

List of Select Abbreviations

AA	Adjudicating Authority	EBA	European Banking Authority
AE	Advanced Economy	EBPT	Earnings Before Profit and Tax
AFC	Asset Finance Company	ECB	European Central Bank
AFS	Available For Sale	ECBs	External Commercial Borrowings
AIFI	All-India Financial Institution	ECL	Expected Credit Loss
ALM	Asset-Liability Mismatch	EFD	Enforcement Department
AMC	Asset Management Company	EIA	Energy Information Administration
APY	Atal Pension Yojana	EMDE	Emerging Market and Developing Economy
ARC	Asset Reconstruction Company	EMs	Emerging Markets
AUM	Assets Under Management	EPS	Earnings per Share
BCBS	Basel Committee on Banking Supervision	FALLCR	Facility to Avail Liquidity for Liquidity Coverage Ratio
BIFR	Board for Industrial and Financial Reconstruction	FATF	Financial Action Task Force
BSE	Bombay Stock Exchange	FB	Foreign Bank
BSI	Banking Stability Indicator	FC	Financial Conglomerate
CCP	Central Counterparty	FC	Financial Creditor
CD	Corporate Debtor	FI	Financial Institution
CDs	Certificates of Deposit	FOMC	Federal Open Market Committee
CET-1	Common Equity Tier-1	FMP	Fixed Maturity Plan
CFD	Contracts for Differences	FSDC	Financial Stability and Development Council
CIC	Core Investment Company	GDP	Gross Domestic Product
CIRP	Corporate Insolvency Resolution Process	GFC	Global Financial Crisis
CP	Commercial Paper	GFCF	Gross Fixed Capital Formation
CPI	Consumer Price Index	GFSR	Global Financial Stability Report
CRA	Credit Rating Agency	GGHOS	Group of Governors and Heads of Supervision
CRAR	Capital to Risk-weighted Assets Ratio	GNPA	Gross Non Performing Asset
CRILC	Central Repository of Information on Large Credits		

List of Select Abbreviations

GVA	Gross Value Added	LC	Loan Company
HFC	Housing Finance Company	LT	Long Term
HFT	Held for Trading	MCA	Ministry of Corporate Affairs
HNI	High Net-worth Individual	MF	Mutual Funds
HPI	Housing Price Index	MPOR	Margin Period of Risk
HQLA	High Quality Liquid Asset	MSF	Marginal Standing Facility
HTM	Held to Maturity	MSME	Micro, Small and Medium Enterprises
HY	High Yield	MTM	Mark to Market
IAIS	International Association of Insurance Supervisors	NAV	Net Asset Value
IAS	International Accounting Standards	NBFC-IC	NBFC - Investment Company
IBBI	Insolvency and Bankruptcy Board of India	NBFC-IFC	NBFC - Infrastructure Finance Company
IBC	Insolvency and Bankruptcy Code	NBFC	Non-banking Financial Company
ICA	Inter-Creditor Agreement	NBFC-D	NBFC - Deposit taking
ICE	Independent Credit Evaluation	NBFC-ND-SI	NBFC - Non-Deposit taking - Systemically Important
ICO	Initial Coin Offering	NCLAT	National Company Law Appellate Tribunal
IFRS	International Financial Reporting Standards	NDTL	Net Demand and Time Liabilities
IOSCO	International Organization of Securities Commissions	NIM	Net Interest Margin
IPO	Initial Public Offering	NNPA	Net Non Performing Asset
IRAC	Income Recognition & Asset Classification	NPA	Non Performing Asset
IRB	Internal Rating Based	NPS	National Pension System
IRDAI	Insurance Regulatory and Development Authority of India	NSFI	National Strategy for Financial Inclusion
KYC	Know Your Customer	OC	Operational Creditor
LAF	Liquidity Adjustment Facility	OED	Open Ended Debt scheme
LB	Large Borrower	OMO	Open Market Operations
LCR	Liquidity Coverage Ratio	OOI	Other Operating Income
		PCA	Prompt Corrective Action

PCR	Provision Coverage Ratio	RWA	Risk Weighted Assets
PFCE	Private Final Consumption Expenditure	SA	Standardised Approach
PFMI	Principles for Financial Market Infrastructures	SCB	Scheduled Commercial Bank
PFRDA	Pension Fund Regulatory and Development Authority	SD	Standard Deviation
PF	Pension Fund	SDL	State Development Loans
PMI	Purchasing Managers' Index	SEBI	Securities and Exchange Board of India
POP	Points of Presence	SEC	US Securities and Exchange Commission
PSB	Public Sector Bank	SII	Systemically Important Insurers
PSU	Public Sector Undertaking	SIP	Systematic Investment Plan
PVB	Private Sector Bank	SLCC	State Level Coordination Committees
QE	Quantitative Easing	SLR	Statutory Liquidity Ratio
QIP	Qualified Institutional Placement	SMA	Special Mention Account
RBC	Risk-based Capital	SOMC	Short Option Minimum Charge
RBSF	Risk Based Supervisory Framework	SR	Security Receipt
RFA	Red Flagged Account	ST	Short Term
RMRC	Risk Management Review Committee	SUCB	Scheduled Urban Cooperative Bank
RoA	Return on Assets	VaR	Value at Risk
RoE	Return on Equity	VAR	Vector Auto Regression
RP	Resolution Professional	WEO	World Economic Outlook
RSA	Restructured Standard Advances	WTI	West Texas Intermediate