

List of Select Abbreviations

AD-1	Authorized Dealers Category-I	bps	Basis Points
AEs	Advanced Economies	BSBDAs	Basic Savings Bank Deposit Accounts
AePS	Aadhaar Enabled Payment Systems	CADs	Current Account Deficits
AFA	Additional Factor of Authentication	CAGR	Compound Annual Growth Rate
AFS	Available for Sale	CASA	Current Account and Savings Account
AI/ML	Artificial Intelligence and Machine Learning	CBDC	Central Bank Digital Currency
AID	All Inclusive Directions	CBS	Core Banking Solution
AIFIs	All India Financial Institutions	CC	Contact Centre
AML	Anti-Money Laundering	CCB	Capital Conservation Buffer
ANBC	Adjusted Net Bank Credit	CCO	Chief Compliance Officer
APR	Annual Percentage Rate	CCPs	Central Counterparties
AQR	Asset Quality Review	C-D	Credit-Deposit
ARCs	Asset Reconstruction Companies	CDS	Credit Default Swap
ARDL-EC	Autoregressive Distributed Lag Model with Error Correction	CDs	Certificates of Deposits
ASISO	Automated Sweep-In and Sweep-Out	CEPCs	Consumer Education and Protection Cells
BBPOUs	Bharat Bill Payment Operating Units	CET	Common Equity Tier
BBPS	Bharat Bill Payment System	CFLs	Centres for Financial Literacy
BCBS	Basel Committee on Banking Supervision	CFSS	Core Financial Services Solution
BC-ICT	Business Correspondents - Information and Communication Technology	CGFMU	Credit Guarantee Fund for Micro Units
BCs	Business Correspondents	CI	Confidence Interval
BEI	Banking Expectations Index	CICERO	Centre for International Climate Research
BFSCI	Bloomberg U.S. Financial Conditions Index	CICs	Core Investment Companies
BIS	Bank for International Settlements	CICs	Credit Information Companies
BISIH	BIS Innovation Hub	CIMS	Centralised Information and Management System
BOS	Banking Ombudsman Scheme	CIRP	Corporate Insolvency Resolution Process
		CISBI	Central Information System for Banking Infrastructure
		CMBs	Cash Management Bills
		CME	Capital Market Exposure

CoR	Certificate of Registration	D-SIBs	Domestic Systemically Important Banks
CoVaR	Conditional Value at Risk		
CPI	Consumer Price Index	DTH	Direct-To-Home
CPMI	Committee on Payments and Market Infrastructures	EBLRs	External Benchmark Linked Lending Rates
CPs	Commercial Papers	ECB	European Central Bank
CRAR	Capital to Risk-Weighted Assets Ratio	ECBs	External Commercial Borrowings
CRAs	Credit Rating Agencies	ECL	Expected Credit Loss
CRE	Commercial Real Estate	ECLGS	Emergency Credit Line Guarantee Scheme
CRE-RH	Commercial Real Estate – Residential Housing	EGARCH	Exponential Generalized Autoregressive Conditional Heteroskedasticity
CRILC	Central Repository of Information on Large Credits		
CRM	Credit Risk Mitigation	EMDEs	Emerging Market and Developing Economies
CRMs	Cash Recycling Machines	EMEs	Emerging Market Economies
CRO	Chief Risk Officer	eNWRs	Electronic Negotiable Warehouse Receipts
CRR	Cash Reserve Ratio		
CSRD	Corporate Sustainability Reporting Directive	ESG	Environmental, Social And Governance
CVA	Credit Valuation Adjustment	EXIM Bank	Export Import Bank of India
DAY-NRLM	Deendayal Antyodaya Yojana-National Rural Livelihood Mission	FADA	Federation of Automobile Dealers' Associations
		FAS	Financial Access Survey
DBTs	Direct Benefit Transfers	FBCs	Fixed-point Business Correspondents
DBUs	Digital Banking Units		
DCCBs	District Central Co-operative Banks	FBS	Foreign Banks
		FCI	Financial Conditions Index
DFI	Development Financial Institution	FCNR(B)	Foreign Currency (Non-Resident) Accounts (Banks)
DICGC	Deposit Insurance and Credit Guarantee Corporation	FCS-OIS	Foreign Currency Settled Overnight Indexed Swap
DIF	Deposit Insurance Fund	FIs	Financial Institutions
DLAs	Digital Lending Applications	FI-Index	Financial Inclusion Index
DP	Discussion Paper	FIPs	Financial Inclusion Plans
DPI	Digital Payments Index	FLCs	Financial Literacy Centres

FMI	Financial Market Infrastructures	IPO	Initial Public Offerings
FPC	Fair Practices Code	IRB	Internal Ratings-Based
FRRR	Fixed Rate Reverse Repo	IRRBB	Interest Rate Risk in the Banking Book
FSB	Financial Stability Board		
FSWM	Financially Sound and Well Managed	ISSB	International Sustainability Standards Board
		IVR	Interactive Voice Response
GCCs	General Credit Cards	JLGs	Joint Liability Groups
GDP	Gross Domestic Product	KCC	Kisan Credit Card
GFC	Global Financial Crisis	KFS	Key Fact Statement
GNPA	Gross Non-Performing Assets	KMP	Key Managerial Personnel
G-SAP	Government Securities Acquisition Programme	KPIs	Key Performance Indicators
G-Secs	Government Securities	KYC	Know Your Customer
HFCs	Housing Finance Companies	KUA	KYC User Agency
HFT	Held for Trade	LABs	Local Area Banks
HO	Head Office	LAF	Liquidity Adjustment Facility
HQLAs	High Quality Liquid Assets	LCR	Liquidity Coverage Ratio
HTM	Held to Maturity	LEF	Large Exposure Framework
IAC	Independent Advisory Committee	LEs	Legal Entities
		LIBOR	London Interbank Offered Rate
IBBI	Insolvency and Bankruptcy Board of India	LR	Leverage Ratio
		LSPs	Lending Service Providers
IBC	Insolvency and Bankruptcy Code	LTV	Loan-to-Value
ICCW	Interoperable Card-less Cash Withdrawal	mCBDC	Multi-CBDC
		MD	Master Direction
ICMA	International Capital Market Association's	MIBOR	Mumbai Interbank Offered Rate
I-D	Investment-Deposit	MIGR	Minimum Investment Grade Credit Ratings
IFR	Investment Fluctuation Reserve	MMF	Money Market Fund
IFSC	International Financial Services Centre	MPC	Monetary Policy Committee
		MoSPI	Ministry of Statistics and Program Implementation
IIS	Investment In Securities		
IMF	International Monetary Fund	MSF	Marginal Standing Facility
INR	Indian Rupees	MSMEs	Micro, Small and Medium Enterprises
IO	Internal Ombudsman		

MtM	Mark-to-Market	NCDs	Non-Convertible Debentures
NABARD	National Bank for Agriculture and Rural Development	NCLTs	National Company Law Tribunals
NaBFID	National Bank for Financing Infrastructure and Development	NDS-OM	Negotiated Dealing System-Order Matching
NACH	National Automated Clearing House	NDTL	Net Demand and Time Liabilities
NBFC-AA	NBFC-Account Aggregator	NED	Non-Executive Directors
NBFC-BL	NBFC-Base Layer	NGFS	Network for Greening the Financial System
NBFC-ICCs	NBFC-Investment And Credit Companies	NHB	National Housing Bank
NBFC-IDF	NBFC-Infrastructure Debt Fund	NII	Net Interest Income
NBFC-IFC	NBFC-Infrastructure Finance Company	NIM	Net Interest Margin
NBFC-MFIs	NBFC-Micro Finance Institutions	NNPA	Net Non-Performing Assets
NBFC-ML	NBFC-Middle Layer	NOF	Net Owned Fund
NBFC-NOFHC	NBFC-Non-Operative Financial Holding Company	NPAs	Non-Performing Assets
NBFC-P2P	NBFC-Peer to Peer Lending Platform	NPCI	National Payments Corporation of India
NBFCs	Non-Banking Financial Companies	NPLs	Non-Performing Loans
NBFCs-D	Deposit-Taking NBFCs	NRC	Nomination and Remuneration Committee
NBFCs-ND	Non-Deposit Taking NBFCs	NRO	Non-Resident Ordinary
NBFCs-ND-SI	Non-Deposit Taking Systemically Important NBFCs	NSFI	National Strategy for Financial Inclusion
NBFC-TL	NBFC-Top Layer	NSFR	Net Stable Funding Ratio
NBFC-UL	NBFC-Upper Layer	NSUCBs	Non-Scheduled Urban Co-operative Banks
NBFI	Non-Bank Financial Intermediation	NWRs	Negotiable Warehouse Receipts
NBFIs	Non-Bank Financial Intermediaries	O-ARR	Overnight Alternative Reference Rate
NBFIs	Non-Banking Financial Institutions	OD	Overdraft
NCCDs	Non-Centrally Cleared Derivatives	OEFs	Open-Ended Funds
		OFCBs	Overseas Foreign Currency Borrowings
		OIS	Overnight Indexed Swap
		OMO	Open Market Operation
		OSDT	Ombudsman Scheme for Digital Transactions

OSNBFC	Ombudsman Scheme for Non-Banking Financial Companies	RMCB	Risk Management Committee of the Board
OTC	Over-the-Counter	RoA	Return on Assets
OTS	One-Time Settlement	RoE	Return on Equity
PACS	Primary Agricultural Credit Societies	RR	Reserve Ratio
PBs	Payments Banks	RRBs	Regional Rural Banks
PCA	Prompt Corrective Action	RS	Regulatory Sandbox
PCARDBs	Primary Co-operative Agriculture and Rural Development Banks	RSA	Restructured Standard Advances
PCR	Provision Coverage Ratio	RT	Risk Thresholds
PDs	Primary Dealers	RTGS	Real Time Gross Settlement
PLI	Production Linked Incentive	RWAs	Risk-Weighted Assets
PLR	Prime Lending Rate	SARFAESI Act	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act
PMAY-G	Pradhan Mantri Awaas Yojana-Gramin	SBM-G	Swachh Bharat Mission-Gramin
PMAY-U	Pradhan Mantri Aawas Yojna-Urban	SBR	Scale Based Regulation
PMCBL	Punjab and Maharashtra Co-operative Bank Ltd	SCARDBs	State Co-operative Agriculture and Rural Development Banks
PMJDY	Pradhan Mantri Jan Dhan Yojana	SCBs	Scheduled Commercial Banks
PML	Prevention of Money Laundering	SDF	Standing Deposit Facility
PSBs	Public Sector Banks	SEs	Supervised Entities
PSL	Priority Sector Lending	SF/MF	Small and Marginal Farmers
PSLCs	Priority Sector Lending Certificates	SFBs	Small Finance Banks
PSUs	Public Sector Undertakings	SFG	Sustainable Finance Group
PVBs	Private Sector Banks	SGBs	Sovereign Gold Bonds
QBs	Qualified Buyers	SHG-BLP	Self-Help Group - Bank Linkage Programme
RBIH	Reserve Bank Innovation Hub	SHGs	Self Help Groups
RB-IOS	Reserve Bank - Integrated Ombudsman Scheme	SIAM	Society of Indian Automobile Manufacturers
RDG	Retail Direct Gilt	SIDBI	Small Industries Development Bank of India
REE	Real Estate Exposures	SLF	Special Liquidity Facility
REs	Regulated Entities	SLR	Statutory Liquidity Ratio

SLTRO	Special Long-Term Repo Operations	TREPS	Triparty Repo Dealing and Settlement
SMA	Special Mention Accounts	UCBs	Urban Co-operative Banks
SMEs	Small and Micro Enterprises	UIDAI	Unique Identification Authority Of India
SMFs	Small and Marginal Farmers		
SPDs	Standalone Primary Dealers	UPI	Unified Payments Interface
SPO	Second Party Opinion	U.K.	United Kingdom
SRs	Security Receipts	U.S.	United States
SSBs	Standard Setting Bodies	USFB	Unity Small Finance Bank
SSE	Sensitive Sector Exposure	UTs	Union Territories
StCBs	State Co-operative Banks	VAR	Vector Auto Regression
SUCBs	Scheduled Urban Co-operative Banks	VaR	Value at Risk
TBTF	Too-Big-To-Fail	VP	Variable Pay
TCFD	Task Force on Climate-Related Financial Disclosures	VRR	Variable Rate Repo
TLAC	Total Loss-Absorbing Capacity	VRRR	Variable Rate Reverse Repo
TLTRO	Targeted Long-Term Repo Operations	WAC	Weighted Average Cost
TR	Trade Repository	WAPs	Weighted Average Premiums
TR	Total Remuneration	WEO	World Economic Outlook
TReDS	Trade Receivables Discounting System	WGDL	Working Group on Digital Lending
		WOS	Wholly-Owned Subsidiary