

List of Select Abbreviations

AANA	Average Aggregate Notional Amount	CFT	Combating of Financing of Terrorism
AEs	Advanced Economies	CIRP	Corporate Insolvency Resolution Process
AFA	Additional Factor of Authentication	CLT	Central Ledger Technology
AFS	Available for Sale	CNAV	Constant Net Asset Value
AID	All Inclusive Direction	CPs	Commercial Papers
AIFIs	All-India Financial Institutions	CPI	Consumer Price Index
AMC-MFs	Asset Management Companies-Mutual Funds	CRAR	Capital to Risk-Weighted Assets Ratio
AMFI	Association of Mutual Funds in India	CRAAs	Credit Rating Agencies
AML	Anti Money Laundering	CRE-RH	Commercial Real Estate – Residential Housing
APY	Atal Pension Yojana	CRILC	Central Repository of Information on Large Credits
ARDL	Autoregressive Distributed Lag	CRR	Cash Reserve Ratio
AUM	Assets Under Management	CSIRT-FIN	Computer Security Incident Response Team – Finance Sector
BCBS	Basel Committee on Banking Supervision	CSK	Cyber Swachhta Kendra
BEER	Bond-Equity-Earnings-Yield Ratio	DBU	Digital Banking Unit
BIFR	Board for Industrial and Financial Reconstruction	DCCBs	District Central Cooperative Banks
BIS	Bank for International Settlements	DeFi	Decentralised Finance
BOS	Banking Ombudsman Scheme	DICGC	Deposit Insurance and Credit Guarantee Corporation
CAB	Current Account Balance	DIF	Deposit Insurance Fund
CASA	Current Account Savings Account	DIIs	Domestic Institutional Investors
CBDCs	Central Bank Digital Currencies	DPD	Days Past Due
CBLO	Collateralized Borrowings & Lending Obligation	DLT	Distributed Ledger Technology
CCIL	Clearing Corporation of India Limited	EBLR	External Benchmark Linked Lending Rate
CCPs	Central Counterparties	ECBs	External Commercial Borrowings
CD	Certificate of Deposit	ECLGS	Emergency Credit Line Guarantee Scheme
CDS	Credit Default Swap	e-KYC	e-Know Your Customer
CDSL	Central Depository Services Limited	EMDEs	Emerging Market and Developing Economies
CERT-In	Indian Computer Emergency Response Team		
CET-1	Common Equity Tier 1		

Abbreviations

EMEs	Emerging Market Economies	HFT	Held for Trading
EMI	Equated Monthly Instalment	HNIs	High Net Worth Individuals
ESG	Environmental, Social, and Governance	HPI	House Price Index
ESMA	European Securities and Market Authority	HQLAs	High Quality Liquid Assets
ESRB	European Systemic Risk Board	HTM	Held-to-Maturity
EVE	Economic Value of Equity	IBC	Insolvency and Bankruptcy Code
FAO	Food and Agricultural Organisation	ICEX	Indian Commodity Exchange Ltd
FBIL	Financial Benchmark India Pvt Ltd	IFSC	International Financial Service Centre
FBs	Foreign Banks	IFSCA	International Financial Services Centres Authority
FCNR(B)	Foreign Currency Non-Resident (Banks)	IMD	Indian Meteorological Department
FCs	Financial Creditors	IMF	International Monetary Fund
FDI	Foreign Direct Investment	InvITs	Infrastructure Investment Trusts
FIIIs	Foreign Institutional Investors	IORS	Inter-Operable Regulatory Sandbox
FinTech	Financial Technology	IOSCO	International Organisation of Securities Commissions
FMEs	Fund Management Entities	IPO	Initial Public Offering
FoF	Fund-of-Funds	IRB	Internal Rating Based
FPI	Food Price Index	IRDAI	Insurance Regulatory and Development Authority of India
FPIs	Foreign Portfolio Investors	JPY	Japanese Yen
FRA-OIS	Forward Rate Agreement – Overnight Interest Swap	KMPs	Key Management Personnel
FSB	Financial Stability Board	KYC	Know Your Customer
FSDC	Financial Stability & Development Council	LABs	Local Area Banks
FSDC-SC	Financial Stability and Development Council - Sub Committee	LCR	Liquidity-Coverage Ratio
FSR	Financial Stability Report	LEI	Legal Entity Identifier
GDP	Gross Domestic Product	LT	Long-term
GFC	Global Financial Crisis	LTV	Loan-to-Value
GFD	Gross Fiscal Deficit	MCLR	Marginal Cost of Funds Based Lending Rate
GNPA	Gross Non-Performing Asset	MCX	Multi-Commodity Exchange of India Limited
G-SIBs	Global Systemically Important Banks	MCX BULLDEX	MCX iCOMDEX Bullion Index
GVA	Gross Value Added	MCX METLDEX	MCX iCOMDEX Base Metal Index
HFCs	Housing Finance Companies	MMFs	Money Market Funds

mPoS	Mobile PoS	NSE	National Stock Exchange
MSME	Micro, Small and Medium Enterprises	NSO	National Statistical Office
MST	Macro Stress Test	NSUCBs	Non-Scheduled Urban Cooperative Banks
MTM	Mark-To-Market	OCs	Operational Creditors
NaBFID	National Bank for Financing Infrastructure and Development	OEFs	Open-Ended Funds
NBFC	Non-Banking Financial Company	OFS	Offer for Sale
NBFC-ICC	NBFC-Investment and Credit Company	OIS	Overnight Indexed Swap
NBFC-IDF	NBFC- Infrastructure Debt Fund	OOI	Other Operating Income
NBFC-IFC	NBFC- Infrastructure Finance Company	OTC	Over-the-Counter
NBFC-MFI	NBFC-Micro Finance Institutions	PAT	Profit After Tax
NBFIs	Non-Banking Financial Intermediaries	PFCE	Private Final Consumption Expenditure
NCCDs	Non-Centrally Cleared Derivatives	PCR	Provisioning Coverage Ratio
NCDEX	National Commodity and Derivatives Exchange Limited	PDs	Primary Dealers
NCGTC	National Credit Guarantee Trustee Company Limited	PE	Price to Earning
NCLT	National Company Law Tribunal	PFRDA	Pension Fund Regulatory and Development Authority
NDS-OM	Negotiated Dealing System – Order Matching	PIDF	Payments Infrastructure Development Fund
NDTL	Net Demand & Time Liabilities	PMCBL	Punjab and Maharashtra Co-operative Bank Ltd
NIIs	Non-Institutional Investors	PMS	Portfolio Management Services
NII	Net Interest Income	POA	Power of Attorney
NIM	Net Interest Margin	PoS	Point of Sale
NNPA	Net Non Performing Asset	PRA	Prudential Regulation Authority
NOF	Net Owned Funds	PSBs	Public Sector Banks
NPA	Non-Performing Asset	PSL	Priority Sector Lending
NPL	Non-Performing Loans	PSPs	Payments Service Providers
NPS	National Pension System	PSUs	Public Sector Undertakings
NPV	Net Present Value	PVBs	Private Sector Banks
NRIs	Non-Resident Indians	QE	Quantitative Easing
NSDL	National Securities Depository Limited	QR	Quick Response
		QT	Quantitative Tightening
		RAPMS	Residential Asset Price Monitoring Survey

Abbreviations

RB-IOS	Reserve Bank - Integrated Ombudsman Scheme	SEBI	Securities and Exchange Board of India
RCBs	Rural Cooperative Banks	SFBs	Small Finance Banks
RDG	Retail Direct Gilt	SIPs	Systematic Investment Plans
RDGAHs	Retail Direct Gilt Account Holders	SLR	Statutory Liquidity Ratio
REITs	Real Estate Investment Trusts	SMARTs	Securities Market Trainers
REs	Regulated Entities	SMAs	Special Mention Accounts
RF	Resolution Framework	SPDs	Standalone Primary Dealers
RFQ	Request for Quotes	SRS	Systemic Risk Survey
RoA	Return on Asset	StCBs	State Cooperative Banks
RoE	Return on Equity	SUCBs	Scheduled Urban Cooperative Banks
RR	Risk Reversal	UCB	Urban Cooperative Bank
RRBs	Regional Rural Banks	UPI	Unified Payment Interface
RWA	Risk-Weighted Assets	USFB	Unity Small Finance Bank
SCBs	Scheduled Commercial Banks	VAR	Vector Auto Regression
SD	Standard Deviation	VRRR	Variable Rate Reverse Repo
SDF	Standing Deposit Facility	WALR	Weighted Average Lending Rate
SDLs	State Development Loans	WPI	Wholesale Price Index
		YTM	Yield to Maturity