

SELECT ABBREVIATIONS

ACU	- Asian Clearing Union	ATBs	- Auction Treasury Bills
AD	- Authorised Dealer	ATM	- Automated Teller Machine
ADF	- Asset Development Fund	AUM	- Assets Under Management
AD Cat-I	- Authorised Dealer Category-I	BBPOUs	- Bharat Bill Payment Operating Units
ADEPT	- Automated Data Extraction Project	BBPS	- Bharat Bill Payment System
AEs	- Advanced Economies	BC	- Banking Capital
AePS	- Aadhaar Enabled Payment System	BCs	- Business Correspondents
ATFC	- Advisory Task Force on the Codes	BCBS	- Basel Committee on Banking Supervision
AGR	- Alternate Grievance Redress	BC-ICT	- Business Correspondents - Information and Communication Technology
AI	- Artificial Intelligence	BCM	- Business Continuity Management
AIDs	- All-Inclusive Directions	BCP	- Business Continuity Plan
AIDC	- Agriculture Infrastructure and Development Cess	BD	- Banking Department
AIFIs	- All India Financial Institutions	BE	- Budget Estimates
AML	- Anti-Money Laundering	BFS	- Board for Financial Supervision
AML-CFT	- Anti-Money Laundering-Combating the Financing of Terrorism	BFSI	- Banking, Financial Services and Insurance
ANBC	- Adjusted Net Bank Credit	BI	- Bank of Indonesia
AP	- Authorised Person	BIS	- Bank for International Settlements
APBS	- Aadhaar Payment Bridge System	BNPL	- Buy Now Pay Later
API	- Application Programming Interface	BoE	- Bank of England
APRA	- Australian Prudential Regulation Authority	BoJ	- Bank of Japan
ARCs	- Asset Reconstruction Companies	BoP	- Balance of Payments
AREAER	- Annual Report on Exchange Arrangements and Exchange Restrictions	BPM	- Business Process Management
ARMS	- Audit and Risk Management Sub-Committee	bps	- Basis Points
ASAG	- Advanced Supervisory Analytics Group	BPSS	- Board for Regulation and Supervision of Payment and Settlement Systems
ASEAN	- Association of Southeast Asian Nations	BQR	- Bharat Quick Response
		BRBNMPL	- Bharatiya Reserve Bank Note Mudran Private Limited
		BRICS	- Brazil, Russia, India, China and South Africa

SELECT ABBREVIATIONS

BSBDA	- Basic Savings Bank Deposit Account	CEOBE	- Credit Equivalent of Off-Balance Sheet Exposure
B-SC	- Building Sub-Committee	CEPD	- Consumer Education and Protection Department
BSE	- Bombay Stock Exchange	CERT-IN	- Computer Emergency Response Team - India
BSR	- Basic Statistical Return	CERSAI	- Central Registry of Securitisation Asset Reconstruction and Security Interest of India
CA	- Concurrent Audit	CET-1	- Common Equity Tier-1
CAB	- College of Agricultural Banking	CF	- Contingency Fund
CAD	- Current Account Deficit	CFLs	- Centres for Financial Literacy
CAFRAL	- Centre for Advanced Financial Research and Learning	CFR	- Central Fraud Registry
CAGR	- Compound Annual Growth Rate	CGA	- Controller General of Accounts
CaMS	- Case Management System	CGFS	- Committee on the Global Financial System
CBDC	- Central Bank Digital Currency	CGRA	- Currency and Gold Revaluation Account
CBDT	- Central Board of Direct Taxes	CIBIL	- Credit Information Bureau (India) Limited
CBIC	- Central Board of Indirect Taxes and Customs	CiC	- Currency in Circulation
CBP	- Capacity Building Programme	CICERO	- Centre for International Climate Research
CBSE	- Central Board of Secondary Education	CII	- Critical Information Infrastructure
CBSL	- Central Bank of Sri Lanka	CIIE	- Centre for Innovation Incubation and Entrepreneurship
CC	- Cash Credit	CIMS	- Centralised Information Management System
CCB	- Committee of the Central Board	CISBI	- Centralised Information System for Banking Infrastructure
CCBs	- Central Cooperative Banks	CISCE	- Council for the Indian School Certificate Examinations
CCIL	- Clearing Corporation of India Limited	CISO	- Chief Information Security Officer
CCIR	- Comprehensive Credit Information Repository	CKYCR	- Central KYC Records Registry
CCO	- Chief Compliance Officer	CLS	- Continuous Linked Settlement
CCP	- Central Counterparty	CMBs	- Cash Management Bills
CCS	- Consumer Confidence Survey	CMIE	- Centre for Monitoring Indian Economy
CDES	- Currency Distribution and Exchange Scheme		
CDs	- Certificates of Deposit		
CDBMS	- Centralised Database Management System		
CEO	- Chief Executive Officer		

SELECT ABBREVIATIONS

CMS	- Complaint Management System	CSAA	- Control Self-Assessment Audit
CODs	- Central Office Departments	CSBD	- Corporate Strategy and Budget Department
CoF	- Card-on-File	CSF	- Consolidated Sinking Fund
CoFT	- Card-on-File Tokenisation	CSI	- Current Situation Index
CoPI	- Consumer Protection Index	CSII	- Colour Shift Intaglio Ink
COR	- Certificate of Registration	CSS	- Centrally Sponsored Scheme
CoS	- College of Supervisors	CTS	- Cheque Truncation System
CP	- Consumer Pyramid	CU	- Capacity Utilisation
CPFIR	- Central Payments Fraud Information Registry	CUB	- Closed User Group
CPHS	- Consumer Pyramid Expenditure Survey	CwP	- Currency with the Public
CPI	- Consumer Price Index	DBIE	- Database on Indian Economy
CPI-AL	- CPI for Agricultural Labourers	DBT	- Direct Benefit Transfer
CPI-IW	- CPI for Industrial Workers	DBU	- Digital Banking Unit
CPI-RL	- CPI for Rural Labourers	DCCBs	- District Central Cooperative Banks
CPMI-IOSCO	- Committee on Payments and Market Infrastructures- International Organisation of Securities Commissions	DDs	- Demand Drafts
CPs	- Commercial Papers	DEA	- Depositors' Education and Awareness
CPS	- Centralised Payment System	DEAF	- Depositor Education Awareness Fund
CPSEs	- Central Public Sector Enterprises	DEIO	- Department of External Investments and Operations
CPWD	- Central Public Works Department	DEPR	- Department of Economic and Policy Research
CRA	- Contingent Reserve Arrangement	DFI	- Development Financial Institution
CRE-RH	- Commercial Real Estate - Residential Housing	DGBA	- Department of Government and Bank Accounts
CRILC	- Central Repository of Information on Large Credits	DGFT	- Directorate General of Foreign Trade
CRO	- Chief Risk Officer	DICGC	- Deposit Insurance and Credit Guarantee Corporation
CRPC	- Centralised Receipt and Processing Centre	DIF	- Deposit Insurance Fund
CRAR	- Capital to Risk-Weighted Assets Ratio	DIS	- Deposit Insurance System
CRR	- Cash Reserve Ratio	DISCOM	- Distribution Companies
		DIT	- Department of Information Technology

SELECT ABBREVIATIONS

DLP	- Digital Lending Partner	EMDEs	- Emerging Market and Developing Economies
DoC	- Department of Communication	EMEs	- Emerging Market Economies
DoR	- Department of Regulation	EoI	- Expression of Interest
DoS	- Department of Supervision	EOL	- Exchange of Letter
DPPF	- Digital Payments Protection Fund	EPFO	- Employees' Provident Fund Organisation
DPI	- Digital Payments Index	ER&D	- Engineering Research and Design
DPSS	- Department of Payment and Settlement Systems	ERM	- Enterprise-wide Risk Management
DR	- Disaster Recovery	ETCD	- Exchange Traded Currency Derivatives
DSIM	- Department of Statistics and Information Management	ETP	- Electronic Trading Platform
e₹	- Digital Rupee	EU	- European Union
EAP	- Employee Assistance Programme	EWI	- Early Warning Indicator
e-BAAT	- Electronic Banking Awareness and Training	EWS	- Early Warning Signals
EBITDA	- Earnings Before Interest, Taxes, Depreciation and Amortisation	FAE	- First Advance Estimates
EBLR	- External Benchmark-based Lending Rate	FAQs	- Frequently Asked Questions
EBR	- Element-Based Repository	FAR	- Fully Accessible Route
ECB	- External Commercial Borrowings	FALLCR	- Facility to Avail Liquidity for Liquidity Coverage Ratio
EC/EDI	- Electronic Commerce/Electronic Data interchange	FBIL	- Financial Benchmark India Pvt. Ltd.
ECL	- Expected Credit Loss	FC	- Financial Conglomerate
ECLGS	- Emergency Credit Line Guarantee Scheme	FC	- Finance Commission
ECS	- Electronic Clearing Service	FCA	- Foreign Currency Asset
EDC	- Executive Directors' Committee	FCBD	- Finance and Central Bank Deputies
EDDPE	- Expanding and Deepening of Digital Payment Ecosystem	FCB	- Foreign Central Bank
EFD	- Enforcement Department	FCNR(B)	- Foreign Currency Non-Resident Account (Bank)
EFI	- External Funded Institutions	FCS-OIS	- Foreign Currency Settled-Overnight Indexed Swap
EGRC	- Enterprise Governance Risk and Compliance	FCVA	- Foreign Exchange Forward Contracts Valuation Account
EKP	- Enterprise Knowledge Portal	FDI	- Foreign Direct Investment
EL	- Expected Loss	FE	- Final Estimate

SELECT ABBREVIATIONS

FED	- Foreign Exchange Department	FSB	- Financial Stability Board
FEMA	- Foreign Exchange Management Act	FSDC	- Financial Stability and Development Council
FER	- Foreign Exchange Reserves	FSDC-SC	- Financial Stability and Development Council - Sub-Committee
FI-Index	- Financial Inclusion Index	FSR	- Financial Stability Report
FIs	- Financial Intermediaries	FSU	- Financial Stability Unit
FICNs	- Fake Indian Currency Notes	FSWM	- Financially Sound and Well Managed
FIDD	- Financial Inclusion and Development Department	FTP	- Foreign Trade Policy
FIF	- Financial Inclusion Fund	FWG	- Framework Working Group
FI-Index	- Financial Inclusion Index	G-20	- Group of Twenty
FinTech	- Financial Technology	G-24	- Group of Twenty-Four
FIP	- Financial Information Provider	G-30	- Group of Thirty
FIU	- Financial Information User	GBP	- Green Bond Principles
FLA	- Foreign Liabilities and Assets	GCC	- Gulf Cooperation Council
FLCs	- Financial Literacy Centres	GCCs	- General Credit Cards
FLW	- Financial Literacy Week	GCF	- Gross Capital Formation
FMCG	- Fast Moving Consumer Goods	GCM	- Governance and Compliance Manager
FMCBG	- Finance Ministers and Central Bank Governors	GDP	- Gross Domestic Product
FMOD	- Financial Markets Operations Department	GENCOs	- Generation Companies
FMR	- Fraud Monitoring Return	GFCE	- Government Final Consumption Expenditure
FMRD	- Financial Markets Regulation Department	GFCF	- Gross Fixed Capital Formation
FMRS	- Fraud Risk Management System	GFD	- Gross Fiscal Deficit
FOMC	- Federal Open Market Committee	GFSN	- Global Financial Safety Net
Forex	- Foreign Exchange	GFWC	- Green Finance Working Committee
FPI	- Foreign Portfolio Investment	GIFs	- Graphics Interchange Formats
FPOs	- Follow-on Public Offers	GIFT-City	- Gujarat International Finance Tec-City
FPS	- Fast Payment Systems	GLP	- Gross Loan Portfolio
FRBs	- Floating Rate Bonds	GNDI	- Gross National Disposable Income
FRM	- Fraud Risk Mitigation	GNPA	- Gross Non-Performing Asset
FRRR	- Fixed Rate Reverse Repo		
FSAP	- Financial Sector Assessment Programme		

SELECT ABBREVIATIONS

GoI	- Government of India	IDMD	- Internal Debt Management Department
GPFI	- Global Partnership for Financial Inclusion	IEAI	- Inflation Expectations Anchoring Index
GRF	- Guarantee Redemption Fund	IFA	- International Financial Architecture
GRIHA	- Green Rating for Integrated Habitat Assessment	IFA WG	- International Financial Architecture Working Group
GSDP	- Gross State Domestic Product	IFC	- International Finance Corporation
GST	- Goods and Services Taxes	IFR	- Investment Fluctuation Reserves
GSTR	- GST Returns	IFRS	- International Financial Reporting Standards
GSTN	- Goods and Services Tax Network	IFSCA	- International Financial Services Centres Authority
G-secs	- Government Securities	IFSC	- Indian Financial System Code
GVA	- Gross Value Added	IFTAS	- Indian Financial Technologies and Allied Services
GVCs	- Global Value Chains	IGBC	- Indian Green Building Council
GW	- Gigawatt	IGIDR	- Indira Gandhi Institute of Development Research
HFCs	- Housing Finance Companies	IIBM	- Indian Institute of Bank Management
HFIs	- High Frequency Indicators	IIFC	- India Infrastructure Finance Company
HQLA	- High Quality Liquid Asset	IIBX	- India International Bullion Exchange
HRMD	- Human Resource Management Department	IIP	- Index of Industrial Production
HRM-SC	- Human Resource Management Sub-Committee	IMD	- India Meteorological Department
HS	- Harmonised System	IMF	- International Monetary Fund
HTM	- Held to Maturity	IMFC	- International Monetary and Financial Committee
IADI	- International Association of Deposit Insurers	IMPS	- Immediate Payment Service
IBA	- Indian Banks' Association	INB	- Internet Banking
IBU	- IFSC Banking Units	Ind-AS	- Indian Accounting Standards
ICCW	- Interoperable Card-less Cash Withdrawal	InFiNet	- Indian Financial Network
ICEGATE	- Indian Customs Electronic Gateway	INR	- Indian Rupee
ICMA	- International Capital Markets Association	IO	- Internal Ombudsman
ICT	- Information and Communication Technology		
ID	- International Department		

SELECT ABBREVIATIONS

IoRS	- Inter-Operable Regulatory Sandbox	KRIs	- Key Risk Indicators
IOS	- Industrial Outlook Survey	kWp	- Kilowatts Peak
IoT	- Internet of Things	KYC	- Know Your Customer
IPL	- Indian Premier League	LABs	- Local Area Banks
IPO	- Initial Public Offering	LAF	- Liquidity Adjustment Facility
IRA	- Investment Revaluation Accounts	LBMA	- London Bullion Market Association
IRACP	- Income Recognition, Asset Classification and Provisioning	LCR	- Liquidity Coverage Ratio
IRA-FS	- Investment Revaluation Account-Foreign Securities	LEF	- Large Exposure Framework
IRA-RS	- Investment Revaluation Account-Rupee Securities	LEI	- Legal Entity Identifier
IRD	- Interest Rate Derivatives	LEs	- Legal Entities
IRDAI	- Insurance Regulatory and Development Authority of India	LFPR	- Labour Force Participation Rate
IRIS	- Integrated Risk Monitoring and Incident Reporting System	LIBOR	- London Inter-Bank Offered Rate
IRRS	- Integrated Rajbhasha Reporting System	LMI	- Low and Middle-Income
IRS	- Interest Rate Swap	LPA	- Long Period Average
iSOC	- Integrated Security Operation Centre	LPG	- Liquefied Petroleum Gas
ISPI	- Index of Supply Chain Pressures for India	LPS	- Late Payment Surcharge
IT	- Information Technology	LPSS	- Lightweight Payment and Settlement System
ITBS	- Information Technology, Telecom and Business Services	LRS	- Liberalised Remittance Scheme
IT-SC	- Information Technology Sub-Committee	LSF	- Late Submission Fee
ITBs	- Intermediate Treasury Bills	M ₃	- Money Supply
IVRS	- Inter-active Voice Response System	MAF	- Medical Assistance Fund
IWG	- Internal Working Group	MANI	- Mobile Aided Note Identifier
KLEMS	- Capital(K), Labour(L), Energy(E), Material(M) and Services(S)	MAS	- Monetary Authority of Singapore
KCC	- Kisan Credit Card	MCA	- Ministry of Corporate Affairs
KMP	- Key Managerial Personnel	MCLR	- Marginal Cost of Funds-based Lending Rate
		MCV	- Mobile Coin Van
		MDs	- Master Directions
		ME	- Mutual Evaluation
		MFIs	- Microfinance Institutions
		MGNREGS	- Mahatma Gandhi National Rural Employment Guarantee Scheme
		MIBOR	- Mumbai Interbank Offered Rate
		MIFOR	- Mumbai Interbank Forward Outright Rate

SELECT ABBREVIATIONS

MMA	- Maldives Monetary Authority	NCFE	- National Centre for Financial Education
MMIFOR	- Modified MIFOR	NCGTC	- National Credit Guarantee Trustee Company Ltd.
MIS	- Management Information System	NCIIPC	- National Critical Information Infrastructure Protection Centre
ML	- Machine Learning	NDA	- Net Domestic Assets
MM	- Money Multiplier	NDCs	- Nationally Determined Contributions
MNBCs	- Miscellaneous Non-Banking Companies	NDI	- Non-Debt Instrument
MoF	- Ministry of Finance	NDTL	- Net Demand and Time Liabilities
MoSPI	- Ministry of Statistics and Programme Implementation	NEER	- Nominal Effective Exchange Rate
MoU	- Memorandum of Understanding	NEFT	- National Electronic Funds Transfer
MPC	- Monetary Policy Committee	NeTC	- National Electronic Toll Collection
MSF	- Marginal Standing Facility	NETS	- Network for Electronic Transfers
MSME	- Micro, Small and Medium Enterprises	NFA	- Net Foreign Assets
MSPs	- Minimum Support Prices	NFC	- Non-Food Credit
MTDS	- Medium-Term Debt Management Strategy	NFS	- National Financial Switch
MTF	- Medium-Term Framework	NFSA	- National Food Security Act
MTSS	- Money Transfer Service Schemes	NGFS	- Network for Greening of the Financial System
NABARD	- National Bank for Agriculture and Rural Development	NGTA	- Next Generation Treasury Application
NACH	- National Automated Clearing House	NHB	- National Housing Bank
NBFC	- Non-Banking Financial Company	NIAP	- Nationwide Intensive Awareness Programme
NBFC-BL	- NBFC Base Layer	NIBM	- National Institute of Bank Management
NBFC-ML	- NBFC Middle Layer	NIM	- Net Interest Margin
NBFC-UL	- NBFC Upper Layer	NIPL	- NPCI International Private Limited
NBFC-TL	- NBFC Top Layer	NISM	- National Institute of Securities Markets
NBFC-ND	- Non-Deposit taking NBFCs	NLP	- Natural Language Processing
NBFI	- Non-Banking Financial Institutions	NLP	- National Logistics Policy
NCCDs	- Non-Centrally Cleared Derivatives		
NCERT	- National Council of Educational Research and Training		

SELECT ABBREVIATIONS

NNML	- Net Non-Monetary Liabilities	OPEC	- Organisation of Petroleum Exporting Countries
NNPA	- Net Non-Performing Assets	ORBIOs	- Offices of the Reserve Bank of India Ombudsmen
NOC	- No Objection Certificate	OTC	- Over the Counter
NOF	- Net Owned Funds	PAs	- Payment Aggregators
NPA	- Non-Performing Assets	PADO	- Public Administration, Defence and Other Services
NPCI	- National Payments Corporation of India	PAT	- Profit After Tax
NPE	- Non-Performing Exposures	PBs	- Payments Banks
NRA	- National Risk Assessment	PCA	- Prompt Corrective Action
NRB	- Nepal Rastra Bank	PCE	- Personal Consumption Expenditure
NRC	- Nomination and Remuneration Committee	PCR	- Provisioning Coverage Ratio
NRE	- Non-Resident External	PDs	- Primary Dealers
NRIs	- Non-Resident Indians	PDS	- Public Distribution System
NRO	- Non-Resident Ordinary	PFCE	- Private Final Consumption Expenditure
NSAs	- National Supervisory Authorities	PFCVA	- Provision for Forward Contracts Valuation Account
NSE	- National Stock Exchange	PFMIs	- Principles for Financial Market Infrastructure
NSFE	- National Strategy for Financial Education	PFMS	- Public Financial Management System
NSFI	- National Strategy for Financial Inclusion	PFRDA	- Pension Fund Regulatory and Development Authority
NSSF	- National Small Savings Fund	PIDF	- Payments Infrastructure Development Fund
NSO	- National Statistical Office	PLFS	- Periodic Labour Force Survey
OBC	- Other Backward Classes	PLI	- Production-Linked Incentive
OBICUS	- Order Books, Inventories and Capacity Utilisation Survey	PMGKAY	- Pradhan Mantri Garib Kalyan Anna Yojana
OD	- Overdraft	PMI	- Purchasing Managers' Index
ODR	- Online Dispute Resolution	PML	- Prevention of Money Laundering
OECD	- Organisation for Economic Co-operation and Development	PMUY	- Pradhan Mantri Ujjwala Yojana
OFCB	- Overseas Foreign Currency Borrowing	PNCPS	- Perpetual Non-Cumulative Preference Shares
OI	- Overseas Investment	PPAC	- Petroleum Planning and Analysis Cell
OIS	- Overnight Indexed Swap		
OLTAS	- Online Tax Accounting System		
OMO	- Open Market Operation		
OMT	- Offsite Monitoring Template		

SELECT ABBREVIATIONS

POL	- Petroleum, Oil and Lubricants	RCG-Asia	- Regional Consultative Group- Asia
POs	- Payment Orders		
PoS	- Point of Sale	RDA	- Rupee Drawing Arrangement
PPIs	- Prepaid Payment Instruments	RDBs	- Rupee-Denominated Bonds
PRAKALP	- Pratyaksh Kar Lekhankan Pranali	RE	- Revised Estimates
Pr. CCA	- Principal Chief Controller of Accounts	ReBIT	- Reserve Bank Information Technology Private Limited
PSBs	- Public Sector Banks	RECO	- Revenue Expenditure to Capital Outlay
PSL	- Priority Sector Lending	REs	- Regulated Entities
PSLCs	- Priority Sector Lending Certificates	RF	- Restructuring Framework
PSOs	- Payment System Operators	RFCA	- Revaluation of Forward Contracts Account
PSS	- Payment and Settlement Systems	RFID	- Radio Frequency Identification
PSUs	- Public Sector Undertakings	RFP	- Request for Proposal
PVBs	- Private Banks	RM	- Reserve Money
PWBD	- Persons with Benchmark Disabilities	RMAB	- Royal Monetary Authority of Bhutan
QCVM	- Quick Response code-based Coin Vending Machine	RMC	- Risk Monitoring Committee
QIP	- Qualified Institutional Placement	RMD	- Risk Monitoring Department
QR	- Quick Response	RMI	- Raw Material Inventory
RA	- Recovery Agents	RoA	- Return on Assets
RAD	- Risk Analysis Division	RoDTEP	- Remission of Duties and Taxes on Exported Products
RAM-OR	- Risk Assessment Methodology for Operational Risk	RoE	- Return on Equity
RAR	- Risk Assessment Report	ROs	- Regional Offices
RBA	- Risk-Based Approach	RPA	- Robotic Process Automation
RBI	- Reserve Bank of India	RR	- Risk Register
RBIA	- Risk Based Internal Audit	RRA	- Regulations Review Authority
RBIH	- Reserve Bank Innovation Hub	RRBs	- Regional Rural Banks
RB-IOS	- Reserve Bank-Integrated Ombudsman Scheme	RS	- Regulatory Sandbox
RBR	- Return-Based Repository	RTGS	- Real Time Gross Settlement
RCA	- Root Cause Analysis	RTI	- Right to Information
RCB	- Rural Cooperative Bank	RTL	- Risk Tolerance Limits
		RTP	- Reserve Tranche Position
		RWA	- Risk Weighted Assets

SELECT ABBREVIATIONS

SAA	- Swap Amortisation Account	SFWG	- Sustainable Finance Working Group
SAs	- Statutory Auditors		
SAAR	- Seasonally Adjusted Annualised Rate	SGrBs	- Sovereign Green Bonds
SAARC	- South Asian Association for Regional Cooperation	SGSs	- State Government Securities
SAED	- Special Additional Excise Duty	SGST	- States' Goods and Services Tax
SAP	- Systems Applications and Products	SHGs	- Self-Help Groups
SARTTAC	- South Asia Regional Training and Technical Assistance Centre	SINE	- Society for Innovation and Entrepreneurship
SAS	- Statistical Analytics System	SIOS	- Services and Infrastructure Outlook Survey
SATARC	- Security Automation, Threat Analysis and Response Centre	SIP	- Systematic Investment Plan
SBI	- State Bank of India	SLBC	- State Level Bankers' Committee
SBR	- Scale-Based Regulation	SLCCs	- State Level Coordination Committees
SBS	- Shredding and Briquetting Systems	SLR	- Statutory Liquidity Ratio
SC	- Scheduled Caste	SMA	- Special Mention Account
SCBs	- Scheduled Commercial Banks	SMCC	- Social Media Command Centre
SDF	- Special Drawing Facility/ Standing Deposit Facility	SoC	- Statement of Co-operation
SDG	- Sustainable Development Goals	SOC	- Security Operations Centre
SDLs	- State Development Loans	SOFR	- Secured Overnight Financing Rate
SDMX	- Statistical Data and Metadata Exchange	SOP	- Standard Operating Procedure
SDRs	- Special Drawing Rights	SPDs	- Standalone Primary Dealers
SDS	- Step-Down Subsidiary	SPE	- Special Purpose Entity
SEA	- Solvent Extractors' Association of India	SPECTRA	- Software Platform for External Commercial Borrowings and Trade Credits Reporting and Approval
SEs	- Supervised Entities	SPMCIL	- Security Printing and Minting Corporation of India Limited
SEACEN	- South East Asian Central Banks	SRO	- Self-Regulatory Organisation
SEBI	- Securities and Exchange Board of India	SSAF	- Securitisation of Stressed Assets Framework
SEZ	- Special Economic Zone	S-SC	- Strategy Sub-Committee
SFBs	- Small Finance Banks	SSCI	- Services Sector Composite Index
SFDB	- SAARCFINANCE database	SSMs	- Senior Supervisory Managers
SFMS	- Structured Financial Messaging System	ST	- Scheduled Tribe
		STC	- Short-term Trade Credit

SELECT ABBREVIATIONS

StCBs	- State Cooperative Banks	USA	- United States of America
SWIFT	- Society for Worldwide Interbank Financial Telecommunication	USD	- US Dollar
SWM	- South-West Monsoon	UTs	- Union Territories
TA	- Technical Assistance	UTI	- Unique Transaction Identifier
TAC	- Technical Advisory Committee	UTLBCs	- Union Territory Level Bankers' Committees
TACS	- Technical Advisory Committee on Surveys	VAPT	- Vulnerability Assessment and Penetration Testing
TAT	- Turn-Around Time	VAT	- Value Added Tax
T-Bills	- Treasury Bills	VM	- Variation Margin
TEs	- Training Establishments	VOICE	- Voicing Opinion to Inspire, Contribute and Excel
TIN	- Tax Information Network	VRR	- Voluntary Retention Route/ Variable Rate Repo
TOL/ATNW Ratio	- Total Outside Liabilities-Adjusted Tangible Net Worth Ratio	VRRR	- Variable Rate Reverse Repo
TRQ	- Tariff Rate Quota	WACR	- Weighted Average Call Rate
TRs	- Trade Repositories	WADTDR	- Weighted Average Domestic Term Deposit Rate
TReDS	- Trade Receivables Discounting System	WALR	- Weighted Average Lending Rate
TSA	- Treasury Single Account	WAM	- Weighted Average Maturity
TSCAs	- Time-Sensitive Critical Activities	WAS	- Weighted Average Spread
UCBs	- Urban Cooperative Banks	WAY	- Weighted Average Yield
UDAY	- Ujjwal DISCOM Assurance Yojana	WEO	- World Economic Outlook
UFCE	- Unhedged Foreign Currency Exposure	WGDL	- Working Group on Digital Lending
UFR	- Unified Fraud Reporting	WLA	- White Label ATM
UID	- Unique Identification	WLAO	- White Label ATM Operators
UIDF	- Urban Infrastructure Development Fund	WMA	- Ways and Means Advances
UK	- United Kingdom	WPI	- Wholesale Price Index
UNCCI	- Unorganised Sector Composite Coincident Index	WPR	- Worker Population Ratio
UNGA	- United Nations General Assembly	WTO	- World Trade Organisation
UPI	- Unified Payments Interface	XBRL	- eXtensible Business Reporting Language
		ZIs	- Zonal Inspectorates
		ZTCs	- Zonal Training Centres

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