

SELECT ABBREVIATIONS

AAC	- Academic Advisory Council	BBPOUs	- Bharat Bill Payment Operating Units
AACS	- As Applicable to Cooperative Societies	BBPS	- Bharat Bill Payment System
ACU	- Asian Clearing Union	BCs	- Business Correspondents
AD	- Authorised Dealer	BCBS	- Basel Committee of Banking Supervision
ADF	- Asset Development Fund	BC-ICT	- Business Correspondents - Information and Communication Technology
ADs	- Aggregate Deposits	BCM	- Business Continuity Management
AD Cat-I	- Authorised Dealer Category-I	BCP	- Business Continuity Plan
ADSCR	- Average Debt Service Coverage Ratio	BD	- Banking Department
AEs	- Advanced Economies	BE	- Budget Estimates
AePS	- Aadhaar Enabled Payment System	BFS	- Board for Financial Supervision
AI	- Artificial Intelligence	BFSI	- Banking, Financial Services and Insurance
AID	- All-Inclusive Directions	BIS	- Bank for International Settlements
AIDC	- Agriculture Infrastructure and Development Cess	BoJ	- Bank of Japan
AIFs	- Alternative Investment Funds	bps	- Basis Points
AIFIs	- All India Financial Institutions	BPSS	- Board for Regulation and Supervision of Payment and Settlement Systems
AML	- Anti-Money Laundering	BQR	- Bharat Quick Response
ANBC	- Adjusted Net Bank Credit	BRBNMPL	- Bharatiya Reserve Bank Note Mudran Private Limited
AP	- Authorised Person	BRICS	- Brazil, Russia, India, China and South Africa
APBS	- Aadhaar Payment Bridge System	B-SC	- Building Sub-Committee
API	- Application Programming Interface	BTFP	- BRICS Task Force on Payments
APLMA	- Asia Pacific Loan Markets Association	BUs	- Business Units
ARCs	- Asset Reconstruction Companies	CA	- Concurrent Audit
AREAER	- Annual Report on Exchange Arrangements and Exchange Restrictions	CAFRAL	- Centre for Advanced Financial Research and Learning
ARMS	- Audit and Risk Management Sub-Committee	CAGR	- Compound Annual Growth Rate
ARR	- Alternative Reference Rate	CBDC	- Central Bank Digital Currency
ASEAN	- Association of Southeast Asian Nations	CBDT	- Central Board of Direct Taxes
ASISO	- Automated Sweep-In and Sweep-Out	CBIC	- Central Board of Indirect Taxes and Customs
ASM	- Asia Small and Medium-Sized Enterprise Monitor	CC	- Cash Credit
ATBs	- Auction Treasury Bills	CCB	- Committee of the Central Board
ATM	- Automated Teller Machines		
AUM	- Assets Under Management		

SELECT ABBREVIATIONS

CCBs	- Central Cooperative Banks	CO	- Central Office
CCIL	- Clearing Corporation of India Limited	CoC	- Committee of Creditors
CCO	- Chief Compliance Officer	CODs	- Central Office Departments
CCP	- Central Counterparty	CoFT	- Card-on-File Tokenisation
CDES	- Currency Distribution and Exchange Scheme	ConPI	- Customer Protection Index
CDs	- Certificates of Deposit	CoS	- College of Supervisors
CDS	- Credit Default Swaps	CP	- Consumer Pyramid
CEOBE	- Credit Equivalent of Off-Balance Sheet Exposure	CPFIR	- Central Payments Fraud Information Registry
CEPCs	- Consumer Education and Protection Cells	CPI	- Consumer Price Index
CEPD	- Consumer Education and Protection Department	CPI-AL	- CPI for Agricultural Labourers
CF	- Contingency Fund	CPI-IW	- CPI for Industrial Workers
CFLs	- Centres for Financial Literacy	CPI-RL	- CPI for Rural Labourers
CFR	- Central Fraud Registry	CPMI-IOSCO	- Committee on Payments and Market Infrastructures-International Organisation of Securities Commissions
CFSL	- Centrum Financial Services Limited	CPs	- Commercial Papers
CGA	- Controller General of Accounts	CPS	- Centralised Payment System
CGD	- Comprehensive Guidelines on Derivatives	CPWD	- Central Public Works Department
CGFS	- Committee on the Global Financial System	CP-NBFCs	- Commercial Paper Issuances by Non-Banking Financial Companies
CGRA	- Currency and Gold Revaluation Account	CRILC	- Central Repository of Information on Large Credits
CICs	- Credit Information Companies	CRM	- Credit Risk Mitigation
CiC	- Currency in Circulation	CRPC	- Centralised Receipt and Processing Centre
CIMS	- Centralised Information Management System	CRR	- Cash Reserve Ratio
CIRP	- Corporate Insolvency Resolution Process	CSAA	- Control Self-Assessment Audit
CIT	- Cash in Transit	CSBD	- Corporate Strategy and Budget Department
CLS	- Continuous Linked Settlement	CSF	- Consolidated Sinking Fund
CMBs	- Cash Management Bills	CSGL	- Centralised Subsidiary General Ledger
CMGs	- Crisis Management Groups	CSII	- Colour Shift Intaglio Ink
CMIE	- Centre for Monitoring Indian Economy	CwP	- Currency with the Public
CMS	- Complaint Management System	DAP	- Di Ammonium Phosphate
CMT	- Crisis Management Team	DBIE	- Database on Indian Economy

SELECT ABBREVIATIONS

DBT	- Direct Benefit Transfer	EDSP	- Electronic Data Submission Portal
DCCBs	- District Central Cooperative Banks	EFD	- Enforcement Department
DDs	- Demand Drafts	EFI	- External Funded Institutions
DEA	- Depositor Education and Awareness	EIAD	- Employee Interface and Analytics Division
DEIO	- Department of External Investments and Operations	EMDEs	- Emerging Market and Developing Economies
DEPR	- Department of Economic and Policy Research	EMEs	- Emerging Market Economies
DGBA	- Department of Government and Bank Accounts	eNWRs	- Electronic Negotiable Warehouse Receipts
DHFL	- Dewan Housing Finance Ltd.	EoI	- Expression of Interest
DICGC	- Deposit Insurance and Credit Guarantee Corporation	EPFO	- Employees' Provident Fund Organisation
DIF	- Deposit Insurance Fund	ERM	- Enterprise-wide Risk Management
DIT	- Department of Information Technology	ESIC	- Employees' State Insurance Corporation
DMS	- Document Management Software	ETCD	- Exchange Traded Currency Derivatives
DoC	- Department of Communication	ETR	- Effective Corporate Tax Rate
DoR	- Department of Regulation	EWI	- Early Warning Indicator
DoS	- Department of Supervision	EWS	- Early Warning Signals
DoT	- Department of Telecommunications	EXIM	- Export Import Bank of India
DPI	- Digital Payments Index	FAQs	- Frequently Asked Questions
DPSS	- Department of Payment and Settlement Systems	FAR	- Fully Accessible Route
DR	- Disaster Recovery	FASAL	- Forecasting Agricultural Output using Space, Agro-Meteorology and Land-based Observations
DSCR	- Debt Service Coverage Ratio	FATF	- Financial Action Task Force
DSIM	- Department of Statistics and Information Management	FBIL	- Financial Benchmark India Pvt. Ltd
e-BAAT	- Electronic Banking Awareness and Training	FCA	- Foreign Currency Asset
EBITDA	- Earnings Before Interest, Taxes, Depreciation and Amortisation	FCBD	- Finance and Central Bank Deputies
EBR	- Element-Based Repository	FCBs	- Foreign Central Bank
ECB	- External Commercial Borrowings	FCNR(B)	- Foreign Currency Non-Resident Account (Bank)
ECCS	- Express Cheque Clearing System	FCS-OIS	- Foreign Currency Settled Overnight Indexed Swap
ECLGS	- Emergency Credit Line Guarantee Scheme	FCVA	- Foreign Exchange Forward Contracts Valuation Account
ECS	- Electronic Clearing Service		
EDC	- Executive Directors' Committee		

SELECT ABBREVIATIONS

FC-XV	- 15 th Finance Commission	FSR	- Financial Stability Report
FCY ECB	- Foreign Currency External Commercial Borrowings	FSU	- Financial Stability Unit
FDI	- Foreign Direct Investment	G-20	- Group of Twenty
FE	- Final Estimate	GC	- Governing Council
FED	- Foreign Exchange Department	GCCs	- General Credit Cards
FEMA	- Foreign Exchange Management Act	GCF	- Gross Capital Formation
FFMCs	- Full-Fledged Money Changers	GDAL	- Granular Data Access Lab
FER	- Foreign Exchange Reserves	GDP	- Gross Domestic Product
FETERS	- Foreign Exchange Transactions Electronic Reporting System	GFC	- Global Financial Crisis
FIs	- Financial Institutions	GFCF	- Gross Fixed Capital Formation
FICNs	- Fake Indian Currency Notes	GFD	- Gross Fiscal Deficit
FIDD	- Financial Inclusion and Development Department	GFSN	- Global Financial Safety Net
FIF	- Financial Inclusion Fund	GML	- Gold (Metal) Loans
FI-Index	- Financial Inclusion Index	GMS	- Gold Monetisation Scheme
FinTech	- Financial Technology	GNDI	- Gross National Disposable Income
FIPs	- Financial Inclusion Plans	GNPA	- Gross Non-Performing Asset
FLA	- Foreign Liabilities and Assets	GoI	- Government of India
FLCs	- Financial Literacy Centres	GRF	- Guarantee Redemption Fund
FLW	- Financial Literacy Week	GRIHA	- Green Rating for Integrated Habitat Assessment
FMCBG	- Finance Ministers and Central Bank Governors	GRQ	- General Review of Quotas
FMCG	- Fast Moving Consumer Goods	G-SAP	- G-sec Acquisition Programme
FMOD	- Financial Markets Operations Department	GSCDCI	- Global Supply Chain Disruption Cost Index
FMRD	- Financial Markets Regulation Department	GSDP	- Gross State Domestic Product
FPI	- Foreign Portfolio Investment	G-sec	- Government Securities
FPOs	- Follow-on Public Offers	GSLBM	- Government Security Lending and Borrowing Mechanism
FRB	- Floating Rate Bonds	GST	- Goods and Services Taxes
FRSB	- Floating Rate Savings Bonds	GUARD	- Governance Oversight, Utile Technology Investment, Appropriate Regulation and Supervision, Robust Collaboration, and Developing necessary IT, cyber security skills set
FSB	- Financial Stability Board	GVA	- Gross Value Added
FSDC	- Financial Stability and Development Council	GVCs	- Global Value Chains
FSDC-SC	- Financial Stability and Development Council - Sub-Committee		

SELECT ABBREVIATIONS

HFCs	- Housing Finance Companies	IIFC	- India Infrastructure Finance Company
HO	- Head Office	IIP	- Index of Industrial Production
HRMD	- Human Resource Management Department	IMF	- International Monetary Fund
HRM-SC	- Human Resource Management Sub- Committee	IMFC	- International Monetary and Financial Committee
IADI	- International Association of Deposit Insurers	IMPS	- Immediate Payment Service
IAMs	- Integrated Assessment Models	Ind-AS	- Indian Accounting Standards
IBA	- Indian Banks' Association	InvITS	- Infrastructure Investment Trusts
IBS	- International Banking Statistics	IO	- Internal Ombudsman
ICAI	- Institute of Chartered Accountants of India	IOS	- Industrial Outlook Survey
ICAR	- Indian Council of Agricultural Research	IoT	- Internet of Things
ICEGATE	- Indian Customs Electronic Gateway	IPL	- Indian Premier League
ICT	- Information and Communication Technology	IPO	- Initial Public Offering
ID	- International Department	IPP	- Intellectual Property Products
IDMD	- Internal Debt Management Department	IRA	- Investment Revaluation Accounts
IEO	- Independent Evaluation Office	IRACP	- Income Recognition, Asset Classification and Provisioning
IESH	- Inflation Expectation Survey of Households	IRA-FS	- Investment Revaluation Account- Foreign Securities
IFA	- International Financial Architecture	IRA-RS	- Investment Revaluation Account- Rupee Securities
IFA WG	- International Financial Architecture Working Group	IRD	- Interest Rate Derivatives
IFSC	- Indian Financial System Code	IRIS	- Integrated Risk Monitoring and Incident Reporting System
IFSCs	- International Financial Services Centres	IRRS	- Integrated Rajbhasha Reporting System
IFTAS	- Indian Financial Technologies and Allied Services	ISDA	- International Swaps and Derivatives Association
IGBC	- Indian Green Building Council	IT	- Information Technology
IGIDR	- Indira Gandhi Institute of Development Research	ITES	- Information Technology-Enabled Services
IIASA	- International Institute for Applied Systems Analysis	IT-SC	- Information Technology Sub- Committee
IIBM	- Indian Institute of Bank Management	ITBs	- Intermediate Treasury Bills
		IVR	- Inter-active Voice Response
		IWG	- Infrastructure Working Group
		IWG	- Internal Working Group

SELECT ABBREVIATIONS

JTCC	- Joint Technical Coordination Committee	MIS	- Management Information System
KBC	- Kaun Banega Crorepati	ML	- Machine Learning
KLEMS	- Capital(K), Labour(L), Energy(E), Material(M) and Services(S)	MLTGD	- Medium- and Long-Term Government Deposit
KCC	- Kisan Credit Card	MoE	- Memorandum of Error
KPI	- Key Performance Indicators	MoF	- Ministry of Finance
KRIs	- Key Risk Indicators	MoSPI	- Ministry of Statistics and Programme Implementation
kWp	- Kilowatts Peak	MoU	- Memorandum of Understanding
KYC	- Know Your Customer	MPC	- Monetary Policy Committee
LAB	- Local Area Banks	MPOR	- Margin Period of Risk
LAF	- Liquidity Adjustment Facility	MSEs	- Micro and Small Enterprises
LAI	- Leaf Area Index	MSF	- Marginal Standing Facility
LBMA	- London Bullion Market Association	MSPs	- Minimum Support Prices
LEF	- Large Exposure Framework	MTDS	- Medium-Term Debt Management Strategy
LEI	- Legal Entity Identifier	MTF	- Medium Term Framework
LEIL	- Legal Entity Identifier India Ltd.	MTSS	- Money Transfer Service Schemes
LEs	- Legal Entities	NABARD	- National Bank for Agriculture and Rural Development
LIBOR	- London Inter-Bank Offered Rate	NACH	- National Automated Clearing House
LMS	- Learning Management System	NAFCUB	- National Federation of Urban Cooperative Banks and Credit Societies Ltd.
LPA	- Long Period Average	NARCL	- National Asset Reconstruction Company
LPG	- Liquefied Petroleum Gas	NBFC	- Non-Banking Financial Company
LRS	- Liberalised Remittance Scheme	NBFC-D	- Deposit taking NBFCs
M ₃	- Money Supply	NBFC-MFIs	- Non-Banking Financial Company-Microfinance Institutions
MAF	- Medical Assistance Fund	NBFC-ND	- Non-Deposit taking NBFCs
MANI	- Mobile Aided Note Identifier	NBFI	- Non-Banking Financial Institutions
MAS	- Monetary Authority of Singapore	NCCDs	- Non-Centrally Cleared Derivatives
MA-SAAR	- Moving Average of Seasonally Adjusted Annualised Growth Rate	NCDs	- Non-Convertible Debentures
MCLR	- Marginal Cost of Funds-based Lending Rate	NCFE	- National Centre for Financial Education
MD	- Managing Director	NCLT	- National Company Law Tribunal
MEM	- Marginal Effect at Means	NDA	- Net Domestic Assets
MFIs	- Microfinance Institutions		
MI	- Market Intelligence		
MIFOR	- Mumbai Interbank Forward Outright Rate		

SELECT ABBREVIATIONS

NDCs	- Nationally Determined Contributions	NWRs	- Negotiable Warehouse Receipts
NDF	- Non-Deliverable Forward	OBC	- Other Backward Classes
NDI	- Non-Debt Instrument	OBICUS	- Order Books, Inventories and Capacity Utilisation Survey
NDTL	- Net Demand and Time Liabilities	OD	- Overdraft
NDS-OM	- Negotiated Dealing System-Order Matching	ODI	- Overseas Direct Investment
NDVI	- Normalised Difference Vegetation Index	OECD	- Organisation for Economic Co-operation and Development
NEER	- Nominal Effective Exchange Rate	OFC	- Optical Fibre Cable
NEFT	- National Electronic Funds Transfer	OLIC	- Official Language Implementation Committee
NEM	- North-east Monsoon	OLS	- Ordinary Least Squares
NeTC	- National Electronic Toll Collection	OMBs	- Open Market Borrowings
NETS	- Network for Electronic Transfers	OMOs	- Open Market Operations
NFA	- Net Foreign Assets	OPEC	- Organisation of Petroleum Exporting Countries
NFC	- Non-Food Credit	OPEC+	- Organisation of Petroleum Exporting Countries and allies
NFC	- Near Field Communication	ORBIOs	- Offices of the Reserve Bank of India Ombudsmen
NFS	- National Financial Switch	OT	- Operation Twist
NFSA	- National Food Security Act	OTC	- Over the Counter
NGFS	- Network for Greening of the Financial System	PA	- Provisional Accounts
NHB	- National Housing Bank	PADO	- Public Administration, Defence and Other Services
NIBM	- National Institute of Bank Management	PAT	- Profit After Tax
NIM	- Net Interest Margin	PBs	- Payments Banks
NIPL	- NPCI International Private Limited	PBDIT	- Profit Before Depreciation, Interest and Tax
NOF	- Net Owned Funds	PCA	- Prompt Corrective Action
NPA	- Note Purchase Agreement	PDs	- Primary Dealers
NPA	- Non-Performing Assets	PDL	- Polynomial Distributed Lag
NPCI	- National Payments Corporation of India	PDS	- Public Distribution System
NPS	- National Pension Scheme	PFCE	- Private Final Consumption Expenditure
NSFE	- National Strategy for Financial Education	PFCVA	- Provision for Forward Contracts Valuation Account
NSFI	- National Strategy for Financial Inclusion		
NSSF	- National Small Savings Fund		
NSO	- National Statistical Office		

SELECT ABBREVIATIONS

PFMIs	- Principles for Financial Market Infrastructure	RBA	- Risk-Based Approach
PFMS	- Public Financial Management System	RBI	- Reserve Bank of India
PIDF	- Payments Infrastructure Development Fund	RBIA	- Risk Based Internal Audit
PIRP	- Pre-Packaged Insolvency Resolution Process	RBIEPF	- Reserve Bank of India Employees Provident Fund
PLFS	- Periodic Labour Force Survey	RBIH	- Reserve Bank Innovation Hub
PLI	- Production-Linked Incentive	RB-IOS	- Reserve Bank-Integrated Ombudsman Scheme
PMC	- Punjab and Maharashtra Cooperative Bank	RBI-RD	- Reserve Bank of India-Retail Direct
PMGKAY	- Pradhan Mantri Garib Kalyan Anna Yojana	RBP	- Risk Based Premium
PMI	- Purchasing Managers' Index	RBR	- Return-Based Repository
PML	- Prevention of Money Laundering	RBS	- Risk-Based Supervision
PM SVANidhi	- Prime Minister Street Vendor's AatmaNirbhar Nidhi	RCA	- Root Cause Analysis
PPAC	- Petroleum Planning and Analysis Cell	RCG-Asia	- Regional Consultative Group, Asia
PO	- Project Office	RCL	- Reliance Capital Ltd
POs	- Payment Orders	RDG	- Retail Direct Gilt
POS	- Point of Sale	RE	- Revised Estimates
PPIs	- Prepaid Payment Instruments	ReBIT	- Reserve Bank Information Technology Private Limited
PRAKALP	- Pratayaksh Kar Lekhankan Pranali	RECO	- Revenue Expenditure to Capital Outlay
PSBs	- Public Sector Banks	REER	- Real Effective Exchange Rate
PSL	- Priority Sector Lending	REIT	- Real Estate Investment Trusts
PSLCs	- Priority Sector Lending Certificates	REs	- Regulated Entities
PSOs	- Payment System Operators	RFCA	- Revaluation of Forward Contracts Account
PSPs	- Payment Service Providers	RFID	- Radio Frequency Identification
PSS	- Payment and Settlement Systems	RIDF	- Rural Infrastructure Development Fund
PSUs	- Public Sector Undertakings	RM	- Reserve Money
PWBD	- Persons with Benchmark Disabilities	RMC	- Risk Monitoring Committee
QAD	- Quality Assurance Division	RMD	- Risk Monitoring Department
QIP	- Qualified Institutional Placement	ROs	- Regional Offices
QPM	- Quarterly Projection Model	RPA	- Robotic Process Automation
QR	- Quick Response	RRBs	- Regional Rural Banks
RAM-OR	- Risk Assessment Methodology for Operational Risk	RTGS	- Real Time Gross Settlement
		RTI	- Right to Information
		RTL	- Risk Tolerance Limits

SELECT ABBREVIATIONS

RTO	- Recovery Time Objective	SIDBI	- Small Industries Development Bank of India
RTP	- Reserve Tranche Position	SIFL	- SREI Infrastructure Finance Limited
RT-PCR	- Reverse Transcription - Polymerase Chain Reaction	SIOS	- Services and Infrastructure Outlook Survey
SAA	- Swap Amortisation Account	SIP	- Systematic Investment Plan
SAP	- Systems Applications and Products	SLBC	- State Level Bankers Committee
SAs	- Statutory Auditors	SLCCs	- State Level Coordination Committees
SAAR	- Seasonally Adjusted Annualised Growth Rate	SLD	- Senior Level Dialogue
SAARC	- South Asian Association of Regional Cooperation	SLR	- Statutory Liquidity Ratio
SARFAESI Act	- Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act	SLTRO	- Special Long Term Repo Operation
SARTTAC	- South Asian Regional Training and Technical Assistance Centre	SMA	- Special Mention Account
SBR	- Scale-Based Regulation	SMEs	- Small and Medium Enterprises
SBS	- Shredding and Briquetting Systems	SOFR	- Secured Overnight Financing Rate
SCAs	- Statutory Central Auditors	SONIA	- Sterling Overnight Index Average
SCBs	- Scheduled Commercial Banks	SOP	- Standard Operating Procedure
SDF	- Special Drawing Facility	SPARSH	- System of Pension Administration (Raksha)
SDG	- Sustainable Development Goals	SPDs	- Standalone Primary Dealers
SDLs	- State Development Loans	SPECTRA	- Software Platform for External Commercial Borrowings and Trade Credits Reporting and Approval
SDMX	- Statistical Data and Metadata Exchange	SPMCIL	- Security Printing and Minting Corporation of India Limited
SDRs	- Special Drawing Rights	SRO	- Self-Regulatory Organisation
SEs	- Supervised Entities	SRS	- System Requirement Study
SEACEN	- South East Asian Central Banks	S-SC	- Strategy Sub-Committee
SEBI	- Securities and Exchange Board of India	SSCI	- Services Sector Composite Index
SEFL	- SREI Equipment Finance Limited	StCBs	- State Cooperative Banks
SEZ	- Special Economic Zone	STRIPS	- Separate Trading of Registered Interest and Principal Securities
SFBs	- Small Finance Banks	SWIFT	- Society for Worldwide Interbank Financial Telecommunication
SFG	- Sustainable Finance Group	SWM	- South-West Monsoon
SFMS	- Structured Financial Messaging System	TACS	- Technical Advisory Committee in Surveys
SGB	- Sovereign Gold Bond	T-Bills	- Treasury Bills
SGL	- Subsidiary General Ledger	TCs	- Trade Credits
SHGs	- Self-Help Groups		

SELECT ABBREVIATIONS

TEs	- Training Establishments	V-CIP	- Video-based Customer Identification Process
TIN	- Tax Information System		
TLTROs	- Targeted Long Term Repo Operations	VFT	- Value Free Transfer
TOL/ATNW Ratio	- Total Outside Liabilities-Adjusted Tangible Net Worth Ratio	VIR	- Visually Impaired Respondents
TOP	- Tomatoes, Onions and Potatoes	VM	- Variation Margin
TReDS	- Trade Receivables Discounting System	VRR	- Voluntary Retention Route
TSA	- Treasury Single Account	VRRR	- Variable Rate Reverse Repo
TSCAs	- Time-Sensitive Critical Activities	VTAs	- Voluntary Trading Arrangements
UAM	- Udyog Aadhaar Memorandum	WACR	- Weighted Average Call Rate
UAT	- User Acceptance Testing	WAM	- Weighted Average Maturity
UCBs	- Urban Cooperative Banks	WAS	- Weighted Average Spread
UDAY	- Ujwal DISCOM Assurance Yojana	WAY	- Weighted Average Yield
UN	- United Nations	WLA	- White Label ATM
UO	- Umbrella Organisation	WMA	- Ways and Means Advances
UPI	- Unified Payment Interface	WPI	- Wholesale Price Index
USFB	- Unity Small Finance Bank Limited	WTD	- Whole-Time Director
UTs	- Union Territories	WTO	- World Trade Organisation
UTI	- Unique Transaction Identifier	WWF	- World-Wide Fund for Nature
VaR/ES	- Value at Risk/Expected Shortfall	XBRL	- eXtensible Business Reporting Language
VAT	- Value Added Tax	ZCYC	- Zero Coupon Yield Curve
		ZTCs	- Zonal Training Centres

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