

## List of Select Abbreviations

AE	Advanced economies	CSO	Central Statistical Office
AFS	Available for Sale	DBIE	Database on Indian Economy
AMC	Asset Management Company	DCCO	Date of Commencement of Commercial Operation
ANBC	Adjusted Net Bank Credit	DER	Debt to Equity Ratio
APY	Atal Pension Yojana	DFI	Domestic Financial Institution
ARC	Asset Reconstruction Company	DICGC	Deposit Insurance and Credit Guarantee Corporation
ASEAN	Association of SouthEast Asian Nations	DII	Domestic Institutional Investors
ASTROID	Anonymous System for Trading in Rupee OTC Interest Rate Derivatives	DPS	Differential Premium System
AUM	Asset Under Management	DR	Disaster Recovery
BC/DR	Business Continuity/Disaster Recovery	EBIT	Earnings Before Interest and Taxes
BC-ICT	Business Correspondent - Information and Communication Technology	EBITDA	Earnings before Interest, Taxes, Depreciation and Amortisation
BCP	Business Continuity Planning	EBPT	Earning Before Provisions and Tax
BIS	Bank for International Settlements	ECB	European Central Bank
BoJ	Bank of Japan	ECL	Expected Credit Loss
bps	basis points	EIR	Effective Interest Rate
BSBDA	Basic savings bank deposit accounts	EL	Expected Loss
BSI	Banking Stability Indicator	EM	Emerging Markets
CAD	Current Account Deficit	EMDEs	Emerging Market and Developing Economies
CAP	Corrective Action Plan	EPS	Earnings Per Share
CBS	Core Banking System	ES	Expected Shortfall
CCIL	Clearing Corporation of India Limited	FALLCR	Facility to Avail Liquidity for Liquidity Coverage Ratio
CDO	Collateralised Debt Obligation	FATCA	Foreign Account Tax Compliance Act
CDs	Certificate of Deposits	FBs	Foreign Banks
CEPA	Comprehensive Economic Partnership Agreement	FDIC	Federal Deposit Insurance Corporation
CERT-In	Computer Emergency Response Team-India	FED	U.S. Federal Reserve
CFTC	Commodity Futures Trading Commission	FER	Foreign Exchange Reserves
CME	Capital Market Exposure	FIP	Financial Inclusion Plan
COFER	Currency Composition of Official Foreign Exchange Reserves	FIs	Financial Institutions
CPI	Consumer Price Index	FMC	Forward Markets Commission
CPMI	Committee on Payments and Market Infrastructures	FMI	Financial Market Infrastructure
CRAR	Capital to Risk-Weighted Asset Ratio	FPI	Foreign Portfolio Investment
CRILC	Central Repository of Information on Large Credits	FSB	Financial Stability Board
CRR	Cash Reserve Ratio	FSR	Financial Stability Report
		FSDC	Financial Stability and Development Council
		FVOCI	Fair Value Changes on Certain Financial Instruments

## List of Select Abbreviations

FVTPL	Fair Value through Profit and Loss	MCA	Ministry of Corporate Affairs
FY	Financial Year	MCCIL	Metropolitan Clearing Corporation of India
GDP	Gross Domestic Product	MF	Mutual Fund
GFSR	Global Financial Stability Report	MIS	Management Information System
GNPAs	Gross Non-Performing Advances	MMMF	Money Market Mutual Fund
GST	Goods and Services Tax	MOSPI	Ministry of Statistics and Programme Implementation
GVA	Gross Value Added	MRC	Minimum Required corpus
HFT	Held for Trading	MSF	Marginal Standing Facility
HH Index	Herfindahl-Hirschman Index	MSME	Micro Small and Medium Enterprises
HQLA	High Quality Liquid Asset	MUDRA	Micro Units Development and Refinance Agency
HTM	Held to Maturity	MXEF	MSCI emerging markets Index
IADI	International Association of Deposit Insurers	NABARD	National Bank for Agriculture and Rural Development
IB-CART	Indian Banks' Centre for Analysis of Risks and Threats	NAV	Net Asset Value
ICCL	Indian Clearing Corporation Limited	NBFCs	Non-Banking Financial Companies
ICR	Interest Coverage Ratio	NBFCs-D	Non-Banking Financial Companies-Deposit Accepting
IDF	Infrastructure Debt Fund	NBFCs-ND	Non-Banking Financial Companies-Non-Deposit Accepting
IDRBT	Institute for Development and Research in Banking Technology	NBFCs-ND-SI	Non-Banking Financial Companies-Non-Deposit Accepting-Systemically Important
IFRS	International Financial Reporting Standards	NDTL	Net Demand and Time Liability
IFS	International Financial Statistics	NEFT	National Electronic Funds Transfer
IFSC	International Financial Services Centre	NGNF	Non-Government Non-Financial
IIP	Index of industrial production	NHB	National Housing Bank
IMF	International Monetary Fund	NII	Non-Institutional Investors
Ind AS	Indian Accounting Standards	NIM	Net Interest Margin
IOSCO	International Organisation of Securities Commissions	NNPAs	Net Non-Performing Advances
IRDAI	Insurance Regulatory and Development Authority of India	NPAs	Non performing Advances
IRS	Interest Rate Swap	NPS	National Pension System
IT	Information Technology	NRI	Non Resident Indian
ITP	Institutional Trading Platform	NSCCL	National Securities Clearing Corporation Limited
JLF	Joint Lenders' Forum	OCI	Other Comprehensive Income
JLF-EG	Joint Lenders' Forum-Empowered Group	ORM	Operational Risk Management
KPI	Key Performance Indicators	OTC	Over-the-Counter
KYC	Know Your Customer	P/E	Price-Earnings Ratio
LCR	Liquidity Coverage Ratio	PAT	Profit After Tax
LEI	Legal Entity Identifier	PBT	Profit Before Tax
LEIL	Legal Entity Identifier India Limited	PD	Probability of Default
LIC	Life Insurance Corporation of India		
LOU	Local Operating Unit		

PF	Pension Fund	SAFE	State Administration of Foreign Exchange
PFCE	Private Final Consumption Expenditure	SCBs	Scheduled Commercial Banks
PFMI	Principles for Financial Market Infrastructure	SD	Standard Deviation
PFRDA	Pension Fund Regulatory and Development Authority	SDR	Strategic Debt Restructuring
PMJDY	Pradhan Mantri Jan DhanYojana	SDR	Special Drawing Rights
PoP	Points of Presence	SEBI	Securities and Exchange Board of India
PPI	Pre-paid Payment Instruments	SFB	Small Finance Bank
PSB	Public Sector Bank	SIDBI	Small Industries Development Bank of India
PVB	Private Sector Bank	SLCC	State Level Coordination Committee
PvP	Payment versus Payment	SLR	Statutory Liquidity Ratio
QE	Quantitative Easing	SSG	Senior Supervisors' Group
QIB	Qualified Institutional Buyer	SUCBs	Scheduled Urban Co-Operative Banks
RBI	Reserve Bank of India	SWIFT	Society for worldwide Interbank Financial Telecommunications
RBP	Risk Based Premium	UCBs	Urban Cooperative Banks
RoA	Return on Assets	UDAY	Ujwal Discom Assurance Yojana
ROC	Regulatory Oversight Committee	UL	Unexpected Loss
RoE	Return on Equity	VAPT	Vulnerability Assessment and Penetration Testing
RTGS	Real time Gross Settlement	Y-o-Y	Year-on-Year