

Important Banking Abbreviations

S.no	Acronym	Abbreviation
1)	ACS	Automated Clearing System
2)	ADR	American Depository Receipt
3)	AEPS	Aadhar Enabled Payment System
4)	AFS	Annual Financial Statement
5)	AIF	Alternative Investment Fund
6)	ALCO	Asset Liability Committee
7)	ALM	Asset Liability Management
8)	ALM	Asset Liability Management
9)	AMFI	Association of Mutual Funds in India
10)	ANBC	Adjusted Net Bank Credit
11)	APBS	Aadhar Payment Bridge System
12)	ARC	Asset Reconstruction Companies
13)	ASBA	Application Supported by Blocked Account
14)	ATM	Automated Teller Machine
15)	BBPS	Bharat Bill Payment System
16)	BCBS	Basel Committee on Banking Supervision
17)	BCSBI	Banking Codes and Standards Board of India
18)	BHIM	Bharat Interface for Money
19)	BIS	Bank of International Settlements
20)	BOP	Balance of Payments
21)	BPLR	Benchmark Prime Lending Rate
22)	BRBNMPL	Bharatiya Reserve Bank Note Mudran Private Limited
23)	BSBDA	Basic Savings Bank Deposit Account
24)	CAD	Capital Account Deficit
25)	CAD	Current Account Deficit
26)	CAGR	Compound Annual Growth Rate
27)	CAR	Capital Adequacy Ratio
28)	CARE	Credit Analysis and Research Ltd
29)	CASA	Current Account Saving Account
30)	CBLO	Collateralized Bank Lending Obligations
31)	CBS	Core Banking Solutions
32)	CCEA	Cabinet Committee on Economic Affairs
33)	CCF	Credit Conversion Factor
34)	CCL	Cash Credit Limit
35)	CDR	Corporate Debt Restructuring
36)	CDS	Credit Default Swap

Important Banking Abbreviations

37)	CEPA	Comprehensive Economic partnership Agreement
38)	CIBIL	Credit Information Bureau of India Ltd
39)	CIDR	Central Identities Data Repository
40)	CII	Confederation of Indian Industries
41)	CMIS	Currency Management Information System
42)	CPI	Consumer Price Index
43)	CRAR	Capital to Risk- Weighted Assets Ratio
44)	CRILC	Central Repository of Information on Large Credits
45)	CRIS	Comparative Rating Index of Sovereign
46)	CRISIL	Credit Rating Information Services of India Ltd
47)	CRR	Cash Reserve Ratio
48)	CSR	Corporate Social Responsibility
49)	CTS	Cheque Truncation System
50)	CVV	Card Verification Value
51)	DEAF	Depositor Education and Awareness Fund
52)	DICGC	Deposit Insurance and Credit Guarantee Corporation of India
53)	DII	Domestic Institutional Investor
54)	DNS	Domain Name System
55)	DPG	Deferred Payment Guarantee
56)	DPN	Demand Promissory Note
57)	DRAT	Debt Recovery Appellate Tribunal
58)	DRI	Differential Rate of Interest
59)	DSCR	Debt Service Coverage Ratio
60)	DTAA	Double Taxation Avoidance Agreement
61)	ECB	External Commercial Borrowings
62)	ECGC	Export Credit Guarantee Corporation
63)	ECR	Export Credit Refinance
64)	ECS	Electronic Clearing System
65)	EDI	Electronic Data Interchange
66)	EDP	Entrepreneurship Development Programme
67)	EEFC	Exchange Earners Foreign Currency
68)	EFSF	European Financial Stability Facility
69)	EFTPOS	Electronic Funds Transfer at Point of Sale
70)	ELSS	Equity Linked Savings Scheme
71)	EMI	Equated Monthly Installment
72)	EPOS	Electronic Point of Sale
73)	EPS	Earnings Per Share
74)	ETF	Exchange Traded Fund

Important Banking Abbreviations

75)	FCA	Foreign Currency Assets
76)	FCCB	Foreign Currency Convertible Bond
77)	FCNRA	Foreign Currency Non Resident Account
78)	FCNRD	Foreign Currency Non-Repatriable Deposit
79)	FDI	Foreign Direct Investment
80)	FEMA	Foreign Exchange Management Act
81)	FERA	Foreign Exchange Regulation Act
82)	FICCI	Federation of Indian Chambers of Commerce and Industry
83)	FII	Foreign Institutional Investor
84)	FIMMDA	Fixed Income Money Markets and Derivatives Association
85)	FINO	Financial Inclusion Network Operation
86)	FIPB	Foreign Investment Promotion Board
87)	FPI	Foreign Portfolio Investment
88)	FPO	Follow on Public Offer
89)	FRA	Forward Rate Agreement
90)	FRBMA	Fiscal Responsibility and Budget Management Act
91)	FRN	Floating Rate Note
92)	FSLRC	Financial Sector Legislative Reforms Commission
93)	GAAR	General Anti Avoidance Rule
94)	GFD	Gross Fiscal Deficit
95)	GIRO	Government Internal Revenue Order
96)	GMS	Gold Monetization Scheme
97)	GNFV	Gross Negative Fair Value
98)	HCE	Host Card Emulation
99)	IBA	Indian Banks Association
100)	IBRD	International Bank for Reconstruction and Development
101)	ICAAP	Internal Capital Adequacy Assessment Process
102)	ICRA	Indian Credit Rating Agency
103)	IDRBT	Institute for Development and Research of Banking
104)	IEPF	Investors Education and Protection Fund
105)	IFSC	Indian Financial System Code
106)	IIB	International Investment Bank
107)	IIP	Index of Industrial Production
108)	IMPS	Immediate Mobile Payment Service
109)	IMT	Instant Money Transfer
110)	INFINET	Indian Financial Network
111)	IPO	Initial Public Offering
112)	IRBI	Industrial Reconstruction Bank of India

Important Banking Abbreviations

113)	IRO	Interest Rate Options
114)	ISCI	International Standard Industrial Classification
115)	KCC	Kisan Credit Card
116)	KVP	Kisan Vikas Patra
117)	KYC	Know Your Customer
118)	LAF	Liquidity Adjustment Facility
119)	LAMPS	Large Sized Adivasi Multipurpose Societies
120)	LCR	Liquidity Coverage Ratio
121)	LIBOR	London Interbank Offered Rate
122)	LRS	Liberalised Remittance Scheme
123)	LTCG	Long Term Capital Gains
124)	MAMP	Minimum Average Maturity Period
125)	MCLR	Marginal Cost of Lending Rate
126)	MFI	Micro Finance Institutions
127)	MIBOR	Mumbai Interbank Offered Rate
128)	MICR	Magnetic Ink Character Recognition
129)	MSF	Marginal Standing Facility
130)	MSS	Market Stabilisation Scheme
131)	MUDRA	Micro Units Development and Refinance Agency
132)	NABARD	National Bank for Agriculture and Rural Development
133)	NACH	National Automated Clearing House
134)	NAS	National Accounts Statistics
135)	NBFC	Non Banking Finance Companies
136)	NDS	Negotiated Dealing System
137)	NDTL	Net Demand Time Liabilities
138)	NEFT	National Electronic Funds Transfer
139)	NFA	No Frills Account
140)	NFS	National Financial Switch
141)	NPA	Non Performing Assets
142)	NPCI	National Payments Corporation of India
143)	NPS	National Pension Scheme
144)	NPV	Net Present Value
145)	NRE	Non Resident External Account
146)	NRO	Non Resident Ordinary Account
147)	OLTAS	Online Tax Accounting System
148)	OMO	Open Market Operations
149)	OTCEI	Over the Counter Exchange of India
150)	OTCEI	Over the Counter Exchange of India

Important Banking Abbreviations

151)	P- Notes	Participatory Notes
152)	P2P	Peer to Peer
153)	PACS	Primary Agricultural Credit Societies
154)	PCA	Prompt Corrective Action
155)	PCR	Public Credit registry
156)	PFRDA	Pension Fund Regulatory Development Authority
157)	PGS	Payment Gateway System
158)	PIN	Personal Identification Number
159)	PIO	Persons of Indian Origin
160)	PIS	Portfolio Investment Scheme
161)	POA	Power of Attorney
162)	PPF	Public Provident Fund
163)	PPIs	Prepaid Payment Instruments
164)	PPP	Public Private Partnership
165)	PPP	Purchasing Power Parity
166)	PRSF	Partial Risk Sharing Facility
167)	PRSF	Partial Risk Sharing Facility
168)	RDBMS	Relational Database Management System
169)	RDDDBFI	Recovery of Debt due to Banks and Financial Institutions
170)	RIDF	Rural Infrastructure Development Fund
171)	RLA	Recoveries of Loans & Advances
172)	ROA	Return on Investment
173)	RTGS	Real Time Gross Settlement
174)	RWA	Risk Weighted Assets
175)	SARFAESI	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act
176)	SDR	Special Drawing Rights
177)	SFMS	Structured Financial Messaging Services
178)	SGB	Sovereign Gold Bond
179)	SHG	Self Help Group
180)	SIFI	Systematically Important Financial Intermediaries
181)	SIP	Systematic Investment Plans
182)	SIPS	Systematically Important Payment System
183)	SLR	Statutory Liquidity Ratio
184)	SMERA	SME Rating Agency of India Limited
185)	SMILE	SIDBI Make in India Loan for small Enterprises
186)	SPNS	Shared Payment Network System
187)	SPNS	Shared Payment Network System
188)	STRIPS	Separate Trading of Registered Interest and Principal of

Important Banking Abbreviations

		Securities
189)	SWIFT	Society for Worldwide Interbank Financial Telecommunication
190)	TDS	Tax Deducted at Source
191)	TIN	Tax Identification Network
192)	UEBA	Universal Electronic Bank Account
193)	UIDAI	Unique Identification Authority of India
194)	UPI	Unified Payments Interface
195)	UPIN	Unique Property Identification Number
196)	USSD	Unstructured Supplementary Services Date
197)	UTI	Unit Trust of India
198)	VCF	Venture Capital Fund
199)	VPA	Virtual Payment Address
200)	WCTL	Working Capital Term Loan
201)	WCTL	Working Capital Term Loan
202)	WMA	Ways and Means Advances
203)	WPI	Wholesale Price Index
204)	YTM	Yield To Maturity

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