

List of Select Abbreviations

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|--------|--|---------|--|
| ALM | Asset Liability Management | ECB | European Central Bank, External Commercial Borrowing |
| ALCO | Asset Liability Management Committee | EDEs | Emerging and Developing Economies |
| AMA | Advanced Measurement Approach | EIOPA | European Insurance and Occupational Pensions Authority |
| AMCs | Asset Management Companies | ELSS | Equity Linked Savings Schemes |
| ATMs | Automated Teller Machines | FASB | Financial Accounting Standards Board |
| BC | Business Correspondent | FATCA | Foreign Account Tax Compliance Act |
| BCBS | Basel Committee on Banking Supervision | FB | Foreign Banks |
| BIS | Bank for International Settlements | FCs | Financial Conglomerates |
| BSDA | Basic Services Demat Account | FFIs | Foreign Financial Institutions |
| BSE | Bombay Stock Exchange | FII | Foreign Institutional Investor |
| BSI | Banking Stability Index | FIPs | Financial Inclusion Plans |
| BSM | Banking Stability Measure | FPO | Follow on Public Offer |
| BSMD | Banking System's Portfolio Multivariate Density | FRA | Forward Rate Agreement |
| CAD | Current Account Deficit | FSB | Financial Stability Board |
| CCIL | Clearing Corporation of India Limited | FSDC | Financial Stability and Development Council |
| CCP | Central Counterparty | FSR | Financial Stability Report |
| CD | Certificates of Deposit; Credit to Deposit | GDCF | Gross Domestic Capital Formation |
| CDR | Corporate Debt Restructuring | GDP | Gross Domestic Product |
| CDS | Credit Default Swap | GDS | Gross Domestic Savings |
| CET1 | Common Equity Tier 1 | GFD | Gross Fiscal Deficit |
| CME | Capital Market Exposure | GFSR | Global Financial Stability Report |
| CPI | Consumer Price Index | GNPA | Gross Non-Performing Advance |
| CRAR | Capital to Risk-weighted Assets Ratio | GOI | Government of India |
| CRR | Cash Reserve Ratio | G-SIFIs | Global Systemically Important Financial Institutions |
| CSO | Central Statistical Organisation | HFT | High Frequency Trading |
| CTD | Cheapest-To-Deliver | HLA | Higher Loss Absorbency |
| DICGC | Deposit Insurance and Credit Guarantee Corporation | IA | Investor Association |
| DIIs | Domestic Institutional Investors | Ind AS | Indian Accounting Standards |
| DMA | Direct Market Access | IASB | International Accounting Standards Board |
| DPs | Depository Participants | ICR | Interest Coverage Ratio |
| D-SIBs | Domestic Systemically Important Banks | ICT | Information and Communication Technology |
| EBIT | Earnings Before Interest and Tax | IFCs | Infrastructure Financing Companies |
| EBITDA | Earnings Before Interest, Tax, Depreciation and Amortisation | IFRS | International Financial Reporting Standard |
| EBPT | Earnings Before Provisions and Taxes | | |
| EBT | Electronic Benefit Transfer | | |

List of Select Abbreviations

| | | | |
|------------|---|-------|---|
| IMA | Internal Models Approach | NSE | National Stock Exchange |
| IMF | International Monetary Fund | OFIs | Other Financial Intermediaries |
| IOSCO | International Organisation of Securities Commission | OPB | Old Private Bank |
| IPO | Initial Public Offer | ORSA | Own Risk and Solvency Assessment |
| IRB | Internal Rating Based | OSS | Off-Site Surveillance |
| IRDA | Insurance Regulatory and Development Authority | OTC | Over The Counter |
| IRS | Interest Rate Swap | PAT | Profit After Tax |
| ITEs | Intra-Group Transactions and Exposures | PCR | Provision Coverage Ratio |
| JPoD | Joint Probability of Distress | PFRDA | Pension Fund Regulatory and Development Authority |
| KYC | Know Your Customer | PMI | Purchasing Managers Index |
| LGD | Loss Given Default | PoD | Probabilities of Distress |
| MCA | Ministry of Corporate Affairs | PSBs | Public Sector Banks |
| MFs | Mutual Funds | PRA | Prudential Regulation Authority |
| MGNREGA | Mahatma Gandhi National Rural Employment Gurantee Act | QFIs | Qualified Foreign Investors |
| MI | Micro Insurance | RBI | Reserve Bank of India |
| MMMFs | Money Market Mutual Funds | RoA | Return on Assets |
| MSMED | Micro, Small and Medium Enterprises Development | RRB | Regional Rural Bank |
| MTM | Mark-to-Market | RWA | Risk-Weighted Asset |
| NAV | Net Asset Value | SCBs | Scheduled Commercial Banks |
| NBFCs | Non-Banking Financial Companies | SEBI | Securities and Exchange Board of India |
| NBFC-D | Non-Banking Financial Company – Deposit taking | SEC | Securities and Exchange Commission |
| NBFC-ND-SI | Non-Banking Financial Company-Non Deposit taking-Systemically Important | SGF | Settlement Guarantee Fund |
| NDTL | Net Demand and Time Liabilities | SLI | Systemic Liquidity Index |
| NFFEs | Non-Financial Foreign Entities | SLR | Statutory Liquidity Ratio |
| NGO | Non-Government Organisation | SUCB | Scheduled Urban Co-operative Bank |
| NHB | National Housing Bank | TCE | Total Credit Exposure |
| NIM | Net Interest Margin | TER | Total Expense Ratio |
| NPA | Non-Performing Advance | TI | Toxicity Index |
| NPB | New Private Bank | TRs | Trade Repositories |
| NPS | New Pension System | TSA | The Standard Approach |
| NSCCL | National Securities Clearing Corporation Limited | VaR | Value at Risk |
| NSFE | National Strategy for Financial Education | VAR | Vector Autoregression |
| | | VI | Vulnerability Index |
| | | WPI | Wholesale Price Index |
| | | WOS | Wholly Owned Subsidiary |
| | | WG | Working Group |
| | | Y-o-Y | Year-on-Year |