

List of Select Abbreviations

AA	Adjudicating Authority	ECB	European Central Bank
AER	Annual Economic Report	ECBs	External Commercial Borrowings
AEs	Advanced Economies	ECL	Expected Credit Loss
AFS	Available for Sale	EFEs	Eligible Foreign Entities
AIFIs	All-India Financial Institutions	EMDEs	Emerging Markets and Developing Economies
AMC	Asset Management Companies	EMs	Emerging Markets
AMFI	Association of Mutual Funds in India	EONIA	Euro Overnight Index Average
APY	Atal Pension Yojana	ERD	Effective Revenue Deficit
ASIC	Australian Securities and Investments Commission	ESTER	Euro Short-Term Rate
BCBS	Basel Committee on Banking Supervision	EURIBOR	Euro Interbank Offered Rate
BIFR	Board for Industrial and Financial Reconstruction	FALLCR	Facility to Avail Liquidity for Liquidity Coverage Ratio
BIS	Bank for International Settlements	FBs	Foreign Banks
BOI	Bank of Italy	FC	Financial Conglomerate
BSI	Banking Stability Indicator	FCA	Financial Conduct Authority of UK
CD	Corporate Debtor	FCI	Financial Conditions Index
CDs	Certificates of Deposit	FDI	Foreign Direct Investment
CERT-Fin	Computer Emergency Response Team in the Financial Sector	FINCON	Financial Conglomerate Returns
CET	Common Equity Tier	FMI	Financial Market Infrastructures
CFD	Contracts for Differences	FPI	Foreign Portfolio Investor
CIRP	Corporate Insolvency Resolution Processes	FRBM	Fiscal Responsibility and Budget Management
CMR	CIBIL MSME Rank	FRTB	Fundamental Review of the Trading Book
CP	Commerical Paper	FSB	Financial Stability Board
CRA	Credit Rating Agencies	FSDC	Financial Stability and Development Council
CRAR	Capital to Risk-weighted Assets Ratio	GDP	Gross Domestic Product
CRILC	Central Repository of Information on Large Credits	GNPA	Gross Non-performing Assets
DNB	The Netherlands Bank	GVA	Gross Value Added
DSII	Domestic Systemically Important Insurers	HFCs	Housing Finance Companies
EBPT	Earnings before Provisions and Tax	HFT	Held for Trading
		HQLAs	High Quality Liquid Assets
		HY	High Yield

IBBI	The Insolvency and Bankruptcy Board of India	NPA	Non-performing Asset
IBOR	Inter-bank Offer Rates	NPS	National Pension System
ICR	Insurance Claims Loss Ratio	NSFR	Net Stable Funding Ratio
IFRS	International Financial Reporting Standards	NTB	New To Bank
Ind AS	Indian Accounting Standards	OC	Operational Creditors
IOSCO	International Organisation of Securities Commissions	OE	Operating expenses
IRAC	Income Recognition & Asset Classification	OMO	Open Market Operations
IRDAI	The Insurance Regulatory and Development Authority of India	OOI	Other Operating Income
IRF	Inter-regulatory Forum	PCA	Prompt Corrective Action
IRS	Interest Rate Swap	PCE	Partial Credit Enhancement
LCR	Liquidity Coverage Ratio	PCR	Provision Coverage Ratio
MBA	Consortium / Multiple Banking Arrangements	PFRDA	Pension Fund Regulatory and Development Authority
MF	Mutual Funds	PFs	Pension Funds
MHP	Minimum Holding Period	PVBs	Private Sector Banks
MMMFs	Money Market Mutual Funds	QE	Quantitative Easing
MRC	Minimum Required Corpus of Core Settlement Guarantee Fund	RBC	Risk-based Capital
MRR	Minimum Retention Requirement	RoA	Return on Assets
MSF	Marginal Standing Facility	RoE	Return on Equity
MSME	Micro, Small and Medium Enterprises	RSA	Restructured Standard Advances
MTM	Mark-to-Market	RWA	Risk Weighted Assets
NAV	Net Asset Value	SCBs	Scheduled Commercial Banks
NBFCs	Non-banking Financial Companies	SEBI	Securities and Exchange Board of India
NBFCs-D	Non-banking Financial Companies - Deposit Taking	SII	Systemically Important Insurers
NBFCs-ND-SI	Non-banking Financial Companies - Non-deposit taking - Systemically Important	SIPs	Systematic Investment Plans
NDTL	Net Demand and Time Liabilities	SLA	Service Level Agreements
NIM	Net interest Margin	SLR	Statutory Liquidity Ratio
NNPA	Net non-performing Assets	SMA	Special Mention Account
		SMAC	Secondary Market Advisory Committee
		SOFR	Secured Overnight Financing Rate
		SONIA	Sterling Overnight Index Average
		SSBs	Standard-setting Bodies
		SUCBs	Scheduled Urban Cooperative Banks
		TER	Total Expense Ratio
		WEO	World Economic Outlook