

List of Select Abbreviations

3-MMA	3-Month Moving Average	CIRP	Corporate Insolvency Resolution Process
AEs	Advanced Economies	CLA	Co-Lending Arrangements
AFS	Available for Sale	CMs	Clearing Members
AI	Artificial Intelligence	CoC	Committee of Creditors
AIFs	Alternative Investment Funds	Core SGF	Core Settlement Guarantee Fund
AIFIs	All-India Financial Institutions	CPs	Commercial Papers
AMCs	Asset Management Companies	CPI	Consumer Price Index
AMFI	Association of Mutual Funds in India	CRAR	Capital to Risk-Weighted Assets Ratio
APY	Atal Pension Yojana	CRA	Central Recordkeeping Agencies
AUC	Assets Under Custody	CRR	Cash Reserve Ratio
AUM	Assets Under Management	CSR	Corporate Social Responsibility
BCBS	Basel Committee on Banking Supervision	D-SIBs	Domestic Systemically Important Banks
BCs	Business Correspondents	DeFi	Decentralised Finance
BIFR	Board for Industrial and Financial Reconstruction	DEPs	Digital Engagement Practices
BIS	Bank for International Settlements	DGA	Duration Gap Analysis
BPS	Basis Points	DICGC	Deposit Insurance and Credit Guarantee Corporation
BSI	Banking Stability Indicator	DIIs	Domestic Institutional Investors
BTs	Bankruptcy Trustees	DIF	Deposit Insurance Fund
CAD	Current Account Deficit	DISSA	Diploma in Information System Security Audit
CASA	Current Account and Savings Account	DPD	Days Past Due
CBDCs	Central Bank Digital Currencies	DSR	Debt Service Ratio
CCB	Capital Conservation Buffer	EAR	Earnings At Risk
CCIL	Clearing Corporation of India Ltd.	EBPT	Earnings Before Profit and Tax
CCPs	Central Counterparties	ECB	External Commercial Borrowings
CCRI	Credit Concentration Risk Index	EMDEs	Emerging Markets and Developing Economies
CCs	Clearing Corporations	EMEs	Emerging Market Economies
CD	Credit-to-Deposit	EPS	Earnings per Share
CDs	Certificate of Deposits	ERP	Equity Risk Premium
CDS	Credit Default Swap	ESG	Environmental, Social, and Governance
CDSL	Central Depository Services Limited	ETF	Exchange-Traded Funds
CET1	Common Equity Tier 1	F&O	Futures and Options
CFMs	Capital Flow Management Frameworks		
CICs	Core Investment Companies		

Abbreviations

FAR	Fully Accessible Route	IAAP	International Association of Accessibility Professionals
FBs	Foreign Banks	IAIS	International Association of Insurance Supervisors
FCI	Financial Conditions Index	IBBI	Insolvency and Bankruptcy Board of India
FDI	Foreign Direct Investment	ICMA	International Capital Market Association
FEMA	Foreign Exchange Management Act, 1999	ICMAI	Institute of Cost Accounts of India
FMEs	Fund Management Entities	ICR	Interest Coverage Ratio
FPI	Foreign Portfolio Investment	ID	Insured Deposits
FREE-AI	Framework for Responsible and Ethical Enablement of Artificial Intelligence	IFSC	International Financial Services Centre
FSB	Financial Stability Board	IFSCA	International Financial Services Centres Authority
FSDC	Financial Stability and Development Council	IIBX	India International Bullion Exchange
FSDC-SC	Sub-Committee of Financial Stability and Development Council	IIF	Institute of International Finance
FSR	Financial Stability Report	IIP	International Investment Position
FSSI	Financial System Stress Indicator	IM	Information Memorandum
FVTPL	Fair Value Through Profit and Loss	IMF	International Monetary Fund
FY	Financial Year	INR	Indian Rupee
G-SIB	Globally Systemically Important Banks	InvITs	Infrastructure Investment Trusts
G20	Group of Twenty	IOSCO	International Organization of Securities Commission
GAP	Global Access Provider	IPA	Insolvency Professional Agency
GAOs	Global Administrative Offices	IPO	Initial Public Offerings
GDP	Gross Domestic Product	IPs	Insolvency Professionals
GENIUS Act	Guiding and Establishing National Innovation for U.S Act	IRD	Interest Rate Derivatives
GNPAs	Gross Non-Performing Assets	IRDAI	Insurance Regulatory and Development Authority of India
GRCTCs	Global/ Regional Corporate Treasury Centres	IRPs	Interim Resolution Professionals
G-Sec	Government Securities	ISSB	International Sustainability Standards Board
GST	Goods and Services Tax	KFS	Key Facts Statements
HFCs	Housing Finance Companies	KYC	Know Your Customer
HFT	Held for Trading	LCR	Liquidity Coverage Ratio
HQLA	High Quality Liquid Assets	LGD	Loss Given Default
HTM	Held to Maturity	LR-CRaR	Liquidity Ratios - Conditional Redemption At Risk
I-SCAN	International Securities and Commodities Alerts Network		

LR-RaR	Liquidity Ratios - Redemption At Risk	NOI	Net Operating Income
LT	Long-term	NPL	Non-Performing Loans
MD	Modified Duration	NPS	National Pension System
MDG	Modified Duration Gap	NSDL	National Securities Depository Limited
MDs	Master Directions	NSE IX	NSE International Exchange
MFDs	Mutual Fund Distributors	NSFI	National Strategy for Financial Inclusion
MFs	Mutual Funds	NSFR	Net Stable Funding Ratio
MiCAR	Markets in Crypto-Assets Regulation	NSUCBs	Non-Scheduled UCBs
MIIs	Market Infrastructure Institutions	OECD	Organisation for Economic Co-operation and Development
MRC	Minimum Required Corpus	OEFs	Open-Ended Funds
MSF	Multiple Scheme Framework	OFS	Offer for Sale
MSME	Micro, Small And Medium Enterprises	OIS	Overnight Indexed Swap
MTM	Mark-To-Market	OOI	Other Operating Income
MVE	Market Value of Equity	ORBIOs	Offices of the Reserve Bank of India Ombudsman
NABARD	National Bank for Agriculture and Rural Development	P/E	Price-to-Earnings
NAV	Net Asset Value	PaRRVA	Past Risk and Return Verification Agency
NaBFID	National Bank for Financing Infrastructure and Development	PAs	Payment Aggregators
NBFCs	Non-Banking Financial Companies	PAT	Profit After Tax
NBFC-ML	Middle layer NBFCs	PCE	Partial Credit Enhancement
NBFC-UL	Upper layer NBFCs	PCR	Provisioning Coverage Ratio
NBFI	Non-bank Financial Intermediaries	PDs	Primary Dealers
NBSI	Non-banking stability indicator	PFRDA	Pension Fund Regulatory and Development Authority
NDCF	Net Distributable Cash Flows	PML	Prevention of Money Laundering
NDTL	Net Demand and Time Liabilities	PRAN	Permanent Retirement Account Number
NFB	Non-Fund Based	PSBs	Public Sector Banks
NGFS	Network for Greening the Financial System	PSL	Priority Sector Lending
NGNF	Non-Government Non-Financial Vompanies	PSOs	Payment System Operators
NGS	Non-Government Sector	PSP	Payment Service Provider
NHB	National Housing Bank	PVBs	Private Sector Banks
NIC	National Industrial Classification	PwDs	Persons with Disabilities
NII	Net Interest Income	QIS	Quantitative Impact Study
NIM	Net Interest Margin		
NNPA	Net Non-performing Assets		

Abbreviations

RBC	Risk Based Capital	SIS	Systemic Importance Scores
RBI	Reserve Bank of India	SLR	Statutory Liquidity Ratio
RB-IOS, 2021	Reserve Bank - Integrated Ombudsman Scheme, 2021	SMA	Special Mention Account
REITs	Real Estate Investment Trusts	SM REIT	Small and Medium Real Estate Investment Trust
REER	Real Effective Exchange Rate	SPDs	Standalone Primary Dealers
REPO	Repurchase Transactions	SRA's	Successful Resolution Applicant's
REs	Regulated Entities	SRO	Self-Regulatory Organization
RFQ	Request for Quote	SRPA	Self-Regulated Payment System Operator Association
RoA	Return on Assets		
RoE	Return on Equity	SRVAs	Special Rupee Vostro Accounts
RP	Resolution Professional	SSA	Securitization of Standard Assets
RRBs	Regional Rural Banks	SSE	Social Stock Exchange
RSA	Rate-Sensitive Assets	ST	Short Term
RSL	Rate-Sensitive Liabilities	SUCBs	Scheduled UCBs
RWA	Risk Weighted Assets	TGA	Traditional Gap Analysis
SCBs	Scheduled Commercial Banks	UCBs	Urban Cooperative Banks
SD	Standard Deviation	UNFCCC	UN Framework Convention on Climate Change
SDI	Securitised Debt Instrument		
SDLs	State Development Loans	UPS	Unified Pension Scheme
SEBI	Securities and Exchange Board of India	US	United States
SFBs	Small Finance Banks	USD	US Dollar
SGF	Settlement Guarantee Fund	VARX	Vector Auto Regression with Exogenous Variables
SGS	State Government Securities		
SIPs	Systematic Investment Plans	VIX	Volatility Index