

S.No	Data Elements	Definitions
<b>Banking Statistics I (Harmonised Definitions)</b>		
<b>Assets</b>		
1	Cash in India/ Cash in Hand	Consist of (i) total amount of rupee notes and coins held by bank branches / ATMs / Cash deposit machines maintained by banks in India, including transit cash on bank's books as also cash with Business correspondents (BCs), but excluding
2	Deemed Cash	Consists of (a) cash deposit/balances by a scheduled bank (including banks incorporated outside India)/ non-scheduled bank with the Reserve Bank, in excess of required CRR balances, (b) securities deposited with the Reserve Bank, to
3	Balances with banks	Balances of banks in their (a) current account/s and (b) other deposit account/s maintained with other banks in India (including cooperative banks) / outside India as per banks' own books. Balances with banks outside India includes debit balances in Nostro accounts, balances held by foreign
4	Bank Credit	Bank Credit is synonymous with 'Gross loans and Advances' and includes all types of credit facilities such as cash credit, overdrafts, demand loans, term loans, bills discounted/ purchased and factored receivables. It includes money lent by the bank to its borrowers/ customers, interest accrued and due on such monies lent, debit balances in deposits accounts, amount of participation on risk sharing basis under IBPC, outstanding in credit card operations, interest bearing advances to staff members, amount receivable under any
5	Gross Loans and Advances	All outstanding loans and advances as indicated under the definition above of 'Bank Credit'. These are gross of all
6	Net Loans and Advances	To arrive at 'Net Loans and Advances', following items should be netted out from Gross Loans and Advances: i. Provisions held in the case of NPA Accounts as per asset classification (including additional Provisions for NPAs at higher than prescribed rates), ii. DICGC / ECGC claims
7	Cash Credit	A facility, under which a customer is allowed an advance up to the credit limit against the security by way of hypothecation/ pledge of goods, book debts, standing crops,
8	Overdraft	A facility, under which a customer is allowed to draw an agreed sum (credit limit) in excess of credit balance in their account. The overdraft facility may be secured (against fixed/term deposits and other securities, like small saving
9	Term Loans	A loan which has a specified maturity and is payable in instalments or in bullet form. Term loans having maturity in
10	Demand Loans	All loans repayable on demand (such as cash credit, overdraft, bills purchased and discounted, etc.) and short-

11	Bills Purchased and Discounted	A negotiable instrument that gives the holder the right to receive stated fixed sums on demand or at a fixed or determinable future time. When a bank negotiates a bill payable on demand (sight bill) and provides funds to the holder, at a fee/ interest, the facility is referred to as bill
12	Advances Fully Secured by Tangible Assets	Advances where all amounts due are covered fully by the value of tangible security (primary as well as collateral security) duly discharged to the bank in respect of those dues and the market value of such security is not, at any time, less than the amount of such advance. Securities in intangible form like guarantees / comfort letters, etc. of the promoter/ others (including State Government guarantees), goodwill etc., are not included. The rights, licenses, authorisations, etc., charged to the banks as collateral in respect of projects (including infrastructure projects) financed by them, should also not be reckoned as tangible security, unless or otherwise, specifically permitted by the RBI. However, banks may treat annuities under build-operate-
13	Unsecured Loans	Where the market value of the tangible security is less than all amounts due, the advance is secured only to the extent of the market value of the assets held as security. The residual portion of the advance is unsecured loan/ advance. Note: For the limited purpose of application of RBI prudential norms on Income Recognition and Asset Classification (IRAC
14	Advances Covered by Bank/ Government	Advances guaranteed by Indian and or foreign banks, Indian Central/State/ Local government and or foreign governments, and other recognised institutions [e.g., Export
15	Clean	A loan/advance which is granted without any primary or

16	Non-performing Assets	A non-performing Asset (NPA) is an asset, other than investments where; (a) interest and/or instalment of principal remain overdue* for a period of more than 90 days in respect of a term loan, (b) the account remains 'out of order**', in respect of an Overdraft/ Cash Credit (OD/CC), (c) the bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted, (d) the instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops, the instalment of principal or interest thereon remains overdue for one crop season for long duration crops, (f) the amount of liquidity facility remains outstanding for more than 90 days in respect of a securitisation transaction undertaken in terms of guidelines on securitisation, (g) derivative transactions where the overdue receivables representing positive mark-to-market value of a derivative contract remain unpaid for a period of more than 90 days from the specified due date for payment, (h) In respect of a working capital borrowal account, if irregular drawings are permitted in the account for a continuous period of more than 90 days even though the unit may be working or the borrower's financial position is satisfactory. For this purpose, any outstanding in the account based on drawing power calculated from stock statements older than three months would also be deemed as irregular. (i) an account where the regular / ad hoc credit
17	Non-Earning Assets	Assets that do not generate income and <u>inter-alia</u> incash in hand or cash with banks' agents/ service providers,
18	Syndicated Loans	Loan syndication involves participation by a group of lending institutions (banks/ financial institutions) as financiers to a single borrower. The borrower selects a bank or financial institution to act as a nodal agent for syndication which then
19	Technical / Prudential Write-off	The amount of non-performing assets, which are outstanding in the books of the branches (or outstanding at

20	Gross Investments	As per Banking Regulation Act, 1949, it comprises investments in India as well as investments outside India. Investments in India comprise investments in Indian government securities (Central/ State Government securities and Government of India Treasury bills at book value), other approved securities (as per Banking Regulation Act, 1949), shares/debentures/bonds (not included under other approved securities) of companies and corporations, investments in subsidiaries/ joint ventures (including those in RRBs), Certificate of Deposits and others (other residual investments), if any, like gold, commercial paper and other instruments in the nature of shares/ debentures/bonds. Investments outside India comprise foreign government securities (including local authorities), shares, debentures &
21	Net Investments	Gross investments less aggregate of provisions for non-
22	Non-performing Investment (NPI)	An NPI, similar to a non-performing advance (NPA), is one where; (i) Interest/ instalment (including maturity proceeds) is due and remains unpaid for more than 90 days. (ii) The above would apply mutatis-mutandis to preference shares where the fixed dividend is not paid. (iii) In the case of equity shares, in the event the investment in the shares of any company is valued at Re.1 per company on account of the non-availability of the latest balance sheet would also be reckoned as NPI. (iv) If any credit facility availed by the issuer is NPA in the books of the bank, investment in any of the securities, including preference shares issued by the same issuer would also be treated as NPI and vice versa. However, if only the preference shares are classified as NPI, the investment in any of the other performing securities issued
23	Leased Assets	Assets which are subject of a lease arrangement.
24	Interest Receivable/ Accrued	The amount of interest accrued but not due on advances and investments and interest due but not collected on
25	Tax Deducted at Source (TDS)	Tax Deducted at Source (TDS) refers to the deduction in payment made by the person responsible for making the
26	Advance tax paid and TDS	The amount of tax deducted at source on income, and taxes (advance income tax, wealth tax, fringe benefit tax, or other
27	Inter-office Adjustments Assets	Inter-office adjustments represent items in transit and unadjusted items. The inter-office adjustments balance, if in debit, is considered inter-office adjustments assets. Only net
<b>Liabilities</b>		
1	Equity/ Ordinary	A share, which is not a preference share, is called equity/
2	Local Capital Funds	Interest free funds remitted from Head Office (Overseas Parent) for meeting capital adequacy norms of foreign bank

3	Preference Share Capital	That part of the share capital, which enjoys preferential rights in respect of payments of fixed dividend and
4	Paid-up Capital	That part of the subscribed share capital for which consideration in cash or otherwise has been received. Paid up capital comprises of equity share capital and preference
5	Paid-up Equity Capital	That part of the subscribed equity share capital for which consideration in cash or otherwise has been received. Accordingly, calls-in-arrears is not part of paid-up equity
6	Reserves and Surplus	The portion of earnings, receipts or other surplus (including balances in profit/ loss account) of an enterprise (whether capital or revenue) appropriated by the management for a general or a specific purpose other than a provision for depreciation or diminution in the value of assets or for a
7	Capital and Reserves	Paid up capital + all reserves and surplus (e.g., statutory reserves, capital reserve, share premium, revenue and other
8	Statutory Reserves	Reserves created out of the profits in compliance with the
9	Revaluation Reserve	A reserve created on the revaluation of assets or net assets represented by the surplus of the estimated replacement
10	Capital Reserves	Capital reserves arise on account of sale of land and premises, revaluation of fixed assets, sale investments held under 'Held to Maturity' category or investment in subsidiaries/ associates, joint ventures (or other strategic partners), on amalgamations/ mergers, consolidation of
11	Share Premium	The excess of the issue price of shares over their face value.
12	Revenue Reserves	Any reserve other than Capital Reserve.
13	Investment Reserve/ Investment Depreciation	In the event of provisions created on account of depreciation in the 'Available for Sale' or 'Held for Trading' categories being found to be in excess of the required amount in any
14	Unallocated Surplus	Balance amount remaining in profit and loss account after making all appropriations. These are shown as balances of
15	Net Worth	The excess of the book value of assets of a bank over its liabilities. Net worth comprises of paid-up capital plus Free Reserves including Share Premium but excluding Revaluation Reserves plus Investment Fluctuation Reserve/ and credit
16	Free Reserve	A reserve, the utilisation of which is not restricted in any
17	Borrowings	Borrowings by a bank may be from the RBI/ Government (in form of LAF overnight/ term fixed/ variable rate repo, from Government owned institutions, etc.), borrowings from other banks, from non-depository institutions (such as insurance companies and pension funds), from refinancing institutions (EXIM Bank, NABARD etc.), from other financial institutions, from public, etc. Borrowings may be through

18	Refinancing	Financing of a loan asset of a bank through liability raised from refinancing agencies. Government of India, RBI, EXIM Bank, NABARD and SIDBI are major agencies that provide
19	Inter-bank Borrowings	A subset of total borrowings of a bank. Borrowings by one bank from another bank. It includes borrowings by banks in
20	Commercial Paper	A short-term unsecured money market instrument issued in the form of promissory note by companies, PDs and FIs, satisfying stipulated eligibility criteria. It is issued at a discount on the face value and can have tenure of 7 days to
21	Secured Borrowings	Borrowings contracted in India or abroad against securities. The security (tangible assets) may be forfeited by the lender
22	Deposits	Acceptance of Money, repayable on demand or otherwise, and withdrawable by cheque or otherwise. Aggregate deposits comprise deposits of branches in India and outside India; It comprises of (a) demand deposits from banks and from others (including credit balances in overdrafts, cash credit accounts, deposits payable at call, overdue deposits, inoperative current accounts, matured time deposits and cash certificates, certificates of deposits, etc.), (b) savings
23	Business in India	Business in India means all transactions done through branches of banks located in India. The term excludes transactions done by offshore banking units (OBUs) of Indian
24	Inter-bank Deposits	Deposits placed by other banks with the bank.
25	Customer Deposits	Deposits other than inter-bank deposits, which are repayable
26	Current Account	Current Account shall mean a form of non-interest-bearing demand deposit where from withdrawals are allowed any number of times depending upon the balance in the account
27	Current Deposits	Current/demand deposits comprise of balances in current accounts (including inoperative accounts) and other deposits payable on demand, excluding savings account deposits, but
28	Savings Deposits	Savings Deposit means a form of interest bearing demand deposit which is a deposit account whether designated as "Savings Account", "Savings Bank Account", "Savings Deposit
29	Term Deposits	Term Deposit means an interest bearing deposit received by the bank for a fixed period that also includes deposits such
30	Demand Deposits	Demand Deposit shall mean a deposit received by the bank which is withdrawable on demand and shall include current
31	Time Deposits	Deposits, which are not demand deposits.

32	Certificates of Deposits	A negotiable money market instrument issued in dematerialised form or as a Usance Promissory Note against funds deposited at a bank or other eligible financial institution for a specified time period. CDs can be issued by scheduled commercial banks (excluding Regional Rural Banks and Local Area Banks) and select All-India Financial
33	Margin Deposits	A security in the form of deposits that the bank requires its customers to place with it when it takes current/ potential
34	Bulk Deposit	Single Rupee term deposits of Rupees two crore and above
35	Floating Rate Deposits	A deposit whose interest rate is periodically adjusted upwards or downwards on the basis of a clearly linked benchmark interest rate or an index. Only market-based
36	Bills Payable	Instruments issued by banks against money received from customers, which are to be paid to the customers or as per their orders (usually at different bank branches). Bills
37	Inter-office Adjustments Liabilities	The inter-office adjustments balance, if in credit, should be shown under this head. However, the bank should first segregate the credit entries outstanding for more than 5 years in the inter-office account and transfer them to a separate Blocked Account which should be shown under
38	Interest Payable/ Interest Accrued	Interest accrued but not due for payment on various deposits and borrowings.
39	Provisions/ Provisions Held	An amount held in the balance sheet towards depreciation or diminution in value of assets or towards any known
40	General Provision	General provisions are provisions routed through profit and loss account but not attributable to any actual diminution in value or identifiable potential loss in any specific asset. This
41	Specific Provision	An amount held in the balance sheet, which is attributable to actual diminution in value or identifiable potential loss in a specific asset. This would include provisions made towards
42	Floating Provision	A provision which is not made in respect of specific non-performing asset/s or made, in excess of regulatory
43	Counter Cyclical	A provisioning buffer created during good times i.e., when
<b>Off-Balance Sheet Items</b>		
1	Claims not Acknowledged as Debts	Claims not acknowledged as debt represent present obligations that arise from past events or transactions but are not recognised due to the fact that either it is not
2	Bank Guarantee	Financial and performance guarantees issued by banks on behalf of their clients. A financial guarantee assures payment of money in the event of non-fulfilment of contractual
3	Letter of Credit (LC)	Any arrangement how so ever named or described, that is irrevocable and thereby constitutes a definite undertaking of

4	Acceptances Endorsements and other Obligations	This item will include Letters of Credit to which the bank has added its confirmation, bills accepted/ co-accepted and such other items that have the character of acceptance. These are to be reported on gross basis. Acceptance is the drawee's
5	Committed Lines of	A commitment to provide credit under pre-specified terms
6	Bills Rediscounted DUPN (Derivative Usance Promissory	Negotiable instruments drawn by banks for suitable maturities up to 90 days on the strength of underlying commercial bills discounted by the banks' respective
7	Liability on Account of Outstanding	Higher of sum of negative mark to market (MTM) amounts of contracts having negative MTM and exposure amount
8	Current credit	The sum of the positive mark-to-market value of market
9	Potential Future Credit Exposure	Potential future credit exposure is determined by multiplying the notional principal amount of each of the underlying contracts irrespective of whether the contract has a zero, positive or negative mark-to-market value by the relevant
10	Credit Equivalent Amount	The credit equivalent amount in relation to a non-market related off-balance sheet item is determined by multiplying the contracted amount of that particular transaction by the
11	Current Exposure	Current Exposure Method is used to calculate the exposure
12	Contingent Credit Exposures	Possible credit exposure that may arise in the future depending on the occurrence or non-occurrence of one or
13	Bills for collection	Bills held by a bank for collection on behalf of its customers.
14	PV01/ Price value	Measures the change in market value of the security/
<b>Profit and Loss Account</b>		
1	Interest earned/ interest income	Includes interest and discount on all types of loans and advances like cash credit, demand loans, overdrafts, export loans, term loans, domestic and foreign bills purchased and discounted (including those rediscounted), interest on debt
2	Income from off balance sheet operations	Income earned from contingent facilities (such as fee income earned for issue of LCs, BGs, acceptances, endorsements and committed lines of credit) and positive marked to market
3	Other operating income	Income earned from regular activities of banks other than from the core operations of lending and investing of funds, which yield interest income. It includes commission, exchange and brokerage (such as commission on bills for collection, commission / exchange on remittances / transfers, commission on LCs / guarantees, processing
4	Non-operating Income	Non-operating income is income earned by banks from other than their core/ regular activities and which are not their
5	Recovery from	The amount a bank receives in part or full against the



6	Operating expenses	Expenses other than interest expenses, provisions & contingencies. It includes payments to and provisions for employees, rent/ taxes & lighting, printing & stationery,
7	Interest expenses/ expended	These are interest paid on deposits and borrowings. It includes interest paid on all types of deposits including deposits from individuals, banks and other institutions,
8	Write-off	Write-off, complete or partial, is the reduction in the gross carrying amount of an asset, when the entity has no
9	Net interest income	The difference between the interest income and the interest
10	Return on assets	A profitability ratio which indicates the profits (i.e., income) generated on average working funds (i.e., total of assets excluding accumulated losses, if any). It is computed by
<b>Miscellaneous</b>		
1-12	Capital/ Fixed Assets/ Lease/ Financial Lease/ Operating Lease/ Advance Tax Paid/ Goodwill/ Goodwill on Consolidation/ Intangible Assets/	As per applicable accounting standards and explanations issued thereon.
13	Consumer Credit	Consumer credit refers to the loans given to individuals, which consists of (a) loans for consumer durables, (b) credit card receivables, (c) auto loans (other than loans for commercial use), (d) personal loans secured by gold, gold jewellery, immovable property, fixed deposits (including FCNR(B)), shares and bonds, etc., (other than for business / commercial purposes), (e) personal loans to professionals
14	Personal loans	Personal loans refer to loans given to individuals and consist of (a) consumer credit, (b) education loan, (c) loans given for
15	Funded Credit	Funded credit implies amount actually lent or credited to a borrower's account or debited to borrower's loan/ cash
16	Weighted Average Lending Rate	Weighted average lending rate (WALR) relates to all types of rupee credit accounts (viz., cash credit, demand loans, overdrafts, inland bills financed and discounted, term loans and other types, if any). The amount of loans under each
17	Pre-shipment Credit	Pre-shipment credit means any loan or advance granted or any other credit provided by a bank to an exporter for financing the purchase, processing, manufacturing or packing of goods prior to shipment / working capital expenses towards rendering of services on the basis of letter of credit

18	Take-out Finance/ Conditional Take-out Finance	Take-out finance is an arrangement where an institution / bank, financing infrastructure projects, will have an arrangement with any financial institution for transferring to the latter, the outstanding in respect of such financing in
19	Unsecured	Unsecured guarantees are those which are not secured by
20	Slippage	Slippage refers to new accretion to NPAs during a period.
21	Standard Advances	Standard advance is an advance which is not non-performing
22	Substandard	A substandard advance is one, which remains non-
23	Doubtful Advances	An advance which remains in the substandard category for a
24	Restructured Accounts	A restructured account is one where the bank, for economic or legal reasons relating to the borrower's financial difficulty, grants to the borrower, concessions that the bank would not otherwise consider. Restructuring would normally involve modification of terms of the advances / securities, which would generally include, among others, alteration of repayment period / repayable amount/ the amount of
25	Restructured	Restructured standard advances are the advances
26	Mortgage-backed Security	A Mortgage-backed security is a bond-type security in which the collateral is provided by a pool of mortgages. Income
27	Treasury Bills	Treasury bills are short term negotiable non-coupon bearing
28	Shifted Investments	Shifted investments are amount of investments shifted from/to one category to another, among the three
29	Equities Participations	Equities participations refer to the bank's investment in equities of subsidiary / associate / joint venture either in
30	Securities Held for Trade (HFT), Available for Sale	Held for Trading (HFT) Securities: The securities acquired by the banks with the intention to trade by taking advantage of the short-term price / interest rate movements. These
31	Adjusted Net Bank Credit (ANBC)	ANBC denotes the outstanding Bank Credit in India [As prescribed in item No.VI of Form 'A' under Section 42 (2) of the RBI Act, 1934] minus bills rediscounted with RBI and other approved Financial Institutions plus permitted non SLR bonds/debentures under Held to Maturity (HTM) category plus other investments eligible to be treated as part of priority sector lending (e.g., investments in securitised assets). The outstanding deposits under RIDF and other funds with NABARD, NHB, SIDBI and MUDRA Ltd. in lieu of non-achievement of priority sector lending targets/sub-targets will form part of ANBC. Advances extended in India
32	Inside Liabilities	Inside liabilities are capital, reserves and risk provisions.
33	Outside Liabilities	Outside liabilities are liabilities excluding capital, reserves
34	Risk Sensitive	Liabilities which are sensitive to market risks.
35	Assigned Capital	Indian banks operating abroad through branches, assign a specific amount as assigned capital for the overseas

36	Perpetual Non-Cumulative	Perpetual non-cumulative preference shares refer to preference shares which are eligible for inclusion in
37	Disclosed Reserve	Disclosed reserves refer to the appropriations of profit after tax to specific categories of reserves which are required to
38	Regulatory Capital	Regulatory capital means total of tier I and tier II capital
39	Capital Conservation Buffer (CCB)	Capital conservation buffer refers to capital buffer, comprising of common equity tier I capital, which banks are required to maintain above the regulatory minimum capital
40	Horizontal Disallowance	A disallowance of offsets to required capital using the BIS Method for assessing market risk for regulatory capital. In order to calculate the capital required for interest rate risk of
41	Vertical Disallowance	In the BIS method for determining regulatory capital, necessary to cushion market risk, a reversal of the offsets of
42	Collateralised Borrowing and Lending Obligation (CBLO)	The Clearing Corporation of India Ltd. (CCIL) has developed and introduced, with effect from January 20, 2003, a money market instrument called 'Collateralised Borrowing and Lending Obligation (CBLO)'. It is a money market instrument with original maturity varying from one day to one year. It is fully collateralised by government securities, deposited by
43	Lower Tier II Bonds	Lower tier II bonds are rupee tier II subordinated debt which can be raised by Indian banks for inclusion in lower tier II capital, subject to prescribed terms and conditions. Foreign
44	Upper Tier II Bonds	Upper tier II bonds are the debt capital instruments issued by Indian banks and qualify the required terms and conditions as set out in Annex-3, and also the capital instruments such as perpetual cumulative preference shares (PCPS),
45	Hybrid Capital	Hybrid capital instruments are those which have close similarities to equity, in particular when they are able to
46	Securitised Debt	Securitised debt instruments are debt obligations created
47	Redeemable Debt Instruments	Redeemable debt instruments are the bonds / debentures which Indian banks may raise to augment capital funds for
48	Subordinated Debt	Subordinated debt refers to debt instruments eligible for inclusion in Tier II capital subject to prescribed guidelines.
49	Long-term Time Deposit	As per the Master Circular on cash reserve ratio (CRR)/ statutory liquidity ratio (SLR) dated July 01, 2015, long-term
50	Core Deposits	Core deposits is the sum of all deposits (including current and savings accounts) with maturity of more than a year (as
51	Unclaimed Deposits	All accounts in India which have not been operated for 10 years. Provided that in case of money deposited for a fixed
52	Exchange Earners Foreign Currency Account/ Deposits	Exchange Earners' Foreign Currency Account (EEFC) is an account maintained in foreign currency with an authorised dealer i.e., a bank dealing in foreign exchange. It is a facility

53	Risk Provisions	Risk provisions cover all charges to profit and loss account to record actual losses / diminution in values recognised and
54	Para-banking Activities	Para-banking activities are those permitted activities which a banking company may engage, in addition to the business of
55	Offshore Banking Units	An offshore banking unit is a branch of a bank located in a special economic zone (SEZ) and which has obtained the permission under clause (a) of Sub-Section (1) of Section 23
56	Liability on Partly Paid-up Shares	Liability on partly paid-up shares arise when only a portion of the face value of shares has been paid and the shareholder is
57	Forward Deposits	Forward deposits are a commitment to place deposits at a
58	Non-funded	Non-funded commitments include any commitment which is
59	Non-fund Based Advances	Non-fund based advances refer to contingent credits which are off-balance sheet exposure such as letter of credit,
60	Short-term Facilities	Short term facilities are credit facilities (funded and/ or non-
61	Revolving Underwriting	Revolving underwriting facilities is an agreement whereby a bank agrees to provide credit facility to an issuer (borrower)
62	Formal Standby Facilities and Credit	A formal standby facility or credit line is a formalised arrangement in which the counterparty has the right, but not
63	Gross Exposure	Gross exposure includes credit exposure (funded and non-funded credit limits) and investment exposure (including
64	Net Funded Exposure	Net funded exposure is the gross funded exposure 'minus' collaterals, guarantees, insurance etc. Netting/Offsetting may be permitted for eligible financial collaterals; credit derivatives, third party guarantees and credit insurance available in/ issued by counterparties in a lower risk category
65	Real Estate Exposures	Real Estate is generally defined as an immovable asset - land (earth space) and the permanently attached improvements
66	Securitisation Exposures	Securitisation means a process by which a single performing asset or a pool of performing assets are sold to a bankruptcy
67	Re-securitisation Exposures	A re-securitisation exposure is a securitisation exposure in which the risk associated with an underlying pool of exposures is trashed and at least one of the underlying
68	Non-market Related Exposure	Non-market related exposure is off-balance sheet exposure (other than market related off balance sheet exposures) such
69	Market Related Exposure	Market related exposure includes foreign exchange contracts, interest rate contracts, and any other market
70	Credit Risk	Credit risk is the possibility of losses associated with diminution in the credit quality of borrowers or
71	Credit Event Payments	Credit event payment is the amount which is payable by the credit protection provider to the credit protection buyer
72	Adjusted Value of Credit Risk Mitigant	Adjusted value of credit risk mitigant is the value of eligible financial collaterals after application of 'haircuts' as per

73	Risk Adjusted Value	Risk adjusted value is the net exposure (exposure adjusted for collaterals, after applying haircuts on both exposure and collateral) multiplied by the applicable risk weight. The
74	Risk Weighted Assets	Risk-weighted assets are used to determine the minimum amount of capital a bank must hold in relation to the risk profile of the bank's assets. The bank's assets value is multiplied by the risk weight applicable to the counterparty
75	Credit Default Swap (CDS) Transaction	Credit Default Swap (CDS) is a bilateral derivative contract on one or more reference assets in which the protection buyer
76	Forex Buy Sell Swaps	A forex buy sell swap involves buying foreign currency on a near maturity date and simultaneous selling of the foreign
77	Forex Sell Buy Swaps	A forex sell buy swap involves selling foreign currency on a near maturity date and simultaneous buying of the foreign
78	Foreign Currency Rupee Swaps	An agreement between two counterparties whereby one counterparty agrees to exchange principal and/ or interest payments on a loan or an asset in one currency to the
79	Open Foreign Exchange Position	Open foreign exchange position limit capital charge is the capital charge, which is maintained on total open foreign
80	Credit Conversion Factor	A credit conversion factor is the factor which converts the notional amount of the transaction covered under off-balance sheet exposure item into a credit equivalent
81	Market Risk	Market risk is the risk that the value of 'on 'or 'off' balance sheet positions would be adversely affected by movements
82	Gross Mark to Market Value	Gross mark to market value means the absolute value of a security or contract or position that reflect its market value
83	Marked to Market Positions	Mark to market (MTM) is a method to assess the fair value of assets or liabilities that can change over time. Mark to
84	Haircut Adjustment	Banks are required to adjust both the amount of exposure to a counterparty and the value of any collateral received in support of that counterparty to take account of possible
85	Gap Limit	Cash flows mismatches in terms of maturity buckets are called gaps which lead to liquidity and market risk. Limits
86	Cumulative Gap	Cumulative gap is the progressive summation over a sequential periodic buckets of individual net gaps with signs. For example, cumulative gap of bucket 'over 3 months and
87	Net gap	Net gap refers to summation of individual bucket-wise
88	Maximum Aggregate Gap Limit	Maximum aggregate gap refers to summation of tenure-wise (time bucket-wise) gaps in foreign currencies ignoring the
89	Operational Risk	Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from
90	Extraordinary Items	As per accounting standard 5 (AS 5), Extraordinary items are income or expenses that arise from events or transactions

91	Hurdle Rate	Hurdle rate is the minimum acceptable return on business activity. In the context of rating grades, it refers to the rating
92	Extraordinary Loss/ Expenses/ Charges	As per accounting standard 5 (AS 5), extraordinary charges are expenses that arise from events or transactions that are clearly distinct from the ordinary activities of the enterprise
93	Diluted Earnings	Diluted earnings per share is calculated by assuming that everyone who has an instrument that can be converted into an equity share, converts it into an equity share and so the
94	Basic Earnings Per Share	Basic earnings per share is the net profit or loss for the period attributable to the equity shareholders divided by the
95	Beta Factor	Beta serves as a proxy for the industry-wide relationship between the operational risk loss experience for a given
<b>Banking Statistics II (Including Financial Inclusion)</b>		
1	Benchmark Prime Lending Rate (BPLR)	Benchmark Prime Lending Rate (BPLR) means internal benchmark rate used to determine the interest rates on
2	External benchmark rate	External benchmark rate means the reference rate which includes: a) Reserve Bank of India policy Repo Rate b) Government of India 3-Months and 6-Months Treasury Bill
3	Marginal Cost of Funds based Lending Rate (MCLR)	The Marginal Cost of Funds based Lending Rate (MCLR) is an internal benchmark which shall comprise of the following components: a) Marginal cost of funds; b) Negative carry on account of Cash Reserve Ratio; c) Operating costs; d) Tenor premium.
4	Assets with Banking System	Assets with Banking System include a) balances with banks in current account, balances with banks and notified financial institutions in other accounts, funds made available to banking system by way of loans or deposits repayable at call or short notice of a fortnight or
5	Post-shipment Export Credit	Post-shipment Credit means loans or advances granted or any other credit provided by a bank to an exporter of goods from India from the date of extending credit after shipment of goods to the date of realisation of export proceeds and includes any loan or advance granted to an exporter, in consideration of, or on the security of any duty drawback allowed by the Government from time to time. Post-shipment advance can mainly take the form of -

6	Net Demand and Time Liabilities (NDTL)	Net Demand and Time Liabilities (NDTL) of a bank includes (a) liabilities towards the banking system net of assets with the banking system (as defined in Section 42 of the Reserve Bank of India Act, 1934 for scheduled banks, Small Finance Banks and Payments Banks or Section 18 of the Banking Regulation Act, 1949 for non-scheduled banks or Section 18 of the Banking Regulation Act, 1949 read with Section 56
7	Other Approved Securities	Following securities shall be considered as Approved Securities/ SLR Securities : (i) Dated securities of the Government of India issued from time to time under the market borrowing programme and the Market Stabilisation Scheme; (ii) Treasury Bills of the Government of India; and (iii) State Development Loans (SDLs) of the State
8	Statutory Liquidity Ratio (SLR) assets	Statutory Liquidity Ratio (SLR) assets [for Scheduled Commercial Banks (Including Regional Rural Banks), Local Area Banks, Small Finance Banks and Payments Banks] shall be maintained by banks as under: (a) Cash; (b) Gold, as defined in Section 5(g) of the Banking Regulation Act, 1949, valued at a price not exceeding the current market price; (c) SLR securities  Cash includes (i) cash in hand; (ii) the net balance in current accounts with other scheduled commercial banks in India;
9	Statutory Liquidity Ratio (SLR) Securities	Following securities shall be considered as Approved Securities/Statutory Liquidity Ratio (SLR) Securities: Dated securities of the Government of India issued from time to time under the market borrowing programme and the Market Stabilisation Scheme; Treasury Bills of the Government of India; and State Development Loans (SDLs) of the State Governments issued from time to time under the market borrowing programme. Any other instrument as may be notified by the Reserve Bank of India (As and when prescribed). For Form A Return and its Annex, bank should report the total investment in approved securities as per its investment book i.e. including encumbered securities. For SLR purpose, only unencumbered portion of investment in approved securities qualify as specified SLR assets. The following SLR

10	Unencumbered Approved Securities	Unencumbered approved securities or unencumbered securities include the securities lodged by the company with
11	Wilful default	<p>A 'wilful default' would be deemed to have occurred if any of the following events is noted:</p> <p>(a) The unit has defaulted in meeting its payment / repayment obligations to the lender even when it has the capacity to honour the said obligations.</p> <p>(b) The unit has defaulted in meeting its payment / repayment obligations to the lender and has not utilised the finance from the lender for the specific purposes for which finance was availed of but has diverted the funds for other purposes.</p> <p>(c) The unit has defaulted in meeting its payment /</p>
12	Overdue status	Any amount due to the bank or regulated entity under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank or regulated entity. The borrower accounts
13	Loss Assets	A loss asset is one where loss has been identified by the bank/ regulated entity or internal or external auditors or the Reserve Bank of India (RBI) inspection, but the amount has
14	Securities Financing Transactions (SFTs)	Securities Financing Transactions (SFTs) are transactions such as repurchase agreements, reverse repurchase agreements, security lending and borrowing, collateralised
15	Central counterparty(CCP)	A central counterparty (CCP) is a clearing house that interposes itself between counterparties to contracts traded in one or more financial markets, becoming the buyer to
16	Qualifying central counterparty (QCCP)	A qualifying central counterparty (QCCP) is an entity that is licensed to operate as a CCP (including a license granted by way of confirming an exemption), and is permitted by the appropriate regulator / overseer to operate as such with
17	Leverage Ratio	<p>The Basel III leverage ratio is defined as the capital measure (the numerator) divided by the exposure measure (the denominator), with this ratio expressed as a percentage. The capital measure for the leverage ratio is the Tier 1 capital of the risk-based capital framework, taking into account various regulatory adjustments / deductions and the transitional arrangements. In other words, the capital measure used for the leverage ratio at any particular point in time is the Tier 1 capital measure applying at that time under the risk-based framework.(i) The exposure measure for the leverage ratio should generally follow the accounting value, subject to the following:</p>



18	Capital adequacy	A measure of the adequacy of an entity's capital resources in relation to its current liabilities and also in relation to the risks associated with its assets. An
19	Off-Balance Sheet exposures	Off-Balance Sheet exposures refer to the business activities of a bank that generally do not involve booking assets (loans) and taking deposits. Off-balance
20	Outstanding Exposure at Default (EAD)	Outstanding Exposure at Default (EAD) for a given over-the counter (OTC) derivative counterparty is defined as the greater of zero and the difference between the
21	Netting Set	Netting Set is a group of transactions with a single counterparty that are subject to a legally enforceable bilateral netting arrangement and for which netting is
22	Hedging Set	Hedging Set is a group of risk positions from the transactions within a single netting set for which only
23	Current Exposure	Current Exposure is the larger of zero, or the market value of a transaction or portfolio of transactions within a netting set with a counterparty that would be lost
24	Open Position	It is the net difference between the amounts payable and amounts receivable in a particular instrument or
25	Nostro accounts/ Nostro Balance	Foreign currency settlement accounts that a bank maintains with its overseas correspondent banks. These accounts are assets of the domestic bank.
26	Value at risk (VAR)	It is a method for calculating and controlling exposure to market risk. Value at risk (VAR) is a single number
27	Counterparty Credit Risk	Counterparty Credit Risk (CCR) is the risk that the counterparty to a transaction could default before the final settlement of the transaction's cash flows. An economic loss would occur if the transactions or portfolio of transactions with the counterparty has a
28	Average Yield on Interest Earning	Average Yield on Interest Earning Assets = $(\text{Yield on Interest Earning Assets} / \text{Monthly Average Interest})$
29	Average Cost of	Average Cost of Funds = $(\text{Cost of funds} / \text{Monthly})$
30	Agriculture Credit (Priority Sector)	Lending to Agriculture includes Farm Credit (Agriculture and Allied Activities), lending for Agriculture Infrastructure and Ancillary Activities. Ref: Para 8 of Master Directions – Priority Sector

31	Agriculture Infrastructure (Priority sector)	Loans for agriculture infrastructure are subjected to an aggregate sanctioned limit of ₹100 crores per borrower from the banking system. An indicative list of eligible activities under Agriculture Infrastructure includes i) Loans for construction of storage facilities (warehouse, market yards, godowns and silos) including cold storage
32	Ancillary Services (Priority Sector)	An indicative list of eligible activities under Ancillary Services includes (i) Loans for setting up of Agri-clinics and Agri-business centres. (ii) Loans to Custom Service Units managed by individuals, institutions or organisations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis. (iii) Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multipurpose Societies (LAMPS) for on-lending to agriculture. (iv) Loans sanctioned by banks to Micro Finance Institutions (MFIs) for on-lending to agriculture sector as per the conditions specified in Master Directions on Priority Sector Lending (v) Loans sanctioned by banks to registered NBFCs (other than MFIs)-Agriculture: On-lending by
33	Education (Priority Sector)	Loans to individuals for educational purposes, including vocational courses, not exceeding ₹ 20 lakh are considered as eligible for priority sector classification. Ref: Para 11 of Master Directions – Priority Sector Lending (PSL) – Targets and Classification

34	Export Credit (Priority Sector)	<p>Export credit includes pre-shipment and post-shipment export credit (excluding off-balance sheet items). Export credit is available both in rupee as well as in foreign currency. Export credit under agriculture and Micro, Small and Medium Enterprises (MSME) sectors are allowed to be classified as priority sector lending (PSL) in the respective categories viz. agriculture and MSME. Loans eligible under export credit for PSL classification are indicated below:</p> <p>Domestic banks / Wholly Owned Subsidiaries of Foreign banks/ Small Finance Banks/ Urban Co-operative Banks: Incremental export credit over corresponding date of the preceding year, up to 2 per cent of adjusted net bank credit (ANBC) or credit equivalent of off-balance sheet exposures (CEOBE) whichever is higher, subject</p>
35	Farm Credit (Priority Sector)	<p>Farm Credit - Individual farmers-Loans to individual farmers [including Self Help Groups (SHGs) or Joint Liability Groups (JLGs) i.e. groups of individual farmers, provided banks maintain disaggregated data of such loans] and Proprietorship firms of farmers, directly engaged in Agriculture and Allied Activities, viz. dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture include Crop loans including loans for traditional/non-traditional plantations, horticulture and allied activities, Medium and long-term loans for agriculture and allied activities (e.g. purchase of agricultural implements and machinery and developmental loans for allied activities), Loans for pre and post-harvest activities viz. spraying, harvesting, grading and transporting of their own farm produce, Loans to distressed farmers indebted to non-institutional lenders, Loans under the Kisan Credit Card Scheme, Loans to small and marginal farmers for purchase of land for agricultural purposes, Loans against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months subject to a limit up to ₹75 lakh against Negotiable Warehouse Receipts (NWRs) / electronic Negotiable Warehouse Receipts (eNWRs)</p>

36	Housing (Priority Sector)	<p>Bank loans to Housing sector as per limits prescribed below are eligible for priority sector classification:</p> <p>(i) Loans to individuals up to ₹35 lakh in metropolitan centres (with population of ten lakh and above) and up to ₹25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹45 lakh and ₹30 lakh respectively. Existing individual housing loans of Urban Co-operative Banks (UCBs) presently classified under priority sector lending (PSL) will continue as PSL till maturity or repayment.</p> <p>(ii) Housing loans to banks' own employees will not be eligible for classification under the priority sector.</p> <p>(iii) Since Housing loans which are backed by long term bonds are exempted from adjusted net bank credit (ANBC), banks should not classify such loans under priority sector. Investments made by UCBs in bonds issued by National Housing Bank (NHB )/ Housing and Urban Development Corporation Ltd (HUDCO) on or after April 1, 2007 shall not be eligible for classification under priority sector. Loans up to ₹10 lakh in metropolitan centres and up to ₹6 lakh in other centres for repairs to damaged dwelling units conforming to the overall cost of the dwelling unit as indicated above.</p>
37	Kisan Credit Card (KCC) Loan	The Kisan Credit Card (KCC) scheme aims at providing adequate and timely credit support from the banking system under a single window with flexible and simplified procedure to the farmers for their cultivation and other needs such as short term credit requirements for cultivation of crops; Post-harvest expenses; Produce marketing loan; Consumption requirements of farmer household; Working capital for
38	Micro Enterprises	The definition of micro, small and medium enterprises (MSMEs) will be as per Government of India (Gol).
39	Small Enterprises	The definition of micro, small and medium enterprises (MSMEs) will be as per Government of India (Gol).
40	Medium Enterprises	The definition of micro, small and medium enterprises (MSMEs) will be as per Government of India (Gol).

41	Others' Category under priority Sector	Loans to 'Others' category eligible for priority sector classification include (i) the Loans provided directly by banks to individuals and individual members of Self Help Groups (SHGs) or Joint Liability Groups (JLGs) satisfying the applicable criteria (as prescribed in Master Direction on Regulatory Framework for Microfinance Loans Directions, dated March 14, 2022 <a href="https://www.rbi.org.in/Scripts/BS_ViewMasDirections.aspx?id=12256">https://www.rbi.org.in/Scripts/BS_ViewMasDirections.aspx?id=12256</a> ). (ii) Loans not exceeding ₹2.00 lakh provided by banks to SHG/JLG for activities other than agriculture or micro, small and medium enterprise (MSME), viz., loans for meeting social needs, construction or repair of house, construction of toilets or any viable common activity started by SHGs. (iii)
42	Priority Sector Lending Certificate (PSLC)	Priority Sector Lending Certificate (PSLC) enables banks to achieve the priority sector lending (PSL) target and sub-targets by purchase of these instruments in the
43	Priority Sector Lending Certificate (PSLC)-Agriculture	PSLC-Agriculture represents all eligible agriculture loans except loans to Small Farmer (SF)/ Marginal Farmer (MF) for which separate certificates are available.
44	Priority Sector Lending Certificate	PSLC-General represents the residual priority sector loans i.e., other than loans to agriculture and micro
45	Priority Sector Lending Certificate	PSLC-Micro Enterprises represents all priority sector lending (PSL) Loans to Micro Enterprises. Additionally,
46	Priority Sector Lending Certificate (PSLC)-Small	PSLC-SF/MF represents all eligible loans to small/marginal farmers. Additionally, PSLC-SF/MF counts towards achievement of SF/MF sub-target,
47	Renewable Energy (Priority Sector)	Bank loans up to a limit of ₹30 crore to borrowers for purposes like solar based power generators, biomass-based power generators, windmills, micro-hydel plants and for non-conventional energy based public utilities, viz., street lighting systems and remote village

48	Small & Marginal Farmers (Priority Sector)	<p>For the purpose of computation of achievement of the sub-target, Small and Marginal Farmers (SMFs) will include the following:</p> <ul style="list-style-type: none"> <li>i. Farmers with landholding of up to 1 hectare (Marginal Farmers).</li> <li>ii. Farmers with a landholding of more than 1 hectare and up to 2 hectares (Small Farmers).</li> <li>iii. Landless agricultural labourers, tenant farmers, oral lessees and sharecroppers whose share of landholding is within the limits prescribed for SMFs.</li> <li>iv. Loans to Self Help Groups (SHGs) or Joint Liability Groups (JLGs), i.e. groups of individual SMFs directly engaged in Agriculture and Allied Activities, provided banks maintain disaggregated data of such loans.</li> <li>v. Loans up to ₹2 lakh to individuals solely engaged in Allied activities without any accompanying land holding criteria.</li> </ul>
49	Social Infrastructure (Priority Sector)	<p>Bank loans to social infrastructure sector as per limits prescribed below are eligible for priority sector classification: (i) Bank loans up to a limit of ₹5 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and water improvements at household level, etc. and loans up to a limit of ₹10 crore per borrower for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres. In case of Urban Co-operative Banks (UCBs), the above limits are applicable only in centres having a population of less than one lakh; (ii)</p>

50	Weaker Sections (Priority Sector)	Priority sector loans to the following borrowers are considered as lending under Weaker Sections category: (i) Small and Marginal Farmers, (ii) Artisans, village and cottage industries where individual credit limits do not exceed ₹1 lakh (iii) Beneficiaries under Government Sponsored Schemes such as National Rural Livelihood Mission (NRLM), National Urban Livelihood Mission (NULM) and Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) (iv) Scheduled Castes and Scheduled Tribes (v) Beneficiaries of Differential Rate of Interest (DRI) scheme (vi) Self Help Groups (vii) Distressed farmers indebted to non-
51	Non-Financial Corporations	Non-Financial Corporations sector includes: (a) Government Non-Financial Departmental/ Non-Departmental Commercial Undertakings (NDCUs), (b) 'NonGovernment Non-Financial Public and Private Limited Companies', (c) Port Trusts (both
52	Government Non-Financial Corporations	Government Non-Financial Corporations includes i. Departmental undertakings of central government such as Railways, Post and Telegraph. ii. Departmental undertakings of state government such as State Transport Undertakings, Food and Civil Supplies Department etc., iii. Quasi Government Bodies such as State Electricity Boards, Housing Boards, Indian Council of Agricultural Research (ICAR), Indian Council of Medical Research (ICMR), Council of Scientific and Industrial Research (CSIR), etc. iv. Non-Departmental Commercial Undertakings which
53	Non-Government Non-Financial Corporations	Non-Government Non-Financial Corporations consists of i. Non-Financial companies include companies (not owned by government) engaged in manufacturing, trading activities, etc. and registered under Companies Acts of 2013 or before. State managed companies which are not owned but managed by Government are also to be included (e.g., Sick Textile mills whose management are taken over by Government, Indian Iron and Steel Company Ltd., etc.). ii. Non-Credit Co-operative institutions would include
<b>External Sector</b>		
1	External Commercial	External Commercial Borrowing(ECB) means borrowing by an eligible resident entity from outside India in
2	External Commercial	External Commercial Lending (ECL) means lending by a person resident in India to a borrower outside India in

3	Foreign Currency Convertible Bonds (FCCBs)	It refers to foreign currency denominated instruments which are issued in accordance with the Issue of Foreign Currency Convertible Bonds (FCCBs) and
4	Foreign Currency Exchangeable Bonds (FCEBs)	It refers to foreign currency denominated instruments which are issued in accordance with the Issue of Foreign Currency Exchangeable Bonds (FCEBs) Scheme, 2008, as amended from time to time. FCEBs are
5	Trade Credit	Trade Credit (TC) refers to the credit extended by the overseas supplier, bank, financial institution, and other permitted recognised lenders for maturity, as prescribed in TC framework, for imports of capital/non-capital goods permissible under the Foreign Trade Policy of the Government of India. TC can be raised in
6	External Commercial Borrowing (ECB) liability-Equity ratio	For the purpose of External Commercial Borrowing (ECB) liability-equity ratio, ECB amount will include all outstanding amount of all ECBs (other than INR denominated ECBs) and the proposed one (only outstanding ECB amounts in case of refinancing) while equity will include the paid-up capital and free reserves
7	All-in-cost (for External Commercial Borrowing/Trade Credit)	All-in-cost includes rate of interest, other fees, expenses, charges, guarantee fees, Export Credit Agency (ECA) charges, whether paid in foreign currency or Indian Rupee (INR) but will not include commitment fees and withholding tax payable in INR. In the case of fixed rate loans, the swap cost plus spread should not
8	Benchmark rate (for External Commercial)	Benchmark rate in case of Foreign Currency (FCY) External Commercial Borrowing/Trade Credit (ECB/TC) refers to any widely accepted interbank rate or
9	Designated Authorised Dealer (AD) Category I	A designated AD Category I Bank is the bank branch which is designated by the External Commercial Borrowing (ECB)/Trade Credit (TC) borrower for
10	Foreign Equity Holder	Foreign Equity Holder means (a) direct foreign equity holder with minimum 25 per cent direct equity holding
11	Convertible Note	Convertible Note means an instrument issued by a start-up company acknowledging receipt of money initially as debt, repayable at the option of the holder, or which is convertible into such number of equity shares of that
12	Depository Receipt	Depository Receipt means a foreign currency denominated instrument, whether listed on an international exchange or not, issued by a foreign



13	Foreign Portfolio Investment	Foreign Portfolio Investment is any investment made by a person resident outside India through equity instruments where such investment is less than 10 per
14	Foreign Direct Investment (FDI)	Foreign Direct Investment (FDI) is the investment through equity instruments by a person resident outside India in an unlisted Indian company; or in 10 per cent or more of the post issue paid-up equity capital on a fully diluted basis of a listed Indian
15	Indian Depository Receipts (IDRs)	Indian Depository Receipts (IDRs) indicate any instrument in the form of a depository receipt created
16	Investment Vehicle	Investment Vehicle is an entity registered and regulated under the regulations framed by the Securities and Exchange Board of India or any other authority designated for that purpose and shall include (i) Real Estate Investment Trusts (REITs) governed by
17	Sectoral cap (as per FDI policy)	Sectoral cap is the maximum investment including both foreign investment on a repatriation basis by persons resident outside India in equity instruments of a company or the capital of a Limited Liability
18	Foreign Venture Capital Investor	Foreign Venture Capital Investor means an investor incorporated and established outside India and
19	Non-Debt Instruments	Non-Debt Instruments as determined by Central Government by Gazette Notification S.O. 3722 (E) dated October 16, 2019, means the following instruments; namely: all investments in equity instruments in incorporated entities: public, private, listed and unlisted; capital participation in Limited Liability Partnership; all instruments of investment
<b>Financial Markets</b>		
1	Primary Dealer	Primary Dealers (PDs) are financial intermediaries authorised by the Reserve Bank of India with the objective to strengthen the infrastructure in
2	Standalone Primary Dealer	Standalone Primary Dealer means a Non-Banking Financial Company (NBFC) under Section 45-IA of RBI Act, 1934, that holds a valid letter of authorisation as a
3	Forex swap	Foreign exchange swap means an over-the counter (OTC) derivative involving the actual exchange of two currencies (principal amount only) on a specified date
4	Money Market Instruments (MMI)	Money market instruments include call or notice money, term money, repo, reverse repo, certificate of

5	Repurchase agreement (repo)	Repo means an instrument for borrowing funds by selling securities with an agreement to repurchase the
6	Reverse Repurchase	Reverse Repo means an instrument for lending funds by purchasing securities with an agreement to resell
7	Call, Notice and Term Money	Call Money' means borrowing or lending in unsecured funds on overnight basis; 'Notice Money' means borrowing or lending in unsecured funds for tenors up
8	Convertible Bond	A bond giving the investor the option to convert the
9	Option	An option is a contract which grants the buyer the right, but not the obligation, to buy (call option) or sell (put option) an asset, commodity, currency or financial
10	Debentures	Bonds issued by a company bearing a fixed rate of interest usually payable half yearly on specific dates
11	Derivatives	Derivative shall have the same meaning as assigned to
12	Modified Duration	The modified duration or volatility of an interest bearing security is its Macaulay duration divided by one plus the bond's yield to maturity (YTM) per period. It
13	Non-Convertible Debentures (NCDs)	Non-Convertible Debenture (NCD) means a debt instrument issued by a corporate (including NBFCs) with original or initial maturity up to one year and issued by way of private placement.
<b>Consumer Education and Protection</b>		
1	Complaint (applicable to Return on Complaints)	Complaint means a representation in writing or through other modes alleging deficiency in service i.e., a shortcoming or an inadequacy in any financial service or such other services related thereto, which the
2	Award (applicable to Return on Complaints submitted by commercial banks)	Award means an award passed by the RBI Ombudsman in the event of: (a) non-furnishing of documents/information by the Regulated Entity in reply to the averments in the complaint or
3	Appeal (applicable to Return on Complaints submitted by commercial banks on customer complaints)	Appeal means (i) the right of the Regulated Entity aggrieved by an Award under clause 15(1)(b) or closure of a complaint under clauses 16(2)(c) to 16(2)(f) of the Reserve Bank - Integrated Ombudsman Scheme (RB-IOS), 2021 to raise a request for re-examination of the Award issued or closure of the complaint or (ii) the right of the complainant aggrieved by an Award

4	Appellate Authority (applicable to Return on	Appellate Authority means the Executive Director in-Charge of the Department of the Reserve Bank administering the Reserve Bank - Integrated Ombudsman Scheme (RB-IOS), 2021.
5	Non-Bank System Participant	System Participant means a person other than the Reserve Bank and a System Provider, participating in a payment system as defined in the Payment and Settlement Systems Act, 2007;
6	Internal Ombudsman (Banks)	Internal Ombudsman means any person appointed under Clause 5 of the Internal Ombudsman Scheme, 2018, which reads as "a. The Internal Ombudsman shall either be a retired or serving officer, not below the rank of Deputy General Manager or equivalent of another bank / Financial Sector Regulatory Body,
7	Internal Ombudsman (NBFCs)	Internal Ombudsman (IO) shall be either a retired or a serving officer, not below the rank of Deputy General Manager or equivalent in any financial sector regulatory body/any other NBFC/bank, with necessary skills and experience of minimum of seven years of working in areas such as non-banking finance, banking, financial sector regulation or supervision, or consumer
8	Internal Ombudsman (Non-Bank System Participants)	The Internal Ombudsman shall either be a retired or serving officer, not below the rank of Deputy General Manager or equivalent of Financial Sector Regulatory Body / Non-bank System Participant / bank, having necessary skills and experience of minimum seven
9	Internal Ombudsman (Credit Information Companies)	Internal Ombudsman (IO) means any person appointed under clause 5 of the 'Reserve Bank of India (Credit Information Companies- Internal Ombudsman) Directions, 2022' dated October 6, 2022 which reads as "The IO shall be either a retired or a serving officer, not below the rank of Deputy General Manager or equivalent in any financial sector regulatory body,
<b>Payment Systems</b>		
1	Prepaid Payment Instruments (PPIs)	Prepaid Payment Instruments are payment instruments that facilitate purchase of goods and services, financial
2	Closed System Pre-paid Payment Instruments	Closed System Pre-paid Payment Instruments are issued by an entity for facilitating the purchase of goods and services from that entity only and do not

3	Full Know Your Customer (KYC)	These are Pre-paid Payment Instruments (PPIs) issued by banks and non-banks after completing Know Your
4	Small Prepaid Payment Instruments	Small Prepaid Payment Instruments are issued by banks and non-banks after obtaining minimum details of the Prepaid Payment Instrument (PPI) holder, which can be used only for purchase of goods and services. Funds
5	Credit Card	Credit Card is a physical or virtual payment instrument containing a means of identification, issued with a pre-
6	Debit Card	Debit Card is a physical or virtual payment instrument containing a means of identification, linked to a Saving Bank/Current Account which can be used to withdraw
7	Merchants	These are establishments who have a specific contract to accept the Pre-paid Payment Instruments (PPIs) of