council of Agricultural Research
- ICICI - Industrial Credit and Investment Corporation of India
- ICMR - Indian Council of Medical Research
- IDBI - Industrial Development Bank of India
- IFC - International Finance Corporation
- ITeS: Intra-Group Transactions and Exposures
- IFCI - Industrial Finance Corporation of India
- IIP - Index of Industrial Production
- IMF - International Monetary Fund
- IRBI - Industrial Reconstruction Bank of India
- ISDA - International Swaps and Derivative Association
Banking Terms Capsules

- ISIC - International Standard Industrial Classification
- ISO - International Standards Organization
- LBS - Locational Banking Statistics
- LIBOR: London Inter-Bank Offer Rate
- LERMS - Liberalised Exchange Rate Management System
- LIC - Life Insurance Corporation of India
- LCR: Liquidity Coverage Ratio
- LRMT: Liquidity risk monitoring tools
- LAF – Liquidity Adjustment Facility
- MCA - Ministry of Company Affairs
- MSF-Marginal Standing Facility
- MIBOR: Mumbai Inter-Bank Offer Rate
- MIS - Management Information System
- MMSE - Minimum Mean Squared Errors
- NABARD - National Bank for Agriculture and Rural Development
- NASSCOM - National Association of Software and Services Companies
- NCTC - National Counter-Terrorism Centre
- NBFC-Non Banking Finance Companies
- NBC - Non-Banking Companies
- NEFT - National Electronic Funds Transfer
- NBFC - Non Banking Financial Companies
- NEER - Nominal Effective Exchange Rate
- NFA - Non-Foreign Exchange Assets
- NSFR: Net Stable Funding Ratio
- NGO - Non-Governmental Organization
- NHB - National Housing Bank
- NSG – Nuclear Suppliers Group
- NPA - Non-Performing Assets
- NSC - National Statistical Commission
- NSSF - National Small Savings Fund
- OD - Over Draft
- ODA - Official Development Assistance
- OMO - Open Market Operations
- PACS - Primary Agriculture Credit Societies
- PDAI - Primary Dealers Association of India
- PDO - Public Debt Office
- PIO - Persons of Indian Origin
- PO - Principal Office
- PRB - Primary Revenue Balance
- PSE - Public Sector Enterprises
- PUC - Paid Up Capital
- PPP – Public Private Partnership & Purchasing Power parity
Banking Terms Capsules

- QFI - Qualified Foreign Investors
- RD - Revenue Deficit
- RDBMS - Relational Database Management
- RTGS - Real Time Gross Settlement System
- RE - Revenue Expenditure
- REC - Rural Electrification Corporation
- REER - Real Effective Exchange Rate
- RIDF - Rural Infrastructure Development Fund
- ROC - Registrars of Companies SLR - Statutory Liquidity Ratio
- RR - Revenue Receipts
- RRB - Regional Rural Bank
- RTP - Reserve Tranche Position
- RWA - Risk Weighted Asset
- SAS - Statistical Analysis System
- SCARDB - State Cooperative Agriculture and Rural Development Bank
- SWIFT: Society for Worldwide Interbank Financial Telecommunication
- SCB - State Cooperative Bank
- SCB - Scheduled Commercial Bank
- SDDS - Special Data Dissemination Standards
- SDR - Special Drawing Right
- SEBI - Securities and Exchange Board of India
- SIFI - Systemically Important Financial Intermediaries
- SEBs - State Electricity Boards
- SGSY - Swarnajayanthi Gram Swarajgar Yojana
- SHGs - Self-Help Groups
- SIDBI - Small Industries Development Bank of India
- SIDC - State Industrial Development Corporation
- SJSRY - Swarna Jayanti Shahari Rojgar Yojana
- SLR - Statutory Liquidity Ratio
- SMG - Standing Monitoring Group
- SNA - System of National Accounts
- SRWTO - Small road & Water Transport Operators
- SSI - Small-Scale Industries
- STRIPS - Separate Trading for Registered Interest and Principal of Securities
- TB - Treasury Bills
- TARC - Tax Administration Reform Commission
- TC - Temporary Change
- TT - Telegraphic Transfer
- TAPI - Turkmenistan-Afghanistan-Pakistan-India
- TFTS - Trade for Trade Settlement
- TIEA - Tax Information exchange Agreement
- UCB - Urban Cooperative Bank
• **UCN** - Uniform Code Number
• **UNDP** - United Nations Development Programme
• **UNICO** - Umbrella Organisation for Large Cooperative Banks in Europe
• **UNIDO** - United Nations Industrial Development Organisation
• **UNME** - Urban Non-Manual Employees
• **UTI** - Unit Trust of India
• **VC** - Venture Capital
• **WPI** - Wholesale Price Index
• **WTO** - World Trade Organisation
• **Y-o-Y** - Year-on-Year
• **YTM** - Yield to Maturity
• **ZTC** - Zonal Training Centre