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Acronyms

ABEP	:	Annual Branch Expansion Plan
ACH	:	Automated Clearing House
ACPR	:	The French Banking Authority
AEPS	:	Aadhaar Enabled Payment System
AHC	:	Ad Hoc Committee
AI	:	Artificial Intelligence
ALPM	:	Advanced Ledger Posting Machines
API	:	Application programming interface
APTs	:	Advanced persistent threats
ATM	:	Automated Teller Machine
AVR	:	Automatic Voice Recorder
BA	:	Business Analytics
BaaS	:	Banking-as-a-Service
BC	:	Business Correspondent
BCA	:	Bachelor of Computer Applications
BFS	:	Board for Financial Supervision
BFSI	:	Banking, Financial and Insurance Sector
BFSI	:	Breath First Search Integrated
BHIM	:	Bharat Interface for Money
BL	:	Business Line
CA	:	Chartered Accountant
CAMELS	:	Capita, Adequacy, Asset Quality, Management, Earnings,

Liquidity and System

CARICOM	:	Caribbean Community
CBDC	:	Central Bank Digital Currency
CBS	:	Core Banking Solution
CDR	:	Content Disarm and Reconstruction
CERT-In	:	Indian Computer Emergency Response Team
CFAA	:	Computer Fraud and Abuse Act
CFCFRMS	:	Citizen Financial Cyber Fraud Reporting and Management System
CII	:	Critical Information Infrastructure
CNBC	:	Consumer News and Business Channel
C-PROC	:	Cybercrime Programmes Office
CRAT	:	Cyber Regulations Appellate Tribunal
CRM	:	Customer Relationship Management
CSB	:	Cyber Security Bureau
CSIS	:	Centre for Strategic and International Studies
CTU	:	Caribbean Telecommunications Union
CX	:	Customer Experience
D dos Attack:	:	Distributed Denial-Of service attack
DDoS	:	Distributed Denial of Service
DISCOM	:	Distribution Company
DLT	:	Distributed Ledger Technology
DMARC	:	Domain-based Message Authentication, Reporting, and Conformance

DNS	:	Domain Name Server
Dos Attack	:	Denial-Of-Service Attack
DoS	:	Department of Supervision
DOT	:	Department Of Telecommunications
DPDP	:	Digital Personal Data Protection Act
DSB	:	Door-step Banking
EAJMR	:	East Asian Journal of Multidisciplinary Research
ECIR	:	Enforcement Case Information Report
E-Commerce:		Electronic Commerce
ECS	:	Electronic Clearing Service
EDI	:	Electronic Data Interchange
EDI	:	Electronic Data Interchange
EDR	:	Endpoint detection and response
EFT	:	Electronic Funds Transfer
EFTs	:	Electronic fund transfers
E-KYC	:	Electronic Know Your Customer
EMI	:	Equated Monthly Instalment
EU	:	European Union
FEMA	:	Foreign Exchange Management Act
FIRs	:	First Information Reports
Fis	:	Financial Institutions
FTC	:	Federal Trade Commission
FY	:	Fiscal Year

GDP	:	Gross domestic product.
GDPR	:	General Data Protection Regulation
G-SIB	:	Global Systemically Important Banks
HDFC	:	Housing Development Finance Corporation.
HSBC	:	Hong Kong And Shanghai Banking Corporation
HTTPS	:	Hypertext Transfer Protocol Secure
I4C	:	Indian Cyber Crime Coordination Centre
ICANN	:	Internet Corporation for Assigned Names and Numbers
ICICI	:	Industrial Credit and Investment Corporation of India.
ICO	:	Information Commissioner's Office
ICT	:	Information and Communications Technology
IDBI	:	Industrial Development Bank of India
IDFC	:	Infrastructure Development Finance Company
IMPS	:	Immediate Payment System
INFINET	:	Indian Financial Network
IoT	:	Internet of Things
IP	:	Internet Protocol
IPC	:	Indian Penal Code
IPS	:	Intrusion Prevention System
IRDAI	:	Insurance Regulatory and Development Authority
ISTF	:	Inter-Departmental Information Security Task Force
IT	:	Information Technology
ITU	:	International Telecommunication Union

KYC	:	Know Your Customer
LoUs	:	Letters of Undertaking
MCSC	:	Master of Computer Science by Coursework
MeitY	:	Ministry of Electronics and IT
MICR	:	Magnetic Ink Character Recognition
ML	:	Machine Learning
MLAT	:	Mutual Legal Assistance Treaty
MOOC	:	Massive Open Online Courses
NABARD	:	National Bank for Agriculture and Rural Development
NBFIs	:	Non-Banking Financial Institutions
NBS	:	Nottingham Building Society
NCCRP	:	National Cyber Crime Reporting Portal
NCI	:	Non-Critical Infrastructure
NCIIPC	:	National Critical Information Infrastructure Protection Center
NCRB	:	National Crime Record Bureau
NCSP	:	National Cyber Security Policy
NECS	:	National Electronic Clearing Service
NEFT	:	National Electronic Funds Transfer
NGAV	:	Next-Gen Antivirus
NIST	:	National Institute of Standards and Technology
NLP	:	Natural Language Processing
NPA	:	Non-Performing Assets

NPCI	:	National Payments Corporation of India
NTRON	:	National Technical Research Organization
OCR	:	Optical Character Recognition
OECD	:	Organization for Economic Co-operation and Development
OSMOS	:	Off-site Monitoring and Surveillance
OTP	:	One-Time Password
PAN	:	Permanent Account Number.
PC	:	Personal Computer
PCI DSS	:	Payment Card Industry Data Security Standard
PII	:	Personally identifiable information
PINs	:	Personal identification numbers
PMLA	:	Prevention of Money Laundering Act
PNB	:	Punjab National Bank
POS	:	Point-of-sale
POS	:	Proof of stake
PSB	:	Public Sector Bank
PSTN	:	Public Switching Telephone Network
PSUs	:	Public Sector Banks
QR	:	Quick Response
RAW	:	Research and Analysis Wing
RBI	:	Reserve Bank of India
RPA	:	Robotic Process Automation
RTGS	:	Real Time Gross Settlement

RTI	:	Right to Information
SARFAESI	:	Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act
SBI	:	State Bank of India
SEBI	:	Securities And Exchange Board
SIT	:	Special Investigation Team
SMS	:	Short Message Service
SOAR	:	Security orchestration and response.
SWIFT	:	Society for Worldwide Intra-bank Financial Telecommunications
TGCSB	:	Telangana Cyber Security Bureau
TISP	:	Traffic information service providers
TRAI	:	Telecom Regulatory Authority of India
TSB	:	Treasury Savings Bank
TSPs	:	Telecom service providers
UBS	:	Union Bank of Switzerland
UCB	:	Urban Co-Operative Banks
UID	:	Unique Identification Number
UK	:	United Kingdom
UN	:	United Nations
UNCAC	:	United Nations Convention against Corruption.
UNCTAD	:	United Nations Conference on Trade and Development
UNTOC	:	United Nations Convention against Transnational Organized Crime

UPI	:	Unified Payment Interface
URL	:	Uniform Resource Locator
USSD	:	Unstructured Supplementary Service Data
VIRUS	:	Vital Information Resource Under Siege (blocked)
VoIP	:	Voice over Internet Protocol
WAN	:	Wide area network
WAP	:	Wireless Application Protocol
WLAs	:	White Label ATMs

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