

List of Select Abbreviations

AA	Account Aggregator	CBP	Co-Branding Partner
AA	Appellate Authority	CCB	Capital Conservation Buffer
ACB	Audit Committee of the Board	CCIL	Clearing Corporation of India Ltd.
AEs	Advanced Economies	CCPs	Central Counterparties
AFA	Additional Factor of Authentication	CCPA	Central Consumer Protection Authority
AFS	Available for Sale		
AGR	Alternate Grievance Redress	CCR	Counterparty Credit Risk
AI	Artificial Intelligence	C-D ratio	Credit-Deposit Ratio
AID	All-inclusive Directions	CDS	Credit Default Swap
AIFIs	All India Financial Institutions	CDs	Certificates of Deposit
ANBC	Adjusted Net Bank Credit	CEO	Chief Executive Officer
APIs	Application Programming Interfaces	CEPC	Consumer Education and Protection Cell
ARCs	Asset Reconstruction Companies		
ARDL	Autoregressive Distributed Lag	CEPD	Consumer Education and Protection Department
ARR	Alternative Reference Rate	CEOBE	Credit Equivalent of Off-Balance Sheet Exposure
ATMs	Automated Teller Machines		
BBPOUs	Bharat Bill Payment Operating Units	CEOs	Chief Executive Officers
BBPS	Bharat Bill Payment System	CET1	Common Equity Tier 1
BCs	Business Correspondents	CFLs	Centres for Financial Literacy
BCBS	Basel Committee on Banking Supervision	CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
BDDR	Bad and Doubtful Debt Reserve	CIR	Cost-to-Income Ratio
BIS	Bank for International Settlements	CISBI	Central Information System for Banking Infrastructure
BoE	Bank of England		
bps	basis points	CKYCR	Central Know Your Customer Registry
BR Act	Banking Regulation Act	CMBs	Cash Management Bills
BSBDA	Basic Savings Bank Deposit Accounts	CMs	Clearing Members
CAB	Current Account Balance	COD	Commencement Operations Date
CAD	Current Account Deficit	CoR	Certificate of Registration
CAGR	Compound Annual Growth Rate	CP	Commercial Paper
CASA	Current Account Savings Account	CPMI	Committee on Payments and Market Infrastructures
CBDC	Central Bank Digital Currency		
CBDC-R	Central Bank Digital Currency-Retail	CRAR	Capital to Risk-weighted Assets Ratio

CRE	Commercial Real Estate	FBs	Foreign Banks
CRGFTLIH	Credit Risk Guarantee Fund Trust for Low Income Housing	FCNR(B)	Foreign Currency Non-Resident (Bank)
CRILC	Central Repository of Information on Large Credits	FI	Financial Inclusion
CRPC	Centralised Receipt and Processing Centre	FIPs	Financial Inclusion Plans
CTS	Cheque Truncation System	FIPs	Financial Information Providers
DBIE	Database on Indian Economy	FI-Us	Financial Information Users
DBT	Direct Benefit Transfers	FLCs	Financial Literacy Centres
DCCBs	District Co-operative Banks	FLDG	First Loss Default Guarantee
DEA	Depositor Education and Awareness	FPC	Fair Practices Code
DFI	Development Financial Institution	FPS	Fast Payment System
DFR	Deposit Facility Rate	FREE-AI	Framework for Responsible and Ethical Enablement of Artificial Intelligence
DI	Deposit Insurance	FSB	Financial Stability Board
DICGC	Deposit Insurance and Credit Guarantee Corporation	FVI	Fraud Vulnerability Index
DIF	Deposit Insurance Fund	FX	Forex
DLA	Digital Lending App	GCC	General Credit Card
DPI	Digital Payments Index	GDP	Gross Domestic Product
ECB	European Central Bank	GenAI	Generative Artificial Intelligence
ECBs	External Commercial Borrowings	GFC	Global Financial Crisis
ECL	Expected Credit Loss	GHG	Greenhouse Gas
ECLGS	Emergency Credit Line Guarantee Scheme	GMM	Generalised Method of Moments
ECM	Error Correction Term	GNPA	Gross Non-Performing Asset
EMEs	Emerging Market Economies	G-secs	Government Securities
EMDEs	Emerging Market and Developing Economies	G-SIBs	Global Systemically Important Banks
ERP	Enterprise Resources Planning	GST	Goods and Services Tax
EU	European Union	GVA	Gross Value Added
EWIs	Early Warning Indicators	HFCs	Housing Finance Companies
EWS	Early Warning Signals	HFCs-D	Deposit taking Housing Finance Companies
EXIM Bank	Export-Import Bank of India	HFT	Held for Trading
FATF	Financial Action Task Force	HITM	Human-in-the-middle
		HQLA	High-quality Liquid Assets

HTM	Held to Maturity	LR	Leverage Ratio
IBC	Insolvency and Bankruptcy Code	LTV	Loan-to-Value
IBUs	IFSC Banking Units	MCI	Multi-function Crypto-asset Intermediaries
I-CRR	Incremental Cash Reserve Ratio	MD	Managing Director
ICT	Information and Communication Technology	MDA	Micro-data Analysis
IFRS	International Financial Reporting Standards	ML	Machine Learning
IFSC	International Financial Services Centre	MPC	Monetary Policy Committee
IGR	Internal Grievance Redress	MRO	Main Refinancing Operations
IL&FS	Infrastructure Leasing & Financial Services	MSE	Micro and Small Enterprises
IMF	International Monetary Fund	MSF	Marginal Standing Facility
IMPS	Immediate Payment Service	MSME	Micro, Small and Medium Enterprises
InvITs	Infrastructure Investment Trusts	NABARD	National Bank for Agriculture and Rural Development
IO	Internal Ombudsman	NaBFID	National Bank for Financing Infrastructure and Development
IOSCO	International Organisation of Securities Commissions	NAFSCOB	National Federation of State Co-operative Banks
IRACP	Income Recognition, Asset Classification and Provisioning	NAV	Net Asset Value
ISSB	International Sustainability Standards Board	NBFC-BL	Non-Banking Financial Company - Base Layer
IT	Information Technology	NBFC-CIC	Non-Banking Financial Company - Core Investment Company
JLGs	Joint Liability Groups	NBFC-ICC	Non-Banking Financial Company - Investment and Credit Company
KCC	Kisan Credit Card	NBFC-IFC	Non-Banking Financial Company - Infrastructure Finance Company
KPIs	Key Performance Indicators	NBFC-MFI	Non-Banking Financial Company - Micro Finance Institution
KYC	Know Your Customer	NBFC-MGC	Non-Banking Financial Company - Mortgage Guarantee Company
LABs	Local Area Banks	NBFC-ML	Non-Banking Financial Company - Middle Layer
LAF	Liquidity Adjustment Facility	NBFCs	Non-Banking Financial Companies
LBS	Lead Bank Scheme		
LCR	Liquidity Coverage Ratio		
LEAs	Law Enforcement Agencies		
LEF	Large Exposures Framework		

NBFC-NOFHC	Non-Banking Financial Company – Non-Operative Financial Holding Company	NSUCBs	Non-Scheduled Urban Co-operative Banks
		OBS	Off-Balance Sheet
NBFCs-D	Deposit-taking NBFCs	OCEN	Open Credit Enablement Network
NBFCs-P2P	Non-Banking Financial Companies - Peer to Peer	OD	Overdraft
		OEFs	Open-Ended Funds
NBFC-UL	Non-Banking Financial Company - Upper Layer	ORBIO	Office of the Reserve Bank of India Ombudsman
NBFIs	Non-Banking Financial Institutions	OTC	Over-the-Counter
NCCD	Non-Centrally Cleared Derivatives	P2M	Person-to-Merchant
		P2P	Person-to-Person
NCDs	Non-Convertible Debentures	PACS	Primary Agricultural Credit Societies
NCE	Non-Conventional Energy	PAs	Payment Aggregators
NDS-OM	Negotiated Dealing System - Order Matching	P&L	Profit and Loss
		PBs	Payments Banks
NDTL	Net Demand and Time Liabilities	PCA	Prompt Corrective Action
NEFT	National Electronic Funds Transfer	PCARDBs	Primary Co-operative Agriculture and Rural Development Banks
NGFS	Network for Greening the Financial System	PCR	Provision Coverage Ratio
NHB	National Housing Bank	PDs	Primary Dealers
NII	Net Interest Income	PLR	Prime Lending Rate
NIM	Net Interest Margin	PMAY	Pradhan Mantri Awas Yojana
NLDR	National Level Data Repository	PMJDY	Pradhan Mantri Jan Dhan Yojana
NNPA	Net Non-Performing Assets	PRAVAAH	Platform for Regulatory Application, Validation and Authorisation
NOF	Net Owned Funds	PSBs	Public Sector Banks
NPI	National Payments Interface	PSL	Priority Sector Lending
NPL	Non-Performing Loans	PSLCs	Priority Sector Lending Certificates
NRC	Nomination and Remuneration Committee	PSOs	Payment System Operators
		PSUs	Public Sector Undertakings
NRE	Non-Resident External	PVBs	Private Sector Banks
NRO	Non-Resident Ordinary	RB-CRIS	Reserve Bank – Climate Risk Information System
NSFI	National Strategy for Financial Inclusion	RB-IOIS	Reserve Bank – Integrated Ombudsman Scheme
NSFR	Net Stable Funding Ratio		

RBIH	Reserve Bank Innovation Hub	SMA	Special Mention Account
RBP	Risk Based Premium	SMF	Small and Marginal Farmers
RCCs	Rural Credit Co-operatives	SPDs	Standalone Primary Dealers
REITs	Real Estate Investment Trust	SR	Security Receipt
REs	Regulated Entities	SRO	Self-regulatory Organisation
RFAs	Red Flagged Accounts	SRO-FT	Self-regulatory Organisation in FinTech sector
RMCB	Risk Management Committee of Board	SSBs	Standard Setting Bodies
RoA	Return on Assets	StCBs	State Co-operative Banks
RoE	Return on Equity	SUCBs	Scheduled Urban Co-operative Banks
RPO	Recover Point Objective	T-bills	Treasury Bills
RR	Reserve Ratio	TCFD	Task Force on Climate-related Disclosures
RRBs	Regional Rural Banks	TFPG	Total Factor Productivity Growth
RS	Regulatory Sandbox	TOT	Toll Operate Transfer
RSA	Restructured Standard Advances	TR	Trade Repository
RTGS	Real Time Gross Settlement	TReDS	Trade Receivables Discounting System
RTO	Recovery Time Objective	TVP	Target Variable Pay
RWAs	Risk-weighted Assets	UAE	United Arab Emirates
SAF	Supervisory Action Framework	UCBs	Urban Co-operative Banks
SARFAESI	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest	UIADI	Unique Identification Authority of India
SBR	Scale-based Regulation	ULI	Unified Lending Interface
SCARDBs	State Co-operative Agriculture and Rural Development Banks	UPI	Unified Payments Interface
SCB	Scheduled Commercial Bank	UTs	Union Territories
SDF	Standing Deposit Facility	VP	Variable Pay
SEs	Supervised Entities	VRRR	Variable Rate Reverse Repo
SFBs	Small Finance Banks	WACR	Weighted Average Call Rate
SGrBs	Sovereign Green Bonds	WADTDR	Weighted Average Domestic Term Deposit Rate
SHG	Self Help Group	WALR	Weighted Average Lending Rate
SIDBI	Small Industries Development Bank of India	WAP	Weighted Average Premium
SLAs	Service-level Agreements	WEO	World Economic Outlook
SLR	Statutory Liquidity Ratio	WLAs	White-label ATMs