

List of Select Abbreviations

ACU	Asian Clearing Union	CET 1	Common Equity Tier 1
ADEPT	Automated Data Extraction Project	CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
ADSCR	Average Debt Service Coverage Ratio	CICs	Core Investment Companies
AEs	Advanced Economies	CIC-SI	Systemically Important Core Investment Company
AFCs	Asset Finance Companies	CIRP	Corporate Insolvency Resolution Process
AIFIs	All-India Financial Institutions	CLM	Co-Lending Model
ALM	Asset-Liability Management	CMS	Complaint Management System
AML/CFT	Anti-money Laundering / Combatting the Financing of Terrorism	CoCR	Charter of Customer Rights
ANBC	Adjusted Net Bank Credit	CP	Commercial Paper
AQR	Asset Quality Review	CRAR	Capital to Risk-Weighted Assets Ratio
ARCs	Assets Reconstruction Companies	CRCS	Central Registrar of Co-operative Societies
ASPs	Application Service Providers	CRE	Commercial Real Estate
AUM	Assets Under Management	CRM	Credit Risk Mitigation
BCBS	Basel Committee on Banking Supervision	CRR	Cash Reserve Ratio
BCs	Business Correspondent	DBS	Department of Banking Supervision
BCSBI	Banking Codes and Standards Board of India	DCBS	Department of Co-operative Banking Supervision
BFS	Board for Financial Supervision	DCCBs	District Central Co-operative Banks
BO	Banking Outlet	DCCO	Date of Commencement of Commercial Production
BSBDAs	Basic Savings Bank Deposit Accounts	DICGC	Deposit Insurance and Credit Guarantee Corporation
CBS	Core Banking Solution	DIF	Deposit Insurance Fund
CCB	Capital Conservation Buffer	DNBS	Department of Non-Banking Supervision
CDs	Certificates of Deposit	DoS	Department of Supervision
CDS	Credit Default Swap	DSCR	Debt Service Coverage Ratio
CEOBSE	Credit Equivalent Amount of Off-Balance Sheet Exposures	D-SIB	Domestic Systemically Important Bank
CEPCs	Consumer Education and Protection Cells	DTH	Direct to Home
CEPD	Consumer Education And Protection Department		

ECB	External Commercial Borrowing	InvITs	Infrastructure Investment Funds
EEFC	Exchange Earners Foreign Currency	IO	Internal Ombudsman
EMDEs	Emerging Market and Developing Economies	IOSCO	International Organization of Securities Commissions
EXIM Bank	Export Import Bank of India	IRTG	Inter Regulatory Technical Group
FDI	Foreign Direct Investment	IS	Interest Subvention
FEMA	Foreign Exchange Management Act	ISS	Interest Subvention Scheme
FIAC	Financial Inclusion Advisory Committee	IVRS	Interactive Voice Response System
FIP	Financial Inclusion Plan	IWG	Internal Working Group
FPC	Fair Practices Code	KCC	Kisan Credit Card
FPIs	Foreign Portfolio Investors	KStCB	Kerala State Co-operative Bank
FSB	Financial Stability Board	LABs	Local Area Banks
FSDC-SC	Financial Stability and Development Council - Sub Committee	LAF	Liquidity Adjustment Facility
GDP	Gross Domestic Product	LCR	Liquidity Coverage Ratios
GFC	Global Financial Crisis	LCs	Loan Companies
GoI	Government of India	LDOs	Lead District Officers
G-secs	Government Securities	LEF	Large Exposures Framework
G-SIB	Global Systemically Important Bank	LIFt	Liquidity Infusion Facility
HFCs	Housing Finance Companies	LR	Leverage Ratio
HML	Harmonised Master List	LTROs	Long Term Repo Operations
HTM	Held to Maturity	LTV	Loan-to-Value Ratio
IBC	Insolvency and Bankruptcy Code	MAMP	Minimum Average Maturity Period
IBUs	IFSC Banking Units	ME	Micro Enterprises
IC	Investment Companies	MFIs	Micro Finance Institutions
ICA	Inter-Creditor Agreement	MGC	Mortgage Guarantee Company
ICAI	Institute of Chartered Accountants Of India	ML	Machine Learning
ICC	Investment and Credit Company	MMFs	Money Market Funds
IMF	The International Monetary Fund	MPC	Monetary Policy Committee
Ind-AS	Indian Accounting Standards	MPFI	Monitoring Progress of Financial Inclusion
		MSF	Marginal Standing Facility
		MSMEs	Micro, Small and Medium Enterprises

MTT	Merchanting Trade Transactions		Intermediation
MUDRA	Micro Units Development and Refinance Agency	NCD	Non-Convertible Debenture
MUNFI	Monitoring Universe of Non-bank Financial Intermediation	NCFE	National Centre for Financial Education
NABARD	National Bank For Agriculture And Rural Development	NCGTC	National Credit Guarantee Trustee Company
NAV	Net Asset Value	NDDC	Non-Deliverable Derivative Contract
NBFC-AA	Non-Banking Financial Companies-Account Aggregator	NDTL	Net Demand and Time Liabilities
NBFC-D	Deposit Taking NBFC	NEFT	National Electronic Fund Transfer
NBFC-IDF	Non-Banking Financial Companies-Infrastructure Debt Fund	NETC	National Electronic Toll Collection
NBFC-IFC	Non-Banking Financial Companies-Infrastructure Finance Company	NFC	Near Field Communication
NBFC-MFI	Non-Banking Financial Companies -Micro Finance Institution	NHB	National Housing Bank
NBFC-ND-SI	Non-Deposit Taking Non-Banking Financial Companies	NIM	Net Interest Margin
NBFC-ND-SI-CIC	Non-Banking Financial Companies -Systemically Important Core Investment Company	NOF	Net Owned Fund
NBFC-NOFHC	Non-Banking Financial Companies -Non-Operative Financial Holding Company	NOFHC	Non-Operative Financial Holding Company
NBFC-P2P	Non-Banking Financial Companies - Peer To Peer Lending Platform	NSFE	National Strategy for Financial Education
NBFCs	Non-Banking Financial Companies	NSFI	National Strategy for Financial Inclusion
NBFCs-D	Deposit-Taking Non-Banking Financial Companies	NSFR	Net Stable Funding Ratio
NBFCs-ND-SI	Non-Deposit Taking Systemically Important Non-banking Financial Companies	NSUCBs	Non-Scheduled Urban Co-operative Banks
NBFI	Non-bank Financial	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

	Agriculture and Rural Development Banks	RSAs	Rate Sensitive Assets
		RSLs	Rate Sensitive Liabilities
PCR	Provision Coverage Ratio	RSPs	Remittance Service Providers
PDI	Perpetual Debt Instruments	RTGS	Real Time Gross Settlement
PDs	Primary Dealers	RWA	Risk Weighted Assets
PGs	Payment Gateways	SAF	Supervisory Action Framework
PLIs	Prime Lending Institutions	SARFAESI	Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act
PLR	Prime Lending Rate		
PMIs	Purchasing Managers		
PoS	Point-of-Sale	SAs	Statutory Auditors
PPI	Prepaid Payment Instrument	SCARDBs	State Co-operative Agriculture and Rural Development Banks
PRI	Prompt Repayment Incentive	SCBs	Scheduled Commercial Banks
PSBs	Public Sector Banks	SCs	Securitisation Companies
PSLCs	Priority Sector Lending Certificates	SEs	Supervised Entities
PSOs	Payment System Operators	SFBs	Small Finance Banks
PSPs	Payment System Participants	SIDBI	Small Industries Development Bank Of India
PVB	Private Sector Banks	SLF	Standing Liquidity Facility
QIP	Qualified Institutional Placement	SLF-MF	Special Liquidity Facility for Mutual Funds
QR	Quick Response	SLR	Statutory Liquidity Ratio
RBI	Reserve Bank of India	SMA	Special Mention Accounts
RCA	Root Cause Analysis	SMF	Small and Marginal Farmers
RCS	Registrar of Co-operative Societies	SNRR	Scope of Special Non-Resident Rupee
ReBIT	Reserve Bank Information Technology Private Limited	SPDs	Standalone Primary Dealers
REs	Regulated Entities	SRO	Self-Regulatory Organisation
RFIT	Radio Frequency Identification Technology	StCBs	State Co-operative Banks
RIDF	Rural Infrastructure Development Fund	SUCBs	Scheduled Urban Co-operative Banks
RoA	Return on Assets	SupTech	Supervisory Technology
RoE	Return on Equity	T- Bills	Treasury Bills
RP	Resolution Plan	TAT	Turn Around Time
RRBs	Regional Rural Banks	TBTF	Too-big-to-fail
RS	Regulatory Sandbox		

TCFD	Task Force on Climate-related Financial Disclosures	UPI	Unified Payment Interface
TDS	Tax Deduction at Source	USSD	Unstructured Supplementary Service Data
TLTRO	Targeted Long- Term Repo Operations	VRR	Voluntary Retention Route
TNW	Tangible Net Worth	WAC	Weighted Average Cost
TOL	Total Outside Liability	WAM	Weighted Average Maturity
TReDS	Trade Receivables Discounting System	WCDL	Working Capital Demand Loan
UAE	United Arab Emirates	WCTL	Working Capital Term Loan
US	United States	WG	Working Group
UCBs	Urban Co-Operative Banks	WLA	White Label ATM
UIDAI	Unique Identification Authority of India	WMA/OD	Ways and Means Advances/ Overdraft