

ABBERRVIATION

ACC	Asian Currency Crisis
AEs	Advanced Economies
AFC	Asian Financial Crisis
AFS	Available for Sale
ALCO	Assets Liability Committee
ANOVA	Analysis of Variance
ARCs	Assets Re-Construction Corporation/Companies
AT-1	Additional Tier One (Capital)
AVC	Assets Value Correction
BCBS	Basel Committee on Banking Supervision
BOB	Bank of Baroda
BOI	Bank of India
BCP	Business Continuity Plan
BDF	Basel Disclosure forms
BHC	Bank Holding Companies
BIA	Basic Indicator Approach
BIS	Bank for International Settlement
BMB	Bharatiya Mahila Bank
BOJ	Bank of Japan
CAR	Capital Adequacy Ratio
CASA	Current Account and Savings Account (low cost deposits)
CC	Capital Charge
CBI	Central Bank of India
CCB	Capital Conservation Buffer
CCCB	Counter Cyclical Capital Conservation Buffer
CC-CREDIT	Capital Charge- for Credit Risks
CC-MARKET	Capital Charge-for Market Risks
CC- OPERATIONAL	Capital Charge-for Operational Risks
CCD	Compulsory Convertible Debenture
CCF	Credit Conversion Factor
CCP	Central Counter-Parties
CCPS	Compulsorily Convertible Preference Shares
CDS	Credit Default swaps
CET1	Common Equity Tier one Capital
CFS	Committee for Financial System
CGFS	Committee on Global Financial System
CPC	Credit Policy Committee
CRAR	Capital to Risk-weighted Assets Ratio
CRM	Credit Risk Management
CRMC	Credit risk Management Committee
CRD	Capital Requirement Regulations
CRR	Cash Reserve Ratio
CVA	Credit Valuation Adjustment
CGFTMSE	Credit Guarantee Fund Trust for Micro & Small & Medium Enterprise
DBOD	Department of Banking operations & Development (of RBI)

DDP	Designated Depository Participants
DF	Disclosure Formats
DFI	Development Financial Institutions
DRT	Debt Recovery Tribunal
D-SIB	Domestic-Systemically Important Banks
DVR	Differential Voting Rights (shares)
EAD	Earning At Default
ECAI	External Credit assessment Institutions
ECB (1)	External Commercial Borrowings
ECB (2)	European Central Bank
EL	Expected Loss
EME	Emerging Market Economy
FALLCR	Facility to Avail Liquidity for Liquidity Coverage Ratio
FDIC	Federal deposit Insurance Corporation (of USA)
FPI	Foreign Portfolio Investment
FPO	Follow-on Public Offer
ECGC	Export Credit and Guarantee Corporation (of India)
FVOCI	Fair Value through Other Comprehensive Income
GAAP	Generally Accepted Accounting Principles
GAO	Government Accountability Office.
GDP	Gross Domestic Product
GFC	Global Financial crisis
GLBA	Gramm Bleach Bliely Act (of USA)
GNPA	Gross Non Performing advances
GOI	Government Of India
HFT	High frequency Trading
HKMA	Hong Kong Monitoring Authority
HTM	Held Till Maturity
HLSC	High level Supervisory Committee
HQLA	High quality liquid Assets
IASB	International Accounting Standard Board
IBA	Indian Banker's Association
ICAAP	Internal Capital Adequacy Assessment Process
ICRA	Investment & Credit Rating agency
IRAC	Income Recognition & Assets Classification Norms
IRMC	Integrated Risk Management Committee
IRMD	Integrated Risk Management Department
IMM	Internal Model Method
IPO	Initial Public Offer
IRB	Internal rating Based
IRDA	Insurance Regulatory & Development Agency
LAB	Local Area Bank
LCFI	Large Complex Financial Institution
LCR	Liquidity Coverage Ratio
LGD	Loss given Default
LR	Leverage Ratio
LTV	Loan-to-Value (of a property)
MCA	Ministry of Corporate Affairs

MCCR	Minimum Capital conservation Ratio
MIS	Management Information System
MRMC	Market Risks management Committee
MSF	Marginal Standing Facility
MTC	Minimum Total capital
MTN	Minimum Term Note
NBFC	Non-Banking Finance Company
NCD	Non-convertible Debentures
NCAF	New Capital Adequacy Framework
NDTL	Net Demand and Time Liability
NPA	Non-Performing Assets (term used in India for NPL given below)
NPL	Non-Performing Loans
NSFR	Net stable Funding Ratio
OBS	Off Balance Sheet
OCC	Office of Controller of Currency (of USA)
OECD	Organization for Economic Co-operation and Development
ORMC	Operational risks Management Committee
OTC	Over The counter (Derivatives)
PCPS	Perpetual Non-Cumulative Preference Shares
PD	Primary Dealers / Probability of Default
PDI	Perpetual Debt Instruments
PFRDA	Provident Funds Regulatory Authority
PNCPS	Perpetual Non-Cumulative Preference Shares
PNB	Punjab National Bank
P & S bank	Punjab & Sind bank
PONV	Point of Non Viability
PSB	Public Sector Bank
PSE	Public Sector Enterprises
PSU	Public Sector Undertaking
QE	Quantitative Easing
RAROC	Risk Adjusted Return on Capital
RAROR	Risk Adjusted Rate of Return
RAS	Risk Assessment System
RBA	Risk Based Approach
RBIA	Risk based Internal Audit
RBI	Reserve Bank of India
RBS	Risk Based Supervision
RCAP	Regulatory Consistency Adjustment Programme
RCPS	Redeemable Cumulative Preferential Shares
RCSA	Risk Centric Self Assessment
REITS	Real Estate Investment Trust
RFPI	Registered Foreign Portfolio Investors
RMC	Risk Management Committee
ROA	Return on assets
ROE	Return on Equity
RWA	Risk Weighted Assets
SCB	Scheduled Commercial Banks

SARFAESI Act	Securitization And Reconstruction of Financial assets A Enforcement of Securities Act-2002
SBI	State Bank of India
SB-BJ	State Bank of Bikaner & Jaipur
SB-H	State Bank of Hyderabad
SB-M	State Bank of Mysore
SB-P	State Bank of Patiala
SB-T	State Bank of Travancore
SDL	State Development Loans
SEC	Security & Exchange Commission (of USA)
SFT	Securities Financing Transactions
SIB	Systemically Important Banks
SIPC	Securities Investor Protection Corporation
SLCC	State Level Co-ordination Committee
SLR	Statutory Liquidity Ratio
SME	Small & Medium Enterprise
SPARC	Supervisory Programme for Review of Capital
SPV	Special Purpose Vehicle
SREP	Supervisory Review and Evaluation Programme
TSA	The Standardised Approach
TLAC	Total Loss Absorbing Capacity
UBI	United Bank Of India
UCO Bank	United Commercial Bank
Un BI	Union Bank of India
VAR	Value At Risk