

LIST OF ABBREVIATIONS

Abbreviation	Description
ABA	American Bankers Association
ALCO	Asset Liability Committee
ALM	Asset Liability Management
AMT.	Amount
ATM	Automated Teller Machine
BCSBI	Banking Codes and Standards Board of India
CAR	Capital Adequacy Ratio
CARE	Credit Analysis and Research Limited
CCIL	Clearing Corporation of India Limited
CDRS	Corporate Debt Restructuring
CRISIL	Credit Rating Information Services Of India
EDP	Entrepreneurship Development Programme
EXIM	Export and Import Bank of India
FCNR	Foreign Currency Non Resident Deposit Accounts
FEDAI	Foreign Exchange Dealers Association of India
FIPF	Farm Innovation and Promotion Fund
FTTF	Farmers Technology Transfer Fund
I.T.	Information Technology
ICICI	Industrial credit & Investment corporation of India
ICRA	Investment Information and Credit Rating Agency of India Limited
IDBI	Industrial Development Bank of India
IDRBT	Institute for Development and Research of Banking Technology
IEPF	Investors Education and Protection Fund
IRDA	Insurance Regulatory and Development Authority of India
ISCI	International Standard Industrial Classification
KCC	Kisan Credit Card
KVB	Karur Vysya Bank
KVIC	Khadi and Village Industries Corporation

KYC	Know Your Customer
LAMPS	Large Sized Adivasi Multipurpose Societies
LERMS	Liberalized Exchange Rate Management System
LIC	Life Insurance Corporation of India
MICR	Magnetic Ink Character Recognition
MIS	Management Information System
NABARD	National Bank of Rural Development
NBFC	Non Banking Finance Companies
NDS	Negotiated Dealing System
NECs	National electronic Clearing Service
NEFT	National Electronic Fund Transfer
NPA	Non Performing Assets
NSE	National Stock Exchange
OBC	Oriental Bank of Commerce
OTCEI	Over the Counter Exchange Of India
PCARDB	Primary Cooperative Agriculture and Rural development Bank
PMS	Performance Management System
PNB	Punjab National Bank
QIB	Qualified Institutional Buyers
RBI	Reserve Bank of India
RRB	Regional Rural Bank
Rs.	Rupees
RTGS	Real Time Gross Settlement
SAIL	Steel Authority of India Ltd.
SARB	South African Reserve Bank
SBBJ	State Bank of Bikaner and Jaipur
SBH	State Bank of Hyderabad
SBI	State Bank of India
SBICI	Commercial and International Bank
SCARDB	State Cooperative Agriculture and Rural Development Bank
SCB	State Cooperative Bank

SEBI	Securities and Exchange Board of India
SFMS	Structured Financial Messaging Services
SHG	Self Help Group
SIDBI	Small Industries Development Bank of India
SLR	Statutory Reserve Ratio
SSI	Small-Scale Industries
UCB	Urban Cooperative Bank
&	And
€	Euro