

LIST OF ABBREVIATIONS

ABCP	- Asset Backed Commercial Paper	BCP	- Business Continuity Planning
ABSs	- Asset Backed Securities	BCSBI	- Banking Codes and Standards Board of India
ACH	- Automated Clearing Houses	BCTT	- Banking Cash Transaction Tax
ACU	- Asian Clearing Union	BFS	- Board for Financial Supervision
ACU	- Additional Competitive Underwriting	BIA	- Basic Indicator Approach
ADB	- Asian Development Bank	BIFR	- Board for Industrial and Financial Reconstruction
ADR	- Asset Development Reserve	BIS	- Bank for International Settlements
ADRs	- American Depository Receipts	BLA	- Bond Ledger Account
ADs	- Authorised Dealers	BoP	- Balance of Payments
ADWRS	- Agricultural Debt Waiver and Debt Relief Scheme	BOS	- Banking Ombudsman Scheme
AFC	- Asset Finance Company	BPL	- Below Poverty Line
AFI	- Annual Financial Inspection	BPLR	- Benchmark Prime Lending Rate
AFS	- Available for Sale	BPO	- Business Process Outsourcing
AIBP	- Accelerated Irrigation Benefit Programme	BPSS	- Board for Regulation and Supervision of Payment and Settlement Systems
AIDIS	- All India Debt and Investment Survey	BRBNMPL	- Bharatiya Reserve Bank Note Mudran Private Limited
AIFI	- All India Financial Institution	BSE	- The Stock Exchange, Mumbai
AIRB	- Advanced Internal Rating Based Approach	BSR	- Basic Statistical Returns
ALD	- Aggregate Liability to Depositors	BTC	- Bankers' Training College
ALM	- Asset-Liability Management	CA	- Concurrent Audit
AMA	- Advanced Measurement Approach	CAB	- College of Agricultural Banking
AMCs	- Authorised Money Changers	CAPIO	- Central Assistant Public Information Officer
AML	- Anti-Money Laundering	CBLO	- Collateralised Borrowing and Lending Obligation
AMP	- Advanced Measurement Approach	CBS	- Consolidated Banking Statistics
AMPIs	- Aggregated Micro-Prudential Indicators	CBS	- Core Banking System
ANBC	- Adjusted Net Bank Credit	CCC	- Central Complaints Committee
APL	- Above Poverty Line	CCEA	- Cabinet Committee on Economic Affairs
APM	- Administered Price Mechanism	CCIL	- Clearing Corporation of India Limited
ARC	- Asset Reconstruction Company	CCP	- Central Counter Party
AS	- Accounting Standard	CCRS	- Currency Chest Reporting System
ASEAN	- Association of South East Asian Nations	CD	- Certificate of Deposit
ATB	- Auction Treasury Bill	CDBMS	- Centralised Data Base Management System
ATM	- Automated Teller Machine	CDOs	- Collateralised Debt Obligations
BCs	- Business Correspondents		
BCBS	- Basel Committee on Banking Supervision		

LIST OF ABBREVIATIONS

CDR	- Corporate Debt Restructuring	CRCS	- Central Registrar of Co-operative Societies
CDSs	- Credit Default Swaps	CRR	- Cash Reserve Ratio
CENVAT	- Central Value Added Tax	CRT	- Credit - Risk Transfer
CFCAC	- Committee on Fuller Capital Account Convertibility	CSAA	- Control Self Assessment Audit
CFES	- Centralised Funds Enquiry System	CSF	- Consolidated Sinking Fund
CFMS	- Centralised Funds Management System	CSGL	- Constituents' Subsidiary General Ledger
CFT	- Combating Financing of Terrorism	CSO	- Central Statistical Organisation
CFTS	- Centralised Funds Transfer System	CSR	- Corporate Social Responsibility
CGRA	- Currency and Gold Revaluation Account	CST	- Central Sales Tax
CIB	- Capital Indexed Bond	CTR	- Cash Transaction Report
CIBIL	- Credit Information Bureau of India Limited	CTS	- Cheque Truncation System
CIC	- Central Information Commissioner	CTT	- Commodities Transaction Tax
CICTAB	- Center for International Co-operation and Training in Agricultural Banking	CVD	- Countervailing Duty
CLCC	- Central Level Coordination Committee	CVPS	- Currency Verification and Processing System
CME	- Capital Market Exposure	DAD	- Deposit Accounts Department
CMIS	- Currency Management Information System	DAPM	- Department of Administration and Personnel Management
COMORS	- Compliance Monitoring and Reporting System	DBIE	- Database on Indian Economy
CoR	- Certificate of Registration	DBOD	- Department of Banking Operations and Development
CP	- Commercial Paper	DBS	- Department of Banking Supervision
CPADS	- Centralised Public Accounts Department System	DCC	- District Consultative Committee
CPC	- Cheque Processing Centre	DCCB	- District Central Cooperative Bank
CPDO	- Centralised Public Debt Office	DCM	- Department of Currency Management
CPI	- Consumer Price Index	DCRF	- Debt Consolidation and Relief Facility
CPI-IW	- Consumer Price Index for Industrial Workers	DDP	- District Development Programme
CPIO	- Chief Public Information Officer	DDT	- Dividend Distribution Tax
CPPAPS	- Committee on Procedures and Performance Audit on Public Services	DEAP	- Department of Economic Analysis and Policy
CPR	- Consolidated Prudential Return	DEBC	- Department of Expenditure and Budgetary Control
COSMOS	- Centralised Off-Site Monitoring System	DEIO	- Department of External Investments and Operations
CR	- Contingency Reserve	DEPB	- Duty Entitlement Pass Book
CRAR	- Capital to Risk-Weighted Assets Ratio	DESACS	- Department of Statistical Analysis and Computer Services
CRB	- Commodity Research Bureau	DFEC	- Duty Free Entitlement Certificate
CRC	- The Complaints Redressal Cell	DFHI	- Discount and Finance House of India
CRF	- Calamity Relief Fund		

LIST OF ABBREVIATIONS

DFIs	- Development Finance Institutions	ECS	- Electronic Clearing Services
DFRC	- Duty Free Replenishment Certificate	EDC	- Executive Directors' Committee
DGBA	- Department of Government and Bank Accounts	EDI	- Entrepreneurship Development Institute
DGCI&S	- Directorate General of Commercial Intelligence and Statistics	EDI	- Electronic Data Interchange
DGFT	- Directorate General of Foreign Trade	EEA	- Exchange Equalisation Account
DICGC	- Deposit Insurance and Credit Guarantee Corporation	EEFC	- Exchange Earners' Foreign Currency
DIP	- Disclosure and Investor Protection	EEPC	- Engineering Export Promotion Council
DIT	- Department of Information Technology	EFT	- Electronic Funds Transfer
DLCC	- District Level Consultative Committee	EIA	- Energy Information Administration
DMA	- Direct Marketing Agent	EKMS	- Enterprise Knowledge Management System
DMIS	- Document Management Information System	EMDEs	- Emerging Market and Developing Economics
DNBS	- Department of Non-Banking Supervision	EMEs	- Emerging Market Economies
DOC	- Department of Communication	EOU	- Export Oriented Unit
DoT	- Department of Telecommunications	EPCG	- Export Promotion Capital Goods
DPAP	- Drought Prone Area Programme	ESOP	- Employees Stock Option Plan
DR	- Disaster Recovery	EU	- European Union
DRG	- Development Research Group	FAQs	- Frequently Asked Questions
DRI	- Differential Rate of Interest	FBT	- Fringe Benefit Tax
DRS	- Disaster Recovery System	FCA	- Foreign Currency Assets
DRT	- Debt Recovery Tribunal	FCAC	- Fuller Capital Account Convertibility
DSA	- Direct Selling Agent	FCCB	- Foreign Currency Convertible Bond
DSB	- Designated Settlement Banks	FCI	- Food Corporation of India
DSIM	- Department of Statistics and Information Management	FCNR(B)	- Foreign Currency Non-Resident (Banks)
DSS	- Debt Swap Scheme	FCRA	- Forward Contract Regulation Act
DTA	- Domestic Tariff Area	FDI	- Foreign Direct Investment
DTL	- Demand and Time Liabilities	FED	- Foreign Exchange Department
DvP	- Delivery <i>versus</i> Payment	FEDAI	- Foreign Exchange Dealers' Association of India
EAD	- Exposure at Default	FEMA	- Foreign Exchange Management Act
EBT	- Electronic Benefit Transfer	FFMCs	- Full Fledged Money Changers
ECBs	- External Commercial Borrowings	FIF	- Financial Inclusion Fund
ECB	- European Central Bank	FIIIs	- Foreign Institutional Investors
ECBC	- Energy Conservation Building Code	FIMMDA	- Fixed Income Money Market and Derivatives Association of India
ECR	- Export Credit Refinance	FIPB	- Foreign Investment Promotion Board
		FIRB	- Foundation Internal Rating Based

LIST OF ABBREVIATIONS

FIIs	- Financial Institutions	GoI	- Government of India
FITF	- Financial Inclusion Technology Fund	GRF	- Guarantee Redemption Fund
FLCC	- Financial Literacy and Credit Counseling Centre	GS	- Government Securities
FIU-IND	- Financial Intelligence Unit-India	GSDP	- Gross State Domestic Product
FMC	- Forward Market Commission	GST	- Goods and Services Tax
FMD	- Financial Markets Department	HFCs	- Housing Finance Companies
FMS	- Focus Market Scheme	HFT	- Held for Trading
FNVC	- Forged Note Vigilance Cell	HLAC	- High Level Advisory Committee
FOB	- Free on Board	HRDD	- Human Resources Development Department
FOMC	- Federal Open Market Committee	HRMS	- Human Resources Management System
FPOs	- Follow-on Public Offers	HTM	- Held to Maturity
FPS	- Focus Product Scheme	HUF	- Hindu Undivided Family
FRA	- Forward Rate Agreement	IAS	- Integrated Accounting System
FRB	- Floating Rate Bond	IASC	- Inspection and Audit Sub-Committee
FRBM	- Fiscal Responsibility and Budget Management	IBA	- Indian Banks' Association
FRL	- Full Reservoir Level	IBL	- Inter-Bank Liabilities
FRL	- Fiscal Responsibility Legislation	IBS	- International Banking Statistics
FSA	- Financial Services Authority	ICAAP	- Internal Capital Adequacy Assessment Process
FSF	- Financial Stability Forum	ICAI	- Institute of Chartered Accountants of India
FST	- Financial Sector Technology	ICC	- International Credit Card
FTIs	- Fast Track Issues	ICCOMS	- Integrated Computerised Currency Operation and Management System
FTP	- Financial Transaction Plan	ICOR	- Incremental Capital-Output Ratio
GAAP	- Generally Accepted Accounting Principles	ICP	- International Comparison Programme
GATS	- General Agreement on Trade in Services	ICT	- Information and Communication Technology
GB	- Giga-bytes	IDBI	- Industrial Development Bank of India
GCC	- General Credit Card	IDL	- Intra-Day Liquidity
GDP	- Gross Domestic Product	IDMD	- Internal Debt Management Department
GDR	- Global Depository Receipt	IDR	- Indian Depository Receipt
GDS	- Gross Domestic Saving	IDRBT	- Institute for Development and Research in Banking Technology
GFCF	- Gross Fixed Capital Formation	IEA	- International Energy Agency
GFD	- Gross Fiscal Deficit	IES	- Integrated Establishment System
GIPSA	- General Insurer's (Public Sector) Association of India	IFC	- International Finance Corporation
GLC	- General Line of Credit	IGIDR	- Indira Gandhi Institute of Development Research
GNP	- Gross National Product		

LIST OF ABBREVIATIONS

IIBF	- Indian Institute of Banking and Finance	LAF	- Liquidity Adjustment Facility
IIBI	- Industrial Investment Bank of India Ltd.	LAN	- Local Area Network
IIFCL	- India Infrastructure Finance Company Limited	LaR	- Liquidity at Risk
IIM	- Indian Institute of Management	LBS	- Locational Banking Statistics
IIP	- Index of Industrial Production	LC	- Letter of Credit
IIT	- Indian Institute of Technology	LGD	- Loss Given Default
IIUS	- Industrial Infrastructure Upgradation Scheme	LIBOR	- London Inter-Bank Offered Rate
IMA	- Internal Models Approach	LIC	- Life Insurance Corporation of India
IMD	- India Millennium Deposits	LOC	- Letter of Comfort
IMF	- International Monetary Fund	LPG	- Liquefied Petroleum Gas
IMFC	- International Monetary and Financial Committee	LPA	- Long Period Average
INFINET	- Indian Financial Network	LRS	- Liberalised Remittance Scheme
IPC	- Irrevocable Payment Commitments	LTV	- Loan to Value
IPDI	- Innovative Perpetual Debt Instrument	LVPS	- Large Value Payment Systems
IPO	- Initial Public Offering	M&A	- Merger and Acquisition
IPP	- Independent Power Producers	MASI	- Management Audit Systems Inspection
IRB	- Internal Rating Based	MAT	- Minimum Alternate Tax
IRDA	- Insurance Regulatory and Development Authority	MBC	- Mutual Benefit Companies (Potential Nidhi)
IRDs	- Interest Rate Derivatives	MBFC	- Mutual Benefit Financial Companies (Notified Nidhis)
IRF	- Interest Rate Future	MBS	- Mortgage-Backed Securities
IRS	- Interest Rate Swap	MEI	- Macro Economic Indicators
IS	- Information System	MEP	- Minimum Export Price
ISMS	- Information Security Management System	MF	- Mutual Fund
ISO	- International Organisation for Standardisation	MFI	- Micro Finance Institution
IT	- Information Technology	MGC	- Mortgage Guarantee Company
ITB	- Intermediate Treasury Bill	MICR	- Magnetic Ink Character Recognition
ITES-BPO	- Information Technology Enabled Services and Business Process Outsourcing	MIS	- Management Information System
JNNURM	- Jawaharlal Nehru National Urban Renewal Mission	MMBCS	- Magnetic Media Based Clearing System
JPC	- Joint Parliamentary Committee	MMS	- Multi Modal Settlements
JV	- Joint Venture	MNSB	- Multilateral Net Settlement Batch
KCC	- Kisan Credit Card	MoU	- Memorandum of Understanding
KYC	- Know Your Customer	MPI	- Macro-Prudential Indicator
LAB	- Local Area Bank	MPLS	- Multi Protocol Label Switching
		MPP	- Merchant Power Producers
		MS	- Money Supply (Broad Money)

LIST OF ABBREVIATIONS

MSCI	- Morgan Stanley Capital International	NFFWP	- National Food for Work Programme
MSEs	- Micro and Small Enterprises	NFR	- Non-Financial Reporting
MSMEs	- Micro, Small and Medium Enterprises	NFS	- National Financial Switch
MSP	- Minimum Support Price	NFSM	- National Food Security Mission
MSS	- Market Stabilisation Scheme	NGO	- Non-Government Organisation
MTFP	- Medium Term Fiscal Plan	NHB	- National Housing Bank
MTM	- Marked to Market	NIBM	- National Institute of Bank Management
MTSS	- Money Transfer Service Scheme	NIC	- National Informatics Centre
MUC	- Minimum Underwriting Commitment	NIF	- National Investment Fund
MW	- Mega Watts	NIMC	- National Implementing and Monitoring Committee
NABARD	- National Bank for Agriculture and Rural Development	NMCP	- National Manufacturing Competitiveness Programme
NASSCOM	- National Association of Software and Services Companies	NOC	- No Objection Certificate
NAV	- Net Asset Value	NOF	- Net Owned Funds
NBC	- National Building Code	NPAs	- Non-Performing Assets
NBER	- National Bureau of Economic Research	NPC	- National Payments Council
NBFCs	- Non-Banking Financial Companies	NPS	- New Pension Scheme
NBFIs	- Non-Banking Financial Institutions	NPV	- Net Present Value
NCAER	- National Council of Applied Economic Research	NR(E)RA	- Non-Resident (External) Rupee Account
NCAF	- New Capital Adequacy Framework	NREGF	- National Rural Employment Guarantee Fund
NCC	- National Clearing Cell	NREGS	- National Rural Employment Guarantee Scheme
NDA	- Net Domestic Asset	NRHM	- National Rural Health Mission
NDC	- No Dues Certificate	NRI	- Non-Resident Indian
NDC	- National Development Council	NRNR	- Non-Resident Non-Repatriable
NDNC	- National Do Not Call Registry	NRO	- Non-Resident Ordinary
NDS	- Negotiated Dealing System	NRRDA	- National Rural Road Development Agency
NDS - OM	- Negotiated Dealing System - Order Matching	NSC	- National Statistical Commission
NDTL	- Net Demand and Time Liability	NSDL	- National Securities Depository Limited
NEER	- Nominal Effective Exchange Rate	NSE	- National Stock Exchange
NEFT	- National Electronic Funds Transfer	NSE-MIBOR	- National Stock Exchange-Mumbai Inter-bank Offered Rate
NEP	- National Electricity Policy	NSMs	- Note Sorting Machines
NER	- North - Eastern Region	NSS	- National Settlement System
NFA	- Net Foreign Assets	NSSF	- National Small Saving Fund
NFDC	- National Film Development Corporation	NSSO	- National Sample Survey Organisation
NFEA	- Net Foreign Exchange Assets		

LIST OF ABBREVIATIONS

OBC	- Other Backward Classes	PIO	- Persons of Indian Origin
OBE	- Off- Balance Sheet Exposures	PIT	- Personal Income Tax
OBU	- Off-shore Banking Unit	PKI	- Public Key Infrastructure
OCBs	- Overseas Corporate Bodies	PMEGP	- Prime Minister Employment Generation Programme
ODI	- Overseas Direct Investment	PMLA	- Prevention of Money Laundering Act
OIL	- Oil India Ltd.	PNCPS	- Perpetual Non-Cumulative Preference Shares
OLTAS	- Online Tax Accounting System	POL	- Petroleum, Oil and Lubricants
OMCs	- Oil Marketing Companies	PPP	- Public Private Partnership
OMO	- Open Market Operation	PRIS	- Performance Related Incentive Scheme
OMS	- Open Market Sales	PSBs	- Public Sector Banks
ONGC	- Oil and Natural Gas Commission	PSUs	- Public Sector Undertakings
OPAC	- Online Public Access Catalogue	QIB	- Qualified Institutional Buyer
OPEC	- Organisation of Petroleum Exporting Countries	QII	- Qualified Institutional Investor
ORFS	- Online Returns Filing System	QIP	- Qualified Institutional Placement
OSMOS	- Off-Site Monitoring System	QIS	- Quantitative Impact Study
OSMOS	- Off-Site Monitoring and Surveillance	R&D	- Research and Development
OTC	- Over-the-Counter	RBIA	- Risk-Based Internal Audit
OTCEI	- Over-the-Counter Exchange of India	RBS	- Risk-Based Supervision
OTS	- One-Time Settlement	RBSB	- Reserve Bank Services Board
OWS	- Other Welfare Schemes	RBSC	- Reserve Bank Staff College
P&L	- Profit and Loss	RC	- Reconstruction Company
P/E	- Price-Earnings	RCC	- Regional Complaints Committee
PACS	- Primary Agricultural Credit Society	RCPS	- Redeemable Cumulative Preference Shares
PAD	- Public Accounts Department	RCS	- Registrar of Cooperative Societies
PAIS	- Personal Accident Insurance Scheme	RD	- Revenue Deficit
PAT	- Profit After Tax	RDA	- Rupee Drawing Arrangements
PBT	- Profit Before Tax	RDDB	- Recovery of Debts due to Banks and Financial Institutions
PCA	- Prompt Corrective Action	REER	- Real Effective Exchange Rate
PCPS	- Perpetual Cumulative Preference Shares	RIA	- Right to Information Act
PD	- Probability of Default	RIDF	- Rural Infrastructure Development Fund
PDCF	- Primary Dealer Credit Facility	RIF	- Repository of Inspecting Finding
PDO	- Public Debt Office	RKVY	- Rashtriya Krishi Vikas Yojana
PDs	- Primary Dealers	RNBCs	- Residuary Non-banking Companies
PDS	- Public Distribution System	RNCPS	- Redeemable Non-Cumulative Preference Shares
PFCE	- Private Final Consumption Expenditure		

LIST OF ABBREVIATIONS

RPCD	- Rural Planning and Credit Department	SHGs	- Self-Help Groups
RRBs	- Regional Rural Banks	SIDBI	- Small Industries Development Bank of India
RTGS	- Real Time Gross Settlement	SIPS	- Systemically Important Payment Systems
RTP	- Reserve Tranche Position	SITP	- Scheme for Integrated Textile Parks
RUDESETIs	- Rural Development and Self-Employed Training Institutes	SIVs	- Structured Investment Vehicles
SA	- Standardised Approach	SLAF	- Second Liquidity Adjustment Facility
SAARC	- South Asian Association for Regional Cooperation	SLB	- Securities Lending and Borrowing
SACP	- Special Agricultural Credit Plan	SLBC	- State Level Bankers' Committee
SAFTA	- South Asian Free Trade Agreement	SLCC	- State Level Coordination Committee
SARFAESI	- Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest	SLR	- Statutory Liquidity Ratio
SBI	- State Bank of India	SLRS	- Scheme of Liberation and Rehabilitation of Scavengers
SBS	- Shredding and Briquetting System	SLS	- Securities Lending Scheme
SC	- Scheduled Caste	SMAC	- Secondary Market Advisory Committee
SC	- Securitisation Company	SMEs	- Small and Medium Enterprises
SCB	- Scheduled Commercial Bank	SMO	- Special Market Operation
SCRA	- Securities Contracts (Regulation) Act	SNB	- Swiss National Bank
SD	- Sustainable Development	SPC	- Sixth Pay Commission
SDDS	- Special Data Dissemination Standard	SPMCIL	- Security Printing and Minting Corporation of India Ltd.
SDL	- State Development Loan	SPV	- Special Purpose Vehicle
SDLC	- Software Development Life Cycle	SR	- Security Receipt
SDR	- Special Drawing Right	SREP	- Strategic Research and Extension Plan
SEB	- State Electricity Board	SRF	- Special Reserve Fund
SEBI	- Securities and Exchange Board of India	SRMS	- Scheme for Rehabilitation of Manual Scavengers
SEC	- Securities Exchange Commission	SRP	- Supervisory Review Process
SEFT	- Special Electronic Funds Transfer	SRS	- System Requirement Specification
SEEPZ	- Santacruz Electronics Exports Processing Zone	SSA	- Sarva Shiksha Abhiyan
SEZs	- Special Economic Zones	SSCs	- Special Sub-Committees
SFC	- State Financial Corporation	SSIs	- Small Scale Industries
SFIO	- Serious Frauds Investigation Office	SSSs	- Securities Settlement Systems
SFMS	- Structured Financial Messaging Solution	ST	- Scheduled Tribe
SFP	- Single Factor Productivity	StCB	- State Co-operative Bank
SGL	- Subsidiary General Ledger	STCRC	- Short Term Co-operative Rural Credit
SGSY	- Swarnajayanti Gram Swarozgar Yojana		

LIST OF ABBREVIATIONS

STL	- Structural Liquidity Statement	UNIDO	- United Nations Industrial Development Organisation
STOs	- State Treasury Offices	UNSCR	- United Nations Security Council Regulations
STP	- Straight Through Processing	UNSNA	- United Nation System of National Accounts
STPI	- Software Technology Parks of India	URR	- Unremunerated Reserve Requirements
STR	- Suspicious Transaction Report	URRBCH	- Uniform Regulations and Rules for Bankers' Clearing House
STRIPS	- Separate Trading for Registered Interest and Principal of Securities	UTLBC	- Union Territory Level Bankers' Committee
STT	- Securities Transaction Tax	VaR	- Value at Risk
TAC	- Technical Advisory Committee	VAT	- Value Added Tax
TAF	- Term Auction Facility	VCF	- Venture Capital Fund
TAFUCB	- Task Force for Urban Co-operative Bank	WADR	- Weighted Average Discount Rate
TAG	- Technical Advisory Group	WAN	- Wide Area Network
TBs	- Treasury Bills	WAP	- Wireless Application Protocol
TDS	- Tax Deduction at Source	WDM	- Wholesale Debt Market
TFC	- Twelfth Finance Commission	WFP	- World Food Programme
TFCI	- Tourism Finance Corporation of India	WGC	- World Gold Council
TFP	- Total Factor Productivity	WI	- When Issued
TMT	- Thermo Mechanically Treated	WMA	- Ways and Means Advance
TPDS	- Targeted Public Distribution System	WOS	- Wholly Owned Subsidiary
TRAI	- Telecom Regulatory Authority of India	WPI	- Wholesale Price Index
TUCC	- Telecom Unsolicited Commercial Communications	WSS	- Weekly Statistical Supplement
TUF	- Technology Upgradation Fund	WTI	- West Texas Intermediate
UBD	- Urban Banks Department	WTO	- World Trade Organisation
UCBs	- Urban Cooperative Banks	Y-o-Y	- Year-on-Year
ULIP	- Unit Linked Insurance Plan	YTM	- Yield-to-Maturity
UNCTAD	- United Nations Conference on Trade and Development	ZCYC	- Zero Coupon Yield Curve
UNDP	- United Nations Development Programme	ZTC	- Zonal Training Centre

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