

## List of Select Abbreviations

AEs	Advanced Economies	D-SIIs	Domestic Systemically Important Insurers
AFS	Available For Sale		
APY	Atal Pension Yojana	EBA	European Banking Authority
ARRs	Alternative Reference Rates	EBPT	Earnings before provisions and taxes
AUM	Assets Under Management	ECB	European Central Bank
BCBS	Basel Committee on Banking Supervision	ECBs	External Commercial Borrowings
BIS	Bank for International Settlement	ECL	Expected Credit Loss
BoE	Bank of England	ECLGS	Emergency Credit Line Guarantee Scheme
BOJ	Bank of Japan	EMDEs	Emerging Markets and Developing Economies
BSI	Banking Stability Indicator	EMs	Emerging Markets
CC	Cash Credit	EPS	Earnings Per Share
CCIL	Clearing Corporation of India Ltd	EU	European Union
CD	Corporate Debtor	EURIBOR	Euro Interbank Offer Rate
CDD	Customer Due Diligence	EWS	Early Warning Signal
CDS	Credit Default Swaps	FAIS	Forensic Accounting and Investigation Standards
CET	Common Equity Tier	FATF	Financial Action Task Force
CIRP	Corporate Insolvency Resolution Process	FBs	Foreign Banks
CLM	Co-Lending Model	FFPI	FAO Food Price Index
CM	Clearing Member	FI	Financial Institutions
CoCo	Contingent Convertible	FMI	Financial Market Infrastructures
COVID-19	Corona Virus Disease 2019	FPC	Financial Policy Committee
CP	Commercial Paper	FPI	Foreign Portfolio Investment
CPSEs	Central Public Sector Enterprises	FSB	Financial Stability Board
CRAR	Capital to Risk-weighted Assets Ratio	FSDC	Financial Stability and Development Council
CSF	Consolidated Sinking Fund	FSDC-SC	Financial Stability and Development Council - Sub Committee
CVA	Credit Valuation Adjustment	FSR	Financial Stability Report
DCCBs	District Cooperative Central Banks	GDP	Gross Domestic Product
DIIIs	Domestic Institutional Investors		
DPD	Days Past Due		

## Abbreviations

GFC	Global Financial Crisis	MCLR	Marginal Cost of fund based Lending Rate
GNPA	Gross Non Performing Assets		
G-Secs	Government Securities	MFs	Mutual Funds
GVA	Gross Value Added	MIFOR	Mumbai Interbank Forward Offer Rate
HFCs	Housing Finance Companies	ML	Money Laundering
HFT	Held for Trading	MMMFs	Money Market Mutual Funds
HQLA	High Quality Liquid Assets	MPR	Monetary Policy Report
HTM	Held to Maturity	MSF	Marginal Standing Facility
IAIS	International Association of Insurance Supervisors	MSME	Micro, Small and Medium Enterprises
IASB	International Accounting Standards Board	MTM	Mark To Market
IBA	Indian Banks Association	NAV	Net Asset Values
IBC	Insolvency and Bankruptcy Code	NBFCs	Non Banking Financial Companies
ICAI	Institute of Chartered Accountants of India	NBFI	Non Banking Financial Intermediation
ICR	Interest Coverage Ratio	NCCDs	Non Centrally Cleared OTC Derivatives
IEA	International Energy Agency	NCD	Non Convertible Debenture
IFSCA	International Financial Services Centres Authority	NCFE	National Centre for Financial Education
IMF	International Monetary Fund	NEFT	National Electronic Fund Transfer
InvITs	Infrastructure Investment Trusts	NII	Net Interest Income
IOSCO	International Organization of Securities Commissions	NIM	Net Interest Margin
IPDIs	Innovative Perpetual Debt Instruments	NNPA	Net Non Performing Assets
IPEs	Insolvency Professional Entities	NPCI	National Payments Corporation of India
IRDAI	Insurance Regulatory and Development Authority of India	NPS	National Pension System
LAF	Liquidity Adjustment Facility	OD	Overdraft
LCR	Liquidity Coverage Ratio	OFR-FSI	Office of Financial Research's Financial Stress Index
LIBOR	London Interbank Offer Rate	OMO	Open Market Operations
LT	Long Term	OOI	Other Operating Income
LTV	Loan to Value	OTR	Order to Trade Ratio
		PCG	Partial Credit Guarantee

PCR	Provision Coverage Ratio	SEBI	Securities and Exchange Board of India
PDIs	Perpetual Debt Instruments		
PEPP	Pandemic Emergency Purchase Programme	SFTs	Securities Financing Transactions
		SICR	Significant Increase in Credit Risk
PFMIs	Principles for Financial Market Infrastructures	SIP	Systematic Investment Plans
PM	Performance Metrics	SLCC	State Level Coordination Committee
PNCPS	Perpetual Non-Cumulative Preference Shares	SMS	Short Message Service
PoA	Point of Arrival	SOP	Standard Operating Procedure
PSB	Public Sector Bank	SPV	Special Purpose Vehicle
PSMOR	Principles for the Sound Management of Operational Risk	SRS	Systemic Risk Survey
		ST	Short Term
PSU	Public Sector Undertaking	StCB	State Cooperative Bank
PVB	Private Sector Bank	SUCBs	Scheduled Urban Cooperative Banks
QR	Quick Response	T-Bill	Treasury Bill
RBNZ	Reserve Bank of New Zealand	TF	Terrorist Financing
REIT	Real Estate Investment Trusts	TLTRO	Targeted Long-term Repo Operations
RoA	Return on Assets	TM	Trading Member
RoE	Return on Equity	UCBs	Urban Cooperative Banks
RPS	Retail Payment Systems	UNCTAD	United Nations Conference on Trade and Development
RRBs	Regional Rural Banks	UPI	Unified Payments Interface
RTGS	Real Time Gross Settlement	US-Fed	US Federal Reserve Board
SA	Standardised Approaches	VCIP	Video Based Customer Identification Process
SCB	Scheduled Commercial Bank		
SD	Standard Deviation	VRR	Voluntary Retention Route
SDLs	State Development Loans	WTO	World Trade Organisation