

List of Select Abbreviations

ALM	Assets Liability Management	DIIs	Domestic Institutional Investors
AMA	Advanced Measurement Approach	DP	Documents against Payment
AML	Anti-Money Laundering	DTC	Direct Tax code
ATM	Average Time to Maturity	EA	Euro Area
AUM	Assets Under Management	EAD	Exposure at Default
BCBS	Basel Committee on Banking Supervision	EBIT	Earnings before Interest, Tax
BEICFs	Business Environment and Internal Control Factors	EBITDA	Earnings before Interest, Tax, Depreciation and Amortisation
BMC	Base Minimum Capital	ECB	External Commercial Borrowings
BoP	Balance of Payment	EDD	Enhanced Due Diligence
BR Act	Banking Regulation Act	EEFC	Export Earner's Foreign Currency (Account)
BRICS	Brazil, Russia, India, China and South Africa	EL	Expected Losses
BSE	Bombay Stock Exchange	EMEs	Emerging Market Economies
BSI	Banking Stability Index	EMIR	European Market Infrastructure Regulation
BSMD	Banking System's Portfolio Multivariate Density	ES	Expected Shortfall
BSMs	Banking Stability Measures	ESMA	European Securities and Market Authority
CAD	Current Account Deficit	EU	European Union
CBLO	Collateralised Borrowing and Lending Obligation	EVM Chip	Europay, MasterCard and Visa Chip
CCIL	Clearing Corporation of India Limited	FB	Foreign Bank
CCP	Central Counter party	FC	Financial Conglomerate
CCR	Central Credit Register	FCNR(B)	Foreign Currency Non-Resident (Banks) (Account)
CD	Certificate of Deposits	FDI	Foreign Direct Investment
C-D Ratio	Credit-Deposits Ratio	FED	Federal Reserve
CDS	Credit Default Swap	FII	Foreign Institutional Investor
CEA	Commodity Exchange Act	FMI	Financial Market Infrastructure
CFTC	Commodity Futures Trading Commission	FOMC	Federal Open Market Committee
CME	Capital Market Exposure	FRA	Forward Rate Agreement
CPI	Consumer Price Index	FSB	Financial Stability Board
CPSS	Committee on Payment and Settlement Systems	FSDC	Financial Stability and Development Council
CRAR	Capital to Risk Weighted Assets Ratio	FSR	Financial Stability Report
CRR	Cash Reserve Ratio	G20	Group of 20 Nations
DB	Defined Benefit	GDP	Gross Domestic Product
DCCO	Date of Commencement of Commercial Operation	GFD	Gross Fiscal Deficit
DCO	Derivatives Clearing Organisation	GIC	General Insurance Corporation
		GNPA	Gross Non-Performing Advances
		GOI	Government of India

List of Select Abbreviations

G-Sec	Government Securities	NBFC-ND-SI	NBFC - Non Deposit taking - Systemically Important
GSIB	Globally Systemically Important Bank		
HFT	High-Frequency Trading	NDTL	Net Demand and Time Liabilities
HLEG	High-level Expert Group	NG-RTGS	Next Generation Real Time Gross Transfer
HQLA	High-Quality Liquid Assets		
IAS	Investment Advisory Services	NHB	National Housing Bank
ICB	Independent Commission on Banking	NII	Net Interest Income
ICCL	Indian Clearing Corporation Limited	NIM	Net Interest Margin
IIB	Inflation Indexed Bond	NPA	Non-Performing Advances
IIP	Index of Industrial Production	NPB	New Private Bank
IMF	International Monetary Fund	NPL	Non Performing Loan
INR	Indian Rupee	NPS	New Pension System
IOSCO	International Organization of Securities Commissions	NRE	Non Resident External
IP	Internet Protocol	NSCCL	National Securities Clearing Corporation Limited
IPO	Initial Public Offering	NSE	National Stock Exchange
IRB	Internal Ratings-Based	NSFR	Net Stable Funding Ratio
IRDA	Insurance Regulatory and Development Authority	OIS	Overnight Index Swap
IRF	Inter-Regulatory Forum	OMO	Open Market Operation
IRS	Interest Rate Swap	OOI	Other Operating Income
IT	Information Technology	OPB	Old Private Bank
JPoD	Joint Probability of Distress	OSS	Off-Site Surveillance
KYC	Know Your Customer	OTC	Over The Counter
LC	Letter of Credit	PAT	Profit After Tax
LCR	Liquidity Coverage Ratio	PCR	Provision Coverage Ratio
LEI	Legal Entity Identifier	PD	Probability of Default
LGD	Loss Given Default	PFMI	Principles of Financial Market Infrastructure
LIC	Life Insurance Corporation	PFRDA	Pension Fund Regulatory and Development Authority
LTRO	Long Term Refinancing Operations	PMI	Purchasing Managers Index
MCA	Ministry of Corporate Affairs	PMS	Portfolio Management Service
MIBOR	Mumbai Inter Bank Offer Rate	PoD	Probability of Distress
MMMF	Money Market Mutual Fund	PSB	Public Sector Bank
MoU	Memorandum of Understanding	PSS	Payment and Settlement System
MSE	Medium and Small Enterprises	PSUs	Public Sector Undertakings
MTM	Mark to Market	QE	Quantitative Easing
NAV	Net Asset Value	QIS	Quantitative Impact Study
NBFCs	Non-Banking Financial Companies	Q-o-Q	Quarter-over-Quarter
NBFCs-D	NBFC - Deposit taking		

RBI	Reserve Bank of India	SWFs	Sovereign Wealth Funds
RE	Revised Estimate	T-bills	Treasury-bills
RoA	Return on Assets	TGF	Trade Guarantee Fund
ROC	Regulatory Oversight Committee	TI	Toxicity Index
RoE	Return on Equity	TLA	Total liquid Assets
RWA	Risk Weighted Assets	TOI	Total Operating Income
SCBs	Scheduled Commercial Banks	TR	Trade Repository
SDD	Single Due Diligence	UK	United Kingdom
SEBI	Securities and Exchange Board of India	UL	Unexpected Losses
SEZ	Special Economic Zone	ULIPs	Unit Linked Insurance Plans
SGF	Settlement Guarantee Fund	UMP	Unconventional Monetary Policy
SIDD	Separately Identifiable Department or Division	US	United States
SIFIs	Systemically Important Financial Institutions	USD	United States Dollar
SLA	Service Level Agreement	VaR	Value at Risk
SLCC	State level Coordination Committees	VI	Vulnerability Index
SLI	Systemic Liquidity Index	WEO	World Economic Outlook
SLR	Statutory Liquidity Ratio	WGMR	Working Group on Margining Requirements
SRS	Systemic Risk Survey	WMS	Wealth Management Services
SUCBs	Scheduled Urban Co-operative Banks	WPI	Wholesale Price Index
		Y-o-Y	Year-over-Year