

**Abbreviations**

AAS	Auditor Allocation System
AIFI	All India Financial Institution
ARC	Asset Reconstruction Company
CB	Commercial Banks
CIC	Core Investment Company
CIMS	Centralised Information Management System
CRILC	Central Repository of Information on Large Credit
DoS	Department of Supervision
FB	Foreign Bank
FC	Financial Conglomerate
HFC	Housing Finance Company
IBU	International Financial Services Centre (IFSC) Banking Unit
IFSC	International Financial Services Centre
LAB	Local Area Bank
LFAR	Long Form Audit Report
MSME	Micro, Small and Medium Enterprise
NABARD	National Bank for Agriculture and Rural Development
NABFID	National Bank for Financing Infrastructure and Development
NBFC	Non-Banking Financial Company
NBFC – BL	NBFC – Base Layer
NBFC – ICC	NBFC – Investment and Credit Company
NBFC – MFI	NBFC – Micro Finance Institution
NBFC – ML	NBFC – Middle Layer
NBFC – P2P	NBFC – Peer to Peer Lending Platform
NBFC – SPD	NBFC – Standalone Primary Dealer
NBFC – UL	NBFC – Upper Layer
NHB	National Housing Bank
OBU	Offshore Banking Unit
PAN	Permanent Account Number
PB	Payment Bank
PSB	Public Sector Bank
RNBC	Residuary Non-Banking Finance Company
RRB	Regional Rural Bank
SARFAESI Act	Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act
SBA	Statutory Branch Auditor
SCA	Statutory Central Auditor
SCB	Scheduled Commercial Bank
SE	Supervised Entity
SFB	Small Finance Bank
SHG	Self Help Group
SIDBI	Small Industries Development Bank of India
SLR	Statutory Liquidity Ratio
UCB	Primary (Urban) Co-operative Bank/ Urban Co-operative Banks
XBRL	eXtensible Business Reporting Language