

List of Select Abbreviations

ADB	Asian Development Bank	CRAR	Capital to Risk Weighted Asset Ratio
AEs	Advanced Economies	CRILC	Central Repository of Information on Large Credits
AFS	Available For Sale		
AICL	Agriculture Insurance Company of India Limited	CRR	Cash Reserve ratio
AMCs	Asset Management Companies	CSO	Central Statistical Office
AMFI	Association of Mutual Funds of India	DBIE	Database on Indian Economy
APMC	Agriculture Produce Marketing Committee	DCCB	District Central Co-operative Bank
APY	Atal Pension Yojana	DICGC	Deposit Insurance and Credit Guarantee Corporation
ARCs	Asset Reconstruction Companies	DISCOM	Distribution Company
ARR	Average Revenue Realised	DMA	Direct Market Access
AUC	Assets under Custody	DPI	Deemed Public Issue
AUM	Asset under Management	DSRC	Depository System Review Committee
BBPS	Bharat Bill Payments System	EBIT	Earnings Before Interest and Tax
BC	Business Correspondent	EBPT	Earnings Before Provision and Tax
BCBS	Basel Committee on Banking Supervision	ECBs	External Commercial Borrowings
BC-ICT	Business Correspondent - Information and Communication Technology	EEE	Exempt Exempt Exempt
BE	Budget Estimate	EL	Expected Loss
BIFR	Board for Industrial & Financial Reconstruction	EMDEs	Emerging Market and Developing Economies
BIS	Bank for International Settlements	EPFO	Employee Provident Fund Organisation
BSBDAs	Basic Savings Bank Deposit Accounts	ES	Expected Shortfall
BSE	Bombay Stock Exchange	EU	European Union
BSI	Banking Stability Indicator	FBs	Foreign Banks
CAFRAL	Centre for Advanced Financial Research and Learning	FCRA	Forward Contracts (Regulation) Act
CCIL	Clearing Corporation of India Limited	FIP	Financial Inclusion Plans
CD	Certificate of Deposits	FMC	Forward Markets Commission
CDR	Corporate Debt Restructuring	FPIs	Foreign Portfolio Investors
CGA	Controller General of Accounts	FRP	Financial Restructuring Plan
CIS	Collective Investment Schemes	FSB	Financial Stability Board
CME	Capital Market Exposure	FSDC	Financial Stability and Development Council
CPI	Consumer Price Index	GCCs	General Credit Cards
CPMI	Committee on Payments and Market Infrastructures	GCF	Gross Capital Formation
		GDP	Gross Domestic Product
		GFC	Global Financial Crisis
		GIPSA	General Insurance Public Sector Association

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GNDI	Gross National Disposable Income	NDTL	Net Demand and Time Liabilities
GNPAs	Gross non-performing advances	NII	Net Interest Income
G-Sec	Government-Securities	NNPAs	Net Non-performing Advances
GST	Goods and Service Tax	NPAs	Non- performing Advances
GVA	Gross Value Added	NPCI	National Payments Corporation of India
HFT	Held for Trading	NPS	National Pension Scheme
HTM	Held to Maturity	NSDL	National Securities Depository Limited
IADI	International Association of Deposit Insurers	NSE	National Stock Exchange
ICT	Information and Communication Technology	NSFR	Net Stable Funding Ratio
IIP	Index of Industrial Production	NWR	Negotiable Warehouse Receipts
IMF	International Monetary Fund	OD	Over Draft
IOSCO	International Organization of Securities Commissions	OOI	Other Operating Income
IRDAI	Insurance Regulatory and Development Authority of India	PAT	Profit After Tax
JLF	Joint Lenders' Forum	PBT	Profit Before Tax
KCCs	Kisan Credit Cards	PD	Probability of Default
LCR	Liquidity Coverage Ratio	PFMI	Principles for Financial Market Infrastructures
LTI	Loan to Income	PFRDA	Pension Fund Regulatory and Development Authority
LTV	Loan to Value	PLF	Plant Load Factor
MNAIS	Modified National Agricultural Insurance Scheme	PMJDY	Pradhan Mantri Jan Dhan Yojana
MoSPI	Ministry of Statistics and Programme Implementation	PSBs	Public Sector Banks
MSE	Micro and Small Enterprises	PSS	Payment and Settlement System
MSME	Micro Small and Medium Enterprises	PVBs	Private Sector Banks
MS-UCB	Multi State - Urban Co-operative Bank	PvP	Payment versus Payment
MTM	Mark-to-Market	RBI	Reserve Bank of India
NBFC-Govt	Non-Banking Financial company -Government Sponsored	RBS	Risk Based Supervision
NBFCs	Non-Banking Financial Companies	RCAP	Regulatory Consistency Assessment Programme
NBFCs-D	Non-Banking Financial Companies -Deposit accepting	RFAs	Red Flagged Accounts
NBFCs-ND	Non- Banking Financial Companies - Non-Deposit -accepting	RoA	Return on Assets
NBFCs-ND-SI	Non-Banking Financial Companies -Non-Deposit accepting - Systemically Important	RoE	Return on Equity
NBFIs	Non-Banking Financial Institutions	RPPI	Residential Property Price Index
		RTGS	Real Time Gross Settlement
		SCBs	Scheduled Commercial Banks
		SD	Standard Deviation
		SDR	Strategic Debt Restructuring
		SEBI	Securities and Exchange Board of India
		SLCC	State Level Coordination Committee
		SLR	Statutory Liquidity Ratio

SMA	Special Mention Account	UL	Unexpected Loss
StCBs	State Co-operative Banks	UPSI	Unpublished Price Sensitive Information
SUCBs	Scheduled Urban Co-operative Banks	USD	United States Dollar
T&D	Transmission & Distribution	VAT	Value Added Tax
TOI	Total Operating Income	WBCIS	Weather Based Crop Insurance Scheme
TreDS	Trade Receivables Discounting System	Y-o-Y	Year- on- Year
UCBs	Urban Co-operative Banks	YTD	Year-to-Date