

List of Select Abbreviations

3-MMA	3-Month Moving Average	CCI	Cyber Capability Index
AA	Adjudicating Authority	CCIL	Clearing Corporation of India Limited
AD	Assessable Deposit	CCMP	Cyber Crisis Management Plan
ADDV	Average Daily Delivery Value	CCPs	Central Counterparties
AEs	Advanced Economies	CCs	Clearing Corporations
AFS	Available for Sale	CDD	Client Due Diligence
AI	Artificial Intelligence	CDs	Certificates of Deposits
AID	All Inclusive Direction	CDS	Credit Default Swaps
AIFs	Alternative Investment Funds	CDSL	Central Depository Services Limited
AIFIs	All India Financial Institutions	CET1	Common Equity Tier 1
AMCs	Asset Management Companies	CFT	Combating the Financing of Terrorism
AMFI	Association of Mutual Funds in India	CICRA	Credit Information Companies (Regulation) Act, 2005
AML	Anti Money Laundering	CICs	Core Investment Companies
APY	Atal Pension Yojana	CIs	Credit Institutions
AR	Authorised Representative	CIRP	Corporate Insolvency Resolution Process
AUM	Assets Under Management	CIS	Customer Information Sheet
BBPS	Bharat Bill Payment System	CISO	Chief Information Security Officer
BCBS	Basel Committee on Banking Supervision	CLOs	Collateralised Loan Obligations
BCP	Business Continuity Plan	CMIs	Capital Market Intermediaries
BE	Budget Estimates	CMs	Clearing Members
BG	Bank Guarantee	CoC	Committee of Creditors
BIFR	Board for Industrial and Financial Reconstruction	CoR	Certificate of Registration
BIS	Bank for International Settlements	CP	Commercial Paper
BoE	Bank of England	CPI	Consumer Price Index
BSDA	Basic Services Demat Account	CPMI	Committee on Payments and Market Infrastructures
BSI	Banking Stability Indicator	CRAR	Capital to Risk-Weighted Assets Ratio
CBOE	Chicago Board Options Exchange	CRAs	Credit Rating Agencies
CAD	Current Account Deficit	CSCRF	Cybersecurity and Cyber Resilience Framework
CAF	Common Application Form	DC	Disciplinary Committee
CAGR	Compounded Annual Growth Rate	DeFi	Decentralised Finance
CASA	Current Account and Savings Account	DGA	Duration Gap Analysis
CBDCs	Central Bank Digital Currencies		
CBF	Central Bank Funding		

Abbreviations

DGCI&S	Directorate General of Commercial Intelligence & Statistics	FSB	Financial Stability Board
DICGC	Deposit Insurance and Credit Guarantee Corporation	FSDC	Financial Stability and Development Council
DIF	Deposit Insurance Fund	FSDC-SC	Sub Committee of the Financial Stability and Development Council
DLT	Distributed Ledger Technology	FSR	Financial Stability Report
DMA	Direct Market Access	FSSI	Financial System Stress Indicator
DPD	Days Past Due	FVTPL	Fair Value Through Profit and Loss
DR	Disaster Recovery	FY	Financial Year
DSR	Debt Service Ratio	F&O	Futures and Options
EAR	Earnings At Risk	G20	Group of Twenty
EBIT	Earnings Before Interest and Taxes	GDP	Gross Domestic Product
EBPT	Earnings Before Profit and Tax	GenAI	Generative AI
ECB	External Commercial Borrowings	GFC	Global Financial Crisis
EMDEs	Emerging Markets and Developing Economies	GFD	Gross Fiscal Deficit
EMP	Exchange Market Pressure	GNPA	Gross Non-Performing Asset
EPS	Earnings per Share	GSDP	Gross State Domestic Product
ERPs	ESG Rating Providers	G-secs	Government Securities
ESG	Environmental, Social, and Governance	HFCs	Housing Finance Companies
ESMA	European Securities and Markets Authority	HFT	Held for Trading
EU	European Union	HQLAs	High Quality Liquid Assets
EWS	Early Warning Signals	HTM	Held-to-Maturity
FAR	Fully Accessible Route	HUF	Hindu Undivided Families
FATF	Financial Action Task Force	IBBI	Insolvency and Bankruptcy Board of India
FBs	Foreign Banks	IBUs	IFSC Banking Units
FBIL	Financial Benchmarks India Pvt. Limited	ICR	Interest Coverage Ratio
FCs	Financial Creditors	ID	Insured Deposit
FCI	Financial Conditions Index	IFSC	International Financial Services Centre
FDI	Foreign Direct Investment	IFSCA	International Financial Services Centres Authority
FDRs	Fixed Deposit Receipts	IIBX	India International Bullion Exchange
FIU-IND	Financial Intelligence Unit - India	IIP	International Investment Position
FMEs	Fund Management Entities	IMF	International Monetary Fund
FPI	Foreign Portfolio Investment	Ind-AS	Indian Accounting Standards
FRBM	Fiscal Responsibility and Budget Management	INR	Indian Rupee
FRED	Federal Reserve Bank of St. Louis	InvITs	Infrastructure Investment Trusts

IOSCO	International Organization of Securities Commissions	NAVs	Net Asset Values
IPO	Initial Public Offering	NaBFID	National Bank for Financing Infrastructure and Development
IPs	Insolvency Professionals	NBFC	Non-Banking Financial Company
IRF	Impulse Response Function	NBFC-ML	Middle-layer NBFC
IRDAI	Insurance Regulatory and Development Authority of India	NBFC-UL	Upper-layer NBFC
IRP	Interim Resolution Professional	NBFI	Non Banking Financial Intermediation
IU	Information Utilities	NBSI	Non Banking Stability Indicator
JPY	Japanese Yen	NCD	Non-Convertible Debenture
KRIs	Key Risk Indicators	NCLT	National Company Law Tribunal
KYC	Know Your Customer	NCMC	National Common Mobility Card
LCR	Liquidity Coverage Ratio	NCRPS	Non-Convertible Redeemable Preference Shares
LDMs	Lead District Managers	NDTL	Net Demand and Time Liabilities
LEAs	Law Enforcement Agencies	NFC	Non-Financial Company
LEI	Legal Entity Identifier	NGFS	Network for Greening the Financial System
LGD	Loss Given Default	NGOs	Non-Government Organisations
LPCC	Limited Purpose Clearing Corporation	NHB	National Housing Bank
LT	Long-term	NIC	National Industrial Classification
MDG	Modified Duration Gap	NII	Net Interest Income
MF	Mutual Fund	NIM	Net Interest Margin
MFOS	Mutual Fund Overnight Schemes	NNPA	Net Non-Performing Assets
MII	Market Infrastructure Institutions	NoC	No-Objection Certificate
ML	Machine Learning	NOI	Net Operating Income
MoU	Memorandum of Understanding	NPS	National Pension System
MPS	Minimum Public Shareholding	NRIs	Non-Resident Indians
MQSOS	Median Quarter Sigma Order Size	NSDL	National Securities Depository Limited
MRC	Minimum Required Corpus	NSFR	Net Stable Funding Ratio
MSCI-EMI	Morgan Stanley Capital International-Emerging Markets Index	NSUCBs	Non-Scheduled Urban Cooperative Banks
MSF	Marginal Standing Facility	OCIs	Overseas Citizens of India
MTM	Mark-To-Market	OECD	Organisation for Economic Co-operation and Development
MVE	Market Value of Equity	OIS	Overnight Indexed Swap
MWPL	Market Wide Position Limit	OOI	Other Operating Income
NABARD	National Bank for Agriculture and Rural Development	ORBIO	Offices of the Reserve Bank of India Ombudsman

Abbreviations

OSS	Off-Site Surveillance	SAF	Supervisory Action Framework
OTC	Over-The-Counter	SBs	Stock Brokers
OTM	Out-of-The-Money	SCBs	Scheduled Commercial Banks
PA	Provisional Accounts	SCN	Show Cause Notice
PCA	Prompt Corrective Action	SD	Standard Deviation
P/E	Price-to-Earnings	SDLs	State Development Loans
PAT	Profit After Tax	SEBI	Securities and Exchange Board of India
PCMs	Professional Clearing Members	SEs	Supervised Entities
PCR	Provisioning Coverage Ratio	SEZ	Special Economic Zone
PFRDA	Pension Fund Regulatory and Development Authority	SFBs	Small Finance Banks
P&L	Profit and Loss	SGrBs	Sovereign Green Bonds
PMS	Portfolio Management Services	SGF	Settlement Guarantee Fund
PoPs	Points of Presence	SIPs	Systematic Investment Plans
PSBs	Public Sector Banks	SLBCs	State Level Banker's Committees
PSF	Product Success Framework	SLCCs	State Level Coordination Committees
PSL	Priority Sector Lending	SLR	Statutory Liquidity Ratio
PSOs	Payment System Operators	SMAs	Special Mention Accounts
PVBs	Private Sector Banks	SMEs	Small and Medium Enterprises
QIPs	Qualified Institutional Placements	SROs	Self Regulatory Organisations
RECO	Revenue Expenditure to Capital Outlay	SRS	Systemic Risk Survey
REITs	Real Estate Investment Trusts	SUCBs	Scheduled Urban Cooperative Banks
REER	Real Effective Exchange Rate	SWITS	Single Window IT System
REs	Regulated Entities	TGA	Traditional Gap Analysis
RFA	Red Flagging of Accounts	ToRs	Terms of Reference
RI	Resident Indian	TR	Trade Repository
RoA	Return on Asset	TRAI	Telecom Regulatory Authority of India
RoD	Record of Default	UCB	Urban Cooperative Bank
RoE	Return on Equity	UCC	Unsolicited Commercial Communications
RPs	Resolution Plans	USCNBA	Up Streaming Client Nodal Bank Account
RRBs	Regional Rural Banks	VAR	Vector Auto Regression
RSAs	Rate-Sensitive Assets	VARX	Vector Auto Regression with Exogenous Variables
RSLs	Rate-Sensitive Liabilities	VIX	Volatility Index
RVEs	Registered Valuer Entities	VRIN	Valuation Report Identification Number
RVs	Registered Valuers		
RWA	Risk-Weighted Assets		
SA	Sponsored Access		