

List of Select Abbreviations

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|-----------|--|------------|---|
| AAs | Account Aggregators | DTAs | Deferred Tax Assets |
| ADF | Acceptance Development Fund | ECBs | External Commercial Borrowings |
| AFCs | Asset Finance Companies | EME | Emerging Market Economy |
| AIFI | All India Financial Institution | EXIM Bank | Export Import Bank of India |
| ANBC | Adjusted Net Bank Credit | FB | Foreign Bank |
| AQR | Asset Quality Review | FCTR | Foreign Currency Translation Reserves |
| ARCs | Asset Reconstruction Companies | FIP | Financial Inclusion Plan |
| BC | Business Correspondent | FL | Financial Literacy |
| BCBS | Basel Committee on Banking Supervision | FLCs | Financial Literacy Centres |
| BO | Banking Ombudsman | FPO | Follow-on Public Offer |
| BSBDA | Basic Savings Bank Deposit Account | FSLRC | Financial Sector Legislative Reforms Commission |
| CAB | College of Agricultural Banking | GCC | General Credit Cards |
| CAMELS | Capital adequacy, Asset quality, Management, Earning, Liquidity & System and control | IDRBT | Institute for Development and Research in Banking Technology |
| CASA | Current Account and Saving Account | IFTAS | Indian Financial Technology and Allied Services |
| CBS | Core Banking Solution | KCC | Kisan Credit Cards |
| CBSE | Central Board of Secondary Education | KYC | Know Your Customer |
| C-D ratio | Credit-Deposit ratio | LAB | Local Area Bank |
| CEOBE | Credit Equivalent of Off-Balance sheet Exposure | MSEs | Micro and Small Enterprises |
| CERSAI | Central Registry of Securitisation Asset Reconstruction and Security Interest in India | MSMEs | Micro, Small and Medium Enterprises |
| CFL | Centres for Financial Literacy | NABARD | National Bank for Agriculture and Rural Development |
| CFR | Central Fraud Registry | NAMCABS | National Mission for Capacity Building of Bankers for Financing the MSME Sector |
| CKYCR | Central KYC Records Registry | NBFC | Non-Banking Financial Company |
| CMBs | Cash Management Bills | NBFC-D | Non-Banking Financial Company – Deposit Taking |
| CMPII | Committee on Medium-term Path on Financial Inclusion | NBFC-IFC | Non-Banking Financial Company – Infrastructure Finance Company |
| CRAR | Capital to Risk-Weighted Assets Ratio | NBFC-ND-SI | Non-Banking Financial Company – Non-Deposit Taking – Systemically Important |
| CRILC | Central Repository of Information on Large Credits | | |
| DCCB | District Central Co-operative Bank | | |
| DRTs | Debt Recovery Tribunals | | |

List of Select Abbreviations

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|--------|---|--------|---|
| NCFE | National Centre for Financial Education | RoA | Return on Asset |
| NHB | National Housing Bank | RoE | Return on Equity |
| NIM | Net Interest Margin | RRB | Regional Rural Bank |
| NPAs | Non Performing Assets | S4A | Scheme for Sustainable Structuring of Stressed Assets |
| NSFI | National Strategy for Financial Inclusion | SCARDB | State Co-operative Agriculture and Rural Development Bank |
| NSFR | Net Stable Funding Ratio | SCB | Scheduled Commercial Bank |
| OTC | Over the Counter | SFB | Small Finance Banks |
| PACS | Primary Agricultural Credit Society | SHGs | Self-Help Groups |
| PAT | Profit After Tax | SIDBI | Small Industries Development Bank of India |
| PCARDB | Primary Co-operative Agriculture and Rural Development Bank | SLBC | State Level Bankers' Committee |
| PD | Primary Dealer | SMA | Special Mention Account |
| PMFBY | Pradhan Mantri Fasal Bima Yojana | StCB | State Co-operative Bank |
| PMJDY | Pradhan Mantri Jan Dhan Yojana | SWIFT | Society for Worldwide Interbank Financial Telecommunication |
| PPI | Pre-paid Payment Instrument | UCB | Urban Co-operative Bank |
| PSB | Public Sector Bank | UDAY | Ujwal Discom Assurance Yojana |
| PSLCs | Priority Sector Lending Certificates | UIDAI | Unique Identification Authority of India |
| PVB | Private Sector Bank | UPI | Unified Payments Interface |
| QIP | Qualified Institutional Placement | WLAs | White Label ATMs |
| RBS | Risk Based Supervision | | |