

## List of Select Abbreviations

|           |  |         |  |
|-----------|--|---------|--|
| 3-MMA     | 3-Month Moving Average                               | CCRI    | Credit Concentration Risk Index                            |
| AA        | Adjudicating Authority                               | CCs     | Clearing Corporations                                      |
| AEs       | Advanced Economies                                   | CDs     | Certificates of Deposit                                    |
| AFA       | Authorisation for Assignment                         | CDSL    | Central Depository Services Limited                        |
| AFS       | Available for Sale                                   | CET1    | Common Equity Tier 1                                       |
| AID       | All Inclusive Directions                             | CGFMU   | Credit Guarantee Fund for Micro Units                      |
| AIFs      | Alternative Investment Funds                         | CICs    | Core Investment Companies                                  |
| AIFIs     | All-India Financial Institutions                     | CIRP    | Corporate Insolvency Resolution Process                    |
| AMCs      | Asset Management Companies                           | CLOs    | Collateralised Loan Obligations                            |
| AMFI      | Association of Mutual Funds in India                 | CMS     | Clearing Members   |
| APIs      | Application Programming Interfaces                   | CoC     | Committee of Creditors                                     |
| APY       | Atal Pension Yojana                                  | CP      | Commercial Paper   |
| ARCL      | AMC Repo Clearing Limited                            | CPGRAMS | Centralised Public Grievance Redress and Monitoring System |
| ARCs      | Asset Reconstruction Companies                       | CPI     | Consumer Price Index                                       |
| ASPs      | Annuity Service Providers                            | CRAR    | Capital to Risk-Weighted Assets Ratio                      |
| AUM       | Assets Under Management                              | CRAs    | Credit Rating Agencies                                     |
| BCBS      | Basel Committee on Banking Supervision               | CRR     | Cash Reserve Ratio   |
| BIFR      | Board for Industrial and Financial Reconstruction    | D-SIIs  | Domestic Systemically Important Insurers                   |
| Bima-ASBA | Bima Applications Supported by Blocked Amount        | DGA     | Duration Gap Analysis                                      |
| BIS       | Bank for International Settlements                   | DICGC   | Deposit Insurance and Credit Guarantee Corporation         |
| BLC       | Balanced Life Cycle Fund                             | DIIs    | Domestic Institutional Investors                           |
| BPS       | Basis Points   | DFM     | Dynamic Factor Model                                       |
| BRSR      | Business Responsibility and Sustainability Reporting | DIF     | Deposit Insurance Fund                                     |
| BSI       | Banking Stability Indicator                          | DLAs    | Digital Lending Apps                                       |
| CAD       | Current Account Deficit                              | DPD     | Days Past Due  |
| CAGR      | Compounded Annual Growth Rate                        | DRS     | Debt Relief Schemes  |
| CART      | Continuous Assessment-Based Red Teaming              | DSR     | Debt Service Ratio   |
| CASA      | Current Account and Savings Account                  | EAR     | Earnings At Risk   |
| CCIL      | Clearing Corporation of India Ltd.                   | EBIT    | Earnings Before Interest and Taxes                         |
| CCPs      | Central Counterparties                               | EBLR    | External Benchmark-Based Lending Rate                      |

## Abbreviations

|       |   |        |   |
|-------|---|--------|---|
| EBPT  | Earnings Before Profit and Tax              | GPR    | Global Geopolitical Risk                                    |
| ECB   | External Commercial Borrowings              | GSIBs  | Globally Systemically Important Banks                       |
| ECLGS | Emergency Credit Line Guarantee Scheme      | G-Secs | Government Securities                                       |
| EMDEs | Emerging Markets and Developing Economies   | GST    | Goods and Services Tax                                      |
| EMEs  | Emerging Market Economies                   | HFCs   | Housing Finance Companies                                   |
| EMP   | Exchange Market Pressure                    | HHI    | Herfindahl-Hirschman index                                  |
| EoDB  | Ease of Doing Business                      | HFT    | Held for Trading  |
| EOI   | Expression of Interest                      | HQLAs  | High Quality Liquid Assets                                  |
| EPS   | Earnings per Share                          | HTM    | Held to Maturity  |
| ERPs  | ESG Rating Providers                        | HVDLEs | High Value Debt Listed Entities                             |
| ESG   | Environmental, Social, and Governance       | HySAC  | Hybrid Securities Advisory Committee                        |
| ETFs  | Exchange Traded Funds                       | IAIS   | International Association of Insurance Supervisors          |
| FBs   | Foreign Banks                               | IBBI   | Insolvency and Bankruptcy Board of India                    |
| FCI   | Financial Conditions Index                  | ICR    | Interest Coverage Ratio                                     |
| FDI   | Foreign Direct Investment                   | IESSA  | International Ethics Standards for Sustainability Assurance |
| FEMA  | Foreign Exchange Management Act, 1999       | IFSC   | International Financial Services Centre                     |
| FIRE  | Format for Incident Reporting Exchange      | IFSCA  | International Financial Services Centres Authority          |
| FMEs  | Fund Management Entities                    | IIBX   | India International Bullion Exchange                        |
| FoFs  | Fund of Funds                               | IIF    | Institute of International Finance                          |
| FPI   | Foreign Portfolio Investment                | IIP    | International Investment Position                           |
| FSB   | Financial Stability Board                   | IM     | Information Memorandum                                      |
| FSDC  | Financial Stability and Development Council | IMF    | International Monetary Fund                                 |
| FSR   | Financial Stability Report                  | INR    | Indian Rupee  |
| FSSI  | Financial System Stress Indicator           | InvITs | Infrastructure Investment Trusts                            |
| FVTPL | Fair Value Through Profit and Loss          | IOSCO  | International Organization of Securities Commission         |
| FY    | Financial Year                              | IPO    | Initial Public Offerings                                    |
| GAOs  | Global Administrative Offices               | IPs    | Insolvency Professionals                                    |
| GaR   | Growth-at-Risk                              | IR     | Information Ratio   |
| G20   | Group of Twenty                             | IRDAI  | Insurance Regulatory and Development Authority of India     |
| GDP   | Gross Domestic Product                      | ISPOT  | Integrated SEBI Portal for Technical Glitches               |
| GEP   | Global Economic Prospects                   |        |   |
| GNPA  | Gross Non-Performing Asset                  |        |   |

|         |  |        |  |
|---------|--|--------|--|
| ISSA    | International Standard on Sustainability Assurance         | NDS-OM | Negotiated Dealing System – Order Matching             |
| IU      | Information Utilities                                      | NDTL   | Net Demand and Time Liabilities                        |
| KMPs    | Key Managerial Personnel                                   | NeGD   | National e-Governance Division                         |
| KYC     | Know Your Customer   | NFCs   | Non-Financial Corporates                               |
| LCR     | Liquidity Coverage Ratio                                   | NFO    | New Fund Offer   |
| LGD     | Loss Given Default   | NHB    | National Housing Bank                                  |
| LODR    | Listing Obligations and Disclosure Requirements            | NIC    | National Industrial Classification                     |
| LPCC    | Limited Purpose Clearing Corporation                       | NII    | Net Interest Income                                    |
| LSPs    | Lending Service Providers                                  | NIM    | Net Interest Margin                                    |
| LT      | Long-term  | NNPA   | Net Non-Performing Assets                              |
| LTV     | Loan-to-Value  | NOC    | No-Objection Certificate                               |
| MDG     | Modified Duration Gap                                      | NOI    | Net Operating Income                                   |
| MeitY   | Ministry of Electronics and Information Technology         | NPL    | Non-Performing Loans                                   |
| MF      | Mutual Fund  | NPS    | National Pension System                                |
| MF Lite | Mutual Funds Lite  | NRC    | Nomination and Remuneration Committee                  |
| MII     | Market Infrastructure Institutions                         | NSDL   | National Securities Depository Limited                 |
| MITRA   | Mutual Fund Investment Tracing and Retrieval Assistant     | NSE IX | NSE International Exchange                             |
| MNRL    | Mobile Number Revocation List                              | NSFR   | Net Stable Funding Ratio                               |
| MoU     | Memorandum of Understanding                                | NSO    | National Statistical Office                            |
| MRC     | Minimum Required Corpus                                    | NSUCBs | Non-Scheduled Urban Cooperative Banks                  |
| MSME    | Micro, Small And Medium Enterprises                        | ODIs   | Offshore Derivative Instruments                        |
| MTM     | Mark-To-Market   | OECD   | Organisation for Economic Co-operation and Development |
| MVE     | Market Value of Equity                                     | OFIs   | Other Financial Intermediaries                         |
| NABARD  | National Bank for Agriculture and Rural Development        | OIS    | Overnight Indexed Swap                                 |
| NAVs    | Net Asset Values   | OOI    | Other Operating Income                                 |
| NaBFID  | National Bank for Financing Infrastructure and Development | ORBIO  | Offices of the Reserve Bank of India Ombudsman         |
| NBFCs   | Non-Banking Financial Companies                            | OTC    | Over-the-Counter                                       |
| NBFC-ML | Middle layer NBFCs   | OVD    | Officially Valid Document                              |
| NBFC-UL | Upper layer NBFCs  | P/E    | Price-to-Earnings                                      |
| NBFI    | Non-Bank Financial Intermediaries                          | PaRRVA | Past Risk and Return Verification Agency               |
| NBSI    | Non-Banking Stability Indicator                            |        |  |

## Abbreviations

|       |   |         |   |
|-------|---|---------|---|
| PAT   | Profit After Tax                                  | SCBs    | Scheduled Commercial Banks                      |
| PCE   | Personal Consumption Expenditures                 | SD      | Standard Deviation                              |
| PCR   | Provisioning Coverage Ratio                       | SDI     | Securitized Debt Instrument                     |
| PDs   | Primary Dealers                                   | SDLs    | State Development Loans                         |
| PFRDA | Pension Fund Regulatory and Development Authority | SEBI    | Securities and Exchange Board of India          |
| PL    | Performing Loans                                  | SFBs    | Small Finance Banks                             |
| PSBs  | Public Sector Banks                               | SGF     | Settlement Guarantee Fund                       |
| PSL   | Priority Sector Lending                           | SIF     | Specialized Investment Funds                    |
| PVBs  | Private Sector Banks                              | SIMM    | Standard Initial Margin Model                   |
| RAR   | Risk Adjusted Return                              | SIPs    | Systematic Investment Plans                     |
| RAs   | Retirement Advisers                               | SLR     | Statutory Liquidity Ratio                       |
| RBI   | Reserve Bank of India                             | SMAAs   | Special Mention Accounts                        |
| REIT  | Real Estate Investment Trust                      | SM REIT | Small and Medium Real Estate Investment Trust   |
| REER  | Real Effective Exchange Rate                      | SOC     | Security Operations Centre                      |
| REs   | Regulated Entities                                | SPDs    | Stand-alone Primary Dealers                     |
| RMBS  | Residential Mortgage-Backed Securities            | SRC     | Stakeholder Relationship Committee              |
| RMC   | Risk Management Committee                         | SRS     | Systemic Risk Survey                            |
| RoA   | Return on Asset                                   | SRVA    | Special Rupee Vostro Account                    |
| RoE   | Return on Equity                                  | ST      | Short-term                                      |
| RPs   | Resolution Plans                                  | SUCBs   | Scheduled Urban Cooperative Banks               |
| RPTs  | Related Party Transactions                        | TGA     | Traditional Gap Analysis                        |
| RRBs  | Regional Rural Banks                              | TMs     | Trading Members                                 |
| RSA   | Rate-Sensitive Assets                             | UCB     | Urban Cooperative Bank                          |
| RSL   | Rate-Sensitive Liabilities                        | UPS     | Unified Pension Scheme                          |
| RWA   | Risk-Weighted Assets                              | USD     | US Dollar                                       |
| SBs   | Stock Brokers                                     | VARX    | Vector Auto Regression with Exogenous Variables |
| SBU   | Separate Business Unit                            | VIX     | Volatility Index                                |