

Finance & Banking Abbreviations

AD	Authorized Dealer
ABM	Assistant Branch Manager
AEPS	Aadhaar Enabled Payments Switch
AFS	Annual Financial Statement
AGM	Annual General Meeting
ASSOCHAM	Associated Chambers of Commerce and Industry of India
AIF	Alternative Investment Fund
ADR	American Depository Receipt
AIC	Agricultural Insurance Company
ALM	Asset Liability Management
ARC	Asset Reconstruction Companies
AIF	Alternative Investment Fund
ACS	Automated Clearing System
ADB	Asian Development Bank
ADF	Automated Data Flow
AIF	Alternative Investment Fund
AMFL	Association of Mutual Funds in India
APBS	Aadhaar Payment Bridge System
ANBC	Adjusted Net Bank Credit
ACF	Auto Correlation Function
ABEDA	Arab Bank for Economic Development in Africa
AMRMS	Audit and Risk Monitoring Mechanism
ALCO	Asset Liability Committee
AMFI	Association of Mutual Fund in India.
ASBA	Application Supported by Blocked Account.
ATM	Automated Teller Machine
BSR	Basic Statistical Returns
BOP	Balance of Payments
BOE	Bill of Exchange
BOT	Build, Operate and Transfer
BSE	Bombay Stock Exchange

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BRA	Banking Regulations Act
BCBS	Basel Committee on Banking Supervision
BCSBI	Banking codes and standards board of India.
BIRD	Bankers Institute of Rural Development.
BIS	Bank for International Settlements.
BPLR	Benchmark Prime Lending Rate.
CAD	Capital Account Deficit.
CCIL	Clearing Corporation of India Limited
CASA	Current and Savings Account.
CDRS	Corporate Debt Restructuring
CMIS	Currency Management Information System
CAD	Current Account Deficit
CPFF	Commercial Paper Funding Facility
COB	Corporation Bank
CAR	Capital Adequacy Ratio
CRR	Cash Reserve Ratio
CARE	Credit Analysis and Research Limited
CPI	Consumer Price Index
CBS	Core Banking Solutions
CCEA	Cabinet Committee on Economic Affairs.
CRILC	Central Repository of Information on Large Credits
CDR	Corporate Debt Restructuring
CRISIL	Credit Rating Information Services Of India
CSR	Corporate social responsibility
CRMD	Credit Risk Management Department
CA	Chartered Accountant
CBLO	Collateralized Bank Lending Obligations
CDS	Credit Default Swap
CECA	Comprehensive Economic Cooperation Agreement.
CRR	Cash Reserve Ratio
CNP	Card Not Present
CEPA	Comprehensive Economic Partnership Agreement.
CTI	Country Threat Index

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CIBIL	Credit Information Bureau of India Limited.
CRAR	Capital to Risk-weighted Assets Ratio.
CRISIL	Credit Rating and Investment Services India Limited.
CRR	Cash Reserve Ratio.
DTAA	Double Taxation Avoidance Agreement.
DRAT	Debt Recovery Appellate Tribunal
DSCR	Debt Service Coverage Ratio
DPN	Demand Promissory Note
DPG	Deferred Payment Guarantee
DSCR	Debt Service Coverage Ratio
DRI	Differential Rate of Interest
EADB	East African Development Bank
ECBs	External Commercial Borrowings
ECS	Electronic Clearing System
EDI	Electronic Data Interchange
ELSS	Equity Linked Saving Scheme
EFTPOS	Electronic Funds Transfer At Point Of Sale
EEFC	Exchange Earners' Foreign Currency
EPFO	Employees' Provident Fund Organization
EDF	Export Development Fund
EDP	Entrepreneurship Development Programme
EPS	Earnings per Share
EFT	Electronic Fund Transfer
EIB	European Investment Bank
EMI	Equated Monthly Installments
FDI	Foreign Direct Investment
EXIM	Export Import Bank of India
EBRD	European Bank for Reconstruction and Development
FCNRA	Foreign Currency Nonresident Account
EPOS	Electronic Point Of Sale
FOB	Free On Board
FIMMDA	Fixed Income Money Markets and Derivatives Association
FDI	Foreign Direct Investment.

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FICCI	Federation of Indian Chambers of Commerce and Industry
FEMA	Foreign Exchange Management Act
FERA	Foreign Exchange Regulation Act
FINO	Financial Inclusion Network Operation
FIPB	Foreign Investment Promotion Board
FPI	Foreign Portfolio Investment.
FRBMA	Fiscal Responsibility and Budget Management Act
FSLRC	Financial Sector Legislative Reforms Commission
FSRASC	Financial Sector Regulatory Appointment Search Committee
GDP	Gross Domestic Product
GAAR	General Anti Avoidance Rule
GIRO	Government Internal Revenue Order
GMS	Gold Monetization Scheme
GST	Goods and Service Tax
GSTN	Goods and Services Network
GNP	Gross National Product
HDFC	Housing Development Finance Corporation
IBA	Indian Bank Associations.
ICA	Indian Council of Agricultural Research
IIB	International Investment Bank
ICICI	Industrial Credit and Investment Corporation of India
ICRA	Indian Credit Rating Agency.
IRBI	Industrial Reconstruction Bank Of India
IPPB	India Post Payments Bank
IBRD	International Bank for Reconstruction and Development
IFSC	Indian Financial System Code
ISCI	International Standard Industrial Classification
IMPS	Immediate Payment Service
IMF	International Monetary Fund
IRDA	Insurance Regulatory and Development Authority of India
INFINET	Indian Financial Network
IPO	Initial Public Offering
IROs	Interest Rate Options

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Follow us on:    

KYC	Know Your Customer
KCC	Kisan Credit Card
KMB	Kotak Mahindra Bank
KVB	Karur Vysya Bank
KVP	Kisan Vikas Patra
KVIC	Khadi and Village Industries Corporation
LIBOR	London Inter-Bank Offered Rate.
LAB	Local Area Bank
LAF	Liquidity Adjustment Facility
LAMPS	Large Sized Adivasi Multipurpose Societies
LIC	Life Insurance Company
LTCG	Long Term Capital Gains
MICR .	Magnetic Ink Character Recognition
MSF	Marginal Standing Facility.
MIS	Management Information System
MSS	Market Stabilization Scheme
MTN	Medium Term Note
MUDRA	Micro Units Development and Refinance Agency
NABARD	National Bank for Agriculture and Rural Development.
NDTL	Net Demand and Time Liabilities.
NEFT	National Electronic Fund Transfer.
NPA	Non-Performing Assets.
NDA	Net Domestic Asset
NDS	Negotiated Dealing Systems
NECS	Net Demand and Time Liability
NPCI	National Payments Corporation of India.
OCB	Overseas Corporate Bodies
OMO	Open Market Operations
OLTAS	Online Tax Accounting System
OTCEI	Over the Counter Exchange of India
PIN	Personal Identification Number.
PPP	Purchasing Power Parity/ Public Private Partnership.
PFRDA	Pension Fund Regulatory and Development Authority

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Follow us on:    

PIS	Portfolio Investment Scheme
PRSF	Partial Risk Sharing Facility
PACS	Primary Agricultural Credit Societies
PSB	Public Sector Bank.
RTGS	Real Time Gross Settlement.
ROA	Return On Investment
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
SENSEX	Sensitive Index of Stock Exchange.
SIDBI .	Small Industries Development Bank of India
SLR	Statutory Liquidity Ratio.
SLRS	Scheme for Liberation and Rehabilitation of Scavengers
SIPS	Systematically Important Payment System
SPNS	Shared Payment Network System
SWIFT	Society for Worldwide Interbank Financial Telecommunication.
TIN	Tax Information Network/ Telephone Identification Number
UIDAI	Unique Identification Development Authority of India.
UTI	Unit Trust of India
UPIN	Unique Property Identification Numbers
USSD	Unstructured Supplementary Service Data
UPI	United Payment Interface.
WBCIS	Weather Based Crop Insurance Scheme
WCTL	Working Capital Term Loan
YTM	Yield To Maturity