

List of Select Abbreviations

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|-------|--|---------|---|
| ACB | Audit Committee of the Board | C-D | Credit-Deposit |
| AD | Authorised Dealer | CDs | Certificates of Deposits |
| ADSCR | Average Debt Service Coverage Ratio | CDS | Credit Default Swap |
| AEs | Advanced Economies | CEO | Chief Executive Officer |
| AePS | Aadhar Enabled Payment Services | CEOBE | Credit Equivalent of Off Balance-sheet Exposures |
| AIFIs | All-India Financial Institutions | CEPCs | Consumer Education and Protection Cells |
| AIFs | Alternative Investment Funds | CET | Common Equity Tier |
| ANBC | Adjusted Net Bank Credit | CIC | Core Investment Company |
| API | Application Programming Interface | CISBI | Central Information System for Banking Infrastructure |
| AQR | Asset Quality Review | CKYCR | Centralised KYC Registry |
| ARCs | Asset Reconstruction Companies | CMBs | Cash Management Bills |
| ARR | Alternative Reference Rate | CoC | Committee of Creditors |
| ATMs | Automated Teller Machines | CoFT | Card-on-File Tokenisation |
| BCs | Business Correspondents | CPI | Consumer Price Index |
| BCBS | Basel Committee on Banking Supervision | CPMI | Committee on Payments and Market Infrastructures |
| BFS | Board for Financial Supervision | CPS | Commercial Papers |
| BIS | Bank for International Settlements | CPS | Centralised Payment System |
| BPLR | Benchmark Prime Lending Rate | CRAR | Capital to Risk-Weighted Asset Ratio |
| BO | Banking Ombudsman | CRR | Cash Reserve Ratio |
| BR | Banking Regulation | CSF | Cyber Security Framework |
| BSBDA | Basic Saving Bank Deposit Accounts | CUG | Closed User Groups |
| CAGR | Compound Annual Growth Rate | DBTs | Direct Benefit Transfer |
| CASA | Current Account and Savings Account | DCCBs | District Central Co-operative Banks |
| CBDCs | Central Bank Digital Currencies | DISCOMs | Distribution Companies |
| CCB | Capital Conservation Buffer | DICGC | Deposit Insurance and Credit Guarantee Corporation |
| CC | Cash Credit | DIF | Deposit Insurance Fund |
| CCPs | Central Counterparties | DFI | Development Finance Institution |
| CCyB | Countercyclical Capital Buffers | DLT | Distributed Ledger Technology |

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|-----------|--|--------|---|
| DPI | Digital Payments Index | G-secs | Government securities |
| DSCR | Debt Service Coverage Ratio | G-SIBs | Global Systemically Important Banks |
| D-SIBs | Domestic Systemically Important Banks | HDI | Human Development Index |
| ECB | External Commercial Borrowings | HFCs | Housing Finance Companies |
| ECL | Expected Credit Loss | HNIs | High Net-worth Individuals |
| ECLGS | Emergency Credit Line Guarantee Scheme | HPI | Human Poverty Index |
| EDPMS | Export Data Processing and Monitoring System | HQLAs | High Quality Liquid Assets |
| EMDEs | Emerging Market and Developing Economies | HTM | Held to Maturity |
| EMEs | Emerging Market Economies | IBA | Intercontinental Benchmark Administration |
| eNWRs | electronic Negotiable Warehouse Receipts | IBC | Insolvency and Bankruptcy Code |
| ESG | Environmental, Social and Governance | IBORs | Interbank Offered Rates |
| ESOP | Employees Stock Option Plans | IBPCs | Inter-Bank Participation Certificates |
| EXIM Bank | Export Import Bank of India | ICAAP | Internal Capital Adequacy Assessment Process |
| FAS | Financial Access Survey | ICC | Investment and Credit Company |
| FCA | Financial Conduct Authority | ICE | Intercontinental Exchange |
| FCNR | Foreign Currency Non-Resident | ICT | Information and Communication Technology |
| FDI | Foreign Direct Investment | I-D | Investment-Deposit |
| FDIC | Federal Deposit Insurance Corporation | IFC | International Finance Corporation |
| FEMA | Foreign Exchange Management Act | IFRS | International Financial Reporting Standards |
| FI-Index | Financial Inclusion Index | IL&FS | Infrastructure Leasing and Financial Services Ltd |
| FIP | Financial Inclusion Plan | IMF | International Monetary Fund |
| FMI | Financial Market Infrastructure | IOS | Integrated Ombudsman Scheme |
| FPO | Follow-on Public Offer | IPO | Initial Public Offer |
| FSB | Financial Stability Board | IoT | Internet of Things |
| GDP | Gross Domestic Product | IRRBB | Interest Rate Risk in the Banking Book |
| GNPA | Gross Non-Performing Assets | ISSB | International Sustainability Standards Board |
| GSAP | Government Securities Acquisition Programme | | |

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|---------|--|-------------|---|
| IT | Information Technology | NBFC-IDF | NBFC-Infrastructure Debt Fund |
| IWG | Internal Working Group | NBFC-IFC | NBFC-Infrastructure Finance Company |
| JLGs | Joint Liability Groups | NBFC-MFI | NBFC-Micro Finance Institution |
| KCC | Kisan Credit Card | NBFC-ML | NBFC Middle Layer |
| KYC | Know Your Customer | NBFC-MGCs | NBFC Mortgage Guarantee Companies |
| LABs | Local Area Banks | NBFC-NOFHC | NBFC-Non-Operative Financial Holding Company |
| LAF | Liquidity Adjustment Facility | NBFC-P2P | NBFC-Peer to Peer Lending Platform |
| LCR | Liquidity Coverage Ratio | NBFCs | Non-Banking Financial Companies |
| LEs | Legal Entities | NBFCs-D | Deposit-taking NBFCs |
| LEX | Large Exposures | NBFCs-ND | Non-Deposit taking NBFCs |
| LIBOR | London Interbank Offered Rate | NBFCs-ND-SI | Non-Deposit taking Systemically Important NBFCs |
| LR | Leverage Ratio | NBFC-UL | NBFC Upper Layer |
| LTV | Loan-to-Value | NBFI | Non-Bank Financial Intermediation |
| MFIs | Micro Finance Institutions | NBFI | Non-Banking Financial Institutions |
| MFIN | Microfinance Institutions Network | NCCDs | Non-Centrally Cleared Derivatives |
| MFs | Mutual Funds | NCDs | Non-Convertible Debentures |
| MGC | Mortgage Guarantee Company | NCLT | National Company Law Tribunal |
| MHP | Minimum Holding Period | NDTL | Net Demand and Time Liabilities |
| MMFs | Money Market Funds | NEFT | National Electronic Fund Transfer |
| MPC | Monetary Policy Committee | NETC | National Electronic Toll Collection |
| MRR | Minimum Retention Requirement | NGFS | Network for Greening the Financial System |
| MRTs | Material Risk Takers | NHB | National Housing Bank |
| MSF | Marginal Standing Facility | NII | Net Interest Income |
| MSMEs | Micro, Small and Medium Enterprises | NIM | Net Interest Margin |
| NABARD | National Bank for Agriculture and Rural Development | NOF | Net Owned Funds |
| NABFID | National Bank for Financing Infrastructure and Development | | |
| NARCL | National Asset Reconstruction Company Limited | | |
| NBFC-AA | NBFC-Account Aggregator | | |
| NBFC-BL | NBFC Base Layer | | |

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|---------|--|--------|---|
| NNPA | Net Non-Performing Asset | PMAY | Pradhan Mantri Awas Yojana |
| NPA | Non-Performing Asset | PMJDY | Pradhan Mantri Jan Dhan Yojana |
| NPCI | National Payments Corporation of India | PPI | Producer Price Inflation |
| NPL | Non-Performing Loans | PPIs | Prepaid Payment Instruments |
| NRC | Nomination and Remuneration Committee | PSBs | Public Sector Banks |
| NRI | Non-Resident Indian | PSL | Priority Sector Lending |
| NSFE | National Strategy for Financial Education | PSLCs | Priority Sector Lending Certificates |
| NSFI | National Strategy for Financial Inclusion | PSPs | Payment System Providers |
| NSFR | Net Stable Funding Ratio | PVBs | Private Sector Banks |
| NSUCBs | Non-Scheduled UCBs | QE | Quantitative Easing |
| NWRs | Negotiable Warehouse Receipts | RBIH | Reserve Bank Innovation Hub |
| OCC | Office of the Comptroller of the Currency | RB-IOs | Reserve Bank – Integrated Ombudsman Scheme |
| OD | Overdraft | REs | Regulated Entities |
| OEFs | Open Ended Funds | RF | Resolution Framework |
| OMOs | Open Market Operations | RIDF | Rural Infrastructure Development Fund |
| OTC | Over-The-Counter | RMCB | Risk Management Committee of the Board |
| OTs | Operation Twists | RNBC | Residuary Non-Banking Companies |
| PACS | Primary Agricultural Credit Societies | RoA | Return on Assets |
| PAT | Profit After Tax | RoE | Return on Equity |
| PBs | Payments Banks | RP | Resolution Plan |
| PCA | Prompt Corrective Action | RRBs | Regional Rural Banks |
| PCARDBs | Primary Co-operative Agriculture and Rural Development Banks | RSA | Restructured Advances |
| PCR | Provision Coverage Ratio | RTGS | Real Time Gross Settlement |
| PDI | Perpetual Debt Instruments | RWAs | Risk Weighted Assets |
| PDs | Primary Dealers | SAs | Statutory Auditors |
| PIDF | Payments Infrastructure Development Fund | SA-CCR | Standardised Approach for measuring Counterparty Credit Risk exposure |
| PLR | Prime Lending Rate | SAF | Supervisory Action Framework |

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|--------------|--|---------|---|
| SAR | Stressed Assets Ratio | STC | Simple, Transparent and Comparable |
| SARFAESI Act | Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act | StCBs | State Co-operative Banks |
| SCA | Statutory Central Auditors | SUCBs | Scheduled UCBs |
| SCARDBs | State Co-operative Agriculture and Rural Development Banks | SWIFT | Society for Worldwide Interbank Financial Telecommunication |
| SCBs | Scheduled Commercial Banks | T-Bills | Treasury Bills |
| SDLs | State Development Loans | TBTF | Too-Big-To-Fail |
| SEBI | Securities and Exchange Board of India | TC | Trade Credit |
| SFBs | Small Finance Banks | TCFD | Task Force on Climate-related Financial Disclosures |
| SFG | Sustainable Finance Group | TLAC | Total Loss-Absorbing Capacity |
| SHG – BLP | Self-help Groups – Bank Linkage Programme | TLTRO | Targeted Long-Term Repo Operations |
| SHGs | Self-help Groups | TReDS | Trade Receivables Discounting System |
| SIDBI | Small Industries Development Bank of India | TREPS | Triparty Repo Dealing and Settlement |
| SLF | Special Liquidity Facility | UCBs | Urban Co-operative Banks |
| SLR | Statutory Liquidity Ratio | UNDP | United Nations Development Programme |
| SLS | Special Liquidity Scheme | UPI | Unified Payments Interface |
| SLTRO | Special Three-year Long-Term Repo Operations | USD | U.S. dollar |
| SMA | Special Mention Accounts | VICS | Vulnerability Index for Cyber Security Framework |
| SMFs | Small and Marginal Farmers | VINFRA | Fraud Vulnerability Index |
| SPDs | Standalone Primary Dealers | VRRR | Variable Rate Reverse Repo |
| SPE | Special Purpose Entity | WAC | Weighted Average Cost |
| SPV | Special Purpose Vehicle | WAPs | Weighted Average Premiums |
| SRs | Security Receipts | WLAs | White Label ATMs |
| SRO | Self-Regulatory Organization | WTDs | Whole Time Directors |
| SSBs | Standard-Setting Bodies | | |