

List of Select Abbreviations

AEs	Advanced Economies	CP	Commercial Paper
AFS	Available for Sale	CPI	Consumer Price Index
ALM	Asset Liability Management	CPSS	Committee on Payment and Settlement Systems
APMC	Agriculture Produce Marketing Committee	CRAR	Capital to Risk Weighted Assets Ratio
AR	Autoregression	CRR	Cash Reserve Ratio
ATM	Automated Teller Machine	CV	Coefficient of Variation
AUM	Assets Under Management	DB	Defined Benefit
BCBS	Basel Committee On Banking Supervision	DC	Defined Contribution
BCP	Business Continuity Plan	DCCBs	District Central Co-operative Banks
BE	Budget Estimate	DICGC	Deposit Insurance and Credit Guarantee Corporation
BIS	Bank for International Settlements	DR	Disaster Recovery
BPL	Below Poverty Line	D-SIBs	Domestic Systemically Important Banks
BSE	Bombay Stock Exchange	EAD	Exposure At Default
BSI	Banking Stability Index	EBA	European Banking Authority
BSMD	Banking System's portfolio Multivariate Density	EBIT	Earnings Before Interest, Tax
BSMs	Banking Stability Measures	EBITDA	Earnings Before Interest, Tax, Depreciation and Amortisation
CAD	Current Account Deficit	ECB	External Commercial Borrowing
CALCS	Capital adequacy, Asset quality, Liquidity, Compliance and System & control	EFSF	European Financial Stability Facility
CAMELS	Capital adequacy, Asset quality, Management, Earning, Liquidity and System & control	eIA	Electronic Insurance Account
CAP	Corrective Action Plan	EL	Expected Loss
CBLO	Collateralized Borrowing and Lending Obligation	EMDEs	Emerging Market and Developing Economies
CBS	Core Banking Solution	EMEs	Emerging Market Economies
CCIL	Clearing Corporation of India Limited	EMV	Europay, MasterCard and Visa
C-D	Credit-Deposit	ES	Expected Shortfall
CDs	Certificates of Deposits	ESM	European Stability Mechanism
CDS	Credit Default Swap	ESMA	European Securities and Markets Authority
CDSL	Central Depository Services Limited	EU	European Union
CET1	Common Equity Tier 1	EXIM	Export Import
CFSA	Committee on Financial Sector Assessment	FBs	Foreign Banks
CFTC	Commodity Futures Trading Commission	FCNR(B)	Foreign Currency Non-Resident (Borrowing)
CIMDO	Consistent Information Multivariate Density Optimizing	FCRA	Forward Contracts (Regulation) Act
		FDI	Foreign Direct Investment
		FED	Federal Reserve

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FII	Foreign Institutional Investors	IRF	Interest Rate Futures
FIMMDA	Fixed Income Money Market and Derivatives Association Of India	IRS	Interest Rate Swap
FI	Financial Institutions	ISO	International Organization for Standardization
FMC	Forward Markets Commission	IT	Information Technology
FMI	Financial Market Infrastructure	IVR	Interactive Voice Response
FOMC	Federal Open Market Committee	JLF	Joint Lenders' Forum
FRBMA	Fiscal Responsibility and Budget Management Act	JPoD	Joint Probability of Distress
FSAP	Financial Sector Assessment Programme	LEI	Legal Entity Identifier
FSB	Financial Stability Board	LGD	Loss Given Default
FSDC	Financial Stability and Development Council	MFs	Mutual Funds
FSR	Financial Stability Report	MIBOR	Mumbai Inter-Bank Offer Rate
FX	Foreign Exchange	MMMFs	Money Market Mutual Funds
GCF	Gross Capital Formation	MNOs	Mobile Network Operators
GDP	Gross Domestic Product	MOTO	Mail Order Telephone Order
GFC	Global Financial Crisis	MSE	Medium and Small Enterprises
GFCE	Government Final Consumption Expenditure	MSF	Marginal Standing Facility
GFD	Gross Fiscal Deficit	MTM	Mark to Market
GNPA	Gross Non Performing Asset	NABARD	National Bank for Agriculture and Rural Development
GOI	Government of India	NAV	Net Asset Value
G-Secs	Government Securities	NBFC-ND-SI	Non-Banking Financial Company - Non-Deposit taking - Systemically Important
G-SIBs	Global Systemically Important Banks	NBFCs	Non Banking Financial Companies
G-SIFIs	Global Systemically Important Financial Institutions	NBFC-SI	Non-Banking Financial Company - Systemically Important
HFCs	Housing Finance Companies	NBFIs	Non Banking Financial Institutions
HFT	Held for Trading	NDS	Negotiated Dealing System
HLSC	High Level Steering Committee	NGNF	Non-Government Non-Financial
HTM	Held to Maturity	NHB	National Housing Bank
IAIG	Inter-Agency Implementation Group	NPA	Non Performing Asset
IBA	Indian Banks Association	NPBs	New Private Banks
ICCL	Indian Clearing Corporation Limited	NPS	National Pension System
IFP	Institute of Financial Planning	NRE	Non-Resident External
IIBs	Inflation Indexed Bonds	NRI	Non Resident Indian
IMF	International Monetary Fund	NSAP	National Social Assistance Programmes
INR	Indian Rupee	NSCCL	National Securities Clearing Corporation Limited
IOSCO	International Organisation of Securities Commission	NSDL	National Securities Depository Limited
IRDA	Insurance Regulatory and Development Authority	NSE	National Stock Exchange

NSEL	National Spot Exchange limited	RTGS	Real Time Gross Settlement
NSFE	National Strategy for Financial Education	RWA	Risk Weighted Assets
OBUs	Overseas Banking Units	SCBs	Scheduled Commercial Banks
OECD	Organization for Economic Co-operation and Development	SCV	Single Customer View
OFIs	Other Financial Intermediaries	SEBI	Securities and Exchange Board of India
OIS	Overnight Index Swap	SEC	Securities and Exchange Commission
OMCs	Oil Marketing Companies	SGF	Settlement Guarantee Fund
OMO	Open Market Operation	S-I	Saving-Investment
OPBs	Old Private Banks	SIDBI	Small Industries Development Bank of India
OPEC	Organization of Petroleum Exporting Countries	SIFIs	Systemically Important Financial Institutions
OSS	Off-Site Surveillance	SLI	Systemic Liquidity Index
OTC	Over The Counter	SLR	Statutory Liquidity Ratio
P2P	Peer-to-Peer	SMS	Short Message Service
PAN	Permanent Account Number	SPARC	Supervisory Programme for Assessment of Risk and Capital
PAT	Profit After Tax	SRS	Systemic Risk Survey
PD	Probability of Default	SSM	Single Supervisory Mechanism
PDs	Primary Dealers	SUCBs	Scheduled Urban Cooperative Banks
PFCE	Private Final Consumption Expenditure	TBTF	Too-Big-To-Fail
PFMIs	Principles for Financial Market Infrastructure	TI	Toxicity Indices
PFRDA	Pension Fund Regulatory and Development Authority	TLI	Term Lending Institution
PIN	Personal Identification Number	UCBs	Urban Cooperative Banks
PLR	Prime Lending Rate	UL	Unexpected Loss
PoD	Probability of Distress	US	United States
POS	Point-of-Sale	USD	United States Dollar
PSBs	Public Sector Banks	USSD	Unstructured Supplementary Service Data
PSU	Public Sector Undertaking	VAPT	Vulnerability Assessment and Penetration Testing
QE	Quantitative Easing	VAR	Vector Autoregression
RBI	Reserve Bank of India	VaR	Value at Risk
RBS	Risk Based Supervision	VI	Vulnerability Indices
REER	Real Effective Exchange Rate	WEO	World Economic Outlook
REITs	Real Estate Investment Trusts	WI	When Issued
RFIs	Refinancing Institutions	WPI	Wholesale Price Index
RoA	Return On Assets	XBRL	Extensible Business Reporting Language
RoE	Return on Equities	XML	Extensible Mark-up Language
ROs	Representative Offices	Y-o-Y	Year-on-Year
RRBs	Regional Rural Banks		