

List of Select Abbreviations

ACP	Annual Credit Plan	CAMELS	Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, and Systems and Control
AE	Advanced Economy		
AFC	Asset Finance Company		
AFS	Available for Sale	CAR	Capital to Assets Ratio
AI	Artificial Intelligence	CASA	Current Account and Savings Account
AIFI	All-India Financial Institution		
ALM	Asset-Liability Mismatch	CBCG	Correspondent Banking Coordination Group
AMC	Asset Management Company	CBR	Correspondent Banking Relationship
AML/CFT	Anti-Money Laundering and Countering Financing of Terrorism	CBS	Core Banking Solution
ANBC	Adjusted Net Bank Credit	CCB	Capital Conservation Buffer
AQR	Asset Quality Review	CCF	Credit Conversion Factor
ARC	Asset Reconstruction Company	CCMP	Cyber Crisis Management Plan
ASF	Available Stable Funding	CCP	Central Counterparty
BCBS	Basel Committee on Banking Supervision	CD	Certificate of Deposit
BC	Business Correspondent	C-D Ratio	Credit to Deposit Ratio
BFS	Board for Financial Supervision	CDR	Cumulative Default Rates
BHC	Bank Holding Company	CDS	Credit Default Swap
BHIM	Bharat Interface for Money	CET	Common Equity Tier
BIFR	Board for Industrial and Financial Reconstruction	CiC	Currency in Circulation
BIOS	Basic Input-Output System	CIC	Credit Information Company
BO	Banking Ombudsman	CIC-ND-SI	NBFC - Systemically Important Core Investment Company
BoD	Board of Directors	CIRP	Corporate Insolvency Resolution Process
BoE-CCS	Bank of England Credit Condition Survey	CMB	Cash Management Bill
BoM	Board of Management	CoR	Certificate of Registration
bps	Basis points	CP	Commercial Paper
BSBDA	Basic Savings Bank Deposit Account	CRAR	Capital to Risk-weighted Assets Ratio
		CRE	Commercial Real Estate

CRILC	Central Repository of Information on Large Credits	FIP	Financial Inclusion Plan
		FPI	Foreign Portfolio Investment
CRR	Cash Reserve Ratio	FSB	Financial Stability Board
DBT	Direct Benefit Transfer	FSI	Financial Stability Institute
DCCB	District Central Co-operative Bank	FSWM	Financially Sound and Well Managed
DDB	Demand Deposit Balances	GCC	General Credit Card
DICGC	Deposit Insurance and Credit Guarantee Corporation	GDP	Gross Domestic Product
DRT	Debt Recovery Tribunal	GFC	Global Financial Crisis
DSA	Direct Selling Agent	GMM	Generalized Method of Moments
EBPT	Earnings Before Provisions and Taxes	GNPA	Gross Non-performing Asset
		G-secs	Government Securities
ECB	European Central Bank	G-SIB	Global Systemically Important Bank
ECS	Electronic Clearance Service		
EME	Emerging Market Economy	GST	Goods and Services Tax
EMI	Equated Monthly Installment	HFC	Housing Finance Company
EU	European Union	HFT	Held for Trade
EXIM Bank	Export Import Bank of India	HHI	Herfindahl-Hirschman Index
FALLCR	Facility to Avail Liquidity for Liquidity Coverage Ratio	HQLA	High Quality Liquid Asset
		HTM	Held to Maturity
FATF	Financial Action Task Force	IAC	Internal Advisory Committee
FB	Foreign Bank	IBA	Indian Banks' Association
FC	Financial Creditor	IBC	Insolvency and Bankruptcy Code
FDI	Foreign Direct Investment	IBU	IFSC Banking Unit
FDIC	Federal Deposit Insurance Corporation	ICAI	Institute of Chartered Accounts of India
FEMA	Foreign Exchange Management Act	ICT	Information and Communication Technology
FFEIC	Federal Financial Institutions Examination Council	IDF-NBFC	Infrastructure Debt Fund-NBFC
		IFR	Investment Fluctuation Reserve
FIBIL	Financial Benchmark India Private Ltd.	IFRS	International Financial Reporting Standards

IFSC	International Financial Services Centre	MSS	Market Stabilisation Scheme
IIP	Index of Industrial Production	MTM	Mark-to-Market
IMPS	Immediate Payment Service	NABARD	National Bank for Agriculture and Rural Development
Ind-AS	India Accounting Standard	NACH	National Automated Clearing House
InvIT	Infrastructure Investment Trust	NAFIS	NABARD All India Rural Financial Inclusion Survey
IPO	Initial Public Offering	NBFC	Non-Banking Financial Company
IT	Information Technology	NBFC-AA	Non-Banking Financial Company - Account Aggregator
KCC	Kisan Credit Card	NBFC-D	Deposit-taking Non-Banking Financial Company
KYC	Know Your Customer	NBFC-IFC	Non-Banking Financial Company Infrastructure Finance Company
LAB	Local Area Bank	NBFC-MFI	Non-Banking Financial Company -Micro Finance Institution
LAF	Liquidity Adjustment Facility	NBFC-ND	Non-Banking Financial Company - Non-Deposit taking
LBS	Lead Bank Scheme	NBFC-ND-SI	Non-Deposit taking Systemically Important Non-Banking Financial Company
LC	Loan Company	NBFC-P2P	Non-Banking Financial Company - Peer to Peer Lending Platform
LCR	Liquidity Coverage Ratio	NBFI	Non-Banking Financial Institution
LDM	Lead District Manager	NCLT	National Company Law Tribunal
LEI	Legal Entity Identifier	NDTL	Net Demand and Time Liabilities
LTV	Loan-to-Value	NEFT	National Electronic Fund Transfer
MDR	Merchant Discount Rate	NHB	National Housing Bank
MFIs	Monetary Financial Institutions	NII	Net Interest Income
MFI	Micro-Finance Institution	NIM	Net Interest Margin
MGC	Mortgage Guarantee Company	NNPA	Net Non-performing Asset
MHP	Minimum Holding Period		
ML	Machine Learning		
MPC	Monetary Policy Committee		
MPP	Macro-prudential Policy		
MSE	Micro and Small Enterprise		
MSF	Marginal Standing Facility		
MSME	Micro, Small And Medium Enterprise		

NOF	Net Owned Fund	PML	Prevention of Money Laundering
NOFHC	Non-operative Financial Holding Company	PMSBY	Pradhan Mantri Suraksha Bima Yojana
NPA	Non-performing Assets	PoS	Point-of-Sale
NPCI	National Payments Corporation of India	PPI	Pre-paid Payment Instrument
NPISH	Non-profit Institution Serving Household	PSB	Public Sector Bank
NPL	Non-performing Loan	PSL	Priority Sector Lending
NRE	Non-resident External Rupee	PSLC-A	PSLC-Agriculture
NRLM	National Rural Livelihoods Mission	PSLC-G	PSLC-General
NSFR	Net Stable Funding Ratio	PSLC-ME	PSLC-Micro Enterprises
NSUCB	Non-scheduled UCB	PSLC	Priority Sector Lending Certificate
NULM	National Urban Livelihoods Mission	PSLC-SM	PSLC-Small & Marginal Farmers
OBE	Off-Balance Sheet Exposure	PTA	Prudential Treatment of Problem Asset
OMO	Open Market Operation	PVB	Private Sector Bank
OTC	Over-the-Counter	QIP	Qualified Institutional Placement
PACS	Primary Agricultural Credit Societies	RERA	Real Estate Regulation and Development Act
PAT	Profit After Tax	RIDF	Rural Infrastructure Development Fund
PB	Payments Bank	RoA	Return on Assets
PCA	Prompt Corrective Action	RoE	Return on Equity
PCARDB	Primary Co-operative Agriculture and Rural Development Bank	RP	Resolution Plan
PCR	Public Credit Registry	RRB	Regional Rural Bank
PD	Primary Dealer	RSF	Required Stable Funding
PLR	Prime Lending Rate	RTGS	Real Time Gross Settlement
PMAY	Pradhan Mantri Awas Yojana	RWA	Risk Weighted Asset
PMJDY	Pradhan Mantri Jan Dhan Yojana	SAR	Suspicious -Activity-Reporting
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana	SARFAESI	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interests
		SBN	Specified Bank Note

SCARDB	State Co-operative Agriculture and Rural Development Bank	T-Bill	Treasury Bill
SCB	Scheduled Commercial Bank	TBTF	Too-big-to-fail
SDL	State Development Loan	TFCF	Task Force on Climate-related Financial Disclosures
SDR	Special Drawing Right	T-LAC	Total Loss Absorbency Capacity
SFB	Small Finance Bank	TPE	Third Party Entity
SGSY	Swarnajayanti Gram Swarojgar Yojana	TReDS	Trade Receivables Discounting System
SHG	Self-help Group	U.A.E.	United Arab Emirates
SIDBI	Small Industries Development Bank of India	UCB	Urban Co-operative Bank
SLBC	State Level Bankers' Committee	U.K.	United Kingdom
SLR	Statutory Liquidity Ratio	UPI	Unified Payments Interface
SMA	Special Mention Account	URC	Unbanked Rural Centres
SPD	Standalone Primary Dealer	U.S.	United States
SR	Security Receipt	VAR	Vector Auto-Regression
StCB	State Co-operative Bank	VC	Virtual Currency
ST-SAO	Short-term Seasonal Agricultural Operation	WAC	Weighted Average Cost
SUCB	Scheduled Urban Co-operative Bank	WACR	Weighted Average Call Rate
SWIFT	Society for Worldwide Interbank Financial Telecommunication	WAM	Weighted Average Maturity
		WLA	White-Label ATM
		WOS	Wholly Owned Subsidiary