

SELECT ABBREVIATIONS

AA	- Account Aggregator	ARMS	- Audit and Risk Management Sub-Committee
ACC	- Asian Consultative Council	ASISO	- Automated Sweep-in and Sweep-out
ACU	- Asian Currency Union	ASTRA	- Advanced Security Threat and Risk Assessment
AD	- Authorised Dealer/Additional Director	ATBs	- Auction Treasury Bills
AD Cat-I	- Authorised Dealer Category-I	ATM	- Automated Teller Machine
ADF	- Asset Development Fund	AUM	- Assets Under Management
AED	- (United) Arab Emirates Dirham	BBA	- Bilateral Borrowing Agreements
AEs	- Advanced Economies	BBPOUs	- Bharat Bill Payment Operating Units
AePS	- Aadhaar Enabled Payment System	BBPS	- Bharat Bill Payment System
AFA	- Additional Factor of Authentication	BCs	- Business Correspondents
AFS	- Available for Sale	BCBS	- Basel Committee on Banking Supervision
AI	- Artificial Intelligence	BC-ICT	- Business Correspondents - Information and Communication Technology
AIFs	- Alternative Investment Funds	BCM	- Business Continuity Management
AIFIs	- All India Financial Institutions	BCP	- Business Continuity Plan
AMFI	- Association of Mutual Funds in India	BE	- Budget Estimates
AML	- Anti-Money Laundering	BESS	- Battery Energy Storage Systems
AML-CFT	- Anti-Money Laundering-Combating the Financing of Terrorism	BFS	- Board for Financial Supervision
AMRMS	- Audit Management and Risk Monitoring System	BFSI	- Banking, Financial Services and Insurance
AMS	- Audit Management System	BG	- Bank Guarantee
ANBC	- Adjusted Net Bank Credit	BHIM	- Bharat Interface for Money
AO	- Auditee Office	BIC	- Business Indicator Component
AP	- Authorised Person	BIS	- Bank for International Settlements/Bureau of Indian Standards
APBS	- Aadhaar Payment Bridge System	BoE	- Bank of England
API	- Application Programming Interface	BoG	- Board of Governors
ARCs	- Asset Reconstruction Companies	BoJ	- Bank of Japan
AREAER	- Annual Report on Exchange Arrangements and Exchange Restrictions		

SELECT ABBREVIATIONS

BoP	- Balance of Payments	CCP	- Central Counterparty
bps	- Basis Points	CCPI	- Climate Change Performance Index
BPSS	- Board for Regulation and Supervision of Payment and Settlement Systems	CCS	- Consumer Confidence Survey
BQR	- Bharat Quick Response	CCTS	- Carbon Credit and Trading Scheme
BRBNMPL	- Bharatiya Reserve Bank Note Mudran Private Limited	CDBMS	- Centralised Database Management System
BRICS	- Brazil, Russia, India, China and South Africa	CDs	- Certificates of Deposit
BSBDA	- Basic Savings Bank Deposit Account	CD	- Credit to Deposit
B-SC	- Building Sub-Committee	CEO	- Chief Executive Officer
BSR	- Basic Statistical Return	CEOBE	- Credit Equivalent of Off-Balance Sheet Exposure
CA	- Concurrent Audit	CEPD	- Consumer Education and Protection Department
CAB	- College of Agricultural Banking	CERT-IN	- Computer Emergency Response Team - India
CAD	- Current Account Deficit	CFLs	- Centres for Financial Literacy
CAFRAL	- Centre for Advanced Financial Research and Learning	CGFS	- Committee on the Global Financial System
CaMS	- Case Management System	CGTMSE	- Credit Guarantee Fund Trust for Micro and Small Enterprises
CBDC	- Central Bank Digital Currency	CiC	- Currency in Circulation
CBDC-R	- Central Bank Digital Currency-Retail	CICs	- Credit Information Companies
CBDC-W	- Central Bank Digital Currency-Wholesale	CII	- Critical Information Infrastructure
CBGN	- Central Bank Governance Network	CIMS	- Centralised Information Management System
CBIA	- Central Banks' Internal Auditors	CIs	- Credit Institutions
CBP	- Capacity Building Programme	CMBs	- Cash Management Bills
CBSL	- Central Bank of Sri Lanka	CMIE	- Centre for Monitoring Indian Economy
CBUAE	- Central Bank of the United Arab Emirates	CMS	- Complaint Management System
CCB	- Committee of the Central Board	CODs	- Central Office Departments
CCIL	- Clearing Corporation of India Limited	CoFT	- Card-on-File Tokenisation
CCIR	- Comprehensive Credit Information Repository	COR	- Certificate of Registration
		CoS	- College of Supervisors

SELECT ABBREVIATIONS

COSO	- Committee of Sponsoring Organisations	DAP	- Diammonium Phosphate
CPF	- Counter Proliferation Financing	DBIE	- Database on Indian Economy
CPFIR	- Central Payments Fraud Information Registry	DCCBs	- District Central Cooperative Banks
CPHS	- Consumer Pyramids Household Survey	DCW	- Development Centre Workshop
CPI	- Consumer Price Index	DDs	- Demand Drafts
CPI-AL	- CPI for Agricultural Labourers	DEAF	- Depositor Education Awareness Fund
CPI-IW	- CPI for Industrial Workers	DEIO	- Department of External Investments and Operations
CPI-RL	- CPI for Rural Labourers	DEPR	- Department of Economic and Policy Research
CPs	- Commercial Papers	DevSecOps	- Development, Security and Operations
CPS	- Centralised Payment System	DGBA	- Department of Government and Bank Accounts
CRA	- Contingent Reserve Arrangement	DGF	- Data Governance Framework
CRAR	- Capital to Risk-Weighted Assets Ratio	DGFT	- Directorate General of Foreign Trade
CRDC	- Currency Research and Development Centre	DICGC	- Deposit Insurance and Credit Guarantee Corporation
CRILC	- Central Repository of Information on Large Credits	DIF	- Deposit Insurance Fund
CRR	- Cash Reserve Ratio	DIS	- Deposit Insurance System
CSAA	- Control Self-Assessment Audit	DISCOM	- Distribution Companies
CSAP	- Cyber Security Augmentation Plan	DIT	- Department of Information Technology
CSBD	- Corporate Strategy and Budget Department	DLG	- Default Loss Guarantee
CSF	- Consolidated Sinking Fund	DLT	- Distributed Ledger Technology
CSGL	- Constituent Subsidiary General Ledger	DoC	- Department of Communication
CSP	- Cloud Service Provider	DoR	- Department of Regulation
CSS	- Centrally Sponsored Scheme	DoS	- Department of Supervision
CTS	- Cheque Truncation System	DPI	- Digital Payments Index/Digital Public Infrastructure
CU	- Capacity Utilisation	DPSS	- Department of Payment and Settlement Systems
CUG	- Closed User Group	DQE	- Data Query Engine
CVO	- Chief Vigilance Officer		
CwP	- Currency with the Public		

SELECT ABBREVIATIONS

DQI	- Data Quality Index	e₹-R	- Digital Rupee - Retail
DR	- Disaster Recovery	e₹-W	- Digital Rupee - Wholesale
DRaaS	- Data Recovery as a Service	ESG	- Environmental, Social and Governance
DSIM	- Department of Statistics and Information Management	ETCD	- Exchange Traded Currency Derivatives
e-BAAT	- Electronic Banking Awareness and Training	ETP	- Electronic Trading Platform
EBITDA	- Earnings Before Interest, Taxes, Depreciation and Amortisation	EU	- European Union
EBLR	- External Benchmark-based Lending Rate	EWS	- Early Warning Signals/ Economically Weaker Section
EBR	- Element Based Repository	FACT	- Financial Awareness and Consumer Training
ECB	- European Central Bank	FAE	- First Advance Estimates
ECBs	- External Commercial Borrowings	FAR	- Fully Accessible Route
ECCTI	- Enterprise Computing and Cybersecurity Training Institute	FATF	- Financial Action Task Force
ECL	- Expected Credit Loss	FBIL	- Financial Benchmarks India Private Limited
ECLGS	- Emergency Credit Line Guarantee Scheme	FBs	- Foreign Banks
ECS	- Electronic Clearing Service	FC	- Finance Commission/Financial Conglomerate
EDC	- Executive Directors' Committee	FCA	- Foreign Currency Assets
EDDPE	- Expanding and Deepening of Digital Payment Ecosystem	FCB	- Foreign Central Banks
EFD	- Enforcement Department	FCNR(B)	- Foreign Currency Non-Resident Account (Bank)
EFI	- External Funded Institutions	FCRA	- Foreign Currency (Regulation) Act
EGRC	- Enterprise Governance Risk and Compliance	FCY	- Foreign Currency
EI	- Emotional Intelligence	FDI	- Foreign Direct Investment
EKP	- Enterprise Knowledge Portal	FE	- Final Estimates
EMDEs	- Emerging Market and Developing Economies	FED	- Foreign Exchange Department
EMEs	- Emerging Market Economies	FEMA	- Foreign Exchange Management Act
EMIs	- Equated Monthly Instalments	FEPA	- Financial Education Programme for Adults
EoI	- Expression of Interest	FER	- Foreign Exchange Reserves
ERM	- Enterprise-wide Risk Management	FETP	- Financial Education Training Programme
e₹	- Digital Rupee		

SELECT ABBREVIATIONS

FFMCs	- Full-Fledged Money Changers	FSDC-SC	- Financial Stability and Development Council - Sub-Committee
FI	- Financial Information		
FIAP	- Financial Inclusion Action Plan	FSI	- Financial Sector Issues
FICNs	- Fake Indian Currency Notes	FSR	- Financial Stability Report
FIDD	- Financial Inclusion and Development Department	FSRs	- Financial Sector Regulators
FIF	- Financial Inclusion Fund	FSWM	- Financially Sound and Well Managed
FI-Index	- Financial Inclusion Index	FUs	- Factoring Units
FIMMDA	- Fixed Income Money Market and Derivatives Association of India	FVTPL	- Fair Value through Profit and Loss Account
FinTech	- Financial Technology	FWG	- Framework Working Group
FIP	- Financial Inclusion Plan/ Financial Information Provider	G20	- Group of Twenty
FIs	- Financial Intermediaries/ Financial Institutions	GCCs	- General Credit Cards
FIRRI	- Framework for Identification and Reporting of Risk Incidents	GCF	- Gross Capital Formation
FLW	- Financial Literacy Week	GCM	- Governance and Compliance Manager
FMCBG	- Finance Ministers and Central Bank Governors	GDP	- Gross Domestic Product
FMOD	- Financial Markets Operations Department	GeM	- Government e-Marketplace
FMRD	- Financial Markets Regulation Department	GFCE	- Government Final Consumption Expenditure
Forex/FX	- Foreign Exchange	GFCF	- Gross Fixed Capital Formation
FPI	- Foreign Portfolio Investment	GFD	- Gross Fiscal Deficit
FPOs	- Follow-on Public Offers	GFIN	- Global Financial Innovation Network
FPS	- Fast Payment Systems	GFSN	- Global Financial Safety Net
FRMS	- Fraud Risk Management System	GIFT-City	- Gujarat International Finance Tec-City
FRRR	- Fixed Rate Reverse Repo	GNDI	- Gross National Disposable Income
FRSB	- Floating Rate Savings Bond	GNPA	- Gross Non-Performing Asset
FSAP	- Financial Sector Assessment Programme	GoI	- Government of India
FSB	- Financial Stability Board	GPMI	- Global Partnership for Financial Inclusion
FSD	- Financial Stability Department	GREEN	- Generation of Renewable Energy, Energy Conservation and Neer Conservation
FSDC	- Financial Stability and Development Council	GRF	- Guarantee Redemption Fund

SELECT ABBREVIATIONS

GRIHA	- Green Rating for Integrated Habitat Assessment	IDG	- Inter Departmental Group
GRQ	- General Review of Quotas	IDMD	- Internal Debt Management Department
GSCPI	- Global Supply Chain Pressure Index	IDR	- Indonesian Rupiah
GSDP	- Gross State Domestic Product	IFA	- International Financial Architecture
G-secs	- Government Securities	IFA WG	- International Financial Architecture Working Group
GST	- Goods and Services Taxes	IFMIS	- Integrated Financial Management and Information System
GVA	- Gross Value Added	IFR	- Investment Fluctuation Reserve
GVCs	- Global Value Chains	IFSC	- Indian Financial System Code
GW	- Gigawatt	IFSCA	- International Financial Services Centres Authority
HFCs	- Housing Finance Companies	IFTAS	- Indian Financial Technology and Allied Services
HFIs	- High Frequency Indicators	IGAS	- Indian Government Accounting Standards
HFT	- Held for Trading	IGBs	- Indian Government Bonds
HI	- Hearing Impaired	IGBC	- Indian Green Building Council
HRMD	- Human Resource Management Department	IGIDR	- Indira Gandhi Institute of Development Research
HRM-SC	- Human Resource Management Sub-Committee	IGR	- Internal Grievance Redress
HS	- Harmonised System	IIBM	- Indian Institute of Bank Management
HTM	- Held to Maturity	IIBX	- India International Bullion Exchange
IA	- Internal Audit	IIP	- Index of Industrial Production
IaaS	- Infrastructure as a Service	ILM	- Internal Loss Multiplier
IAM	- Identity and Access Management	IMD	- India Meteorological Department
IBA	- Indian Banks' Association	IMEs	- Informal Micro Enterprises
IBCC	- Indian Banking Community Cloud	IMF	- International Monetary Fund
IBU	- IFSC Banking Unit	IMFC	- International Monetary and Financial Committee
ICC	- International Cricket Council	IMPS	- Immediate Payment Service
ICRIER	- Indian Council for Research on International Economic Relations	IMT	- Instant Money Transfer
ICT	- Information and Communication Technology		
I-CRR	- Incremental Cash Reserve Ratio		
ID	- International Department		
IDF	- Infrastructure Debt Fund		

SELECT ABBREVIATIONS

INB	- Internet Banking	KYC	- Know Your Customer
InFiNet	- Indian Financial Network	LABs	- Local Area Banks
INR	- Indian Rupee	LAES	- Liquidity Adjusted Expected Shortfall
IO	- Internal Ombudsman	LAF	- Liquidity Adjustment Facility
IOs	- International Organisations	LC	- Letter of Credit
IoRS	- Inter-Operable Regulatory Sandbox	LCR	- Liquidity Coverage Ratio
IPCs	- Irrevocable Payment Commitments	LCS	- Local Currency Settlement
IPO	- Initial Public Offering	LCSS	- Local Currency Settlement System
IPP	- Instant Payment Platform	LEI	- Legal Entity Identifier
IRA	- Investment Revaluation Accounts	LFPR	- Labour Force Participation Rate
IRACP	- Income Recognition, Asset Classification and Provisioning	LIBOR	- London Inter-Bank Offered Rate
IRD	- Interest Rate Derivatives	LPA	- Long Period Average
IRF	- Inter-Regulatory Forum	LPG	- Liquefied Petroleum Gas
IRS	- Interest Rate Swap	LSF	- Late Submission Fee
IS	- Information Systems	LSP	- Lending Service Provider
ISPI	- Index of Supply Chain Pressures for India	M ₃	- Money Supply
IT	- Information Technology	MANI	- Mobile Aided Note Identifier
ITeS	- IT-enabled Services	MAS	- Monetary Authority of Singapore
IT-SC	- Information Technology Sub-Committee	MCA	- Ministry of Corporate Affairs
ITBs	- Intermediate Treasury Bills	MCLR	- Marginal Cost of Funds-based Lending Rate
ITC	- Indian Trade Classification	MD	- Master Direction/Managing Director
IWG	- Internal Working Group	MDM	- Mobile Device Management
JTCC	- Joint Technical Coordination Committee	MGNREGS	- Mahatma Gandhi National Rural Employment Guarantee Scheme
KCC	- Kisan Credit Card	MIBOR	- Mumbai Interbank Offered Rate
KLEMS	- Capital(K), Labour(L), Energy(E), Material(M) and Services(S)	MIFOR	- Mumbai Interbank Forward Outright Rate
KRIs	- Key Risk Indicators	MMIFOR	- Modified MIFOR
kWp	- Kilowatt Peak	MIS	- Management Information System

SELECT ABBREVIATIONS

ML	- Machine Learning	NDI	- Non-Debt Instrument
MM	- Money Multiplier	NDLD	- New Delhi Leaders' Declaration
MNBCs	- Miscellaneous Non-Banking Companies	NDTL	- Net Demand and Time Liabilities
MoE	- Memorandum of Error	NER	- North Eastern Region
MoF	- Ministry of Finance	NEER	- Nominal Effective Exchange Rate
MoSPI	- Ministry of Statistics and Programme Implementation	NEFT	- National Electronic Funds Transfer
MoU	- Memorandum of Understanding	NETC	- National Electronic Toll Collection
MPC	- Monetary Policy Committee	NFA	- Net Foreign Assets
MSF	- Marginal Standing Facility	NFC	- Non-Food Credit/Near Field Communication
MSMEs	- Micro, Small and Medium Enterprises	NGCH	- National Grid Clearing House
MSP	- Minimum Support Price	NGSOC	- Next Generation Security Operation Centre
MTF	- Medium Term Framework	NGTA	- Next Generation Treasury Application
MTSS	- Money Transfer Service Scheme	NHB	- National Housing Bank
NAB	- New Agreements to Borrow	NIAP	- Nationwide Intensive Awareness Programme
NABARD	- National Bank for Agriculture and Rural Development	NIBM	- National Institute of Bank Management
NACH	- National Automated Clearing House	NIM	- Net Interest Margin
NAMCABS	- National Mission for Capacity Building of Bankers for Financing MSME Sector	NIPL	- NPCI International Private Limited
NBBL	- NPCI Bharat BillPay Limited	NIST	- National Institute of Standards and Technology
NBFC	- Non-Banking Financial Company	NLP	- Natural Language Processing
NBFIs	- Non-Banking Financial Institutions	NNML	- Net Non-Monetary Liabilities
NCCDs	- Non-Centrally Cleared Derivatives	NPA	- Non-Performing Assets
NCDs	- Non-Convertible Debentures	NPCI	- National Payments Corporation of India
NCFE	- National Centre for Financial Education	NPI	- National Payments Interface
NCIIPC	- National Critical Information Infrastructure Protection Centre	NQM	- National Quantum Mission
NDA	- Net Domestic Assets	NRB	- Nepal Rastra Bank
NDDC	- Non-Deliverable Derivative Contract		

SELECT ABBREVIATIONS

NRC	- Nomination and Remuneration Committee	PAs	- Payment Aggregators
NRE	- Non-Resident (External)	PaaS	- Platform as a Service
NRF	- National Research Foundation	PACs	- Public Awareness Campaigns
NRI	- Non-Resident Indians	PADO	- Public Administration, Defence and Other Services
NRO	- Non-Resident Ordinary	PAN	- Permanent Account Number
NSDL	- National Securities Depository Limited	PBs	- Payments Banks
NSFE	- National Strategy for Financial Education	PCA	- Prompt Corrective Action
NSFI	- National Strategy for Financial Inclusion	PDs	- Primary Dealers
NSMs	- Note Sorting Machines	PDS	- Public Distribution System
NSO	- National Statistical Office	PFCE	- Private Final Consumption Expenditure
NSSF	- National Small Savings Fund	PFMIs	- Principles for Financial Market Infrastructure
NUCFDC	- National Urban Cooperative Finance and Development Corporation Limited	PFMS	- Public Financial Management System
OBC	- Other Backward Classes	PIDF	- Payments Infrastructure Development Fund
OBICUS	- Order Books, Inventories and Capacity Utilisation Survey	PLFS	- Periodic Labour Force Survey
OD	- Overdraft	PLI	- Production-Linked Incentive
OECD	- Organisation for Economic Co-operation and Development	PMGKAY	- Pradhan Mantri Garib Kalyan Anna Yojana
OH	- Orthopedically Handicapped	PML	- Prevention of Money Laundering
OI	- Overseas Investment	PMUY	- Pradhan Mantri Ujjwala Yojana
OID	- Overseas Investment Division	POL	- Petroleum, Oil and Lubricants
OIS	- Overnight Index Swap	POs	- Payment Orders
OLTAS	- Online Tax Accounting System	PoS	- Point of Sale
OMO	- Open Market Operation	PPAC	- Petroleum Planning and Analysis Cell
OoH	- Out-of-Home	PPIs	- Prepaid Payment Instruments
OPEC	- Organisation of Petroleum Exporting Countries	PPP	- Public Private Partnership
ORBIOs	- Offices of the Reserve Bank of India Ombudsmen	PRAVAAH	- Platform for Regulatory Application, Validation and Authorisation
OTC	- Over the Counter	PROI	- Persons Resident Outside India
OTP	- One-time Password	PSBs	- Public Sector Banks
		PSL	- Priority Sector Lending

SELECT ABBREVIATIONS

PSLCs	- Priority Sector Lending Certificates	REs	- Regulated Entities
PSOs	- Payment System Operators	REEs	- Rare Earth Elements
PSS	- Payment and Settlement Systems	RFA	- Red Flagging of Accounts
PSUs	- Public Sector Undertakings	RFID	- Radio Frequency Identification
PTPFC	- Public Tech Platform for Frictionless Credit	RFP	- Request for Proposal
P2M	- Person-to-Merchant	RM	- Reserve Money
P2P	- Person-to-Person	RMAB	- Royal Monetary Authority of Bhutan
PVBs	- Private Banks	RMC	- Risk Monitoring Committee
PwBD	- Persons with Benchmark Disabilities	RMD	- Risk Monitoring Department
QIP	- Qualified Institutional Placement	ROs	- Regional Offices
QR	- Quick Response	RoA	- Return on Assets
QT	- Quantum Technology	RoE	- Return on Equity
RASCI	- Responsible, Accountable, Supporting, Consulted and Informed	RPO	- Recovery Point Objective
RBI	- Reserve Bank of India	RR	- Risk Register
RBIA	- Risk-Based Internal Audit	RRBs	- Regional Rural Banks
RBI EPF	- Reserve Bank of India Employees' Provident Fund	RS	- Regulatory Sandbox
RBIH	- Reserve Bank Innovation Hub	RTGS	- Real Time Gross Settlement
RB-IOS	- Reserve Bank-Integrated Ombudsman Scheme	RTI	- Right to Information
RBSC	- Reserve Bank Staff College	RTL	- Risk Tolerance Limits
RCA	- Root Cause Analysis	RTO	- Recovery Time Objective
RCCS	- Rural Consumer Confidence Survey	SAF	- Supervisory Action Framework
R&D	- Research and Development	SAKAR	- Supervisory Assessment of KYC/AML Risks
RDA	- Rupee Drawing Arrangement	SAs	- Statutory Auditors
RDBs	- Rupee Denominated Bonds	SAS	- Statistical Analytics System
ReBIT	- Reserve Bank Information Technology Private Limited	SAAR	- Seasonally Adjusted Annualised (Growth) Rate
RE	- Revised Estimates	SAARC	- South Asian Association of Regional Cooperation
		SAMWAD	- Secure Audio-video Meetings with Advanced Devices
		SARFAESI	- Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest

SELECT ABBREVIATIONS

SATARC	- Security Automation, Threat Analysis and Response Centre	SMCC	- Social Media Command Centre
SBE	- Scale-Based Enforcement	SMEs	- Small and Medium Enterprises
SBS	- Shredding and Briquetting Systems	SMS	- Short Messaging Service
SCBs	- Scheduled Commercial Banks	SNA	- Single Nodal Agency
SDF	- Special Drawing Facility/ Standing Deposit Facility	SNA-SPARSH-	Single Nodal Agency - Samayochit Pranali Akikrut Sheeghra Hastantaran
SDMX	- Statistical Data and Metadata Exchange	SNRR	- Special Non-Resident Rupee
SDRs	- Special Drawing Rights	SOC	- Security Operations Centre
SD-WAN	- Software Defined-Wide Area Network	SOP	- Standard Operating Procedure
SEs	- Supervised Entities	SPDs	- Standalone Primary Dealers
SEACEN	- South East Asian Central Banks	SPECTRA	- Software Platform for External Commercial Borrowings and Trade Credits Reporting and Approval
SFBs	- Small Finance Banks	SPMCIL	- Security Printing and Minting Corporation of India Limited
SFDB	- SAARCFINANCE Database	SRO	- Self-Regulatory Organisation
SFMS	- Structured Financial Messaging System	SRVA	- Special Rupee Vostro Account
SFMS MI	- SFMS Member Interface	S-SC	- Strategy Sub-Committee
SFTP	- Secure File Transfer Protocol	SSO	- Single Sign-On
SFWG	- Sustainable Finance Working Group	S-SOC	- Sectoral Security Operations Centre
SGB	- Sovereign Gold Bond	SSCI	- Services Sector Composite Index
SGL	- Subsidiary General Ledger	ST	- Scheduled Tribe
SGrBs	- Sovereign Green Bonds	STC	- Short-term Trade Credit
SGSs	- State Government Securities	StCBs	- State Cooperative Banks
SHGs	- Self-Help Groups	SWIFT	- Society for Worldwide Interbank Financial Telecommunication
SIP	- Systematic Investment Plan	SWM	- South-West Monsoon
SLBC	- State Level Bankers' Committee	TAT	- Turn-Around Time
SLCC	- State Level Coordination Committee	T-Bills	- Treasury Bills
SLR	- Statutory Liquidity Ratio/Sri Lankan Rupee	TEs	- Training Establishments
SLS	- State Linked Schemes	TGFIFL	- Technical Group on Financial Inclusion and Financial Literacy

SELECT ABBREVIATIONS

TIN	- Tax Information Network	VFT	- Value Free Transfers
TOT	- Toll-Operate-Transfer	VGf	- Viability Gap Funding
TPS	- Transactions Per Second	VOICE	- Voicing Opinion to Inspire, Contribute, and Excel
TRs	- Trade Repositories	VRR	- Variable Rate Repo/Voluntary Retention Route
TReDS	- Trade Receivables Discounting System	VRRR	- Variable Rate Reverse Repo
TSCAs	- Time-Sensitive Critical Activities	WACR	- Weighted Average Call Rate
UAP	- Udyam Assist Platform	WADTDR	- Weighted Average Domestic Term Deposit Rate
UCBs	- Urban Cooperative Banks	WAFaaS	- Web Application Firewall as a Service
UDAY	- Ujjwal DISCOM Assurance Yojana	WALR	- Weighted Average Lending Rate
UDCH	- User Defined Customer Hierarchy	WAM	- Weighted Average Maturity
UI/UX	- User Interface/User Experience	WAS	- Weighted Average Spread
UK	- United Kingdom	WAY	- Weighted Average Yield
UN	- United Nations	WB	- World Bank
UO	- Umbrella Organisation	WEO	- World Economic Outlook
UPI	- Unified Payment Interface	WG	- Working Group
URC	- Udyam Registration Certificate	WLA	- White Label ATM
USA	- United States of America	WLAOs	- White Label ATM Operators
USD	- US Dollar	WMA	- Ways and Means Advances
UTs	- Union Territories	WPI	- Wholesale Price Index
UTI	- Unique Transaction Identifier	WPR	- Worker Population Ratio
UTLBCs	- Union Territory Level Bankers' Committees	WTO	- World Trade Organisation
VAPT	- Vulnerability Assessment and Penetration Testing	XBRL	- eXtensible Business Reporting Language
VAaaS	- Vulnerability Assessment as a Service	XML	- eXtensible Markup Language
VC	- Video Conferencing	ZIs	- Zonal Inspectorates
		ZTCs	- Zonal Training Centres

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