

List of Select Abbreviations

AEs	Advanced economies	DMs	Developed markets
AFS	Available for sale	D-SIBs	Domestic systemically important banks
AIFIs	All India financial institutions	EBA	European Banking Authority
ALM	Asset-liability management	EBPT	Earnings before provisions and taxes
AMCs	Asset management companies	ECB	European Central Bank
AMC-MFs	Asset management companies - mutual funds	ECBs	External commercial borrowings
APY	Atal Pension Yojana	EFD	Enforcement Department
AUM	Assets under management	EIA	US Energy Information Administration
BIFR	Board for Industrial and Financial Reconstruction	EMDEs	Emerging Market and Developing Economies
BIS	Bank for International Settlements	EMs	Emerging markets
BSI	Banking Stability Indicator	EPS	Earnings per share
CAD	Current account deficit	EXIM Bank	Export-Import Bank of India
CCAR	Comprehensive capital analysis and review	FBs	Foreign Banks
CCyB	Countercyclical capital buffer	FCs	Financial creditors
CCPs	Central counterparties	FDI	Foreign direct investment
CD	Corporate debtor	FPI	Foreign portfolio investment
CDs	Certificates of deposit	FSDC	Financial Stability and Development Council
CET	Common equity tier	GBI-EM	Global Bond Index for Emerging Markets
CIRP	Corporate insolvency resolution process	GDP	Gross domestic product
CP	Commercial paper	GFC	Global financial crisis
CRAs	Credit rating agencies	GFCF	Gross fixed capital formation
CRAR	Capital to risk-weighted assets ratio	GFSR	Global Financial Stability Report
CRILC	Central Repository of Information on Large Credits	GNPA	Gross non-performing assets
DCCB	District central cooperative banks	G-SIBs	Global systemically important banks
DICGC	Deposit Insurance and Credit Guarantee Corporation	HFCs	Housing finance companies
		HFT	Held for trading

List of Select Abbreviations

HQLAs	High-quality liquid assets	NBFIs	Non-banking financial institutions
HTM	Held To Maturity	NBFCs	Non-banking financial companies
IEA	International Energy Agency	NBFCs-D	Non-banking financial companies - deposit taking
IBBI	Insolvency and Bankruptcy Board of India	NBFCs-ND-SI	Non-banking financial companies - non-deposit taking - systemically important
IBC	Insolvency and Bankruptcy Code	NDTL	Net demand and time liabilities
IFRS	International Financial Reporting Standards	NEFT	National electronic funds transfer
IFSC	International Financial Services Centre	NII	Net interest income
IGP	Innovators Growth Platform	NNPA	Net non-performing assets
IMF	International Monetary Fund	NPA	Non-performing asset
IMPS	Immediate payment service	NPCI	National Payments Corporation of India
IOSCO	International Organization of Securities Commissions	NPS	National Pension System
IPO	Initial Public Offering	NUE	New umbrella entity
IRAC	Income recognition and asset classification	OCs	Operational creditors
IRDAI	Insurance Regulatory and Development Authority of India	OCI	Overseas citizens of India
ITP	Institutional trading platforms	OIS	Overnight indexed swap
KYC	Know Your Customer	OOI	Other operating Income
LAP	Loans against property	P&L	Profit and loss account
LBs	Large borrowers	PAs	Proxy advisors
LCR	Liquidity coverage ratio	PAT	Profit after tax
LCs	Loan Companies	PBT	Profit before tax
LT	Long-term	PCR	Provision coverage ratio
MCA	Ministry of Corporate Affairs	PFCE	Private final consumption expenditure
MFs	Mutual Funds	PFRDA	Pension Fund Regulatory and Development Authority
MSF	Marginal Standing Facility	PFs	Pension funds
MTM	Mark-to-market	PoP	Points of presence
NABARD	National Bank for Agriculture and Rural Development	PSBs	Public sector banks
		PSU	Public sector undertakings

PVBs	Private sector banks	SCBs	Scheduled commercial banks
Q-EPS	Quarterly earnings per share	SD	Standard deviation
QIBs	Qualified institutional buyers	SEBI	Securities and Exchange Board of India
QIP	Qualified institutional placement	SEC	US Securities and Exchange Commission
REs	Real estate companies	SIPs	Systematic investment plans
RERA	Real Estate (Regulation and Development) Act	SLR	Statutory Liquidity Ratio
RFA	Red flagged accounts	SMA	Special mention account
RoA	Return on assets	ST	Short-term
RoE	Return on equity	StCB	State Co-operative Bank
RP	Resolution plan	SUCB	Scheduled Urban Cooperative Banks
RWA	Risk weighted assets	TBTF	Too-big-to-fail
RTGS	Real time gross settlement	UPI	Unified payments interface
RTS	Regulatory Technical Standards	VAR	Value at Risk
SA	Standardised approach	WEO	World Economic Outlook