

## List of Select Abbreviations

AA	Account Aggregator	CCIL	Clearing Corporation of India Limited
ABHA	Ayushman Bharat Health Account		
AD	Authorised Dealer	CCPs	Central Counterparties
ADL	Autoregressive Distributed Lag	CCs	Clearing Corporations
AEs	Advanced Economies	CD	Corporate Debtor
AFS	Available for Sale	CDMDF	Corporate Debt Market Development Fund
AI	Artificial Intelligence		
AID	All Inclusive Direction	CDSL	Central Depository Services Limited
AIFIs	All-India Financial Institutions	CERT-IN	Computer Emergency Response Team
AIFs	Alternative Investment Funds		
AMC	Asset Management Companies	CET1	Common Equity Tier 1
AMFI	Association of Mutual Funds in India	CFT	Countering the Financing of Terrorism
AML	Anti Money Laundering		
APIs	Application Programming Interfaces	CIC	Core Investment Company
APMI	Association of Portfolio Managers in India	CIR	Credit Information Reports
		CIRP	Corporate Insolvency Resolution Process
APY	Atal Pension Yojana		
ASP	Annuity Service Provider	CIS	Customer Information Sheet
AUM	Assets Under Management	CLOs	Collateralised Loan Obligations
BCBS	Basel Committee on Banking Supervision	CMs	Clearing Members
		CPI	Consumer Price Index
BDI	Baltic Dry Index	CRAR	Capital to Risk-Weighted Assets Ratio
BIC	Business Indicator Component	CRA	Credit Rating Agencies
BIFR	Board for Industrial and Financial Reconstruction	CRE	Commercial Real Estate
		CRILC	Central Repository of Information on Large Credits
BIS	Bank for International Settlements		
BoP	Balance of Payments	CVEs	Common Vulnerabilities and Exposures
BSI	Banking Stability Indicator	DDoS	Distributed Denial of Service
CAD	Current Account Deficit	DeFi	Decentralised Finance
CAS	Consolidated Account Statement	DFM	Dynamic Factor Model
CASA	Current Account and Savings Account	DGA	Duration Gap Analysis
		DICGC	Deposit Insurance and Credit Guarantee Corporation
CASP	Crypto Asset Service Providers		
CCB	Capital Conservation Buffer	DIF	Deposit Insurance Fund

## Abbreviations

DII	Domestic Institutional Investors	FSB	Financial Stability Board
DMA	Direct Market Access	FSDC	Financial Stability and Development Council
DPD	Days Past Due		
DSR	Debt Service Ratio	FSDC-SC	Sub Committee of the Financial Stability and Development Council
EAR	Earnings At Risk		
EBITDA	Earnings Before Interest, Taxes, Depreciations and Amortisation	FSIs	Financial Stress Indices
		FSR	Financial Stability Report
ECB	External Commercial Borrowings	FSSI	Financial System Stress Indicator
ECLGS	Emergency Credit Line Guarantee Scheme	FVTPL	Fair Value Through Profit and Loss
		FY	Financial Year
EMDEs	Emerging Markets and Developing Economies	GAO	Global Administrative Office
		GDP	Gross Domestic Product
EMEs	Emerging Market Economies	GFC	Global Financial Crisis
EMI	Equated Monthly Instalments	GFCD	Guarantee Fund for Corporate Debt
ERPs	ESG Rating Providers	GFD	Gross Fiscal Deficit
ESG	Environmental, Social, and Governance	GID	General Information Document
ESRB	European Systemic Risk Board	GIFT	Gujarat International Finance Tec-City
EU	European Union	GNPA	Gross Non-Performing Asset
EXIM Bank	Export Import Bank of India	GSCD	Guarantee Scheme for Corporate Debt
FAO	Food and Agriculture Organisation	GSCPI	Global Supply Chain Pressure Index
FAR	Fully Accessible Route	GSCs	Global Stablecoin Arrangements
FATF	Financial Action Task Force	GSDP	Gross State Domestic Product
FBIL	Financial Benchmark India Pvt Ltd	G-SIB	Global Systemically Important Bank
FBs	Foreign Banks	GSS	Green, Social and Sustainability
FCI	Financial Conditions Index	GST	Goods and Services Tax
FDI	Foreign Direct Investment	HCX	Health Claims Exchange
FDIC	Federal Deposit Insurance Corporation	HFCs	Housing Finance Companies
		HFT	Held for Trading
FIIs	Foreign Institutional Investors	HNFS	Household Net Financial Savings
FIPs	Financial Information Providers	HPI	House Price Index
FIU	Financial Information User	HQLAs	High Quality Liquid Assets
FPI	Foreign Portfolio Investment	HTM	Held-to-Maturity
FRBM	Fiscal Responsibility and Budget Management	IBBI	Insolvency and Bankruptcy Board of India
FRBs	Foreign Reinsurance Branches	IBC	Insolvency and Bankruptcy Code

IBU	IFSC Banking Units	LT	Long-term
ICR	Interest Coverage Ratio	M&A	Merger and Acquisition
IDF-NBFCs	Infrastructure Debt Fund – Non-Banking Financial Companies	MD	Modified Duration
IEA	International Energy Agency	MDB	Multilateral Development Banks
IFRS	International Financial Reporting Standards	MDG	Modified Duration Gap
IFSC	International Financial Services Centre	MF	Mutual Fund
IFSCA	International Financial Services Centres Authority	MIFOR	Mumbai Interbank Forward Outright Rate
IIOs	IFSCA Insurance Offices	MII	Market Infrastructure Institutions
IIP	Index of Industrial Production	MRC	Minimum Required Corpus
ILM	Internal Loss Multiplier	MSME	Micro, Small and Medium Enterprises
IMF	International Monetary Fund	MTM	Mark-To-Market
InvITs	Infrastructure Investment Trusts	MVE	Market Value of Equity
IOSCO	International Organization of Securities Commissions	NABARD	National Bank for Agriculture and Rural Development
IRB	Internal Rating Based	NaBFID	National Bank for Financing Infrastructure and Development
IRDAI	Insurance Regulatory and Development Authority of India	NAVs	Net Asset Values
IS	Information Systems	NBFC	Non-Banking Financial Company
ISSB	International Sustainability Standards Board	NBFC-ICCs	NBFC - Investment and Credit Companies
IT	Information Technology	NBFC-IFCs	NBFC - Infrastructure Finance Companies
IU	Information Utility	NBFC-ND-SI	Non-Deposit Taking Systemically Important NBFC
KID	Key Information Document	NBFIs	Non-Banking Financial Intermediaries
KYC	Know Your Customer	NCD	Non-Convertible Debentures
LABs	Local Area Banks	NCGTC	National Credit Guarantee Trustee Company Limited
LBs	Large Borrowers	NCLT	National Company Law Tribunal
LCR	Liquidity Coverage Ratio	NDL	Non Default Loss
LDI	Liability-Driven Investment	NDTL	Net Demand and Time Liabilities
LEF	Large Exposure Framework	NHB	National Housing Bank
LEI	Legal Entity Identifier	NHCX	National Health Claims Exchange
LMTs	Liquidity Management Tools	NII	Net Interest Income
LPCC	Limited Purpose Clearing Corporation		

## Abbreviations

NIM	Net Interest Margin	PoP	Points of Presence
NNPA	Net Non performing Assets	PPP	Public Private Partnership
NPA	Non-Performing Asset	PSBs	Public Sector Banks
NPS	National Pension System	PSL	Priority Sector Lending
NSDL	National Securities Depository Limited	PSUs	Public Sector Undertakings
NSE	National Stock Exchange	PVBs	Private Sector Banks
NSO	National Statistical Office	QIS1	Quantitative Impact Study-1
NSUCBs	Non-Scheduled Urban Cooperative Banks	RBC	Risk Based Capital
NTC	New to Credit	RBS	Risk Based Supervision
OE	Operating Expenses	RECO	Revenue Expenditure to Capital Outlay
OECD	Organisation for Economic Co-operation and Development	REER	Real Effective Exchange Rate
OIS	Overnight Indexed Swap	REITs	Real Estate Investment Trusts
OOI	Other Operating Income	REs	Regulated Entities
OPGSPs	Online Payment Gateway Service Providers	RFQ	Request For Quote
OPS	Old Pension Scheme	RO	Representative Office
ORBIO	Offices of the Reserve Bank of India Ombudsman	RoA	Return on Asset
ORC	Operational Risk Capital	RoE	Return on Equity
OSS	Off-Site Surveillance	RPs	Resolution Plans
OTC	Over-the-Counter	RRBs	Regional Rural Banks
P/E	Price-to-Earnings	RSA	Rate-Sensitive Assets
PA-CB	Payment Aggregators – Cross Border	RSL	Rate-Sensitive Liabilities
PAs	Payment Aggregators	RWA	Risk-Weighted Assets
PAT	Profit After Tax	SCBs	Scheduled Commercial Banks
PCR	Provisioning Coverage Ratio	SD	Standard Deviation
PD	Probability of Default	SDG	Sustainable Development Goals
PFCE	Private Final Consumption Expenditure	SDLs	State Development Loans
PFMI	Principles for Financial Market Infrastructures	SEBI	Securities and Exchange Board of India
PFRDA	Pension Fund Regulatory and Development Authority	SFBs	Small Finance Banks
PMI	Purchasing Managers' Indices	SGF	Settlement Guarantee Fund
		SGX	Singapore Exchange
		SGX-ICI	SGX India Connect IFSC Private Limited
		SIPs	Systematic Investment Plans
		SLCCs	State Level Coordination Committees

SLR	Statutory Liquidity Ratio	TREPS	Tri Party Repo Dealing System
SLW	Systematic Lump Sum Withdrawal	UCB	Urban Cooperative Bank
SMA	Special Mention Accounts	UPI	Unified Payment Interface
SRS	Systemic Risk Survey	USD LIBOR	US Dollar London Interbank Offered Rate
SUCBs	Scheduled Urban Cooperative Banks	VAR	Vector Auto Regression
T-Bills	Treasury Bills	VAs	Virtual Assets
TGA	Traditional Gap Analysis	VASPs	Virtual Asset Service Providers
TOT	Toll-Operate-Transfer	WACR	Weighted-Average Call Rate
TPA	Third Party Administrators	WALR	Weighted-Average Lending Rate
TReDS	Trade Receivables Discounting System	WTD	Whole Time Directors

