

List of Select Abbreviations

AFS	Available for Sale	CD	Certificate of Deposit
€STR	Euro Short-Term Rate	CET-1	Common Equity Tier-1
AECs	Anonymity-Enhanced Cryptocurrencies	CFT	Combating the Financing for Terrorism
AEs	Advanced Economies	CGFD	Centre's Gross Fiscal Deficit
AI	Artificial Intelligence	CIRP	Corporate Insolvency Resolution Process
AIFIs	All-India Financial Institutions	CME	Chicago Mercantile Exchange
AMC-MFs	Asset Management Companies-Mutual Funds	CMR	CIBIL MSME Rank
AMFI	Association of Mutual Funds in India	COP	Conference of Parties
AML	Anti-Money Laundering	CPI	Consumer Price Inflation
API	Application Programming Interface	CPMI	Committee on Payments and Market Infrastructures
APY	Atal Pension Yojana	CPs	Commercial Papers
ARCs	Asset Reconstruction Companies	CRAR	Capital to Risk-Weighted Assets Ratio
ARRs	Alternate Risk-free Rates	CRAs	Credit Rating Agencies
AUM	Assets Under Management	CRILC	Central Repository of Information on Large Credits
BCBS	Basel Committee on Banking Supervision	CRM	Credit Risk Mitigation
BIFR	Board for Industrial and Financial Reconstruction	CRR	Cash Reserve Ratio
BIS	Bureau of International Settlements	DeFi	Decentralised Finance
BoP	Balance of Payment	DICGC	Deposit Insurance and Credit Guarantee Corporation
BSE	Bombay Stock Exchange	DIF	Deposit Insurance Fund
BSI	Banking Stability Indicator	DIIs	Domestic Institutional Investors
CAB	Current Account Balance	DPD	Days Past Dues
CASA	Current Account Savings Account	EBA	European Bank Authority
CB	Central Bank	ECB	European Central Bank
CBLO	Collateralized Borrowings & Lending Obligation	ECLGS	Emergency Credit Line Guarantee Scheme
CC	Cash Credit	EMDEs	Emerging Market and Developing Economies
CCB	Cross Currency Basis	EMEs	Emerging Market Economies
CCIL	Clearing Corporation of India Limited		
CCPs	Central Counterparties		

Abbreviations

ESG	Environmental, social and governance	IOSCO	International Organisation of Securities Commissions
ESRB	European Systemic Risk Board	IRAC	Income Recognition and Asset Classification
EXIM	Export Import Bank of India	IRD	Interest rate derivative
FAO	Food and Agricultural Organisation	IRDAI	Insurance Regulatory and Development Authority
FATF	Financial Action Task Force	ISDA	International Swaps and Derivatives Association
FBs	Foreign Banks	LABs	Local Area Banks
FCs	Financial Creditors	LB	Large Borrowers
FDI	Foredign Direct Investment	LCH	London Clearing House
FIMMDA	Fixed Income Money Market and Derivatives Association of India	LEF	Large Exposure Framework
FPIs	Foreign Portfolio Investors	LIBOR	London Inter-bank Offer Rate
FRBs	Floating Rate Bonds	MCX	Multi-Commodity Exchange of India
FSB	Financial Stability Board	MES	Marginal Expected Shortfall
FSDC	Financial Stability & Development Council	MFs	Mutual Funds
FSR	Financial Stability Report	MHP	Minimum Holding Period
FX	Foreign Exchange	MIFOR	Mumbai Interbank Forward Offer Rate
GBI	Global Bond Index	ML	Machine Learning
GDP	Gross Domestic Product	MMFs	Money Market Funds
GESI	Global Economic Surprise Index	MMMFs	Money Market Mutual Funds
GNPA	Gross Non-Performing Asset	MRR	Minimum Retention Requirement
G-Secs	Government Securities	MSF	Marginal Standing Facility
HFCs	Housing Finance Companies	MSME	Micro, Small and Medium Enterprises
HFT	Held for Trading	MTM	Mark-To-Market
HQLAs	High Quality Liquid Assets	NABARD	National Bank for Agriculture and Rural Development
HTM	Held To Maturity	NARCL	National Asset Reconstruction Company Limited
IAIS	International Association of Insurance Supervisors	NBFC	Non-Banking Financial Company
IBBI	Insolvency and Bankruptcy Board of India	NBFC-BL	NBFC- Base Layer
IBC	Insolvency and Bankruptcy Code	NBFC-D	NBFC- Deposit Taking
IC	Insurance Company	NBFC-ICC	NBFC-Investment and Credit Company
ICEX	Indian Commodity Exchange		
IFSCA	International Financial Services Centres Authority		
IMF	International Monetary Fund		

NBFC-IDF	NBFC- Infrastructure Debt Fund	OIS	Overnight Index Swap
NBFC-IFC	NBFC- Infrastructure Finance Company	OOI	Other Operating Income
NBFC-MFI	NBFC-Micro Finance Institutions	OTC	Over-the-Counter
NBFC-ML	NBFC-Middle Layer	PAT	Profit After Tax
NBFC-ND	NBFC-Non Deposit Taking	PCA	Principal Component Analysis
NBFC-P2P	NBFC-Peer-to-Peer Lending Platforms	PCR	Provisioning Coverage Ratio
NBFC-UL	NBFC- Upper Layer	PDs	Primary Dealers
NBFI	non-bank financial intermediation	PFRDA	Pension Fund Regulatory and Development Authority
NCDEX	National Commodity and Derivatives Exchange Limited	PFs	Pension Funds
NCDs	Non-Convertible Debentures	PSBs	Public Sector Banks
NCGTC	National Credit Guarantee Trustee Company Limited	PVBs	Private Banks
NCLT	National Company Law Tribunal	QE	Quantitative Easing
NDF	Non-Deliverable Forward	QIBs	Qualified Institutional Buyers
NDSI	Non-Deposit taking Systemically Important	QIPs	Qualified Institutional Placements
NDTL	Net Demand & Time Liabilities	RBIH	RBI Innovation Hub
NeSL	National e-Governance Services Limited	RDG	Retail Direct Guilt
NFB	Non-Fund Based	RF	Resolution Framework
NGFS	Network for Greening the Financial System	RFR	Risk Free rate
NHB	National Housing Bank	RoA	Return on Asset
NIM	Net Interest Margin	RoE	Return on Equity
NNPA	Net Non performing Assets	RRB	Regional Rural Banks
NPA	Non-Performing Assets	RS	Regulatory Sandbox
NPS	National Pension Scheme	SARON	Swiss Average Rate Overnight
NSE	National Stock Exchange	SCBs	Scheduled Commercial Banks
NSUCBs	Non-Scheduled Urban Cooperative Banks	SD	Standard Deviation
OD	OverDraft	SDLs	State Development Loans
OECD	Organisation for Economic Cooperation and Development	SEBI	Securities and Exchange Board of India
OEF	Open ended funds	SFBs	Small Finance Banks
		SIDBI	Small Industries Development Bank Of India
		SIPs	Systematic Investment Plans
		SITG	Skin-In-the-Game
		SLR	Statutory Liquidity Ratio

Abbreviations

SMA	Special Mention Account	TReDS	Trade Receivable and Discounting System
SOFR	Secured Overnight Financing Rate		
SONIA	Sterling Overnight Index Average	UCB	Urban Cooperative bank
SPDs	Standalone Primary Dealers	UPI	Unified Payment Interface
SPE	Special Purpose Entity	VRRR	Variable Rate Reverse Repo
SRF	Settlement Reserve Fund	WALR	Weighted Average Lending Rate
SRI	Systemic Risk Indicator	WTO	World Trade Organisation
SRS	Systemic Risk Survey	YTM	Yield to Maturity
SUCBs	Scheduled Urban Cooperative Banks		
TONA	Tokyo Overnight Average Rate		