

## List of Select Abbreviations

AEs	Advanced economies	CRILC	Central Repository of Information on Large Credits
AFIs	All India Financial Institutions		
AFS	Available for Sale	CRR	Cash Reserve Ratio
AIFs	Alternative Investment Funds	CSO	Central Statistical Office
AMC-MFs	Asset Management Companies - Mutual Funds	DDoS	Distributed Denial of Service
AML	Anti-Money Laundering	DER	Debt equity ratio
APMC	Agricultural Produce Market Committee	DICGC	Deposit Insurance and Credit Guarantee Corporation
AQR	Asset Quality Review	DRT	Debt Recovery Tribunal
AUC	Assets Under Custody	EBIT	Earnings Before Interest and Taxes
AUM	Assets Under Management	EBITDA	Earnings before interest, taxes, depreciation and amortisation
BCBS	Basel Committee on Banking Supervision	EBP	Electronic Book Provider
BC-ICT	Business Correspondent-Information Communication Technology	EBPT	Earnings Before Provisions and Taxes
BSBDAs	Basic Savings Bank Deposit Accounts	EMEs	Emerging Market Economies
BSI	Banking Stability Indicator	ESMA	European Securities and Markets Authority
CCIL	Clearing Corporation of India Limited	FBs	Foreign Banks
CCP	Central Counter Party	FATF	Financial Action Task Force
CDs	Certificate Of Deposits	FIPs	Financial Inclusion Plans
CERSAI	Central Registry of Securitisation Asset Reconstruction and Security Interest of India	FIU	Financial Intelligence Unit
CGFSEL	Credit Guarantee Fund Scheme for Educational Loans	FLC	Financial Literacy Centre
CGFSSD	Credit Guarantee Fund Scheme for Skill Development	FMC	Forward Markets Commission
CGTMSE	Credit Guarantee Scheme for Micro and Small Enterprises	FPIs	Foreign Portfolio Investors
CPs	Commercial Papers	FRBM	Fiscal Responsibility and Budget Management
CRAR	Capital to Risk-weighted Assets Ratio	FSDC	Financial Stability and Development Council
CRGFTLIH	Credit Risk Guarantee Fund Trust for Low Income Housing	FSR	Financial Stability Report
		G2P	Government to Person
		GCC	General Credit Card
		GFC	Global Financial Crisis
		GNPAs	Gross Non-Performing Advances

List of Select Abbreviations

HFT	Held for Trading	NIRP	Negative Interest Rate Policy
HQLAs	High Quality Liquid Assets	NNPAs	Net Non-Performing Advances
HTM	Held to Maturity	NPCI	National Payments Corporation of India
IABC	Insolvency and Bankruptcy Code	NPS	National Pension System
ICMA	International Capital Market Association	ODIs	Offshore Derivatives Instruments
ICR	Interest coverage ratio	PAT	Profit After Tax
IEA	International Energy Agency	PBs	Payment Banks
IIP	Index of industrial production	PBT	Profit Before Tax
IMF	International Monetary Fund	PFRDA	Pension Fund Regulatory and Development Authority
IMPS	Immediate Payment Service	PMJDY	Pradhan Mantri Jan-Dhan Yojana
INDC	Intended Nationally Determined Contribution	PNs	Participatory Notes
IRDAI	Insurance Regulatory and Development Authority of India	PPAC	Petroleum Planning & Analysis Cell
JLF	Joint Lenders' Forum	PSBs	Public Sector Banks
KCC	Kisan Credit Card	QIBs	Qualified Institutional Buyers
KPI	Key Performance Indicators	QIPs	Qualified Institutional Placements
KYC	Know Your Customer	RTGS	Real Time Gross Settlement
LCR	Liquidity Coverage Ratio	RWAs	Risk-weighted Assets
MFI	Micro finance Institutions	SCBs	Scheduled Commercial Banks
MOSPI	Ministry of Statistics and Programme Implementation	SEBI	Securities and Exchange Board of India
MSME	Micro, Small and Medium Enterprises	SFBs	Small Finance Banks
NAM	National Agriculture Market	SLR	Statutory Liquidity Ratio
NBFCs	Non-Banking Financial Companies	SPV	Special Purpose Vehicle
NCGTC	National Credit Guarantee Trustee Company	STRs	Suspicious Transactions Reports
NCLT	National Company Law Tribunal	SUCBs	Scheduled Urban Co-Operative Banks
NGNF	Non-Government Non-Financial	TReDS	Trade Receivables Discounting System
NIIF	National Investment and Infrastructure Fund	UCBs	Urban Co-Operative Banks
		UPI	Unified Payment Interface