

List of Select Abbreviations

AEs	Advanced Economies	CPI-IW	Consumer Price Index-Industrial workers
AFS	Available for Sale	CPMI	Committee on Payments and Market Infrastructures
AIF	Alternative Investment Fund	CRAR	Capital to Risk-weighted Assets Ratio
AMC	Asset Management Companies	CRILC	Central Repository of Information on Large Credits
ANBC	Adjusted Net Bank Credit	CRR	Cash Reserve Ratio
AUM	Assets Under Management	D-SIBS	Domestic Systemically Important Banks
BC	Business Correspondent	EBPT	Earnings before Profit and Tax
BCBS	Basel Committee on Banking Supervision	ECB	External Commercial Borrowing
BIS	Bank for International Settlements	ECL	Expected credit loss
BoJ	Bank of Japan	EMDEs	Emerging Markets and Developing Economies
BSI	Banking Stability Indicator	ETCD	Exchange Traded Currency Derivatives
CAB	Current Account Balance	EU	European Union
CBO	US Congressional Budget Office	EXIM Bank	Export Import Bank of India
CCIL	The Clearing Corporation of India Ltd.	FATCA	Foreign Account Tax Compliance Act
CCPs	Central Counterparties	FBIL	Financial Benchmark India Private Ltd
CCY	Cross currency	FBs	Foreign Banks
CEOBE	Credit equivalent amount of off-balance sheet exposure	FDICIA	The Federal Deposit Insurance Corporation Improvement Act
CERT-Fin	Computer Emergency Response Team in Financial Sector	FED	Federal Reserve
CERT-In	Indian Computer Emergency Response Team	FPI	Foreign portfolio investor
CET1	Common Equity Tier 1	FSAP	Financial Sector Assessment Program
CIRP	Corporate Insolvency Resolution Process	FSB	Financial Stability Board
CoC	Committee of Creditors	FSDC	Financial Stability and Development Council
CD	Certificate of Deposit		
CP	Commercial Paper		

List of Select Abbreviations

FSI	Financial Stability Institute	IPO	Initial Public Offering
GAAP	Generally Accepted Accounting Principles	IRDAI	Insurance Regulatory and Development Authority of India
GBI	Global Bond Index	IU	Information Utility
GDP	Gross Domestic Product	LAC	Latin America and Caribbean
GDPR	General Data Protection Regulation	LCR	Liquidity Coverage Ratio
GFC	Global Financial Crisis	LES	Liquidity Enhancement Schemes
GFD	Gross Fiscal Deficit	LR	Leverage Ratio
GFSR	Global Financial Stability Report	M/C	Multiple banking/consortium
GNPA	Gross Non Performing Advances	MCA	Ministry of Corporate Affairs
G-SIBs	Global Systemically Important Banks	MDR	Merchant Discount Rate
GVA	Gross Value Added	MIBOR	Mumbai Inter-Bank Offer Rate
HFC	Housing Finance Companies	MiFID	Markets in Financial Instruments Directive
HFT	Held for Trading	MSMED	Micro, Small and Medium Enterprises Development
HPI	House Price Index	MTM	Mark-to-Market
HQLAs	High Quality Liquid Assets	NABARD	National Bank for Agriculture and Rural Development
HTM	Held to Maturity	NBFC-D	Non-Banking Finance Companies-Deposit Taking
IAS39	International Accounting Standard 39	NBFC-ND-SI	Non-Banking Finance Companies Non Deposit Taking-Systemically Important
IBBI	Insolvency and Bankruptcy Board of India	NCLT	National Company Law Tribunal
IBC	Insolvency and Bankruptcy Code	NDTL	Net Demand and Time Liabilities
ICR	Interest Coverage Ratio	NHB	National Housing Bank
IFR	Investment Fluctuation Reserve	NII	Net Interest Income
IFRS9	International Financial Reporting Standard 9	NNPA	Net Non-Performing Advances
IFSC	International Financial Services Centre	NPL	Non-performing Loans
IMF	International Monetary Fund	NPS	National Pension System
IndAS	Indian Accounting Standards		
IOSCO	International Organisation of Securities Commissions		

NPV	Net Present Value	RII	Retail individual investor
OECD	Organisation for Economic Cooperation and Development	RoA	Return on Assets
OFIs	Other Financial Intermediaries	SCBs	Scheduled Commercial Banks
OIS	Overnight Indexed Swap	SD	Standard Deviation
OOI	Other Operating Income	SEBI	Securities and Exchange Board of India
ORSA	Own risk and solvency assessment	SGF	Settlement Guarantee Fund
OTC	Over-the-Counter	SIDBI	Small Industries Development Bank of India
PBDIT	Profit before depreciation, interest and taxes	SLB	Securities lending and borrowing
PCA	Prompt Corrective Action	SLCC	State Level Co-ordination Committee
PF	Provident Funds	SLR	Statutory Liquidity Ratio
PFRDA	Pension Fund Regulatory and Development Authority	SMA	Special Mention Account
PMI	Purchasing Managers' Index	SOMA	System Open Market Account
POL	Petroleum, oil and lubricants	SSM	Single Supervisory Mechanism
PSBs	Public Sector Banks	SST	Supervisory Stress Test
PvBs	Private Sector Banks	SUCB	Scheduled Urban Cooperative Banks
QE	Quantitative Easing	VC	Virtual Currencies