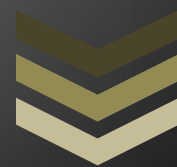


Banking Abbreviation



Bankers herald Team

Collection of Marketing Abbreviations for Bank Exams

- AA – American Association
- AAAA – American Association of Advertising Agencies
- AMA – American Marketing Association
- ASA – Advertising Standards Authority
- BEC – British Employers’ Confederation
- BMRB – British Market Research Bureau Ltd.
- BRI – Brand Rating Index
- C&E – Customer and Excise
- CAB – Consumer Advice Bureau
- COD – Cash on Delivery/Collect on Delivery
- DAGMAR – Defining Advertising Goals for Measured Advertising Results
- DBS – Direct Broadcast Satellite
- DMU – Decision Making Unit
- EOQ – Economic Order Quality
- EEA - Exchange Equalization Account
- EPS – Earning Per Shares
- FBO – Foreign Banking Organization
- FABS – Features and Benefits Selling
- GDP – Gross Domestic Product
- GRP – Gross Rating Point
- GATT – General Agreement on Tariffs and Trade

List Of Abbreviations listing A - Z

- ABCI - Association of Business Communicators of India
- ABCP - Asset Backed Commercial Paper
- ACU - Asian Clearing Union
- ADB - Asian Development Bank
- ADF - Augmented Dicky Fuller
- ADR - Asset Development Reserve
- ADRs - American Depository Receipts
- ADs - Authorised Dealers
- AERA - Airport Economic Regulatory Act
- AFI - Annual Financial Inspection
- AIFI - All India Financial Institution
- AIMSCS - Advanced Institute of Mathematics,
Statistics and Computer Science
- ALM - Asset Liability Management
- AMA - Advanced Measurement Approach
- AMFI - Association of Mutual Funds in India
- AML - Anti-Money Laundering
- AMU - Asian Monetary Unit
- ANBC - Adjusted Net Bank Credit
- APS - Annual Policy Statement
- AS - Accounting Standard

- ATM - Automated Teller Machine
- BAFT - Bankers' Association for Finance & TRADE
- BC - Business Correspondent
- BCBS - Basel Committee on Banking Supervision
- BCP - Business Continuity Planning
- BCSBI - Banking Codes and Standards Board of India
- BE - Budget Estimates
- BF - Business Facilitator
- BFS - Board for Financial Supervision
- BFSI - Banking FINANCIAL Services and Insurance
- BIS - Bank for International Settlements
- BMP - Basic Management Programme
- BoP - Balance of Payments
- BPLR - Benchmark Prime Lending Rate
- BPSS - Board for Regulation and Supervision of Payment and Settlement Systems
- BRBNMPL - Bharatiya Reserve Bank Note Mudran Private Limited
- BSA - Bilateral Swap Arrangements
- BSE - Bombay Stock Exchange, Mumbai
- BSR - Basic Statistical Returns
- BTC - Bankers' Training College
- CA - Concurrent Audit
- CAB - College of Agricultural Banking
- CACP - Commission for Agricultural Costs and Prices
- CAD - Current Account Deficit
- CAMELS - Capital Adquacy, Asset Quality,
Management, Earnings, Liquidity, Systems and Control
- CAS - Central Account Section
- CBDT - Central Board of Direct Taxes
- CBLO - Collateralised Borrowing and Lending Obligation
- CBS - Consolidated Banking Statistics
- CBS - Core Banking Solutions
- CC - Cubic Capacity
- CCB - Central Co-operative Bank
- CCC - Central Complaints Committee
- CCIL - Clearing Corporation of India Limited
- CCR - Counterfeit CURRENCY Report
- CCRS - CURRENCY Chest Reporting System
- CD - Certificate of Deposit
- C-D - Currency-Deposit
- CDBMS - Centralised Data Base Management System
- CDOs - Collateralised Debt Obligations
- CDR - Corporate Debt Restructuring
- CDS - Credit Default Swap
- CENVAT - Central Value Added Tax
- CFMS - Centralised Funds Management System
- CFSA - Committee on Financial Sector Assessment
- CFT - Combating Financing of Terrorism
- CGFTMSE - Credit Guarantee Fund Trust for Micro and Small Enterprises
- CGRA - Currency & Gold Revaluation Account
- CIC - Central Information Commission

- CICs - Credit Information Companies
- CIS - Commonwealth of Independent States
- CMCPS - Compulsorily and Mandatorily
- Convertible Preference Shares
- CMIS - Currency Management Information System
- CoBoSAC - Corporate Bonds and Securitisation Advisory Committee
- CODs - Central Office Departments
- CoR - Certificate of Registration
- CP - Commercial Paper
- CPADS - Centralised Public Accounts Department System
- CPC - Cheque Processing Centre
- CPDO - Centralised Public Debt Office
- CPFF - Commercial Paper Funding Facility
- CPI - Consumer Price Index
- CPI-AL - Consumer Price Index-
Agricultural Labourers
- CPI-RL - Consumer Price Index-Rural Labourers
- CPI-IW - Consumer Price Index for Industrial Workers
- CPIO - Central Public Information Officer
- CPIs - Consumer Price Indices
- CPMG - Corporate Performance Monitoring Group
- CPPC - Central Pension Payment Cell
- CPSEs - Central Public Sector Enterprises
- CR - Contingency Reserve
- CRAR - Capital to Risk-Weighted Assets Ratio
- CRCS - Central Registrar of Co-operative Societies
- CRR - Cash Reserve Ratio
- CSAA - Control Self Assessment Audit
- CSD - Customer Services Department
- CSF - Consolidated Sinking Fund
- CSDL - Constituent Subsidiary General Ledger
- CSO - Central Statistical Organisation
- CTR - Cash Transaction Receipt
- CTS - Cheque Truncation System
- CTS - Complaint Tracking System
- CVD - Countervailing Duty
- CVPS - Currency Verification and Processing System
- CWC - Central Water Commission
- DAD - Deposit Accounts Department
- DAP - District Agricultural Plan
- DAPM - Department of Administration and Personnel Management
- DBOD - Department of Banking Operations and Development
- DBS - Department of Banking Supervision
- DCC - District Consultative Committee
- DCCB - District Central Cooperative Bank
- DCM - Department of Currency Management
- DEAP - Department of Economic Analysis and Policy
- DEBC - Department of Expenditure and Budgetary Control
- DEIO - Department of External Investments and Operations
- DEPB - Duty Entitlement Pass Book

- DGBA - Department of Government and Bank Accounts
- DGCI & S - Directorate General of Commercial Intelligence and Statistics
- DIC - District Industries Centre
- DICGC - Deposit Insurance and Credit Guarantee Corporation
- DIP - Disclosure and Investor Protection
- DIT - Department of Information Technology
- DMIS - Document Management Information System
- DNBS - Department of Non-Banking Supervision
- DOC - Department of Communication
- DoT - Department of Telecommunication
- DRG - Development Research Group
- DRI - Differential Rate of Interest
- DRT - Debt Recovery Tribunal
- DS - Difference Stationary
- DSB - Designated Settlement Banks
- DSIM - Department of Statistics and Information Management
- DvP - Delivery versus Payment
- EACB - European Association of Co-operative Banks
- EBT - Electronic Benefit Transfer
- ECB - European Central Bank
- ECBs - External Commercial Borrowings
- ECGC - Export Credit Guarantee Corporation
- ECR - Export Credit Refinance
- ECS - Electronic Clearing Services
- EEA - Exchange Equalisation Account
- EEFC - Exchange Earners' Foreign Currency
- EFT - Electronic Funds Transfer
- EMEs - Emerging Market Economies
- EOU - Export Oriented Unit
- EPCG - Export Promotion Capital Goods
- ESOS - Employees STOCK Option Scheme
- EU - European Union
- EXIM Bank - Export Import Bank
- FAO - Food & Agriculture Organisation
- FAQs - Frequently Asked Questions
- FATF - Financial Action Task Force
- FBT - Fringe Benefit Tax
- FC - Financial Conglomerate
- FCAs - Foreign Currency Assets
- FCCB - Foreign Currency Convertible Bond
- FCI - Food Corporation of India
- FCNR(B) - Foreign Currency Non-Resident (Banks)
- FDI - Foreign Direct INVESTMENT
- FED - Foreign Exchange Department
- FEDAI - Foreign Exchange Dealers' Association of India
- FI - Financial Institutions
- FIEO - Federation of Indian Export Organisation
- FIIs - Foreign Institutional Investors

- FIPB - Foreign Investment Promotion Board
- FITL - Funded Interest Term Loan
- FIU-IND - Financial Intelligence Unit-India
- FLCCs - Financial Literacy and Credit Counselling Centres
- FMCG - Fast Moving Consumer Goods
- FMD - Financial Markets Department
- FOF - Flow of Funds
- FPS - Focus Product Scheme
- FRBM - Fiscal Responsibility and Budget Management
- FRBs - Floating Rate Bonds
- FRL - Full Reservoir Level
- FRLs - Fiscal Responsibility Legislations
- FSB - Financial Stability Board
- FSF - Financial Stability Forum
- FST - Financial Sector Technology
- FVCIs - Foreign Venture Capital Investors
- GCC - Gulf Cooperation Council
- GCCs - General-purpose Credit Cards
- GDP - Gross Domestic Product
- GDRs - Global Depository Receipts
- GFCE - Government Financial Consumption Expenditure
- GFD - Gross Fiscal Deficit
- GFSR - Global FINANCIAL Stability Report
- GIPSA - General Insurer's (Public Sector) Association of India
- GoI - Government of India
- GRF - Guarantee Redemption Fund
- GSDP - Gross State Domestic Product
- GST - Goods and Services Tax
- HFCs - Housing Finance Companies
- HLAC - High Level Advisory Committee
- HLCCFM - High Level Coordination Committee on Financial Markets
- HLG - High Level Group
- HR - Human Resources
- HRDD - Human Resources Development Department
- HRMS - Human Resources Management System
- HSUI - Housing Start Up Index
- HTM - Held-to-Maturity
- IAS - Integrated Accounting Systems
- IASC - Inspection and Audit Sub-Committee
- IBA - Indian Banks' Association
- ICAC - International Cotton Advisory Committee
- ICAI - Institute of Chartered Accountants of India
- ICAR - Indian Council for Agricultural Research
- ICCOMS - Integrated Computerised Currency Operations and Management System
- ICT - Information and Communication Technology
- IDMD - Internal Debt Management Department
- IDR - Indian Depository Receipt
- IDRBT - Institute for Development & Research in Banking Technology

- IEM - Industrial Entrepreneurs Memoranda
- IES - Integrated Establishment System
- IGIDR - Indira Gandhi Institute of Development Research
- IIA - Institute of Internal Auditors
- IIBM - Indian Institute of Bank Management
- IIFCL - India Infrastructure Finance Company Limited
- IIIFT - Indian Institute of Foreign Trade
- IIP - Index of Industrial Production
- ILO - International Labour Organisation
- IMA - Internal Models Approach
- IMD - India Millennium Deposits
- IMD - India Meteorological Department
- IMF - International Monetary Fund
- IMFC - International Monetary and Financial Committee
- IODP - Integrated Officers Development Programmes
- IPAs - Issuing and Paying Agents
- IPCC - Inter-Governmental Panel on Climate Change
- IPCs - Irrevocable Payment Commitments
- IPDIs - Innovative Perpetual Debt Instruments
- IPOs - Initial Public Offerings
- IP-RR - Interest Payment - Revenue Receipt
- IRB - Internal Ratings-Based
- IRDA - Insurance Regulatory and Development Authority
- IRFs - Interest Rate Futures
- ISA - Information Systems Audit
- ISACA - Information Systems Audit and Control Assessment
- ISMS - Information Security Management System
- ISO - International Organisation for Standardisation
- IT - Information Technology
- IT-BPO - Information Technology - Business Process Outsourcing
- ITeS - Intra-Group Transactions and Exposures
- IWMP - Integrated Watershed Management Programme
- JLG - Joint Liability Group
- JNNURM - Jawaharlal Nehru National Urban Renewal Mission
- KCCs - Kisan Credit Cards
- KVIBs - Khadi and Village Industries Boards
- KVIC - Khadi and Village Industries Commission
- KYC - Know Your Customer
- LAF - Liquidity Adjustment Facility
- LB - Lowest daily outstanding Balance
- LCD - Liquid Crystal Display
- LIBOR - London Inter-Bank Offer Rate
- LOI - Letter of Intent
- LPA - Long Period Average
- MASI - Management Audit Systems Inspection
- MAT - Minimum Alternate Tax
- MCA - Ministry of Corporate Affairs
- MBS - Mortgage Backed Securities
- MF - Mutual Funds
- MFDEF - Micro Finance Development and Equity Fund

- MFDF - Micro Finance Development Fund
- MFI - Micro Finance Institution
- MICR - Magnetic Ink Character Recognition
- MMA - Macro Management of Agriculture
- MMBCS - Magnetic Media Based Clearing System
- MMMFs - Money Market Mutual Funds
- MMS - Multi Modal Settlements
- MODVAT - Modified Value Added Tax
- MoU - Memorandum of Understanding
- MPD - Monetary Policy Department
- MPI - Macro-Prudential Indicators
- MPLS - Multi Protocol Label Switching
- MSE-CDP - Micro and Small Enterprises Cluster Development Programme
- MSEs - Micro and Small Enterprises
- MSMEs - Micro, Small and Medium Enterprises
- MSOE - Minimum Standards of Operational Efficiency
- MSP - Minimum Support Price
- MSS - Market Stabilisation Scheme
- MTM - Mark-to-Market
- NAB - New Arrangement to Borrow
- NABARD - National Bank for Agriculture and Rural Development
- NASSCOM - National Association of Software and Services Companies
- NAV - Net Asset Value
- NBFCs - Non-Banking Financial Companies
- NBFC-D - Deposit taking NBFC
- NBFC-ND - Non-deposit taking NBFC
- NBFC-ND-SI - Systemically Important Non-deposit taking NBFC
- NCR - National Capital Region
- NBO - National Building Organisation
- NDA - Net Domestic Asset
- NDS - Negotiated Dealing Systems
- NDS - OM - Negotiated Dealing System - Order Matching
- NDTL - Net Demand and Time Liability
- NECS - National Electronic Clearing System
- NEFT - National Electronic Funds Transfer
- NFS - National Financial Switch
- NFA - Net Foreign Assets
- NFSM - National Food Security Mission
- NGO - Non-Government Organisation
- NHB - National Housing Bank
- NIBM - National Institute of Bank Management
- NIC - National Informatics Centre
- NIF - National Investment Fund
- NIMSME - National Institute for Micro, Small and Medium Enterprises
- NIPFP - National Institute of Public Finance and Policy
- NOC - No Objection Certificate
- NOF - Net Owned Funds
- NPAs - Non-Performing Assets

- NPCI - National Payments Corporation of India
- NPS - New Pension Scheme
- NRAA - National Rain Fed Area Authority
- NREGS - National Rural Employment Guarantee Scheme
- NR(E)RA - Non-Resident (External) Rupee Account
- NRI - Non-Resident Indian
- NRRDA - National Rural Road Development Agency
- NSE - National Stock Exchange
- NSM - Note Sorting Machine
- NSSF - National Small Saving Fund
- NSSO - National Sample Survey Organisation
- OBCs - Other Backward Classes
- OBE - Off- Balance Sheet Exposures
- OD - Overdraft
- OECD - Organisation for Economic Co-operation and Development
- ODI - Offshore Derivative Instruments
- OLTA - Online Tax Accounting System
- OMO - Open Market Operation
- OMS - Open Market Sales
- OPEC - Organisation for Petroleum Exporting Countries
- ORFS - Online Returns Filing System
- OSMOS - Off-Site Monitoring and Surveillance
- OTC - Over-the-Counter
- OTS - One-Time Settlement
- PACS - Primary Agricultural Credit Society
- PAD - Public Accounts Department
- PAN - Permanent Account Number
- PCA - Prompt Corrective Action
- PCPS - Perpetual Cumulative Preference Shares
- PDs - Primary Dealers
- PDI - Perpetual Debt Instruments
- PDO - Public Debt Office
- PDO-NDS - Public Debt Office - Negotiated Dealing System
- PDS - Public Distribution System
- PE - Private Equity
- PFCE - Private Final Consumption Expenditure
- PFRDA - Pension Fund Regulatory and Development Authority
- PGPBF - Post Graduate Programme in Banking & Finance
- PIT - Personal Income Tax
- PMEGP - Prime Minister Employment Generation Programme
- PMLA - Prevention of Money Laundering Act
- PMRY - Prime Minister's Rojgar Yojana
- PNCPs - Perpetual Non-Cumulative Preference Shares
- POL - Petroleum, Oil and Lubricants
- PPP - Public Private Partnership
- PSBs - Public Sector Banks
- PSS Act - Payment & Settlement Systems Act
- PSUs - Public Sector Undertakings
- QCBS - Quality and Cost Based Selection

- QIB - Qualified Institutional Buyer
- QIP - Qualified Institutional Placement
- QMS - Quality Management System
- R&D - Research & Development
- RBIA - Risk Based Internal Audit
- RBSC - Reserve Bank Staff College
- RCs - Reconstruction Companies
- RCC - Regional Complaints Committee
- RCS - Registrar of Co-operative Societies
- RE - Revised Estimates
- REER - Real Effective Exchange Rate
- REGP - Rural Employment Generation Programme
- RIDF - Rural Infrastructure Development Fund
- RKVY - Rashtriya Krishi Vikas Yojana
- RNCPS - Redeemable Non-Cumulative Preference Shares
- RoA - Return on Assets
- ROE - Return on Equity
- ROSC - Report on Observance of Standards and Codes
- RPCD - Rural Planning and Credit Department
- RRBs - Regional Rural Banks
- RTGS - Real Time Gross Settlement
- RTI - Right to Information
- RTP - Reserve Tranche Position
- SAARC - South Asian Association for Regional Co-operation
- SACPs - Special Agricultural Credit Plans
- SAD - Single Administrative Document
- SDDS - Special Data Dissemination Standards
- SAMIS - Service Area Monitoring and Information System
- SAP - State Agricultural Plan
- SARFAESI - Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest
- SBI - State Bank of India
- SC - Scheduled Caste
- SCs - Securitisation Companies
- SCB - Scheduled Commercial Bank
- SDLs - State Development Loans
- SDR - Special Drawing Rights
- SEBI - Securities and Exchange Board of India
- SEZs - Special Economic Zones
- SFCs - State Finance Corporations
- SFMS - Structured Financial Messaging System
- SFURTI - Scheme for Fund for Regeneration of Traditional Industries
- SGL - Subsidiary General Ledger
- SHGs - Self-Help Groups
- SIDBI - Small Industries Development Bank of India
- SIFI - Systemically Important Financial Intermediaries
- SIPS - Systemically Important Payment System

- SITP - Scheme for Integrated Textile Parks
- SIVs - Structured Investment Vehicles
- SLAF - Second Liquidity Adjustment Facility
- SLA(IC) - Sundry Liabilities Account (Interest Capitalisation)
- SLB - Securities Lending and Borrowing
- SLBC - State Level Bankers' Committee
- SLR - Statutory Liquidity Ratio
- SMEs - Small and Medium Enterprises
- SMO - Special Market Operations
- SPMCIL - Security Printing and Minting Corporation of India Ltd.
- SPV - Special Purpose Vehicle
- SREP - Supervisory Review and Evaluation Process
- SRMS - Self Employment Scheme for Rehabilitation of Manual Scavengers
- SSS - Securities Settlement System
- ST - Scheduled Tribe
- StCB - State Co-operative Bank
- STCRC - Short-Term Co-operative Rural Credit
- STOs - State Treasury Offices
- STR - Suspicious Transaction Report
- STRIPS - Separate Trading for REGISTERED Interest and Principal of Securities
- TAC - Technical Advisory Committee
- TAFCUBs - Task Force for Urban Co-operative Banks
- TAG - Technical Advisory Group
- TALF - Term Asset-Backed Securities Loan Facility
- TFC - Twelfth Finance Commission
- TFCI - Tourism Finance Corporation of India
- TFP - Total Factor Productivity
- TFTS - Trade for Trade Settlement
- TIN - Tax Information Network
- TMSM - Training Methods and Skills for Managers
- TMT - Thermo Mechanically Treated
- ToRs - Terms of References
- TS - Trend Stationary
- TUFS - Technology Upgraded Fund Scheme
- UBD - Urban Banks Department
- UCBs - Urban Cooperative Banks
- UCNs - Uniform Code Numbers
- UNDP - United Nations Development Programme
- UNICO - Umbrella Organisation for Large Cooperative Banks in Europe
- UNDP - United Nations Development Programme
- UNIDO - United Nations Industrial Development Organisation
- UNME - Urban Non-Manual Employees
- UTs - Union Territories

- VAR - Vector Autoregression
- VaR - Value at Risk
- VKGUY - Vishesh Krishi Gram Udyog Yojana
- VPN - Virtual Private Network
- WADR - Weighted Average Discount Rate
- WEO - World Economic Outlook
- WMA - Ways and Means Advances
- WPI - Wholesale Price Index
- WSS - Weekly Statistical Supplement
- WTO - World Trade Organisation
- XBRL - eXtensible Business Reporting Language
- XML - Extensible Markup Language
- Y-o-Y - Year-on-Year
- ZTC - Zonal Training Centre



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