

List of Select Abbreviations

AEs	Advanced Economies		Economy
AFS	Available for Sale	CPB	Centraal Planbureau (Netherlands Bureau for Economic Policy Analysis)
AI	Artificial Intelligence		
AIF	Alternative Investment Funds	CRA	Credit Rating Agency
AIFIs	All-India Financial Institutions	CRA	Central Recordkeeping Agency
AMC-MFs	Asset Management Companies Managing Mutual Funds	CRAR	Capital to Risk-Weighted Asset Ratio
APY	Atal Pension Yojana	CRILC	Central Repository of Information on Large Credits
AUM	Assets Under Management	CRR	Cash Reserve Ratio
BCBS	Basel Committee on Banking Supervision	CSO	Central Statistics Office
BSBDA	Basic Savings Bank Deposit Accounts	DII	Domestic Institutional Investors
BSI	Banking Stability Indicator	ECB	European Central Bank
CBDT	Central Board of Direct Taxes	EDPMS	Export Data Processing and Monitoring System
CCDL	Combined Corporate Debt Limit	EMEs	Emerging Market Economies
CCIL	Clearing Corporation of India Ltd.	ETCD	Exchange-Traded Currency Derivatives
CCMP	Cyber Crisis Management Plans	EU	European Union
CDR	Corporate Debt Restructuring	FATCA	Foreign Account Tax Compliance Act
CDS	Credit Default Swap	FBs	Foreign Banks
CERT-Fin	Computer Emergency Response Team in Financial sector	FDMC	Financial Data Management Centre
CERT-In	Indian Computer Emergency Response Team	FIMMDA	Fixed Income Money Market and Derivatives Association of India
CET 1	Common Equity Tier 1	FPI	Foreign Portfolio Investment
CIRP	Corporate Insolvency Resolution Process	FSAP	Financial Sector Assessment Program
CKYCR	Central KYC Records Registry	FSB	Financial Stability Board
CMIE	Centre for Monitoring Indian	FSDC	Financial Stability and Development Council

List of Select Abbreviations

GDP	Gross Domestic Product	LBs	Large Borrowers
GFC	Global Financial Crisis	LCR	Liquidity Coverage Ratio
GNPA	Gross Non-Performing Advances	LEI	Legal Entity Identifier
GoI	Government of India	MCLR	Marginal Cost of Funds Based Lending Rate
GST	Goods and Services Tax	MF	Mutual Fund
GVA	Gross Value Added	MII	Market Infrastructure Institutions
HFCs	Housing Finance Companies	ML	Machine Learning
HFT	Held for Trading	MMMFs	Money Market Mutual Funds
HTM	Held to Maturity	MTM	Mark-to-Market
HQLA	High Quality Liquid Assets	NABARD	National Bank for Agriculture and Rural Development
IAC	Internal Advisory Committee	NBFCs	Non-Banking Financial Companies
IAIS	International Association of Insurance Supervisors	NBFCs-D	Non-Banking Financial Companies-Deposit Accepting
IASB	International Accounting Standards Board	NBFCs-ND-SI	Non-Banking Financial Companies-Non-Deposit Accepting-Systemically Important
IBBI	Insolvency and Bankruptcy Board of India	NCFE	National Centre for Financial Education
IBC	Insolvency and Bankruptcy Code	NCLAT	National Company Law Appellate Tribunal
ICT	Information and Computer Technology	NCLT	National Company Law Tribunal
IEA	International Energy Agency	NCSC	National Cyber Security Coordinator
IFRS	International Financial Reporting Standards	NDTL	Net Demand and Time Liabilities
IIB	Insurance Information Bureau of India	NDU	Non Disposal Undertaking
ILO	International Labour Organisation	NHB	National Housing Bank
IOSCO	International Organisation of Securities Commissions	NNPA	Net Non-performing Advances
ISIN	International Securities Identification Number	NPS	National Pension System
JLF	Joint Lenders' Forum	NSDL	National Securities Depository Limited

OD	Overdraft	RTA	Registrars to an Issue and Share Transfer Agents
OECD	Organisation for Economic Co-operation and Development	S4A	Scheme for Sustainable Structuring of Stressed Assets
OPEC	Organisation of the Petroleum Exporting Countries	SA	Stressed Advances
OTC	Over-the-Counter	SARFAESI	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act
PBT	Profit before Tax		
PC	Provision Coverage	SBNs	Specified Bank Notes
PCR	Provision Coverage Ratio	SCBs	Scheduled Commercial Banks
PFs	Pension funds	SCWF	Senior Citizens' Welfare Fund
PFRDA	Pension Fund Regulatory and Development Authority	SDR	Strategic Debt Restructuring
PPAC	Petroleum Planning and Analysis Cell	SICA	Sick Industrial Companies Act
PSBs	Public Sector Banks	SIDBI	Small Industries Development Bank of India
PSUs	Public Sector Undertakings	SIP	Systematic Investment Plan
PVBs	Private Sector Banks	SLCC	State Level Co-ordination Committee
RBS	Risk-Based Supervision	SLR	Statutory Liquidity Ratio
RDB	Rupee Denominated Bonds	SMA	Special Mention Accounts
RDDBI	Recovery of Debts due to Banks and Financial Institutions Act	SPV	Special Purpose Vehicle
RoA	Return on Assets	SUCBs	Scheduled Urban Co-operative Banks
RoE	Return on Equity	UCBs	Urban Co-operative Banks
RPPI	Residential Property Price Index	VAR	Vector Autoregression
RSA	Restructured Standard Advances	WTO	World Trade Organisation