

List of Select Abbreviations

AA	Account Aggregator	CIR	Cyber Incident Reporting
AEs	Advanced Economies	CIRP	Corporate Insolvency Resolution Process
AFA	Additional Factor of Authentication	CMs	Clearing Members
AFS	Available for Sale	CPs	Commercial Papers
AID	All Inclusive Direction	CPI	Consumer Price Index
AIFs	Alternative Investment Funds	CRAR	Capital to Risk-Weighted Assets Ratio
AIFIs	All-India Financial Institutions	CRAs	Credit Rating Agencies
AMC	Asset Management Companies	CRILC	Central Repository of Information on Large Credits
AMFI	Association of Mutual Funds in India	CY	Calendar Year
AML	Anti Money Laundering	DeFi	Decentralised Finance
APY	Atal Pension Yojana	DGA	Duration Gap Analysis
ARC	Asset Reconstruction Companies	DICGC	Deposit Insurance and Credit Guarantee Corporation
AUM	Assets Under Management	DIF	Deposit Insurance Fund
BEER	Bond-Equity-Earnings-Yield Ratio	DIIs	Domestic Institutional Investors
BIFR	Board for Industrial and Financial Reconstruction	DPD	Days Past Due
BIS	Bank for International Settlements	DLA	Digital Lending App
BoE	Bank of England	EAR	Earnings At Risk
BoP	Balance of Payments	ECBs	External Commercial Borrowings
BSI	Banking Stability Indicator	ECLGS	Emergency Credit Line Guarantee Scheme
CAD	Current Account Deficit	EMDEs	Emerging Market and Developing Economies
CASA	Current Account and Savings Account	EMEs	Emerging Market Economies
CBDs	Central Bank Digital Currencies	ESG	Environmental, Social, and Governance
CCs	Clearing Corporations	ESMA	European Securities and Market Authority
CCB	Capital Conservation Buffer	FAO	Food and Agricultural Organisation
CCPs	Central Counterparties	FBIL	Financial Benchmark India Pvt Ltd
CD	Certificate of Deposit	FBs	Foreign Banks
CDSL	Central Depository Services Limited		
CET1	Common Equity Tier 1		
CFT	Combating of Financing of Terrorism		
CIC	Credit Information Companies		

Abbreviations

FCE	Foreign Currency Exposure	IEA	International Energy Agency
FCNR(B)	Foreign currency non-resident (bank)	IFs	Innovation Facilitators
FDI	Foreign Direct Investment	IFR	Investment Fluctuation Reserve
FIIs	Foreign Institutional Investors	IFSC	International Financial Service Centre
FIP	Financial Information Provider		
FIRE	Format for Incident Reporting Exchange	IFSCA	International Financial Services Centres Authority
FMI	Financial Market Infrastructure	IM	Initial Margin
FoF	Fund-of-Funds	IMF	International Monetary Fund
FPI	Foreign Portfolio Investment	InvITs	Infrastructure Investment Trusts
FSB	Financial Stability Board	IO	Internal Ombudsman
FSDC	Financial Stability & Development Council	IORS	Inter-Operable Regulatory Sandbox
		IOSCO	International Organisation of Securities Commissions
FSDC-SC	Sub Committee of the Financial Stability and Development Council	IRB	Internal Rating Based
FSR	Financial Stability Report	IRDAI	Insurance Regulatory and Development Authority of India
FSSI	Financial System Stress Indicator		
FSWM	Financially Sound and Well Managed	IRRBB	Interest Rate Risk in Banking Book
FY	Financial Year	JPY	Japanese Yen
GDP	Gross Domestic Product	KYC	Know Your Customer
GFC	Global Financial Crisis	LABs	Local Area Banks
GFD	Gross Fiscal Deficit	LCR	Liquidity Coverage Ratio
GIFT	Gujarat International Finance Tec-City	LOS	Loan Origination System
GNPA	Gross Non-Performing Asset	LSP	Lending Service Provider
GSDP	Gross State Domestic Product	LT	Long-term
GST	Goods and Services Tax	LTV	Loan-to-Value
GSTN	Goods and Services Tax Network	MHP	Minimum Holding Period
HFCs	Housing Finance Companies	MRC	Minimum Required Corpus
HFT	Held for Trading	MSME	Micro, Small and Medium Enterprises
HPI	House Price Index		
HQLAs	High Quality Liquid Assets	MTM	Mark-To-Market
HTM	Held-to-Maturity	MVE	Market Value of Equity
IBC	Insolvency and Bankruptcy Code	NaBFID	National Bank for Financing Infrastructure and Development
ICR	Interest Coverage Ratio	NBFC	Non-Banking Financial Company

NBFC-BL	NBFC - Base Layer	PAT	Profit After Tax
NBFC-ML	NBFC - Middle Layer	PCR	Provisioning Coverage Ratio
NBFC-TL	NBFC - Top Layer	PCM	Professional Clearing Member
NBFC-UL	NBFC - Upper Layer	PD	Probability of Default
NBFIs	Non-Banking Financial Intermediaries	P/E	Price-to-Earning
NCD	Non-Convertible Debentures	PE	Private Equity
NCGTC	National Credit Guarantee Trustee Company Ltd	PFMI	Principles for Financial Market Infrastructures
NCLT	National Company Law Tribunal	PFRDA	Pension Fund Regulatory and Development Authority
NDSI	Non-Deposit Taking Systemically Important	PLI	Production Linked Investment
NDTL	Net Demand & Time Liabilities	PMI	Purchasing Managers' Indices
NII	Net Interest Income	PoS	Point of Sale
NIM	Net Interest Margin	PSBs	Public Sector Banks
NNPA	Net Non performing Assets	PSUs	Public Sector Undertakings
NOF	Net Owned Funds	PVBs	Private Sector Banks
NPA	Non-Performing Asset	RB-IOs	Reserve Bank - Integrated Ombudsman Scheme
NPS	National Pension System	REITs	Real Estate Investment Trusts
NRIs	Non-resident Indians	REs	Regulated Entities
NSDL	National Securities Depository Limited	RoA	Return on Asset
NSE	National Stock Exchange	RoE	Return on Equity
NSO	National Statistical Office	RRA	Regulations Review Authority
NSUCBs	Non-Scheduled Urban Cooperative Banks	RRBs	Regional Rural Banks
OEFs	Open-Ended Investment Funds	RSA	Rate-Sensitive Assets
OECD	Organisation for Economic Co-operation and Development	RSL	Rate-Sensitive Liabilities
OFS	Offer for Sale	RWA	Risk-Weighted Assets
OIS	Overnight Indexed Swap	SCBs	Scheduled Commercial Banks
OOI	Other Operating Income	SD	Standard Deviation
OTC	Over-the-Counter	SDLs	State Development Loans
P2M	Person-to-Merchant	SEBI	Securities and Exchange Board of India
P2P	Person-to-Person	SFBs	Small Finance Banks
		SGF	Settlement Guarantee Fund

Abbreviations

SIPs	Systematic Investment Plans	TPI	Transmission Protection Instrument
SLR	Statutory Liquidity Ratio	UCB	Urban Cooperative Bank
SMA	Special Mention Accounts	UFCE	Unhedged Foreign Currency Exposure
SPDs	Standalone Primary Dealers		
SRS	Systemic Risk Survey	UPI	Unified Payment Interface
SUCBs	Scheduled Urban Cooperative Banks	VAR	Vector Auto Regression
TAT	Turn Around time	VC	Venture Capital
T-Bills	Treasury Bills	VM	Variable Margin
TGA	Traditional Gap Analysis	WB	World Bank