

List of Select Abbreviations

AFS	Available For Sale	EBIT	Earnings Before Interest & Tax
AIF	Alternative Investment Funds	EBITDA	Earnings before interest, tax, depreciation and amortization
AIFIs	All India Financial Institutions	ECB	European Central Bank
AMC	Asset Management Company	ECBs	External Commercial Borrowings
AMC-MFs	Asset Management Companies – Mutual Funds	ELCs	Exclusively Listed Companies
AML	Anti-Money Laundering	EME	Emerging Market Economies
APY	Atal Pension Yojana	EU	European Union
ASCL	Aggregate Sanctioned Credit Limit	FALLCR	Facility to Avail Liquidity for Liquidity Coverage Ratio
ATMs	Automated Teller Machines	FBs	Foreign Banks
AUC	Asset Under Custody	FCA	Financial Conduct Authority
AUM	Assets Under Management	FCNR (B)	Foreign Currency Non-Resident (Bank)
BCBS	Basel Committee on Banking Supervision	FDI	Foreign Direct Investment
BIS	Bank for International Settlements	FDMC	Financial Data Management Centre
BSE	Bombay Stock Exchange	FEMA	Foreign Exchange Management Act
BSI	Banking Stability Indicator	FPI	Foreign Portfolio Investments
CCIL	Clearing Corporation of India Limited	FRDI	Financial Resolution and Deposit Insurance
CERT-In	Indian Computer Emergency Response Team	FSB	Financial Stability Board
CIUs	Collective Investment Undertakings	FSDC	Financial Stability and Development Council
CPC	Central Pay Commission	FSLRC	Financial Sector Legislative Reforms Commission
CPI	Consumer Price Index	FSR	Financial Stability Report
CRAR	Capital To Risk-Weighted Assets Ratio	GCC	Gulf Cooperation Council
CRAs	Credit Rating Agencies	GDP	Gross Domestic Product
CRR	Cash Reserve Ratio	GEMC	Growth and Emerging Markets Committee
CSITE	Cyber Security and IT Examination	GFCE	Government Final Consumption Expenditure
CSO	Central Statistics Office	GFSI	Global Financial Stress Index
CSPs	Covered Service Providers	GFSR	Global Financial Stability Report
DB	Dissemination Board	GIC	General Insurance Corporation
DER	Debt to Equity Ratio	GNPA	Gross Non-Performing Advance
DICGC	Deposit Insurance and Credit Guarantee Corporation		
DPI	Deemed Public Issue		
D-SIBs	Domestic Systemically Important Banks		

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G-SIBs	Global Systemically Important Banks	NBFCs-ND-SI	Non-Banking Financial Companies-Non-Deposit Accepting-Systemically Important
G-SIIs	Global Systemically Important Insurers		
GST	Goods and Services Tax	NDTL	Net Demand and Time Liabilities
HFT	Held For Trading	NGNF	Non-Government Non-Financial
HQLAs	High Quality Liquid Assets	NHAI	National Highways Authority of India
HTM	Held To Maturity	NHB	National Housing Bank
IAIS	International Association of Insurance Supervisors	NPAs	Non-Performing Assets
ICR	Interest Coverage Ratio	NPLL	Normally Permitted Lending Limit
IFRS	International Financial Reporting Standards	NPS	National Pension System
IIF	Institute of International Finance	NSE	National Stock Exchange
IMF	International Monetary Fund	NTNI	Non-Traditional Non-Insurance
Ind AS	Indian Accounting Standards	ODIs	Offshore Derivative Instruments
IOSCO	International Organisation of Securities Commissions	OECD	Organisation for Economic Co-operation and Development
IRAC	Income Recognition, Asset Classification and provisioning	OPEC	Organisation of the Petroleum Exporting Countries
IRDAI	Insurance Regulatory and Development Authority of India	PAT	Profit After Tax
IRRBB	Interest Rate Risk in the Banking Book	PBT	Profit Before Tax
KYC	Know Your Customer	PCE	Partial Credit Enhancement
LC	Life Cycle	PFCE	Private Final Consumption Expenditure
LCR	Liquidity Coverage Ratio	PFRDA	Pension Fund Regulatory and Development Authority
LE	Large Exposure	PMJDY	Pradhan Mantri Jan Dhan Yojana
LTA	Look Through Approach	PMJSBY	Pradhan Mantri Jeevan Suraksha Bima Yojana
MCA	Ministry of Corporate Affairs	PMLA	Prevention of Money Laundering Act
MF	Mutual Fund	PNs	Participatory Notes
MoF	Ministry of Finance	POS	Point of Sales
MSCI	Morgan Stanley Capital International	PPI	Prepaid Payment Instrument
MSME	Micro Small and Medium Enterprise	PSBs	Public Sector Banks
NBFCs	Non-Banking Financial Companies	PSS	Payment and Settlement Systems
NBFCs-D	Non-Banking Financial Companies-Deposit Accepting	PVBs	Private Sector Banks
NBFCs-ND	Non-Banking Financial Companies-Non-Deposit Accepting	QE	Quantitative Easing

RBI	Reserve Bank of India	SIFIs	Systemically Important Financial Institutions
RCAP	Regulatory Consistency Assessment Program	SIT	Special Investigation Team
RCs	Reconstruction Companies	SLCCs	State Level Co-ordination Committees
RoA	Return on Assets	SLR	Statutory Liquidity Ratio
RoE	Return on Equity	SMA	Special Mention Account
RRBs	Regional Rural Banks	SPARC	Supervisory Program for Assessment of Risk and Capital
RTGS	Real Time Gross Settlement	SUCBs	Scheduled Urban Co-Operative Banks
S&P	Standard and Poor	SWIFT	Society for Worldwide Interbank Financial Telecommunication
SBI	State Bank of India	TBTF	Too Big to Fail
SBN	Specified Bank Notes	TLAC	Total Loss-Absorbing Capacity
SCBs	Scheduled Commercial Banks	TLTRO	Targeted Longer-Term Refinancing Operations
SCs	Securitisation Companies	Y-o-Y	Year-on-Year
SD	Standard Deviation		
SEBI	Securities and Exchange Board of India		