

1. NEFT- National Electronic Fund Transfer
2. RTGS- Real Time Gross Settlement
3. NPA- Non Performing Assets
4. QIB- Qualified Institutional Buyers
5. SLR- Statutory Reserve Ratio
6. CAR- Capital Adequacy Ratio
7. SEBI- Securities and Exchange Board of India
8. MICR- Magnetic Ink Character Recognition
9. NSE- National Stock Exchange
10. FCNR- Foreign Currency Non Resident Deposit Accounts
11. CDRS- Corporate Debt Restructuring
12. IDRBT- Institute for Development and Research Of Banking Technology
13. YTM- Yield To Maturity
14. MCA- Ministry Of Company Affairs
15. MIS- Management Information System
16. CRISIL- Credit Rating Information Services Of India
17. ICRA- Investment Information and Credit Rating Agency of India Limited
18. CARE- Credit Analysis and Research Limited
19. IRDA- Insurance Regulatory and Development Authority of India
20. LIC- Life Insurance Corporation of India
21. IEPF- Investors Education and Protection Fund
22. IRDA- Insurance Regulatory and Development Authority
23. CCIL- Clearing Corporation of India Limited
24. OTCEI- Over the Counter Exchange Of India
25. ISCI- International Standard Industrial Classification
26. KCC- Kisan Credit Card
27. BCSBI- Banking Codes and Standards Board of India
28. SEBI- Securities and Exchange Board of India
29. SFMS- Structured Financial Messaging Services
30. SHG- Self Help Group
31. BOE- Bill of Exchange
32. CASA- Current and Savings Accounts
33. CBLO- Collateralized Bank Lending Obligations
34. CIBIL- Credit Information Bureau of India Limited

35. CRR- Cash Reserve Ratio
36. KYC- Know Your Customer Guidelines
37. IPO- Initial Public Offer
38. SMERA- SME Rating Agency of India Limited
39. NBFC- Non Banking Finance Companies
40. FEDAI- Foreign Exchange Dealers Association of India
41. ALCO- Asset Liability Committee
42. ALM- Asset Liability Management
43. KVIC- Khadi and Village Industries Corporation
44. KYC- Know Your Customer
45. EXIM bank- Export and Import Bank of India
46. UTI- Unit Trust of India
47. WPI- Wholesale Price Index
48. EDI- Electronic Data Interchange
49. SLR- Statutory Liquidity Ratio
50. SLRS- Scheme for Liberation and Rehabilitation of Scavengers
51. EMI- Equated Monthly Instalments
52. EPS- Earning per Share
53. ESOP- Employee Stock Options
54. YTM- Yield to Maturity
55. LAB- Local Area Banks
56. ALM- Asset Liability Management
57. ANBC- Adjusted Net Bank Credit
58. ASBA- Applications Supported Bank Accounts
59. DPG- Deferred Payment Guarantee
60. DRI- Differential Rate Of Interest
61. DSCR- Debt Service Coverage Ratio
62. FEDAI- Foreign Exchange Dealers Association Of India
63. FOB- Free On Board
64. NPV- Net Present Value
65. DPN- Demand Promissory Note
66. DRAT- Debt Recovery Appellate Tribunal
67. OCB- Overseas Corporate Bodies
68. POA- Power of Attorney

- 69.OLTAS- Online Tax Accounting System
- 70.OMO- Open Market Operations
- 71.PACS- Primary Agricultural Credit Societies
- 72.PDO- Public Debt Office
- 73.PIN- Personal Identification Number
- 74.NABARD- National Bank for Agriculture and Rural Development
- 75.SIDBI- Small Industries Development Bank of India
- 76.EDP- Entrepreneurship Development Programme
- 77.LAMPS- Large Sized Adivasi Multipurpose Societies
- 78.LERMS- Liberalized Exchange Rate Management System
- 79.NABARD- National Bank for Agriculture and Rural Development
- 80.NBFC- Non Banking Finance Companies
- 81.QIB- Qualified Institutional Bankers
- 82.RBI- Reserve Bank of India
- 83.RDBMS- Relational Database Management System
- 84.REC- Rural Electrification Corporation
- 85.RFC- Resident Foreign Currency
- 86.RIDF- Rural Infrastructure Development Fund
- 87.RRB- Regional Rural Bank
- 88.RTGS- Real Time Gross Settlement
- 89.RWA- Risk Weighted Assets
- 90.SBI- State Bank of India
- 91.SCB- Scheduled Commercial Bank
- 92.NRE- Non Resident External Account
- 93.NRI- Non Resident Indian
- 94.SDR- Special Drawing Rights
- 95.SIDBI- Small Industries Development Bank of India
- 96.SIDC- State Industrial Development Corporation
- 97.SJSRY- Swarna Jayanthi Shahari Rozgar Yojana
- 98.SSI- Small Scale Industries
- 99.SME- Small and Medium Industries
100. SSSBE- Small Scale Service and Business Enterprises