

## List of Select Abbreviations

AACS	As Applicable to Co-operative Societies	DXY	US Dollar Index
ABCP	Asset-Backed Commercial Paper	EBPT	Earnings Before Provision and Taxes
ADXY	Bloomberg – JP Morgan Asia Dollar Index	ECB	External Commercial Borrowing / European Central Bank
AMCs	Asset Management Companies	ECGC	Export Credit Guarantee Corporation
BBA	British Bankers Association	EFSF	European Financial Stability Facility
BCBS	Basel Committee on Banking Supervision	EME	Emerging Market Economy
BIS	Bank for International Settlements	FASB	Financial Accounting Standards Board
BR Act	Banking Regulation Act	FC	Financial Conglomerate
BSE	Bombay Stock Exchange	FCCB	Foreign Currency Convertible Bond
BSI	Banking Stability Index	FDI	Foreign Direct Investment
BSMD	Banking System's Portfolio Multivariate Density	FII	Foreign Institutional Investor
CAD	Current Account Deficit	FMSI	Financial Market Stability Indicator
CASA	Current Account Savings Account	FSA	Financial Services Authority
CBLO	Collateralised Borrowing and Lending Obligation	FSB	Financial Stability Board
CCBS	Cross Currency Basis Swap	FSI	Financial Soundness Indicators / Financial Stability Indicator
CCIL	Clearing Corporation of India Limited	FSDC	Financial Stability and Development Council
CCP	Central Counterparty	FSLRC	Financial Sector Legislative Reforms Commission
CD	Credit to Deposit / Certificate of Deposit	FSR	Financial Stability Report
CDS	Credit Default Swap	FX	Foreign Exchange
CIGS	Canon Institute for Global Studies	F & O	Futures and Options
CP	Commercial Paper	GCF	Gross Capital Formation
CRAR	Capital to Risk-weighted Assets Ratio	GDP	Gross Domestic Product
CRR	Cash Reserve Ratio	GFCE	Government Final Consumption Expenditure
CSAs	Credit Support Annexes	G-SIB	Globally Systemically Important Bank
CSO	Central Statistical Organisation	HIBOR	Hong Kong Interbank Offered Rate
CVA	Credit Value Adjustment	HTM	Held-to-Maturity
DCCB	District Central Cooperative Bank	IAS	International Accounting Standards
DICGC	Deposit Insurance and Credit Guarantee Corporation	IASB	International Accounting Standards Board
DR	Disaster Recovery	IDFs	Infrastructure Debt Funds
DSB	Designated Settlement Bank	IFRS	International Financial Reporting Standards

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IMF	International Monetary Fund	PACS	Primary Agricultural Credit Society
INR	Indian Rupee	PAT	Profit After Tax
IRDA	Insurance Regulatory and Development Authority	PCARDB	Primary Cooperative Agriculture and Rural Development Bank
IRS	Interest Rate Swap	PCR	Provision Coverage Ratio
ISDA	International Swaps and Derivatives Association	PE	Private Equity
JPoD	Joint Probability of Distress	PFCE	Private Final Consumption Expenditure
LAF	Liquidity Adjustment Facility	PFRDA	Pension Fund Regulatory and Development Authority
LCR	Liquidity Coverage Ratio	PMI	Purchasing Managers' Index
LEI	Legal Entity Identifier	PoD	Probability of Distress
LIBOR-OIS	London Interbank Offered Rate-Overnight Indexed Swap	PSB	Public Sector Bank
MF	Mutual Funds	RTGS	Real Time Gross Settlement
MSI	Macro Stability Indicator	SCARDB	State Cooperative Agriculture and Rural Development Bank
MSP	Minimum Support Prices	SCB	Scheduled Commercial Bank
MTM	Mark-to-Market	SEB	State Electricity Boards
NBFC	Non-Banking Financial Company	SEBI	Securities and Exchange Board of India
NBFC-D	Deposit taking NBFC	SGF	Settlement Guarantee Fund
NBFC-ND-SI	Non-Banking Financial Company-Non Deposit taking-Systemically Important	SIFI	Systemically Important Financial Institution
NBFC-SI	Non-Banking Financial Company-Systemically Important	SLI	Systemic Liquidity Index
NDF	Non-Deliverable Forward	SLR	Statutory Liquidity Ratio
NECS	National Electronic Clearing Service	StCB	State Cooperative Bank
NEFT	National Electronic Fund Transfer	SUCB	Scheduled Urban Cooperative Bank
NHB	National Housing Bank	TI	Toxicity Index
NII	Net Interest Income	UCB	Urban Cooperative Bank
NIM	Net Interest Margin	VaR	Value at Risk
NPA	Non-Performing Asset/Advances	VAR	Vector Auto Regression
NPS	New Pension System	VI	Vulnerability Index
NSE	National Stock Exchange	VIX	Volatility Index
OD	Over Draft	WG	Working Group
OECD	Organisation for Economic Cooperation and Development	WMA	Ways and Means Advances
OIS	Overnight Index Swaps	WMS	Wealth Management Services
OMO	Open Market Operations	WPI	Wholesale Price Index
OTC	Over The Counter	WTO	World Trade Organisation
		Y-o-Y	Year-on-Year