

## 250+ Important Terms Related to RBI

Term	Full Form
ABCI	Association of Business Communicators of India
ACBs	Audit Committee of Boards
AD	Authorised Dealer
ADEPT	Automated Data Extraction Project
AEs	Advanced Economies
AFCs	Asset Finance Companies
AHIDF	Animal Husbandry and Infrastructure Development Fund
AIFIs	All India Financial Institutions
AML	Anti-Money Laundering
AMRMS	Audit Management and Risk Monitoring System
ANBC	Adjusted Net Bank Credit
ANOVA	Analysis of Variance
APMCs	Agricultural Produce Market Committees
ARCs	Asset Reconstruction Companies
ARMS	Audit and Risk Management Sub-Committee
ATBs	Auction Treasury Bills
AUM	Assets Under Management
BAs	Business Areas
BBF	BRICS Bond Fund
BBPOU	Bharat Bill Payment Operating Unit
BBPS	Bharat Bill Payment System
BC	Business Correspondent
BCBS	Basel Committee on Banking Supervision
BCM	Business Continuity Management
BCP	Basel Core Principles
BCPs	Business Continuity Plans
BFS	Board for Financial Supervision
BHIM	Bharat Interface for Money
BIS	Bank for International Settlements
BNPMIPL	Bank Note Paper Mill India Private Limited
BOS	Banking Ombudsman Scheme
BPSS	Board for Regulation and Supervision of Payment and Settlement Systems
BRBNMPL	Bharatiya Reserve Bank Note Mudran Private Limited
BRRD	Bank Recovery and Resolution Directive
BSBDAs	Basic Savings Bank Deposit Accounts
BSR	Basic Statistical Return
CACP	Commission for Agricultural Costs and Prices
CBLO	Collateralised Borrowing and Lending Obligation
CBOE	Chicago Board Options Exchange
CBRs	Correspondent Banking Relationships
CCB	Capital Conservation Buffer
CCB	Committee of the Central Board
CCCs	Certified Credit Counsellors
CCP	Central Counterparty
CCS	Consumer Confidence Survey

<b>CDES</b>	Currency Distribution and Exchange Scheme
<b>CDR</b>	Corporate Debt Restructuring
<b>CDS</b>	Credit Default Swap
<b>CEOBE</b>	Credit Equivalent of Off-Balance Sheet Exposure
<b>CEOs</b>	Chief Executive Officers
<b>CEPD</b>	Consumer Education and Protection Department
<b>CFL</b>	Centres for Financial Literacy
<b>CFR</b>	Central Fraud Registry
<b>CFT</b>	Combating the Financing of Terrorism
<b>CFTC</b>	Commodity Futures Trading Commission
<b>CGFS</b>	Committee on the Global Financial System
<b>CIMS</b>	Centralised Information Management System
<b>CIR</b>	Credit Information Report
<b>CIs</b>	Credit Institutions
<b>CISBI</b>	Central Information System for Banking Infrastructure
<b>CLs</b>	Contingent Liabilities
<b>CLSS</b>	Credit Linked Subsidy Scheme
<b>CMS</b>	Complaint Management System
<b>CP</b>	Commercial Paper
<b>CPC</b>	Central Pay Commission
<b>CPMI-IOSCO</b>	Committee on Payments and Market Infrastructures-International Organization of Securities Commissions
<b>CRA</b>	Contingent Reserve Arrangement
<b>CRAR</b>	Capital to Risk-Weighted Assets Ratio
<b>CRILC</b>	Central Repository of Information on Large Credits
<b>CRR</b>	Cash Reserve Ratio
<b>CSAA</b>	Control Self-Assessment Audit
<b>CSBD</b>	Corporate Strategy and Budget Department
<b>CSF</b>	Consolidated Sinking Fund
<b>CSITE</b>	Cyber Security and Information Technology Examination
<b>CTS</b>	Cheque Truncation System
<b>CU</b>	Capacity Utilisation
<b>CVPS</b>	Currency Verification and Processing System
<b>CWBN</b>	Cylinder Watermarked Bank Note
<b>DBT</b>	Direct Benefit Transfer
<b>DDoS</b>	Distributed Denial of Service
<b>DGFT</b>	Directorate General of Foreign Trade
<b>DGS</b>	Data Governance Sub-Group
<b>DIAs</b>	Deposit Insurance Agencies
<b>DIF</b>	Deposit Insurance Fund
<b>DLT</b>	Distributed Ledger Technology
<b>DSGE</b>	Dynamic Stochastic General Equilibrium
<b>EBITDA</b>	Earnings Before Interest, Taxes, Depreciation and Amortisation
<b>EDC</b>	Executive Directors' Committee
<b>EDF</b>	Export Declaration Form
<b>EDMS</b>	Electronic Documents Management System
<b>EDPMS</b>	Export Data Processing and Monitoring System
<b>EFD</b>	Enforcement Department

<b>EKP</b>	Enterprise Knowledge Portal
<b>EMEs</b>	Emerging Market Economies
<b>ERM</b>	Enterprise-Wide Risk Management
<b>ETCD</b>	Exchange Traded Currency Derivatives
<b>FAIDF</b>	Fisheries and Aquaculture Infrastructure Development Fund
<b>FATF</b>	Financial Action Task Force
<b>FBIL</b>	Financial Benchmarks India Private Limited
<b>FC</b>	Finance Commission
<b>FCA</b>	Foreign Currency Assets
<b>FCCB</b>	Foreign Currency Convertible Bonds
<b>FCNR(B)</b>	Foreign Currency Non-resident (Bank) Account Deposits
<b>FEMA</b>	Foreign Exchange Management Act
<b>FER</b>	Foreign Exchange Reserves
<b>FIAC</b>	Financial Inclusion Advisory Committee
<b>FICN</b>	Fake Indian Currency Notes
<b>FIPs</b>	Financial Inclusion Plans
<b>FLCs</b>	Financial Literacy Centres
<b>FMCBG</b>	Finance Ministers and Central Bank Governors
<b>FMI</b>	Financial Market Infrastructures
<b>FPI</b>	Foreign Portfolio Investment/Investor
<b>FPOs</b>	Farmer Producers Organisations
<b>FRBs</b>	Floating Rate Bonds
<b>FSAP</b>	Financial Sector Assessment Programme
<b>FSB</b>	Financial Stability Board
<b>FSDC</b>	Financial Stability and Development Council
<b>FSR</b>	Financial Stability Report
<b>FSSA</b>	Financial System Stability Assessment
<b>FWG</b>	Framework Working Group
<b>GARCH</b>	Generalized Autoregressive Conditional Heteroskedasticity
<b>GCC</b>	General Credit Card
<b>GFCE</b>	Government Final Consumption Expenditure
<b>GFXC</b>	Global Foreign Exchange Committee
<b>GMM</b>	Generalised Method of Moments
<b>GNDI</b>	Gross National Disposable Income
<b>GRF</b>	Guarantee Redemption Fund
<b>GRQ</b>	General Review of Quotas
<b>G-secs</b>	Government Securities
<b>GSTN</b>	Goods and Services Tax Network
<b>GVA</b>	Gross Value Added
<b>HAP</b>	Hamburg Action Plan
<b>HFCs</b>	Housing Finance Companies
<b>HLCCSM</b>	High Level Committee on Currency Storage and Movement
<b>HQLA</b>	High Quality Liquid Assets
<b>HRIDAY</b>	National Heritage City Development and Augmentation Yojana
<b>HRM-SC</b>	Human Resource Management Sub-Committee
<b>HTF</b>	High Level Task Force
<b>HTM</b>	Held to Maturity
<b>IADI</b>	International Association of Deposit Insurers

<b>IBBI</b>	Insolvency and Bankruptcy Board of India
<b>IBC</b>	Insolvency and Bankruptcy Code
<b>ICCOMS</b>	Integrated Computerised Currency Operations Management System
<b>IDRBT</b>	Institute for Development and Research in Banking Technology
<b>IEPF</b>	Investor Education and Protection Fund
<b>IESH</b>	Inflation Expectations Survey of Households
<b>IFA</b>	International Financial Architecture
<b>IFRS</b>	International Financial Reporting Standards
<b>IFTAS</b>	Indian Financial Technology and Allied Services
<b>IIBs</b>	Inflation Indexed Bonds
<b>IMD</b>	India Meteorological Department
<b>IMFC</b>	International Monetary and Financial Committee
<b>InvIT</b>	Infrastructure Investment Trusts
<b>IOS</b>	Industrial Outlook Survey
<b>IPCCTV</b>	Internet Protocol based Closed-Circuit Television
<b>IPOs</b>	Initial Public Offers
<b>IRAC</b>	Income Recognition and Asset Classification
<b>IRF</b>	Interest Rate Futures
<b>IROs</b>	Interest Rate Options
<b>IRTG</b>	Inter-Regulatory Technical Group
<b>IS</b>	Information Systems
<b>ISINs</b>	International Securities Identification Numbers
<b>ISO</b>	International Organization for Standardization
<b>iSOC</b>	Information Security Operation Centre
<b>ISS</b>	Integrated Security System
<b>IT</b>	Inflation Targeting
<b>IT</b>	Information Technology
<b>IT-SC</b>	Information Technology Sub-Committee
<b>IU</b>	Information Utility
<b>IVRS</b>	Interactive Voice Response System
<b>IWG</b>	Infrastructure Working Group
<b>JLFs</b>	Joint Lenders' Forums
<b>JTCC</b>	Joint Technical Coordination Committee
<b>LAF</b>	Liquidity Adjustment Facility
<b>LBS</b>	Lead Bank Scheme
<b>LCR</b>	Liquidity Coverage Ratio
<b>LEI</b>	Legal Entity Identifier
<b>LFXC</b>	Local Foreign Exchange Committee
<b>LIBOR</b>	London Inter-bank Offered Rate
<b>LICs</b>	Low-Income Countries
<b>LPA</b>	Long Period Average
<b>LSE</b>	London School of Economics
<b>LTCG</b>	Long Term Capital Gains
<b>LTV</b>	Long Term Visa
<b>MDR</b>	Merchant Discount Rate
<b>MEP</b>	Minimum Export Price
<b>MGNREGS</b>	Mahatma Gandhi National Rural Employment Guarantee Scheme
<b>MIFOR</b>	Mumbai Inter-bank Forward Offer Rate

<b>MIOIS</b>	Mumbai Inter-bank Overnight Indexed Swaps
<b>MLIs</b>	Member Lending Institutions
<b>MoU</b>	Memorandum of Understanding
<b>MPC</b>	Monetary Policy Committee
<b>MROR</b>	Market Repo Overnight Rate
<b>MSF</b>	Marginal Standing Facility
<b>MSMEs</b>	Micro, Small and Medium Enterprises
<b>MSS</b>	Market Stabilisation Scheme
<b>MTDS</b>	Medium-Term Debt Strategy
<b>MUNFI</b>	Monitoring Universe of Non-Bank Financial Intermediation
<b>NACH</b>	National Automated Clearing House
<b>NBFC-AA</b>	NBFC-Account Aggregator
<b>NBFC-D</b>	Deposit taking NBFC
<b>NBFC-ND</b>	Non-Deposit taking NBFC
<b>NBFC-ND-SI</b>	Systemically Important Non-Deposit taking NBFC
<b>NBFC-P2P</b>	NBFC- Peer to Peer Lending Platform
<b>NCFE</b>	National Centre for Financial Education
<b>NIC</b>	National Industrial Classification
<b>NOF</b>	Net Owned Fund
<b>NPCI</b>	National Payments Corporation of India
<b>NSSF</b>	National Small Savings Fund
<b>OBICUS</b>	Order Books, Inventories and Capacity Utilisation Survey
<b>OCIs</b>	Overseas Citizens of India
<b>OMO</b>	Open Market Operations
<b>OTC</b>	Over the Counter
<b>OVD</b>	Officially Valid Documents
<b>PADO</b>	Public Administration, Defence and Other Services
<b>PCA</b>	Prompt Corrective Action
<b>PCR</b>	Public Credit Registry
<b>PFMI</b>	Principles for Financial Market Infrastructures
<b>PLF</b>	Plant Load Factor
<b>PLIs</b>	Primary Lending Institutions
<b>PML</b>	Prevention of Money Laundering
<b>POP</b>	Point of Presence
<b>POS</b>	Point of Sale
<b>PPAC</b>	Petroleum Planning and Analysis Cell
<b>PPAs</b>	Power Purchase Agreements
<b>PPIs</b>	Prepaid Payment Instruments
<b>PQBN</b>	Pre-Qualification Bid Notice
<b>PSLCs</b>	Priority Sector Lending Certificates
<b>PSOs</b>	Payment System Operators
<b>QIP</b>	Qualified Institutional Placement
<b>RAM-OR</b>	Risk Assessment Methodology-Operational Risk
<b>RBIA</b>	Risk Based Internal Audit
<b>RBSC</b>	Reserve Bank Staff College
<b>RCA</b>	Revealed Comparative Advantage
<b>REER</b>	Real Effective Exchange Rate
<b>RGG</b>	Return Governance Group

<b>RHF</b>	Rural Housing Fund
<b>RMP</b>	Records Management Policy
<b>RRs</b>	Risk Registers
<b>RTF</b>	Risk Tolerance Framework
<b>S4A</b>	Scheme for Sustainable Structuring of Stressed Assets
<b>SANKALP</b>	Skills Acquisition and Knowledge Awareness for Livelihood Promotion
<b>SARFAESI</b>	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest
<b>SARTTAC</b>	South Asia Regional Training and Technical Assistance Center
<b>SAUBHAGYA</b>	Pradhan Mantri Sahaj Bijli Har Ghar Yojana
<b>SBLA</b>	Securities Borrowing and Lending Arrangement
<b>SBNs</b>	Specified Banknotes
<b>SCs</b>	Scheduled Castes
<b>SDF</b>	Special Drawing Facility
<b>SDF</b>	Standing Deposit Facility
<b>SDR</b>	Strategic Debt Restructuring Scheme
<b>SDRF</b>	State Disaster Response Funds
<b>SEBI</b>	Securities and Exchange Board of India
<b>SEC</b>	Securities and Exchange Commission
<b>SFs</b>	Standing Facilities
<b>SGB</b>	Sovereign Gold Bond
<b>SHGs</b>	Self-Help Groups
<b>SIFIs</b>	Systemically Important Financial Institutions
<b>SLBCs</b>	State Level Bankers' Committees
<b>SLCCs</b>	State Level Coordination Committees
<b>SMEs</b>	Small and Medium Enterprises
<b>SPARC</b>	Supervisory Programme for Assessment of Risk and Capital
<b>SPMCIL</b>	Security Printing and Minting Corporation of India Limited
<b>SRMR</b>	Single Resolution Mechanism Regulation
<b>SSCI</b>	Service Sector Composite Index
<b>SSDP</b>	Staggered Surplus Distribution Policy
<b>STRIPS</b>	Separate Trading of Registered Interest and Principal of Securities
<b>STRIVE</b>	Skill Strengthening for Industrial Value Enhancement
<b>SUT</b>	Supply Use Tables
<b>TACS</b>	Technical Advisory Committee on Surveys
<b>TAFUCB</b>	Task Force for Co-operative Urban Banks
<b>TAG</b>	Technical Advisory Group
<b>TR</b>	Trade Repository
<b>TReDS</b>	Trade Receivables Discounting System
<b>URCs</b>	Unbanked Rural Centres
<b>VA-PT</b>	Vulnerability Assessment and Penetration Testing
<b>VCs</b>	Virtual Currencies
<b>WACR</b>	Weighted Average Call Rate
<b>WADR</b>	Weighted Average Discount Rate
<b>WAEIR</b>	Weighted Average Effective Interest Rate
<b>WLA</b>	White Label ATM
<b>WLAOs</b>	White Label ATM Operators
<b>XBRL</b>	eXtensible Business Reporting Language