

## List of Select Abbreviations

AEs	Advanced Economies	CRILC	Central Repository of Information on Large Credits
AFS	Available for Sale	CRR	Cash Reserve Ratio
AIFs	Alternative Investment Funds	DB	Defined Benefit
AMFI	Association of Mutual Funds of India	DBOD	Department of Banking Operations and Development
ARCs	Asset Reconstruction Companies	DC	Defined Contribution
ARMA	Autoregressive Moving Average	DCCBs	District Central Cooperative Banks
AUC	Assets Under Custody	DICGC	Deposit Insurance and Credit Guarantee Corporation
AUM	Assets Under Management	DR	Disaster Recovery
B.R. Act	Banking Regulation Act	DRTs	Debt Recovery Tribunals
BCBS	Basel Committee on Banking Supervision	D-SIBs	Domestic Systemically Important Banks
BCP	Business Continuity Plan	EAD	Exposure At Default
BFS	Board for Financial Supervision	EBIT	Earnings Before Interest and Tax
BIS	Bank for International Settlements	EBITDA	Earnings Before Interest, Tax, Depreciation and Amortisation
BSE	Bombay Stock Exchange	EBPT	Earnings Before Provisions & Taxes
BSI	Banking Stability Indicator	ECB	European Central Bank
BSMD	Banking System's Portfolio Multivariate Density	ECR	Export Credit Refinance
BSMs	Banking Stability Measures	EL	Expected Loss
BSX	Banking Stability Index	EMDEs	Emerging Market and Developing Economies
CAD	Current Account Deficit	EPFO	Employees' Provident Fund Organisation
CAGR	Compound Annual Growth Rate	EPS	Earnings per Share
CAMELS	Capital adequacy, Asset quality, Management, Earning, Liquidity and System & control	ES	Expected Shortfall
CBLO	Collateralised Borrowing and Lending Obligation	FCNR(B)	Foreign Currency Non-Resident(Bank)
CCIL	Clearing Corporation of India Limited	FDI	Foreign Direct Investment
CCP	Central Counterparty	FICCI	Federation of Indian Chambers of Commerce and industry
CDR	Corporate Debt Restructuring	FIIIs	Foreign Institutional Investors
CDS	Credit Default Swaps	FMC	Forward Markets Commission
CDSL	Central Depository Services (India) Limited	FMIIs	Financial Market Infrastructures
CFSA	Committee on Financial Sector Assessment	FPI	Foreign Portfolio Investors
CIMDO	Consistent Information Multivariate Density Optimizing	FRA	Financial Resolution Authority
CMIE	Centre for Monitoring Indian Economy	FSB	Financial Stability Board
CPI	Consumer Price Index	FSDC	Financial Stability and Development Council
CRAR	Capital to Risk Weighted Assets Ratio	FSR	Financial Stability Report
CRAAs	Credit Rating Agencies		

## List of Select Abbreviations

FY	Financial Year	NII	Net Interest Income
GCF	Gross Capital Formation	NNPAs	Net Non-Performing Advances
GDP	Gross Domestic Product	NPAs	Non Performing Advances
GFD	Gross Fiscal Deficit	NPS	National Pension System
GLAC	Gone-Concern Loss-Absorbing Capacity	NRI	Non-Resident Indian
GNPA	Gross Non-Performing Advances	NSDL	National Securities Depository Limited
GPD	Gross Primary Deficit	NSE	National Stock Exchange
G-Sec	Government Securities	NSSO	National Sample Survey Organisation
G-SIBs	Global Systemically Important Banks	OBS	Off Balance Sheet
HFT	Held for Trading	ODIs	Offshore Derivatives Instruments
HQLAs	High Quality Liquid Assets	OTC	Over The Counter
HTM	Held to Maturity	PSS	Payment and Settlement System
IADI	International Association of Deposit Insurers	P2P	Peer-to-Peer
IIP	Index of Industrial Production	PAT	Profit After Tax
INR	Indian Rupee	P-B ratio	Price-to-Book Value Ratio
IOSCO	International Organisation of Securities Commissions	PBT	Profit Before Tax
IPOs	Initial Public Offers	PCA	Prompt Corrective Action
IRB	Internal Risk Based	PCR	Provision Coverage Ratio
IRDA	Insurance Regulatory and Development Authority	PD	Probability of Default
IT	Information Technology	PDs	Primary Dealers
JPoD	Joint Probability of Default	PFE	Potential Future Exposure
KYC	Know Your Client	PFMs	Pension Fund Managers
LAF	Liquidity Adjustment Facility	PFRDA	Pension Fund Regulatory and Development Authority
LCR	Liquidity Coverage Ratio	PNs	Promissory Notes
LGD	Loss Given Default	PoDs	Probabilities of Distress
MFs	Mutual Funds	PONV	Point of Non-Viability
MMFs	Money Market Funds	PPI	Prepaid Payment Instruments
MSF	Marginal Standing Facility	PSBs	Public Sector Banks
MTM	Mark to Market	QQE	Quantitative and Qualitative Easing
NABARD	National Bank for Agriculture and Rural Development	QIBs	Qualified Institutional Buyers
NBFCs	Non Banking Financial Companies	QIS	Quantitative Impact Study
NBFCs-ND-SI	Non Banking Financial Companies-Non-Deposit Taking- Systemically Important	RBI	Reserve Bank of India
NDS-OM	Negotiated Dealing System-Order Matching	RBS	Risk Based Supervision
NDTL	Net Demand and Time Liabilities	RCS	Registrar of Co-operative Societies
NFCs	Non-Financial Companies	RD	Revenue Deficit
		REER	Real Effective Exchange Rate
		RMBS	Residential Mortgage Backed Securities
		RoA	Return on Assets

RoE	Return on Equity	SPARC	Supervisory Program for Assessment of Risk and Capital
RRBs	Regional Rural Banks	SPVs	Special Purpose Vehicles
RRoA	Risk Adjusted Return on Assets	SREP	Supervisory Review and Evaluation Process
RWA	Risk Weighted Asset	SRs	Security Receipts
SARFAESI	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest	StCBs	State Cooperative Banks
SBIG	Shadow Banking Implementation Group	STT	Securities Transaction Tax
SC/RC	Securitisation Companies/ Reconstruction Companies	SUCBs	Scheduled Urban Co-operative Banks
SCBs	Scheduled Commercial Banks	TBTF	Too Big To Fail
SCR	Supervisory Capital Ratio	TI	Toxicity Index
SEBI	Securities and Exchange Board of India	UL	Unexpected Loss
SIFIs	Systemically Important Financial Institutions	VaR	Value At Risk
SLR	Statutory Liquidity Ratio	VAR	Vector Auto Regression
SMEs	Small and Medium Enterprises	VI	Vulnerability Index
		WDRA	Warehousing Development and Regulatory Authority
		WPI	Wholesale Price Index
		y-o-y	Year-on-Year