

## List of Select Abbreviations

3-MMA	3-Month Moving Average	CCRI	Credit Concentration Risk Index
AA	Adjudicating Authority	CCs	Clearing Corporations
AEs	Advanced Economies	CDs	Certificates of Deposit
AFA	Authorisation for Assignment	CDSL	Central Depository Services Limited
AFS	Available for Sale	CET1	Common Equity Tier 1
AID	All Inclusive Directions	CGFMU	Credit Guarantee Fund for Micro Units
AIFs	Alternative Investment Funds	CICs	Core Investment Companies
AIFIs	All-India Financial Institutions	CIRP	Corporate Insolvency Resolution Process
AMCs	Asset Management Companies	CLOs	Collateralised Loan Obligations
AMFI	Association of Mutual Funds in India	CMs	Clearing Members
APIs	Application Programming Interfaces	CoC	Committee of Creditors
APY	Atal Pension Yojana	CP	Commercial Paper
ARCL	AMC Repo Clearing Limited	CPGRAMS	Centralised Public Grievance Redress and Monitoring System
ARCs	Asset Reconstruction Companies	CPI	Consumer Price Index
ASPs	Annuity Service Providers	CRAR	Capital to Risk-Weighted Assets Ratio
AUM	Assets Under Management	CRAs	Credit Rating Agencies
BCBS	Basel Committee on Banking Supervision	CRR	Cash Reserve Ratio
BIFR	Board for Industrial and Financial Reconstruction	D-SIIs	Domestic Systemically Important Insurers
Bima-ASBA	Bima Applications Supported by Blocked Amount	DGA	Duration Gap Analysis
BIS	Bank for International Settlements	DICGC	Deposit Insurance and Credit Guarantee Corporation
BLC	Balanced Life Cycle Fund	DIIs	Domestic Institutional Investors
BPS	Basis Points	DFM	Dynamic Factor Model
BRSR	Business Responsibility and Sustainability Reporting	DIF	Deposit Insurance Fund
BSI	Banking Stability Indicator	DLAs	Digital Lending Apps
CAD	Current Account Deficit	DPD	Days Past Due
CAGR	Compounded Annual Growth Rate	DRS	Debt Relief Schemes
CART	Continuous Assessment-Based Red Teaming	DSR	Debt Service Ratio
CASA	Current Account and Savings Account	EAR	Earnings At Risk
CCIL	Clearing Corporation of India Ltd.	EBIT	Earnings Before Interest and Taxes
CCPs	Central Counterparties	EBLR	External Benchmark-Based Lending Rate

## Abbreviations

EBPT	Earnings Before Profit and Tax	GPR	Global Geopolitical Risk
ECB	External Commercial Borrowings	GSIBs	Globally Systemically Important Banks
ECLGS	Emergency Credit Line Guarantee Scheme	G-Secs	Government Securities
EMDEs	Emerging Markets and Developing Economies	GST	Goods and Services Tax
EMEs	Emerging Market Economies	HFCs	Housing Finance Companies
EMP	Exchange Market Pressure	HHI	Herfindahl-Hirschman index
EoDB	Ease of Doing Business	HFT	Held for Trading
EOI	Expression of Interest	HQLAs	High Quality Liquid Assets
EPS	Earnings per Share	HTM	Held to Maturity
ERPs	ESG Rating Providers	HVDLEs	High Value Debt Listed Entities
ESG	Environmental, Social, and Governance	HySAC	Hybrid Securities Advisory Committee
ETFs	Exchange Traded Funds	IAIS	International Association of Insurance Supervisors
FBs	Foreign Banks	IBBI	Insolvency and Bankruptcy Board of India
FCI	Financial Conditions Index	ICR	Interest Coverage Ratio
FDI	Foreign Direct Investment	IESSA	International Ethics Standards for Sustainability Assurance
FEMA	Foreign Exchange Management Act, 1999	IFSC	International Financial Services Centre
FIRE	Format for Incident Reporting Exchange	IFSCA	International Financial Services Centres Authority
FMEs	Fund Management Entities	IIBX	India International Bullion Exchange
FoFs	Fund of Funds	IIF	Institute of International Finance
FPI	Foreign Portfolio Investment	IIP	International Investment Position
FSB	Financial Stability Board	IM	Information Memorandum
FSDC	Financial Stability and Development Council	IMF	International Monetary Fund
FSR	Financial Stability Report	INR	Indian Rupee
FSSI	Financial System Stress Indicator	InvITs	Infrastructure Investment Trusts
FVTPL	Fair Value Through Profit and Loss	IOSCO	International Organization of Securities Commission
FY	Financial Year	IPO	Initial Public Offerings
GAOs	Global Administrative Offices	IPs	Insolvency Professionals
GaR	Growth-at-Risk	IR	Information Ratio
G20	Group of Twenty	IRDAI	Insurance Regulatory and Development Authority of India
GDP	Gross Domestic Product	ISPOT	Integrated SEBI Portal for Technical Glitches
GEP	Global Economic Prospects		
GNPA	Gross Non-Performing Asset		

ISSA	International Standard on Sustainability Assurance	NDS-OM	Negotiated Dealing System – Order Matching
IU	Information Utilities	NDTL	Net Demand and Time Liabilities
KMPs	Key Managerial Personnel	NeGD	National e-Governance Division
KYC	Know Your Customer	NFCs	Non-Financial Corporates
LCR	Liquidity Coverage Ratio	NFO	New Fund Offer
LGD	Loss Given Default	NHB	National Housing Bank
LODR	Listing Obligations and Disclosure Requirements	NIC	National Industrial Classification
LPCC	Limited Purpose Clearing Corporation	NII	Net Interest Income
LSPs	Lending Service Providers	NIM	Net Interest Margin
LT	Long-term	NNPA	Net Non-Performing Assets
LTV	Loan-to-Value	NOC	No-Objection Certificate
MDG	Modified Duration Gap	NOI	Net Operating Income
MeitY	Ministry of Electronics and Information Technology	NPL	Non-Performing Loans
MF	Mutual Fund	NPS	National Pension System
MF Lite	Mutual Funds Lite	NRC	Nomination and Remuneration Committee
MII	Market Infrastructure Institutions	NSDL	National Securities Depository Limited
MITRA	Mutual Fund Investment Tracing and Retrieval Assistant	NSE IX	NSE International Exchange
MNRL	Mobile Number Revocation List	NSFR	Net Stable Funding Ratio
MoU	Memorandum of Understanding	NSO	National Statistical Office
MRC	Minimum Required Corpus	NSUCBs	Non-Scheduled Urban Cooperative Banks
MSME	Micro, Small And Medium Enterprises	ODIs	Offshore Derivative Instruments
MTM	Mark-To-Market	OECD	Organisation for Economic Co-operation and Development
MVE	Market Value of Equity	OFIs	Other Financial Intermediaries
NABARD	National Bank for Agriculture and Rural Development	OIS	Overnight Indexed Swap
NAVs	Net Asset Values	OOI	Other Operating Income
NaBFID	National Bank for Financing Infrastructure and Development	ORBIO	Offices of the Reserve Bank of India Ombudsman
NBFCs	Non-Banking Financial Companies	OTC	Over-the-Counter
NBFC-ML	Middle layer NBFCs	OVD	Officially Valid Document
NBFC-UL	Upper layer NBFCs	P/E	Price-to-Earnings
NBFI	Non-Bank Financial Intermediaries	PaRRVA	Past Risk and Return Verification Agency
NBSI	Non-Banking Stability Indicator		

## Abbreviations

PAT	Profit After Tax	SCBs	Scheduled Commercial Banks
PCE	Personal Consumption Expenditures	SD	Standard Deviation
PCR	Provisioning Coverage Ratio	SDI	Securitised Debt Instrument
PDs	Primary Dealers	SDLs	State Development Loans
PFRDA	Pension Fund Regulatory and Development Authority	SEBI	Securities and Exchange Board of India
PL	Performing Loans	SFBs	Small Finance Banks
PSBs	Public Sector Banks	SGF	Settlement Guarantee Fund
PSL	Priority Sector Lending	SIF	Specialized Investment Funds
PVBs	Private Sector Banks	SIMM	Standard Initial Margin Model
RAR	Risk Adjusted Return	SIPs	Systematic Investment Plans
RAs	Retirement Advisers	SLR	Statutory Liquidity Ratio
RBI	Reserve Bank of India	SMA	Special Mention Accounts
REIT	Real Estate Investment Trust	SM REIT	Small and Medium Real Estate Investment Trust
REER	Real Effective Exchange Rate	SOC	Security Operations Centre
REs	Regulated Entities	SPDs	Stand-alone Primary Dealers
RMBS	Residential Mortgage-Backed Securities	SRC	Stakeholder Relationship Committee
RMC	Risk Management Committee	SRS	Systemic Risk Survey
RoA	Return on Asset	SRVA	Special Rupee Vostro Account
RoE	Return on Equity	ST	Short-term
RP	Resolution Plans	SUCBs	Scheduled Urban Cooperative Banks
RPTs	Related Party Transactions	TGA	Traditional Gap Analysis
RRBs	Regional Rural Banks	TMs	Trading Members
RSA	Rate-Sensitive Assets	UCB	Urban Cooperative Bank
RSL	Rate-Sensitive Liabilities	UPS	Unified Pension Scheme
RWA	Risk-Weighted Assets	USD	US Dollar
SBs	Stock Brokers	VARX	Vector Auto Regression with Exogenous Variables
SBU	Separate Business Unit	VIX	Volatility Index