

## List of Select Abbreviations

AD	Authorised Dealer	CCF	Credit Conversion Factors
ADR	American Depository Receipt	CCP	Central Counter Party
ADWDR	Agricultural Debt Waiver and Debt Relief Scheme	CDs	Certificates of Deposit
AFC	Asset Finance Companies	CDS	Credit Default Swaps
AFI	Annual Financial Inspection	CE	Common Equity
AIFIs	All India Financial Institutions	CEO	Chief Executive Officer
ALM	Asset-Liability Mismatch	CEOBSE	Credit Equivalent Amount Off-Balance Sheet Exposure
AMA	Advanced Measurement Approach	CFSA	Committee on Financial Sector Assessment
AML	Anti-Money Laundering	CFT	Combating Financing of Terrorism
ANBC	Adjusted Net Bank Credit	CGFS	Committee on Global Financial Stability
ASA	Alternate Standardised Approach	CGS	Credit Guarantee Scheme
ATM	Automated Teller Machine	CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
BC	Business Correspondent	CIC	Credit Information Company
BCBS	Basel Committee on Banking Supervision	CICs-ND-SI	Systemically Important Non-deposit taking Core Investment Companies
BCP-DR	Business Continuity Management and Disaster Recovery	CMB	Cash Management Bills
BCSBI	Banking Codes and Standards Boards of India	CME	Capital Market Exposure
BFS	Board for Financial Supervision	CNP	Card Not Present
BIS	Bank for International Settlements	CoR	Certificate of Registration
BO	Banking Ombudsman	CPs	Commercial Papers
BoD	Board of Directors	CP	Card Present
BoM	Board of Management	CPSS	Committee on Payment and Settlement System
BPR	Business Process Re-engineering	CRAR	Capital to Risk-Weighted Assets Ratio
BSE	Bombay Stock Exchange Ltd.	CRAAs	Credit Rating Agencies
CAR	Capacity Adequacy Ratio	CRCS	Central Registrar of Cooperative Societies
CAS	Common Accounting System	CRE	Commercial Real Estate
CASA	Current Account and Savings Account	CRR	Cash Reserve Ratio
CBI	Central Board of Investigation	DCCB	District Central Cooperative Banks
CBLO	Collateralised Borrowing and Lending Obligation	DGA	Duration Gap Analysis
CBS	Core Banking Solutions	DICGC	Deposit Insurance and Credit Guarantee Corporation
CCAR	Comprehensive Capital Assessment Review		

DIN	Director Identification Number	FI	Financial Institution
DLIC	District Level Implementation Committee	FII	Foreign Institutional Investments
DR	Disaster Recovery	FIP	Financial Inclusion Plan
DRT	Debt Recovery Tribunal	FLCC	Financial Literacy and Credit Counselling Centres
DSA	Direct Selling Agents	FMI	Financial Market Infrastructure
EaR	Earnings at Risk	FMU	Financial Market Utilities
EBA	European Banking Authority	FPC	Financial Policy Committee
ECCS	Express Cheque Clearing System	FSA	Financial Services Authority
ECS	Electronic Clearing Service	FSAP	Financial Sector Assessment Programme
EFSF	European Financial Stability Facility	FSB	Financial Stability Board
EFSM	European Financial Stabilisation Mechanism	FSDC	Financial Stability and Development Council
EIOPA	European Insurance and Occupational Pensions Authority	FSLRC	Financial Sector Legislative Reforms Commission
EL	Expected Loss	FSOC	Financial Stability Oversight Council
EME	Emerging Market Economy	FSR	Financial Stability Report
EMV	Euro pay MasterCard Visa	G Sec	Government Securities
ESA	European Supervisory Authorities	GCC	General Credit Card
ESFS	European System of Financial Supervisions	GDP	Gross Domestic Product
ESM	European Stability Mechanism	GDR	Global Depository Receipt
ESMA	European Securities and Markets Authority	GFSR	Global Financial Stability Report
ESRB	European Systemic Risk Board	GHOS	Governors and Heads of Supervision
EU	European Union	GIC	General Insurance Corporation of India
EURIBOR	Euro Inter-Bank Offered Rate	GNPA	Gross Non-Performing Assets
EXIM Bank	Export Import Bank of India	GoI	Government of India
FASB	Financial Accounting Standards Board	GSIB	Global Systemically Important Bank
FATF	Financial Action Task Force	HRM	Human Resource Management
FB	Foreign Banks	HSBC	Hong Kong and Shanghai Banking Corporation
FCA	Financial Conduct Authority	HTM	Held to Maturity
FCCB	Foreign Currency Convertible Bonds	IAS	International Accounting Standard
FCMD	Financial Conglomerate Monitoring Division	IASB	International Accounting Standards Board
FCNR (B)	Foreign Currency Non-Resident (Banks)	IBA	Indian Banks' Association
FEMA	Foreign Exchange Management Act	ICs	Investment Companies
FHC	Financial Holding Company	ICB	Independent Commission on Banking

ICDs	Inter Corporate Deposits	MAG	Macro-economic Assessment Group
ICICI	Industrial Credit and Investment Corporation of India	MCA	Ministry of Corporate Affairs
ICT	Information and Communications Technology	MDG	Modified Duration Gap
IDBI	Industrial Development Bank of India	MENA	Middle East and North African
IDRBT	Institute for Development and Research in Banking Technology	MFI	Micro Finance Institution
IFC	Infrastructure Finance Company	MICR	Magnetic Ink Character Recognition
IFRS	International Financial Reporting Standards	MIS	Management Information System
IIBI	Industrial Investment Bank of India	MoU	Memorandum of Understanding
IL	Incurred Loss	MSE	Micro and Small Enterprise
IMA	Internal Models Approach	MSF	Marginal Standing Facility
IMF	International Monetary Fund	MSME	Micro, Small and Medium Enterprises
Ind ASs	Indian Accounting Standards	MVE	Market Value of Equity
INFINET	Indian Financial NETWORK	NABARD	National Bank for Agriculture and Rural Development
IOSCO	International Organisation of Securities Commission	NAFSCOB	National Federation of State Cooperative Banks
IRB	Internal Rating Based	NBFC	Non-Banking Financial Company
IRC	Incremental Risk Charge	NBFC-D	Non-Banking Financial Company-Deposit taking
IRDA	Insurance Regulatory and Development Authority	NBFC-ND	Non-Deposit taking Non-Banking Financial Company
IRSD	Interest Rate Sensitivity under Duration Gap Analysis	NBFC-ND-SI	Systemically Important Non-Deposit taking Non-Banking Financial Company
IT	Information Technology	NBFIs	Non-Banking Financial Institutions
IVR	Interactive Voice Response	NDS	Negotiated Dealing System
JLGs	Joint Liability Groups	NDTL	Net Demand and Time Liability
KCC	<i>Kisan</i> Credit Card	NECS	National Electronic Clearing Service
KYC	Know Your Customer	NEFT	National Electronic Fund Transfer
LAB	Local Area Bank	NGO	Non-Government Organisation
LAF	Liquidity Adjustment Facility	NHB	National Housing Bank
LCBG	Large and Complex Banking Group	NII	Net Interest Income
LCR	Liquidity Coverage Ratio	NIM	Net Interest Margin
LCs	Loan Companies	NIMC	National Implementing and Monitoring Committee
LEI	Long-term Economic Impact	NOC	No Objection Certificate
LGD	Loss Given Default	NOF	Net Owned Fund
LIBOR	London Inter-Bank Offered Rate	NOHC	Non-Operative Holding Company
LIC	Life Insurance Corporation of India	NPA	Non-Performing Asset
LTCCS	Long-Term Cooperative Credit Structure	NRE	Non-Resident External

NREGA	National Rural Employment Guarantee Act	SAO	Seasonal Agricultural Operations
NRRDA	National Rural Roads Development Agency	SARFAESI	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest
NRO	Non-Resident Ordinary	SBLP	SHG-Bank Linkage Programme
NSFR	Net Stable Funding Ratio	SC	Scheduled Caste
OBS	Off-balance Sheet	SCAP	Supervisory Capital Assessment Programme
OECD	Organisation for Economic Corporation and Development	SCARDB	State Cooperative Agriculture and Rural Development Bank
OSMOS	Off-Site Monitoring and Surveillance System	SCB	Scheduled Commercial Bank
OTC	Over the Counter	SCs/RCs	Securitisation Companies/ Reconstruction Companies
PACS	Primary Agricultural Credit Society	SEBI	Securities and Exchange Board of India
PAT	Profit After Tax	SHG	Self-Help Group
PBT	Profit Before Tax	SIDBI	Small Industries' Development Bank of India
PCARDB	Primary Cooperative Agriculture and Rural Development Bank	SIFI	Systemically Important Financial Institution
PD	Primary Dealer	SLIMC	State Level Implementing and Monitoring Committee
PDO – NDS	Public Debt Office – Negotiated Dealing System	SLR	Statutory Liquidity Ratio
PE	Price Earning	SME	Small and Medium Enterprises
PFRDA	Pension Fund Regulatory and Development Authority	SPV	Special Purpose Vehicle
PIN	Personal Identification Number	SSI	Small Scale Industry
POS	Point of Sale	ST	Scheduled Tribe
PRA	Prudential Regulation Authority	StCB	State Cooperative Bank
PRBs	Private Sector Banks	STCCS	Short-Term Cooperative Credit Structure
PSB	Public Sector Bank	T/B	Treasury Bills
RCS	Registrar of Cooperative Societies	TAFCUB	Task Force for Urban Cooperative Bank
RIDF	Rural Infrastructural Development Fund	TGA	Traditional Gap Analysis
RNBC	Residuary Non-Banking Company	TLE	Terminal Line Encryption
RoA	Return on Assets	UBD	Urban Banks Department
ROE	Return on Equity	UCB	Urban Cooperative Bank
RORWA	Return on Risk Weighted Assets	UKPT	Unique Key Per Terminal
RRB	Regional Rural Bank	UO	Umbrella Organisations
RSA	Rate-Sensitive Assets	VAPT	Vulnerability Analysis and Penetration Test
RSL	Rate-Sensitive Liabilities	VaR	Value at Risk
RTGS	Real Time Gross Settlement System		