

List of Select Abbreviations

ACB	Audit Committee of the Board	CRAR	Capital to Risk-weighted Assets Ratio
ACC	Additonal Credit Claims	CRILC	Central Repository of Information on Large Credits
AEs	Advanced Economies		
AFS	Available For Sale	CRR	Cash Reserve Ratio
AIFI	All-India Financial Institutions	CSF	Consolidated Sinking Fund
AMC	Asset Management Companies	CSITE	Cyber Security and IT Risk
AMFI	Association of Mutual Funds in India	CTRF	Contingent Term Repo Facility
APP	Asset Purchase Programme	EBPT	Earnings Before Profit and Tax
APY	Atal Pension Yojana	ECB	European Central Bank
ARC	Asset Reconstruction Company	ECL	Expected Credit Loss
AUM	Assets Under Management	EIF	European Investment Fund
BCBS	Basel Committee on Banking Supervision	EMs	Emerging Markets
BIFR	Board for Industrial and Financial Reconstruction	EPF	Employee Provident Fund
BOE	Bank of England	ETF	Exchange Traded Fund
BOJ	Bank of Japan	EU	European Union
BSI	Banking Stability Indicator	FB	Foreign Bank
CAGR	Compounded Annual Growth rate	FDI	Foreign Direct Investment
CBLO	Collateralised Borrowing and Lending Obligations	FII	Foreign Institutional Investor
CCyB	Countercyclical Capital buffer	FIs	Financial Institutions
CD	Corporate Debtor / Certificate of Deposit	FPI	Foreign Portfolio Investment
CDS	Credit Default Swap	FSB	Financial Stability Board
CERT-In	Indian Computer Emergency Response Team	FSDC	Financial Stability and Development Council
CET	Common Equity Tier	FSP	Financial Service Providers
CIRP	Corporate Insolvency Resolution Process	GDP	Gross Domestic Product
COVID-19	Corona Virus Disease 2019	GFC	Global Financial Crisis
CP	Commercial Paper	GFSR	Global Financial Stability Report
CPI	Consumer Price Index	GNPA	Gross Non Performing Assets
CRA	Credit Rating Agencies	G-SIB	Global Systemically Important Bank
		HFC	Housing Finance Companies
		HFT	Held For Trading
		HQLA	High Quality Liquid Assets
		IAIS	International Association of Insurance Supervisors

Abbreviations

IBC	Insolvency and Bankruptcy Code	NCD	Non-convertible Debentures
IEA	International Energy Agency	NCLT	National Company Law Tribunal
IFCI	Industrial Finance Corporation of India	NDTL	Net Demand and Time Liabilities
IIF	International Institute of Finance	NEFT	National Electronic Funds Transfer
IMF	International Monetary Fund	NII	Net Interest Income
IOSCO	International Organization of Securities Commissions	NIM	Net Interest Margin
IRAC	Income Recognition & Asset Classification	NNPA	Net Non Performing Assets
IRACP	Income Recognition, Asset Classification and Provisioning	NPA	Non-performing Asset
IRDAI	Insurance Regulatory and Development Authority of India	NPS	National Pension System
JGB	Japanese Government Bond	NSFE	National Strategy on Financial Education
KCC	Kisan Credit Card	OC	Operational creditors
KYC	Know Your Customer	OECD	Organisation for Economic Co-operation and Development
LB	Large Borrowers	OMO	Open Market Operations
LCR	Liquidity Coverage Ratio	OOI	Other Operating Income
LT	Long Term	OPEC	Organization of the Petroleum Exporting Countries
MFs	Mutual Funds	PELTRO	Pandemic Emergency Longer-term Refinancing Operation
MFIs	Micro Finance Institutions	PEPP	Pandemic Emergency Purchase Programme
MSME	Micro, Small & Medium Enterprises	PFRDA	Pension Fund Regulatory and Development Authority
MTM	Mark To Market	PMFBY	Pradhan Mantri Fasal Bima Yojana
MUDRA	Micro Units Development and Refinance Agency	PMI	Purchasing Managers' Index
NABARD	National Bank for Agriculture and Rural Development	PSB	Public Sector Bank
NAV	Nat Asset Value	PSU	Public Sector Undertaking
NBFC	Non Banking Financial Company	PVB	Private Sector Bank
NBFC-D	Non Banking Financial Company - Deposit Taking	QE	Quantitative Easing
NBFC-ND-SI	Non Banking Financial Company - Non-Deposit Taking - Systemically Important	QIP	Qualified Institutional Placement
		REIT	Real Estate Investment Trusts
		ROA	Return on Assets
		ROE	Return on Equity

RTGS	Real-Time Gross Settlement	SUCB	Scheduled Urban Cooperative Banks
SCB	Scheduled Commercial Bank	TCS	Tax Collected at Source
SD	Standard Deviation	TDS	Tax Deducted at Source
SIDBI	Small Industries Development Bank of India	TFSME	Term Funding Scheme with Additional Incentives for Small to Mid-size Enterprises
SE	Supervised Entity	TLTRO	Targeted Long Term Repo Operations
SFB	Small Finance Banks	UCB	Urban Co-operative Banks
SIP	Systematic Investment Plan	UNCTAD	United Nations Conference on Trade and Development
SLR	Statutory Liquidity Ratio	VAR	Value at Risk
SMA	Special Mention Account	WEO	World Economic Outlook
SRS	Systemic Risk Survey	WTI	West Texas Intermediate
ST	Short Term		