

Glossary of terms and abbreviations

Abbreviated form	Expanded form
ATM	Automated teller machine
BFN	Banking and other financial services
BSNL	Bharat Sanchar Nigam Limited
CBEC	Central Board of Excise and Customs
CBLO	Collateralized Borrowing and Lending Obligations
CBS	Core Banking System
CCIL	Clearing Corporation of India Limited
CDSL	Central Depository Services (India) Limited
Cenvat	Central value added tax
CMPFO	Coal Mines Provident Fund Organisation
CMS	Cash management service
DGST	Director General of Service Tax
FCI	Food Corporation of India
FIRC	Foreign inward remittance certificate
HUF	Hindu undivided family
IDFC	Infrastructure Development Finance Corporation
IOB	Indian Overseas Bank
ISD	Input service distributor
KSFE	Kerala State Financial Enterprises
Ltd.	Limited
LTU	Large taxpayer units
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non banking financial companies
NSDL	National Security Depository Limited
P & L	Profit and Loss
PDC	Post dated cheque
Pvt.	Private
RBI	Reserve Bank of India
SBI	State Bank of India
SCN	Show cause-cum-demand notice/show cause notice
ST	Service tax
TRU	Tax research unit
UBS	United Bank of Switzerland
USD	United States Dollar