<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>ACU</td>
<td>Asian Clearing Union</td>
<td>CET 1</td>
<td>Common Equity Tier 1</td>
</tr>
<tr>
<td>ADEPT</td>
<td>Automated Data Extraction Project</td>
<td>CGTMSE</td>
<td>Credit Guarantee Fund Trust for Micro and Small Enterprises</td>
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<tr>
<td>ADSCR</td>
<td>Average Debt Service Coverage Ratio</td>
<td>CICs</td>
<td>Core Investment Companies</td>
</tr>
<tr>
<td>AEs</td>
<td>Advanced Economies</td>
<td>CIC-SI</td>
<td>Systemically Important Core Investment Company</td>
</tr>
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<td>AFCs</td>
<td>Asset Finance Companies</td>
<td>CIRP</td>
<td>Corporate Insolvency Resolution Process</td>
</tr>
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<td>AIFIs</td>
<td>All-India Financial Institutions</td>
<td>CLM</td>
<td>Co-Lending Model</td>
</tr>
<tr>
<td>ALM</td>
<td>Asset-Liability Management</td>
<td>CMS</td>
<td>Complaint Management System</td>
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<tr>
<td>AML/CFT</td>
<td>Anti-money Laundering / Combating the Financing of Terrorism</td>
<td>CoCR</td>
<td>Charter of Customer Rights</td>
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<td>ANBC</td>
<td>Adjusted Net Bank Credit</td>
<td>CP</td>
<td>Commercial Paper</td>
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<tr>
<td>AQR</td>
<td>Asset Quality Review</td>
<td>CRAR</td>
<td>Capital to Risk-Weighted Assets Ratio</td>
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<td>Assets Reconstruction Companies</td>
<td>CRCS</td>
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<td>ASPs</td>
<td>Application Service Providers</td>
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<td>Commercial Real Estate</td>
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<td>Assets Under Management</td>
<td>CRM</td>
<td>Credit Risk Mitigation</td>
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<td>BCBS</td>
<td>Basel Committee on Banking Supervision</td>
<td>CRR</td>
<td>Cash Reserve Ratio</td>
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<tr>
<td>BCs</td>
<td>Business Correspondent</td>
<td>DBS</td>
<td>Department of Banking Supervision</td>
</tr>
<tr>
<td>BCSBI</td>
<td>Banking Codes and Standards Board of India</td>
<td>DCBS</td>
<td>Department of Co-operative Banking Supervision</td>
</tr>
<tr>
<td>BFS</td>
<td>Board for Financial Supervision</td>
<td>DCCBs</td>
<td>District Central Co-operative Banks</td>
</tr>
<tr>
<td>BO</td>
<td>Banking Outlet</td>
<td>DCCO</td>
<td>Date of Commencement of Commercial Production</td>
</tr>
<tr>
<td>BSBDAs</td>
<td>Basic Savings Bank Deposit Accounts</td>
<td>DICGC</td>
<td>Deposit Insurance and Credit Guarantee Corporation</td>
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<td>CBS</td>
<td>Core Banking Solution</td>
<td>DIF</td>
<td>Deposit Insurance Fund</td>
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<td>CCB</td>
<td>Capital Conservation Buffer</td>
<td>DNBS</td>
<td>Department of Non-Banking Supervision</td>
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<td>Certificates of Deposit</td>
<td>DoS</td>
<td>Department of Supervision</td>
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<td>Credit Default Swap</td>
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<td>CEOBSE</td>
<td>Credit Equivalent Amount of Off-Balance Sheet Exposures</td>
<td>D-SIB</td>
<td>Domestic Systemically Important Bank</td>
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<td>CEPCs</td>
<td>Consumer Education and Protection Cells</td>
<td>DTH</td>
<td>Direct to Home</td>
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<td>CEPD</td>
<td>Consumer Education And Protection Department</td>
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xvii
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<tr>
<th>Abbreviation</th>
<th>Full Form</th>
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<td>External Commercial Borrowing</td>
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<td>Emerging Market and Developing Economies</td>
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<td>EXIM Bank</td>
<td>Export Import Bank of India</td>
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<td>Foreign Direct Investment</td>
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<td>FEMA</td>
<td>Foreign Exchange Management Act</td>
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<td>Financial Inclusion Advisory Committee</td>
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<td>Financial Inclusion Plan</td>
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<td>Fair Practices Code</td>
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<td>Financial Stability and Development Council - Sub Committee</td>
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<td>GDP</td>
<td>Gross Domestic Product</td>
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<td>GFC</td>
<td>Global Financial Crisis</td>
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<td>GoI</td>
<td>Government of India</td>
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<tr>
<td>G-secs</td>
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<td>Global Systemically Important Bank</td>
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<td>HFCs</td>
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<td>HML</td>
<td>Harmonised Master List</td>
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<td>HTM</td>
<td>Held to Maturity</td>
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<tr>
<td>IBC</td>
<td>Insolvency and Bankruptcy Code</td>
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<tr>
<td>IBUs</td>
<td>IFSC Banking Units</td>
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<td>IC</td>
<td>Investment Companies</td>
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<td>ICA</td>
<td>Inter-Creditor Agreement</td>
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<td>ICAI</td>
<td>Institute of Chartered Accountants Of India</td>
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<td>ICC</td>
<td>Investment and Credit Company</td>
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<td>IMF</td>
<td>The International Monetary Fund</td>
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<td>Ind-AS</td>
<td>Indian Accounting Standards</td>
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<td>InvITs</td>
<td>Infrastructure Investment Funds</td>
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<td>IO</td>
<td>Internal Ombudsman</td>
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<td>IOSCO</td>
<td>International Organization of Securities Commissions</td>
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<td>IRTG</td>
<td>Inter Regulatory Technical Group</td>
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<td>IS</td>
<td>Interest Subvention</td>
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<td>ISS</td>
<td>Interest Subvention Scheme</td>
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<td>IVRS</td>
<td>Interactive Voice Response System</td>
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<td>IWBG</td>
<td>Internal Working Group</td>
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<td>KCC</td>
<td>Kisan Credit Card</td>
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<td>KStCB</td>
<td>Kerala State Co-operative Bank</td>
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<td>LABs</td>
<td>Local Area Banks</td>
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<td>LAF</td>
<td>Liquidity Adjustment Facility</td>
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<td>LCR</td>
<td>Liquidity Coverage Ratios</td>
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<td>LCs</td>
<td>Loan Companies</td>
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<td>LDOs</td>
<td>Lead District Officers</td>
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<td>LEF</td>
<td>Large Exposures Framework</td>
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<td>LIFt</td>
<td>Liquidity Infusion Facility</td>
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<td>LR</td>
<td>Leverage Ratio</td>
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<td>LTV</td>
<td>Loan-to-Value Ratio</td>
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<td>MAMP</td>
<td>Minimum Average Maturity Period</td>
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<tr>
<td>ME</td>
<td>Micro Enterprises</td>
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<td>MFI</td>
<td>Micro Finance Institutions</td>
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<td>MGC</td>
<td>Mortgage Guarantee Company</td>
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<td>ML</td>
<td>Machine Learning</td>
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<td>MMFs</td>
<td>Money Market Funds</td>
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<td>MPC</td>
<td>Monetary Policy Committee</td>
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<td>MPFI</td>
<td>Monitoring Progress of Financial Inclusion</td>
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<td>MSF</td>
<td>Marginal Standing Facility</td>
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<tr>
<td>MSMEs</td>
<td>Micro, Small and Medium Enterprises</td>
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</tbody>
</table>
MTT  Merchanting Trade Transactions
MUDRA  Micro Units Development and Refinance Agency
MUNFI  Monitoring Universe of Non-bank Financial Intermediation
NABARD  National Bank For Agriculture And Rural Development
NAV  Net Asset Value
NBFC-AA  Non-Banking Financial Companies-Account Aggregator
NBFC-D  Deposit Taking NBFC
NBFC-IDF  Non-Banking Financial Companies-Infrastructure Debt Fund
NBFC-IFC  Non-Banking Financial Companies-Infrastructure Finance Company
NBFC-MFI  Non-Banking Financial Companies -Micro Finance Institution
NBFC-ND-SI  Non-Deposit Taking Non-Banking Financial Companies
NBFC-ND-SI-CIC  Non-Banking Financial Companies-Systemically Important Core Investment Company
NBFC-NOFHC  Non-Banking Financial Companies -Non-Operative Financial Holding Company
NBFC-P2P  Non-Banking Financial Companies - Peer To Peer Lending Platform
NBFCs  Non-Banking Financial Companies
NBFCs-D  Deposit-Taking Non-Banking Financial Companies
NBFCs-ND-SI  Non-Deposit Taking Systemically Important Non-banking Financial Companies
NBFI  Non-bank Financial
NCD  Non-Convertible Debenture
NCFE  National Centre for Financial Education
NCGTC  National Credit Guarantee Trustee Company
NDDC  Non-Deliverable Derivative Contract
NDTL  Net Demand and Time Liabilities
NEFT  National Electronic Fund Transfer
NETC  National Electronic Toll Collection
NFC  Near Field Communication
NHB  National Housing Bank
NIM  Net Interest Margin
NOF  Net Owned Fund
NOFHC  Non-Operative Financial Holding Company
NSFE  National Strategy for Financial Education
NSFI  National Strategy for Financial Inclusion
NSFR  Net Stable Funding Ratio
NSUCBs  Non-Scheduled Urban Co-operative Banks
OBOs  Offices of Banking Ombudsmen
ODR  Online Dispute Resolution
OFIs  Other Financial Intermediaries
OMOs  Open Market Operations
OTC  Over-the-Counter
PACS  Primary Agricultural Credit Societies
PAs  Payment Aggregators
PBs  Payments Banks
PCA  Prompt Corrective Action
PCARDBs  Primary Co-Operative
<table>
<thead>
<tr>
<th>Abbreviation</th>
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<tr>
<td>Agriculture and Rural Development Banks</td>
<td>PCR Provision Coverage Ratio</td>
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<tr>
<td>PDIs Perpetual Debt Instruments</td>
<td>PDs Primary Dealers</td>
</tr>
<tr>
<td>PGs Payment Gateways</td>
<td>PLIs Prime Lending Institutions</td>
</tr>
<tr>
<td>PLR Prime Lending Rate</td>
<td>PMIs Purchasing Managers</td>
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<tr>
<td>PoS Point-of-Sale</td>
<td>PPI Prepaid Payment Instrument</td>
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<td>PRI Prompt Repayment Incentive</td>
<td>PSBs Public Sector Banks</td>
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<tr>
<td>PSLCs Priority Sector Lending Certificates</td>
<td>PSOs Payment System Operators</td>
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<td>PSPs Payment System Participants</td>
<td>PVB Private Sector Banks</td>
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<tr>
<td>QIP Qualified Institutional Placement</td>
<td>QR Quick Response</td>
</tr>
<tr>
<td>RCA Reserve Bank of India</td>
<td>RCS Registrar of Co-operative Societies</td>
</tr>
<tr>
<td>ReBIT Reserve Bank Information Technology Private Limited</td>
<td>REs Regulated Entities</td>
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<tr>
<td>RFTT Radio Frequency Identification Technology</td>
<td>RIDF Rural Infrastructure Development Fund</td>
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<td>RoA Return on Assets</td>
<td>RoE Return on Equity</td>
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<tr>
<td>RP Resolution Plan</td>
<td>RRBs Regional Rural Banks</td>
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<tr>
<td>RS Regulatory Sandbox</td>
<td>RSAs Rate Sensitive Assets</td>
</tr>
<tr>
<td>RSLs Rate Sensitive Liabilities</td>
<td>RSPs Remittance Service Providers</td>
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<tr>
<td>RTGS Real Time Gross Settlement</td>
<td>RWA Risk Weighted Assets</td>
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<tr>
<td>SAF Supervisory Action Framework</td>
<td>SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act</td>
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<td>SAs Statutory Auditors</td>
<td>SCARDBs State Co-operative Agriculture and Rural Development Banks</td>
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<td>SCBs Scheduled Commercial Banks</td>
<td>SCs Securitisation Companies</td>
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<td>SEs Supervised Entities</td>
<td>SFBs Small Finance Banks</td>
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<td>SIDBI Small Industries Development Bank Of India</td>
<td>SLF Standing Liquidity Facility</td>
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<td>SLF-MF Special Liquidity Facility for Mutual Funds</td>
<td>SLR Statutory Liquidity Ratio</td>
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<td>SMA Special Mention Accounts</td>
<td>SMF Small and Marginal Farmers</td>
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<td>SNRR Scope of Special Non-Resident Rupee</td>
<td>STPDs Standalone Primary Dealers</td>
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<td>SRO Self-Regulatory Organisation</td>
<td>StCBs State Co-operative Banks</td>
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<tr>
<td>SUCBs Scheduled Urban Co-operative Banks</td>
<td>SupTech Supervisory Technology</td>
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<tr>
<td>T- Bills Treasury Bills</td>
<td>TAT Turn Around Time</td>
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<tr>
<td>TBTF Too-big-to-fail</td>
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<tr>
<td>Acronym</td>
<td>Term</td>
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<td>---------</td>
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<td>TCFD</td>
<td>Task Force on Climate-related Financial Disclosures</td>
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<td>TDS</td>
<td>Tax Deduction at Source</td>
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<td>TLTRO</td>
<td>Targeted Long-Term Repo Operations</td>
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<tr>
<td>TNW</td>
<td>Tangible Net Worth</td>
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<tr>
<td>TOL</td>
<td>Total Outside Liability</td>
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<td>TReDS</td>
<td>Trade Receivables Discounting System</td>
</tr>
<tr>
<td>UAE</td>
<td>United Arab Emirates</td>
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<td>US</td>
<td>United States</td>
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<td>UCBs</td>
<td>Urban Co-Operative Banks</td>
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<td>Unique Identification Authority of India</td>
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