

## List of Select Abbreviations

ABS	Asset Backed Securities	DCCB	District Central Cooperative Bank
ACR	Asset Coverage Ratio	DD	Distress Dependence
ADR	American Depository Receipt	DER	Debt- Equity Ratio
ALM	Asset Liability Management	DICGC	Deposit Insurance and Credit Guarantee Corporation
Bankex	Bombay Stock Exchange's Banking Index	DIF	Deposit Insurance Fund
BCBS	Basel Committee on Banking Supervision	DoE	Duration of Equity
BIS	Bank for International Settlements	DSCR	Debt Service Coverage Ratio
BPSS	Board for Regulation and Supervision of Payment and Settlement systems	DTL	Demand and Time Liabilities
BRIC	Brazil, Russia, India and China	DvP	Delivery Vs. Payment
BSE	Bombay Stock Exchange	ECB	External Commercial Borrowing
CAD	Current Account Deficit	EFSF	European Financial Stability Fund
CAMEL	Capital, Asset quality, Management, Earning, Liquidity	ELD	Equity Linked Debentures
CASA	Current Account Savings Account	EM	Emerging Market
CBLO	Collateralised Borrowing and Lending Obligation	EME	Emerging Market Economy
CCIL	Clearing Corporation of India Limited	EMP	Exchange Market Pressure
CCP	Central Counterparty	ESM	European Stabilisation Mechanism
CD	Certificates of Deposit	ETF	Exchange - Traded Fund
CDS	Credit Default Swap	EXIM Bank	Export Import Bank
CFSA	Committee on Financial Sector Assessment	EU	European Union
CGFS	Committee on the Global Financial System	FAO	Food and Agriculture Organisation
CIBIL	Credit Information Bureau of India Limited	FASB	Financial Accounting Standards Board
CP	Commercial Paper	FC	Financial Conglomerate
CPS	Convertible Preference Shares	FI	Financial Institution
CPSS	Committee on Payment and Settlement System	FII	Foreign Institutional Investor
CRA	Credit Rating Agency	FMP	Fixed Maturity Plan
CRE	Commercial Real Estate	FPO	Follow-on Public Offering
CRAR	Capital to Risk-weighted Assets Ratio	FSAP	Financial Sector Assessment Programme
CRR	Cash Reserve Ratio	FSB	Financial Stability Board
		FSDC	Financial Stability and Development Council
		FSI	Financial Stress Indicator
		FSR	Financial Stability Report
		FSU	Financial Stability Unit
		G 7	Group of Seven Industrialised Nations

List of Select Abbreviations

GAAP	Generally Accepted Accounting Principles	IPO	Initial Public Offering
GARCH	Generalised Auto Regressive Conditional Heteroskedasticity	IPRE	Income Producing Real Estate
GDP	Gross Domestic Product	ISDA	International Swaps and Derivatives Association
GDS	Gross Domestic Savings	IT	Information Technology
GFSR	Global Financial Stability Report	LAB	Local Area Bank
GIMF	Global Integrated Monetary and Fiscal Model	LAF	Liquidity Adjustment Facility
HFC	Housing Finance Company	LBO	Leveraged Buy-Outs
HFT	Held for Trading	LCR	Liquidity Coverage Ratio
HLCCFM	High Level Coordination Committee on Financial Markets	LCFIs	Large and Complex Financial Institutions
HTM	Held to Maturity	LoLR	Lender of Last Resort
IADI	International Association of Deposit Insurers	LSOs	Loan Sell-offs
IASB	International Accounting Standards Board	LTV	Loan To Value
ICAI	Institute of Chartered Accountants of India	MCA	Ministry of Corporate Affairs
ICT	Information and Communication Technology	MF	Mutual Fund
ID	Investment to Deposit	MFI	Microfinance institution
IDFC	Infrastructure Development Finance Company	MMMF	Money Market Mutual Fund
IDL	Intra-day Liquidity	MIBOR	Mumbai Interbank Offered Rate
IDRBT	Institute for Development and Research in Banking Technology	MICR	Magnetic Ink Character Recognition
IFRS	International Financial Reporting Standards	MIFOR	Mumbai Interbank Forward Rate
IIF	Institute for Industrial Finance	MOU	Memorandum of Understanding
IIFCL	Indian Infrastructure Finance Company Limited	MPI	Macro Prudential Indicators
IIP	Index of Industrial Production	MSCI	Morgan Stanley Capital International
IMF	International Monetary Fund	MSS	Market Stabilisation Scheme
INR	Indian Rupee	MTM	Mark-to-Market
INFINET	Indian Financial Network	NABARD	National Bank for Agricultural and Rural Development
IOSCO	International Organisation of Securities Commissions	NBFC	Non-Banking Financial Company
IRS	Interest Rate Swaps	NBFC AFC	NBFC-Asset Finance Company
IRDA	Insurance Regulatory and Development Authority	NBFC-D	Deposit taking NBFC
		NBFC-ND-SI	Non-Banking Financial Company-Non Deposit taking-Systemically Important
		NBFC-SI	Non-Banking Financial Company-Systemically Important
		NBFIs	Non-Banking Financial Institutions
		NCD	Non-Convertible Debenture
		NDF	Non-Deliverable Forward
		NHB	National Housing Bank

NOC	No Objection Certificate	S&P	Standard & Poor's
NPA	Non-Performing Asset/Advances	SCARDB	State Cooperative Agriculture and Rural Development Bank
NSCCL	National Securities Clearing Corporation Ltd	SCB	Scheduled Commercial Bank
NSE	National Stock Exchange	SEBI	Securities and Exchange Board of India
NSFR	Net Stable Funding Ratio	SENSEX	Bombay Stock Exchange Sensitive Index
OBS	Off-Balance Sheet	SI	Systemically Important
OECD	Organisation for Economic Co-operation and Development	SIDBI	Small Industries Development Bank of India
OIS	Overnight Indexed Swap	SIFI	Systemically Important Financial Institution
OMO	Open Market Operation	SLB	Stock Lending and Borrowing
OTC	Over The Counter	SLR	Statutory Liquidity Ratio
P/E	Price to Earnings Ratio	SMFST	Systemic Macro-Financial Stress Test
PEF	Private Equity Funds	SOL	Single Order Limit
PACS	Primary Agricultural Credit Society	SPV	Special Purpose Vehicle
PCARDB	Primary Cooperative Agriculture and Rural Development Bank	SRM	Systemic Risk Monitor
PCR	Provision Coverage Ratio	StCB	State Cooperative Bank
PLR	Prime Lending Rate	SUCB	Scheduled Urban Co-operative Bank
PMI	Purchase Managers Indices	TA	Total Assets
PMD	Portfolio Multivariate Density	TAFUCB	Task Force for Urban Co-operative Banks
PSB	Public Sector Bank	TB	Treasury Bill
PSS	Payment and Settlement Systems	TD	Total Deposits
QE	Quantitative Easing	TI	Total Investments
QIP	Qualified Institutional Purchases	TIPS	Treasury Inflation Protection Securities
QIS	Quantitative Impact Study	TNW	Tangible Net Worth
REE	Real Estate Exposures	TOL	Total Outside Liability
REER	Real Effective Exchange Rate	UCB	Urban Co-operative Banks
RoA	Return on Assets	UTI	Unit Trust of India
RoE	Return on Equity	VaR	Value at Risk
RRB	Regional Rural Bank	VAR	Vector Auto Regressive
RRPs	Recovery and Resolution Plans	VCF	Venture Capital Fund
RSA	Rate Sensitive Asset	VIX	Volatility Index
RSL	Rate Sensitive Liability	WEO	World Economic Outlook
RTGS	Real Time Gross Settlement	Y-o-Y	Year-on-Year
RWA	Risk-Weighted Assets		