

List of Select Abbreviations

AFS	Available for Sale	EU	European Union
AIFIs	All India Financial Institutions	FCA	Financial Conduct Authority, UK
AMC-MFs	Asset Management Companies- Mutual Funds	FCTR	Foreign Currency Translation Reserve
AML	Anti-Money Laundering	FEMA	Foreign Exchange Management Act
ARCs	Asset Reconstruction Companies	FIMMDA	Fixed Income Money Market and Derivatives Association of India
AT1	Additional Tier 1	FMI	Financial Market Infrastructure
AUM	Assets Under Management	FPI	Foreign Portfolio Investment
BCBS	Basel Committee on Banking Supervision	FRBM	Fiscal Responsibility and Budget Management
BCT	Blockchain Technology	FSAP	Financial Sector Assessment Program
BRR	Business Responsibility Report	FSDC	Financial Stability and Development Council
BSI	Banking Stability Indicator	FSR	Financial Stability Report
CAP	Corrective Action Plan	FVOCI	Fair value through other comprehensive income
CET1	Common equity Tier I	GDP	Gross Domestic Product
CP	Commercial Paper	GIMAR	Global Insurance Market Report
CPI	Consumer Price Index	GNPA	Gross Non-Performing Advances
CPMI	Committee on Payments and Market Infrastructures	GST	Goods and Services Tax
CRAR	Capital to Risk-weighted Assets Ratio	GVA	Gross Value Added
CRAs	Central Record-keeping Agencies	HFCs	Housing Finance Companies
CRO	Chief Risk Officer	HFT	Held for Trading
CRR	Cash Reserve Ratio	HQLAs	High Quality Liquid Assets
DER	Debt Equity Ratio	HTM	Held to Maturity
DICGC	Deposit Insurance and Credit Guarantee Corporation	IAIS	International Association of Insurance Supervisors
EBITDA	Earnings before interest, taxes, depreciation and amortisation	ICR	Interest Coverage Ratio
ECL	Expected Credit Loss	ICEX	Indian Commodity Exchange
ECB	European Central Bank / External Commercial Borrowings	IFRS	International Financial Reporting Standards

List of Select Abbreviations

IFSCs	International Financial Services Centres	NGNF	Non-Government Non-Financial
IGRP	Investor Grievance Redressal Panel	NHB	National Housing Bank
IIRC	International Integrated Reporting Council	NIC	Notes in Circulation
Ind-AS	Indian Accounting Standards	NII	Net Interest Income
InvITs	Infrastructure Investment Trusts	NNPA	Net Non-Performing Advances
IOSCO	International Organisation of Securities Commissions	NOF	Net Owned Fund
IRACP	Income Recognition, Asset Classification and Provisioning	NPA	Non-Performing Advances
IRDAI	Insurance Regulatory and Development Authority of India	NPS	National Pension System
ISL	Institute for Shipping Economics and Logistics	OCI	Other Comprehensive Income
JLF	Joint Lenders' Forum	OFI	Other Financial Intermediaries
KYC	Know Your Customer	OIEA	Office of Investor Education and Advocacy
LAF	Liquidity Adjustment Facility	OIS	Overnight Indexed Swap
LCR	Liquidity Coverage Ratio	OOI	Other Operating Income
MCA	Ministry of Corporate Affairs	OTC	Over the Counter
MII	Market Infrastructure Institutions	P2P	Peer to Peer
MSF	Marginal Standing Facility	PAT	Profit after Tax
MTM	Marked-to-Market	PBT	Profit before Tax
NABARD	National Bank for Agriculture and Rural Development	PCA	Prompt Corrective Action
NBFC	Non-Banking Financial Companies	PD	Probability of Default
NBFCs-D	Non-Banking Financial Companies-Deposit Accepting	PF	Pension Fund
NBFCs-ND-SI	Non-Banking Financial Companies-Non-Deposit Accepting-Systemically Important	PFRDA	Pension Fund Regulatory and Development Authority
NDOIS	Non-Deliverable Overnight Indexed Swap	PMAY	Pradhan Mantri Awas Yojana
NDTL	Net Demand and Time Liabilities	PMFBY	Pradhan Mantri Fasal Bima Yojana
NEFT	National Electronic Funds Transfer	PMI	Purchasing Managers' Index
		POS	Point of Sale
		PSBs	Public Sector Banks
		PVBs	Private Sector Banks
		QIP	Qualified Institutional Placement
		RCAP	Regulatory Capital Assessment Program

REITs	Real Estate Investment Trusts	SNRRA	Special Non-Resident Rupee Account(s)
RTGS	Real Time Gross Settlement	SREP	Supervisory Review and Evaluation Process
RWA	Risk-Weighted Assets	SRS	Systemic Risk Survey
RWI	Rheinisch-Westfälisches Institut für Wirtschaftsforschung	SUCBs	Scheduled Urban Co-operative Banks
SBNs	Specified Bank Notes	TfT	Trade for Trade
SCBs	Scheduled Commercial Banks	TRs	Trade Repositories
SEBI	Securities and Exchange Board of India	UCBs	Urban Co-operative Banks
SIDBI	Small Industries Development Bank of India	UTI	Unique Transaction Identifier
SLR	Statutory Liquidity Ratio	VAR	Vector Auto Regression
SMA	Special Mention Account	VCFs	Venture Capital Funds
		VCs	Virtual Currencies