

## List of Select Abbreviations

AE	Advanced Economy	CET1	Common Equity Tier1
AFA	Additional Factor of Authentication	CFT	Combating the Financing of Terrorism
AFCs	Asset Finance Companies	CGA	Controller General of Accounts
AFS	Available for Sale	CGF	Credit Guarantee Fund
AMCs	Asset Management Companies	CNP	Card not Present
AMFI	Association of Mutual Funds of India	CPI	Consumer Price Index
AML	Anti Money Laundering	CPMI	Committee on Payments and Market Infrastructures
ARCs	Asset Reconstruction Companies	CPSS	Committee on Payment and Settlement Systems
AT1	Additional Tier 1	CRAR	Capital to Risk Weighted Assets Ratio
AuM	Assets under Management	CRILC	Central Repository of Information on Large Credits
BCBS	Basel Committee on Banking Supervision	CRR	Cash Reserve Ratio
BC-ICT	Business Correspondent - Information and Communication Technology	DCCB	District Central Co-operative Bank
BCP	Basel Core Principles	DEA	Depositor Education and Awareness
BCs	Business Correspondents	DFIs	Developmental Financial Institutions
BE	Budget Estimates	DICGC	Deposit Insurance and Credit Guarantee Corporation
BIS	Bank for International Settlement	DIF	Deposit Insurance Fund
BoJ	Bank of Japan	DII	Domestic Institutional Investments
BRICS	Brazil Russia India China South Africa	D-SIBs	Domestic Systemically Important Banks
BSBDAs	Basic Savings Bank Deposit Accounts	ECB	European Central Bank
BSE	Bombay Stock Exchange	ECBs	External Commercial Borrowings
BSI	Banking Stability Indicator	ECR	Export Credit Refinance
CAD	Current Account Deficit	EET	Exempt, Exempt, Taxable
CAGR	Compounded Annual Growth Rate	EL	Expected Loss
CBOE	Chicago Board Options Exchange	ELSS	Equity Linked Savings Scheme
CC	Clearing Corporation	EMDEs	Emerging Market and Developing Economies
CCB	Countercyclical Capital Buffer	EMEs	Emerging Market Economies
CCIL	Clearing Corporation of India Limited	EPFO	Employee Provident Fund Organisation
CCP	Central Counter Party	EPRA	European Public Real Estate Association
C-D	Credit to deposits	ES	Expected Shortfalls
CDR	Corporate Debt Restructuring		
CDs	Certificates of Deposits		

ETFs	Exchange Traded Funds	IT	Information Technology
FATF	Financial Action Task Force	JLF	Joint Lenders' Forum
FCCBs	Foreign Currency Convertible Bonds	KCCs	Kisan Credit Cards
FI	Financial Institutions	LABs	Local Area Banks
FIPs	Financial Inclusion Plans	LCR	Liquidity Coverage Ratio
FMC	Forward Markets Commission	LEI	Legal Entity Identifier
FMI	Financial Market Infrastructure	LOU	Local Operating Unit
FPIs	Foreign Portfolio Investments / Investors	LTI	Loan to Income
FSAP	Financial Sector Assessment Program	LTV	Loan to Value
FSB	Financial Stability Board	MBS	Mortgage Backed Securities
FSDC	Financial Stability and Development Council	MCA	Ministry of Corporate Affairs
FSR	Financial Stability Report	MF	Mutual Fund
GCCs	General Credit Cards	MOSPI	Ministry of Statistics and Programme Implementation
GDP	Gross Domestic Product	MoU	Memorandum of Understanding
GF	General Fund	MRC	Minimum Required Corpus
GFSR	Global Financial Stability Report	mREIT	Mortgage Real Estate Investment Trust
GLAC	Gone-Concern Loss-Absorbing Capacity	MSCI AE	Morgan Stanley Capital International Advanced Economies
GNPAs	Gross Non-Performing Advances	MSCI EM	Morgan Stanley Capital International Emerging Markets
G-SIBs	Global Systemically Important Banks	MSF	Marginal Standing Facility
HFT	Held for Trading	MSME	Micro Small and Medium Enterprises
HNI	High Net Worth Individuals	MTM	Mark-To- Market
HQLA	High Quality Liquid Assets	NABARD	National Bank for Agriculture and Rural Development
HTM	Held to Maturity	NAFSCOB	National Federation of State Co-operative Banks Ltd.
IBA	Indian Banks' Association	NAV	Net Asset Value
IIF	Institute of International Finance	NBFCs	Non-Banking Financial Companies
IIP	Index of Industrial Production	NBFCs-D	Non-Banking Financial Companies -Deposit taking
IMF	International Monetary Fund	NBFCs-ND	Non-Banking Financial Companies -Non-Deposit taking
INR	Indian Rupee	NBFCs-ND-SI	Non Banking Financial Companies-Non-Deposit taking- Systemically Important
IOSCO	International Organisation of Securities Commissions		
IPOs	Initial Public Offerings		
IRDA	Insurance Regulatory and Development Authority		

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NDTL	Net demand and Time liability	RIDF	Rural Infrastructure Development Fund
NHB	National Housing Bank	RoA	Return on Assets
NIM	Net Interest Margin	RoE	Return on Equity
NNPAs	Net Non-Performing Advances	RRBs	Regional Rural Banks
NOF	Net Owned Fund	RTGS	Real Time Gross Settlement
NPAs	Non-Performing Advances	RWA	Risk Weighted Assets
NPS	National Pension Scheme	SARFAESI	Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Act)
NSDL	National Securities Depository Limited	SCs/RC	Securitisations/Reconstruction Companies
NSE	National Stock Exchange	SCARDBs	State Co-operative Agriculture and Rural Development banks
OD	Over Draft	SCBs	Scheduled Commercial Banks
ODIs	Offshore Derivative Instruments	SD	Standard Deviation
OTC	Over the Counter	SEBI	Securities and Exchange Board of India
PACS	Primary Agricultural Credit Societies	SGF	Settlement Guarantee Fund
PAT	Profit After Tax	SIDBI	Small Industries Development Bank of India
PBC	Principal Business Criteria	SLCC	State Level Coordination Committee
PBT	Profit Before Tax	SLR	Statutory Liquidity Ratio
PCARDBs	Primary Co-operative Agriculture and Rural Development banks	SMA	Special Mention Accounts
PFRDA	Pension Fund Regulatory and Development Authority	SPVs	Special Purpose Vehicles
PMFI	Principles for Financial Market Infrastructure	SRs	Security Receipts
PMJDY	Pradhan Mantra Jan Dhan Yojana	StCBs	State Co-operative Banks
PSBs	Public Sector Banks	SUCBs	Scheduled Urban Co-operative Banks
QCCP	Qualifying Central Counter Party	SWFs	Sovereign Wealth Funds
QE	Quantitative Easing	TCTF	Too Connected to Fail
RBI	Reserve Bank of India	TLAC	Total Loss-Absorbing Capacity
RCAP	Regulatory Consistency Assessment Programme	UCBs	Urban Cooperative Banks
REER	Real Effective Exchange Rate	UL	Unexpected Losses
REIT	Real Estate Investment Trust	USD	United States Dollar
		y-o-y	Year-on- Year