

List of Select Abbreviations

AEs	Advanced Economies	DICGC	Deposit Insurance and Credit Guarantee Corporation
AFS	Available For Sale		
AIFI	All-India Financial Institutions	DNB	De Nederlandsche Bank
AIFs	Alternative Investment Funds	EBA	European Banking Authority
AMC-MFs	Asset Management Companies/ Mutual Funds	ECB	European Central Bank
APY	Atal Pension Yojana	ECLGS	Emergency Credit Line Guarantee Scheme
AT-1	Additional Tier 1	EMDEs	Emerging Market and Developing Economies
AUD	Australian Dollar	EMEs	Emerging Market Economies
AUM	Assets Under Management	ESRB	European Systemic Risk Board
BIFR	Board for Industrial and Financial Reconstruction	EU	European Union
BIS	Bank for International Settlement	FB	Foreign Banks
BoE	Bank of England	FCs	Financial Creditors
BSI	Banking Stability Indicator	FPI	Foreign Portfolio Investment
CASA	Current Account and Saving Account	FSB	Financial Stability Board
CBDC	Central Bank Digital Currency	FSDC-SC	Financial Stability and Development Council- Sub Committee
CCIL	Clearing Corporation of India Limited	FSR	Financial Stability Report
CCP	Central Counter Party	GBP	Pound Sterling
CD	Corporate Debtor	GDP	Gross Domestic Product
C-D	Credit to Deposits	GFMA	Global Financial Markets Association
CDS	Credit Default Swap	GNPA	Gross Non Performing Assets
CET-1	Common Equity Tier I	GSAP	Government Securities Acquisition Program
CHF	Swiss Franc	G-Secs	Government Securities
CIRP	Corporate Insolvency Resolution Process	GSMs	Government Support Measures
COVID-19	Corona Virus Disease 2019	HFCs	Housing Finance Companies
CP	Commercial Paper	HFT	Held for Trading
CPS	Centralised Payment Systems	HQLA	High Quality Liquid Assets
CRA	Credit Rating Agencies	HTM	Held-to-Maturity
CRAR	Capital to Risk-weighted Assets Ratio	IBC	Insolvency and Bankruptcy Code
CRISIL	Credit Rating Information Services of India Limited	IFSC	International Financial Services Centre

Abbreviations

IFSCA	International Financial Services Centres Authority	OPEC+	Organisation of Petroleum Exporting Countries Plus
IIF	Institute of International Finance	PCR	Provision Coverage Ratio
IMF	International Monetary Fund	PD	Probability of Default
IOSCO	International Organization of Securities Commissions	PMI	Purchasing Managers' Index
IRB	Internal Ratings Based	PSB	Public Sector Bank
IRDAI	Insurance Regulatory and Development Authority of India	PSU	Public Sector Undertaking
ISDA	International Swaps and Derivatives Association	PVB	Private Sector Bank
LIBOR	London Interbank Offer Rate	PWG	President's Working Group on Financial Markets
MCLR	Marginal Cost of fund based Lending Rate	QIPs	Qualified Institutional Placements
MFs	Mutual Funds	RBNZ	Reserve Bank of New Zealand
MIFOR	Mumbai Interbank Forward Offer Rate	RE	Revised Estimates
MMFs	Money Market Funds	RFR	Risk Free Rate
MSF	Marginal Standing Facility	RoA	Return on Assets
MSME	Micro, Small and Medium Enterprises	RoE	Return on Equity
MTM	Mark To Market	RRBs	Regional Rural Banks
NBFCs	Non Banking Financial Companies	RS	Regulatory Sandbox
NBFI	Non Banking Financial Intermediaries	RWA	Risk Weighted Assets
NCLT	National Company Law Tribunal	SCB	Scheduled Commercial Bank
NDTL	Net Demand and Time Liabilities	SD	Standard Deviation
NGFS	Central Banks and Supervisors Network for Greening the Financial System	SDLs	State Development Loans
NNPA	Net Non Performing Assets	SEBI	Securities and Exchange Board of India
NPLs	Non Performing Loans	SFBs	Small Finance Banks
NPS	National Pension System	SIP	Systematic investment plans
OECD	Organisation for Economic Cooperation and Development	SLR	Statutory Liquidity Ratio
OIS	Overnight Index Swap	SMA	Special Mention Account
OOI	Other Operating Income	SMEs	Small and Medium Enterprises
		STP	Systematic Transfer Plan
		SUCBs	Scheduled Urban Cooperative Banks
		T-Bill	Treasury Bill
		UCBs	Urban Cooperative Banks
		US Fed	US Federal Reserve
		VaR	Value at Risk