

### List of Select Abbreviations

AE	Advanced Economy	CCB	Capital Conservation Buffer
AFA	Additional Factor of Authentication	CCIL	Clearing Corporation of India Limited
AFC	Asset Finance Company	CDDP	Committee on Deepening of Digital Payments
AIFI	All India Financial Institution	CDS	Credit Default Swap
ALM	Asset Liability Management	CET	Common Equity Tier
AML/CFT	Anti-Money Laundering / Combatting the Financing of Terrorism	CIC	Core Investment Company
ANBC	Adjusted Net Bank Credit	CIC-ND-SI	Non-Deposit taking Systemically Important - Core Investment Company
AQR	Asset Quality Review	CIRP	Corporate Insolvency Resolution Process
ARC	Asset Reconstruction Company	CISBI	Central Information System for Banking Infrastructure
ASF	Available Stable Funding	CMB	Cash Management Bill
BBPOU	Bharat Bill Payment Operating Unit	CMS	Complaint Management System
BBPS	Bharat Bill Payment System	CoR	Certificate of Registration
BC	Business Correspondent	CRAR	Capital to Risk-weighted Assets Ratio
BCBS	Basel Committee on Banking Supervision	CRCS	Central Registrar of Co-operative Societies
BFS	Board for Financial Supervision	CRO	Chief Risk Officer
BIS	Bank for International Settlements	DCCB	District Central Co-operative Bank
BO	Banking Ombudsman	DDB	Demand Deposit Balance
BPLR	Benchmark Prime Lending Rate	DICGC	Deposit Insurance and Credit Guarantee Corporation
bps	Basis Points	DIDF	Dairy Processing and Infrastructure Development Fund
BSBDA	Basic Savings Bank Deposit Account	DRR	Debenture Redemption Reserve
CAGR	Compound Annual Growth Rate	D-SIB	Domestic Systemically Important Bank
CAMELS	Capital Adequacy, Asset Quality, Management, Earnings, Liquidity and Systems and Control	DTH	Direct-to-Home
CASA	Current Account and Savings Account		

ECB	External Commercial Borrowing	ICA	Inter-Creditor Agreement
EME	Emerging Market Economy	ICT	Information and Communication Technology
EWS	Early Warning Signal		
EXIM Bank	Export Import Bank of India	IFC	International Finance Corporation
FALLCR	Facility to Avail Liquidity for Liquidity Coverage Ratio	IFR	Investment Fluctuation Reserve
FATF	Financial Action Task Force	IGAAP	Indian Generally Accepted Accounting Principles
FBIL	Financial Benchmarks India Private Ltd.	IMF	International Monetary Fund
FC	Financial Co-operative	Ind-AS	Indian Accounting Standard
FCCB	Foreign Currency Convertible Bond	INDC	Intended Nationally Determined Contribution
FCNR(B)	Foreign Currency Non-Resident Bank Deposits	IOSCO	International Organisation of Securities Commission
FDI	Foreign Direct Investment	IRS	Interest Rate Swap
FIAC	Financial Inclusion Advisory Committee	ISG	Internal Study Group
FIP	Financial Inclusion Plan	KCC	Kisan Credit Card
FRA	Forward Rate Agreement	KYC	Know Your Customer
FSB	Financial Stability Board	LAB	Local Area Bank
FSP	Financial Service Provider	LC	Loan Company
GCF	Green Climate Fund	LCR	Liquidity Coverage Ratio
GFC	Global Financial Crisis	LEF	Large Exposure Framework
GMM	Generalized Method of Moments	LEI	Legal Entity Identifier
GNPA	Gross Non-performing Asset	LIC	Life Insurance Corporation of India
G-secs	Government Securities	LR	Leverage Ratio
G-SIB	Global Systemically Important Bank	MAMP	Minimum Average Maturity Period
HFC	Housing Finance Company	MGC	Mortgage Guarantee Company
HQLA	High Quality Liquid Asset	MHP	Minimum Holding Period
IBC	Insolvency and Bankruptcy Code	MMF	Money Market Fund
IC	Investment Company	MOF	Master Office File
		MPC	Monetary Policy Committee

MSME	Micro, Small and Medium Enterprise	NEFT	National Electronic Fund Transfer
MUNFI	Monitoring Universe of Non-Bank Financial Intermediation	NETC	National Electronic Toll Collection
NABARD	National Bank for Agriculture and Rural Development	NHB	National Housing Bank
NAFCUB	National Federation of Urban Cooperative Banks and Credit Societies Ltd.	NIM	Net Interest Margin
NAV	Net Asset Value	NNPA	Net Non-performing Asset
NBFC	Non-Banking Financial Company	NOF	Net Owned Fund
NBFC-AA	Non-Banking Financial Company - Account Aggregator	NOFHC	Non-Operative Financial Holding Company
NBFC-D	Deposit-taking Non-Banking Financial Company	NPA	Non-performing Asset
NBFC-ICC	Non-Banking Financial Company - Investment and Credit Company	NPCI	National Payments Corporation of India
NBFC-IFC	Non-Banking Financial Company - Infrastructure Finance Company	NPL	Non-performing Loan
NBFC-MFI	Non-Banking Financial Company - Micro Finance Institutions	NRE	Non-resident External Rupee
NBFC-ND	Non-Deposit taking - Non-Banking Financial Company	NSFI	National Strategy for Financial Inclusion
NBFC-ND-SI	Non-Deposit taking Systemically Important Non-Banking Financial Company	NSFR	Net Stable Funding Ratio
NBFC-P2P	Non-Banking Financial Company - Peer to Peer Lending Platform	NSUCB	Non-scheduled Urban Co-operative Bank
NBFI	Non-Banking Financial Institution	OFI	Other Financial Intermediary
NCCD	Non-centrally Cleared Derivative	OTC	Over-the-Counter
NCLT	National Company Law Tribunal	PACS	Primary Agricultural Credit Societies
NCMC	National Common Mobility Card	PAT	Profit After Tax
NCUA	National Credit Union Administration	PB	Payments Bank
NDTL	Net Demand and Time Liabilities	PCA	Prompt Corrective Action
		PCARDB	Primary Co-operative Agriculture and Rural Development Bank
		PCE	Partial Credit Enhancement
		PCR	Provision Coverage Ratio
		PD	Primary Dealer
		PLR	Prime Lending Rate

PMAY-G	Pradhan Mantri Awas Yojana Gramin	SCB	Scheduled Commercial Bank
PMJDY	Pradhan Mantri Jan Dhan Yojana	SEBI	Securities and Exchange Board of India
PoS	Point of Sale	SFB	Small Finance Bank
PPI	Pre-paid Payment Instrument	SFV	Structured Finance Vehicle
PSB	Public Sector Bank	SHG	Self-Help Group
PSL	Priority Sector Lending	SIDBI	Small Industries Development Bank of India
PSLC	Priority Sector Lending Certificate		
PVB	Private Sector Bank	SLBC	State Level Bankers' Committee
RCAP	Regulatory Consistency Assessment Program	SLR	Statutory Liquidity Ratio
RCS	Registrar of Co-operative Society	SME	Small and Medium Enterprise
RDB	Rupee Denominated Bond	SPD	Standalone Primary Dealer
RE	Regulated Entity	SR	Security Receipt
ReBIT	Reserve Bank Information Technology Private Limited	StCB	State Co-operative Bank
RoA	Return on Asset	SUCB	Scheduled Urban Co-operative Bank
RoE	Return on Equity	TAT	Turn Around Time
RP	Resolution Plan	T-Bill	Treasury Bill
RRB	Regional Rural Bank	TBTF	Too-big-to-fail
RS	Regulatory Sandbox	TLAC	Total Loss Absorbing Capacity
RSF	Required Stable Funding	TReDS	Trade Receivables Discounting System
RSP	Remittance Service Provider		
RTGS	Real Time Gross Settlement	UCB	Urban Co-operative Bank
RWA	Risk-weighted Asset	UIDAI	Unique Identification Authority of India
SARFAESI	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interests	UPI	Unified Payments Interface
SBLP	Self-Help Group - Bank Linkage Programme	UTLBC	Union Territory Level Bankers' Committee
SBM-G	Swachh Bharat Mission Gramin	WAC	Weighted Average Cost
SCARDB	State Co-operative Agriculture and Rural Development Bank	WAM	Weighted Average Maturity
		WTO	World Trade Organisation