

List of Select Abbreviations

AA	Account Aggregator	BSBDA	Basic Savings Bank Deposit Account
AACS	As Applicable to Co-operative Societies	BSE	Bombay Stock Exchange
ADR	American Depository Receipt	CAMELS	Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, and Systems and Control
AE	Advanced Economy	CAP	Corrective Action Plan
AEPS	Aadhaar-Enabled Payment System	CAR	Capital to Assets Ratio
AFC	Asset Finance Company	CARE	Credit Analysis and Research Limited
AIC	Akaike Information Criteria	CASA	Current Account and Savings Account
AIFI	All India Financial Institution	CBR	Correspondent Banking Relationship
ALM	Asset Liability Management	CBS	Core Banking Solution
AMC	Asset Management Company	CCB	Capital Conservation Buffer
AML / CFT	Anti-Money Laundering/ Combating the Financing of Terrorism	CCC	Certified Credit Counsellor
ANBC	Adjusted Net Bank Credit	CCCB	Counter-Cyclical Capital Buffer
AQR	Asset Quality Review	CCP	Central Counterparty
ARC	Asset Reconstruction Company	CD	Certificate of Deposit
ATM	Automated Teller Machine	C-D Ratio	Credit to Deposit Ratio
BC	Business Correspondent	CDIC	Canada Deposit Insurance Corporation
BCBS	Basel Committee on Banking Supervision	CDS	Credit Default Swap
BCP	Business Continuity Planning	CEPC	Consumer Education and Protection Cell
BCSBI	Banking Codes and Standards Board of India	CET1	Common Equity Tier-1
BFS	Board for Financial Supervision	CIC	Core Investment Company
BHIM	Bharat Interface for Money	CMB	Cash Management Bill
BIRD	Bankers' Institute of Rural Development	CMS	Complaint Management System
BIS	Bank for International Settlements	CoR	Certificate of Registration
BO	Banking Ombudsman	CP	Commercial Paper
BoE-CCS	Bank of England's Credit Condition Survey	CPI	Consumer Price Index
BRICS	Brazil, Russia, India, China and South Africa	CRAR	Capital to Risk-Weighted Assets Ratio

CRILC	Central Repository of Information on Large Credits	FII	Foreign Institutional Investor
CRISIL	Credit Rating Information Services of India Limited	FINCON	Financial Conglomerate Return
CRR	Cash Reserve Ratio	FIP	Financial Inclusion Plan
DCCB	District Central Co-operative Bank	FMR	Fraud Monitoring Return
DE	Designated Entity	FOBAPROA	Fonda Bancario de Proteccion al Ahorro
DICGC	Deposit Insurance and Credit Guarantee Corporation	FPI	Foreign Portfolio Investor
DNFBP	Designated Non-Financial Business and Profession	FPO	Follow-on Public Offer
DRT	Debt Recovery Tribunal	FRDI	Financial Resolution and Deposit Insurance
DSR	Debt Service Ratio	FSB	Financial Stability Board
DSTI	Debt-Service-to-Income	FSI	Financial Stability Institute
DTI	Debt-to-Income	FSLRC	Financial Sector Legislative Reforms Commission
EBPT	Earning Before Provisions and Taxes	FSWM	Financially Sound and Well Managed
ECL	Expected Credit Loss	GCC	General Credit Card
ECS	Electronic Clearance Service	GDP	Gross Domestic Product
EMDE	Emerging Market and Developing Economy	GDR	Global Depository Receipt
EFD	Enforcement Department	GFC	Global Financial Crisis
EME	Emerging Market Economy	GNPA	Gross Non-Performing Asset
EoL	Exchange of Letter	G-secs	Government Securities
ESDC	European Sovereign Debt Crisis	G-SIB	Global Systemically Important Bank
EURIBOR	Euro Interbank Offered Rate	G-SII	Global Systemically Important Insurer
EXIM Bank	Export Import Bank of India	GST	Goods and Services Tax
FATF	Financial Action Task Force	HFC	Housing Finance Company
FB	Foreign Bank	HKMA	Hong Kong Monetary Authority
FC	Financial Conglomerate	HP	Hodrick-Prescott
FCCB	Foreign Currency Convertible Bond	HQ	Hannan-Quinn Information Criterion
FCNR(B)	Foreign Currency Non-Resident (Bank)	HQLA	High Quality Liquid Assets
FI	Financial Institution	HRM	Human Resource Management
		HTM	Held To Maturity

IAC	Internal Advisory Committee	IRDA	Insurance Regulatory and Development Authority
IAIS	International Association of Insurance Supervisors	IRF	Inter Regulatory Forum
IBA	Indian Banks' Association	IRISc	Integrated Risk and Impact Scoring (Model)
IBBI	Insolvency and Bankruptcy Board of India	IRRBB	Interest Rate Risk in the Banking Book
IBC	Insolvency and Bankruptcy Code	ISS	Interest Subvention Scheme
IRB	Interest Rate Benchmark	IT	Information Technology
IC	Investment Company	JLF	Joint Lenders' Forum
ICAAP	Internal Capital Adequacy Assessment Process	JLG	Joint Liability Group
ICRR	Incremental Cash Reserve Ratio	JStCB	Jharkhand State Co-operative Bank
ICT	Information and Communications Technology	KA	Key Attribute
IDFC	Infrastructure Development Finance Corporation	KAMCO	Korean Asset Management Company
IDF-NBFC	Infrastructure Debt Fund-Non-Banking Financial Company	KCC	Kisan Credit Card
IFC	Infrastructure Finance Company	KYC	Know Your Customer
IFRS	International Financial Reporting Standards	LAB	Local Area Bank
IFSC	Indian Financial System Code	LAf	Liquidity Adjustment Facility
IMF	International Monetary Fund	LBS	Locational Banking Statistics
IMPS	Immediate Payment Service	LC	Loan Company
Ind AS	Indian Accounting Standards	LCR	Liquidity Coverage Ratio
INFE	International Network on Financial Education	LE	Large Exposures
INFOMERICS	Integrated Financial Omnibus Metrics Research of International Corporate Systems	LIBOR	London Inter-bank Offered Rate
InvIT	Infrastructure Investment Trust	LIC	Life Insurance Corporation of India
IOSCO	International Organisation of Securities Commissions	LOLR	Lender-of-Last-Resort
IPDI	Innovative Perpetual Debt Instruments	LR	Likelihood Ratio
IRACP	Income Recognition, Asset Classification and Provisioning	LTD	Long-Term (Subordinated) Deposit
		LTRCF	Long Term Rural Credit Fund
		LTV	Loan-to-Value
		MCLR	Marginal Cost of Funds based Lending Rate
		MFI	Micro-Finance Institution
		MGC	Mortgage Guarantee Company

MIS	Management Information System	NBFC-P2P	Non-Banking Financial Company – Peer to Peer Lending Platform
MMF	Money Market Fund		
MOSPI	Ministry of Statistics and Programme Implementation	NBFE	Non-Banking Financial Entity
MoU	Memorandum of Understanding	NBFI	Non-Banking Financial Institution
MPC	Monetary Policy Committee	NBNI G-SIFI	Non-Bank Non-Insurer Global Systemically Important Financial Institution
MPR	Monetary Policy Report		
MSC	Multi Service Centre	NCLAT	National Company Law Appellate Tribunal
MSE	Micro and Small Enterprise		
MSME	Micro, Small and Medium Enterprise	NCLT	National Company Law Tribunal
MSS	Market Stabilisation Scheme	NDS-OM	Negotiated Dealing System – Order Matching System
NABARD	National Bank for Agriculture and Rural Development	NDTL	Net Demand and Time Liabilities
NACH	National Automated Clearing House	NEDFi	North Eastern Development Finance Corporation Ltd.
NAFSCOB	National Federation of State Co-operative Banks Ltd.	NEFT	National Electronic Funds Transfer
NAMCABS	National Mission for Capacity Building of Bankers for Financing the MSME Sector	NHB	National Housing Bank
NAV	Net Asset Value	NII	Net Interest Income
NBFC	Non-Banking Financial Company	NIM	Net Interest Margin
NBFC-AA	Non-Banking Financial Company – Account Aggregator	NNPA	Net Non-Performing Asset
NBFC-D	Non-Banking Financial Company – Deposit-taking	NOF	Net Owned Fund
NBFC-IFC	Non-Banking Financial Company – Infrastructure Finance Company	NPA	Non-Performing Asset
NBFC-MFI	Non-Banking Financial Company – Micro Finance Institution	NPCI	National Payments Corporation of India
NBFC-ND	Non-Banking Financial Company – Non-Deposit taking	NPL	Non-Performing Loan
NBFC-ND-SI	Non-Deposit taking Systemically Important Non-Banking Financial Company	NPS	National Pension System
		NRA	National Risk Assessment
		NRE	Non-Resident External Rupee
		NRI	Non-Resident Indian
		NRLM	National Rural Livelihoods Mission
		NRNR	Non-Resident Non-Repatriable
		NRO	Non-Resident Ordinary
		NSCB	Non-Scheduled Co-operative Bank

NSE	National Stock Exchange	PMJDY	Pradhan Mantri Jan Dhan Yojana
NSFR	Net Stable Funding Ratio		
NSUCB	Non-Scheduled Urban Co-operative Bank	PNCPS	Perpetual Non-Cumulative Preference Shares
NULM	National Urban Livelihoods Mission	PoS	Point of Sale
		PP	Phillips-Perron
OBE	Off-Balance Sheet Exposure	PPI	Pre-paid Payment Instrument
OC	Overseeing Committee	PR	Principal Regulator
OD	Overdraft	PRA	Prudential Regulatory Authority
OECD	Organisation for Economic Co-operation and Development	PSB	Public Sector Bank
		PSL	Priority Sector Lending
OSFI	Office of the Superintendent of Financial Institutions	PSLC	Priority Sector Lending Certificate
OTC	Over-the-Counter	PVA	Prudent Valuation Adjustment
OTP	One-Time Password	PVB	Private Sector Bank
P2P	Peer-to-Peer	QIP	Qualified Institutional Placement
PACS	Primary Agricultural Credit Societies	QR	Quick Response
PAT	Profit After Tax	RBI	Reserve Bank of India
PB	Payments Bank	RC	Resolution Corporation
PBT	Profit Before Tax	RCS	Registrar of Co-operative Societies
PCA	Prompt Corrective Action	RE	Regulated Entities
PCARDB	Primary Co-operative Agriculture and Rural Development Bank	ReBIT	Reserve Bank Information Technology Private Limited
PCE	Partial Credit Enhancement	REITs	Real Estate Investment Trust
PCFC	Pre-Shipment Credit in Foreign Currency	RFR	Risk-Free Reference Rate
		RHS	Right Hand Scale
PCR	Provision Coverage Ratio	RNBC	Residuary Non-Banking Company
PD	Primary Dealer		
PDI	Perpetual Debt Instruments	RoA	Return on Asset
		RoE	Return on Equity
PFRDA	Pension Fund Regulatory and Development Authority	RRB	Regional Rural Bank
PIF	Pro-active Intervention Framework	RTGS	Real Time Gross Settlement
		S4A	Scheme for Sustainable Structuring of Stressed Assets
PLR	Prime Lending Rate		

SA-CCR	Standardised Approach for Measuring Counterparty Credit Risk	SPV	Special Purpose Vehicle
		SR	Security Receipt
SARFAESI	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest	StCB	State Co-operative Bank
		STCCS	Short-Term Co-operative Credit Structure
SBN	Specified Bank Note	ST-SAO	Short-Term (Seasonal Agricultural Operations)
SC	Sub-committee	SUCB	Scheduled Urban Co-operative Bank
SC / RC	Securitisation Company/ Reconstruction Company	TAICO Bank	Tamil Nadu Industrial Co-operative Bank Ltd.
SCA	Statutory Central Auditor	T-Bills	Treasury Bills
SCARDB	State Co-operative Agriculture and Rural Development Bank	TBTF	Too-Big-to-Fail
SCB	Scheduled Commercial Bank	TIBOR	Tokyo Interbank Offered Rate
SDR	Strategic Debt Restructuring	TLAC	Total Loss-Absorbing Capacity
SEBI	Securities and Exchange Board of India	TR	Trade Repository
		TReDS	Trade Receivables Discounting System
SFB	Small Finance Bank	UCB	Urban Co-operative Bank
SFC	State Financial Corporation	UPI	Unified Payment Interface
SGSY	Swarnajayanti Gram Swarojgar Yojana	VAR	Vector Auto Regression
SHG	Self-Help Group	VCF	Venture Capital Fund
SIB	Systemically Important Bank	WAC	Weighted Average Cost
SIDBI	Small Industries Development Bank of India	WACR	Weighted Average Call Money Rate
SLR	Statutory Liquidity Ratio	WALR	Weighted Average Lending Rate
SMA	Special Mention Account	WAM	Weighted Average Maturity
SME	Small and Medium Enterprise	WGRR	Working Group on Resolution Regimes
SMERA	Small and Medium Enterprises Ratings Agency	WLA	White Label ATM
SMF	Small and Marginal Farmer	WLTF	Wholesale and Long-Term Finance
SoC	Statement of Co-operation		
SPARC	Supervisory Program for Assessment of Risk and Capital	XBRL	eXtensible Business Reporting Language
SPD	Standalone Primary Dealer	y-o-y	Year-on-Year