

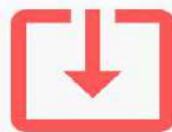
Online Banking

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Banking Abbreviations

Important for Banking,
Insurance & Govt. Exams



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Banking Abbreviations & Their Full Forms

Abbreviation	Full Form
AIRCSC	All India Rural Credit Survey Committee
ACF	Auto Correlation Function
ACS	Automated Clearing System
AD	Authorized Dealer
ADB	Asian Development Bank
ADR	American Depository Receipt
AEPS	Aadhaar Enabled Payments System
AFS	Annual Financial Statement
AIF	Alternative Investment Fund
AMFL	Association of Mutual Funds in India
AML	Anti-Money Laundering
AMRMS	Audit and Risk Monitoring Mechanism
ANBC	Adjusted Net Bank Credit
APBS	Aadhaar Payment Bridge System
ARC	Asset Reconstruction Companies
ARIMA	Auto-Regressive Integrated Moving Average
ASSOCHAM	Associated Chambers of Commerce and Industry of India.
ATM	Automated Teller Machine.
BCBS	Basel Committee on Banking Supervision
BCSBI	Banking Codes and Standards Board of India
BIS	Bank for International Settlements.
BOE	Bill of Exchange

**SBI Clerk
Prelims**

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BOP	Balance of Payments
BSBDA	Basic Savings Bank Deposit Account
BSCS	Basel Committee on Banking Supervision
BSE	Bombay Stock Exchange.
BSR	Basic Statistical Returns.
CAD	Current Account Deficit
CAG	Controller and Auditor General.
CAR	Capital Adequacy Ratio
CARE	Credit Analysis and Research Limited
CASA	Current and Savings Accounts
CBLO	Collateralized Bank Lending Obligations
CBS	Core Banking Solution.
CCIL	Clearing Corporation of India Limited
CCL	Cash Credit Limit
CDBS	Committee of Direction on Banking Statistics.
CDRS	Corporate Debt Restructuring
CDS	Credit Default Swap.
CEPA	Comprehensive Economic Partnership Management.
CFRA	Combined Finance and Revenue Accounts.
CGRA	Currency and Gold Revaluation Account
CIBIL	Credit Information Bureau of India Limited
CMIS	Currency Management Information System
CPFF	Commercial Paper Funding Facility
CPI	Consumer Price Index
CRAR	Capital To Risk Weighted Asset Ratio
CRILC	Central Repository of Information on Large Credits

CRISIL	Credit Rating Information Services Of India
CRMD	Credit Risk Management Department
CRR	Cash Reserve Ratio
CSO	Central Statistical Organisation
CSR	corporate social responsibility
CTI	Country Threat Index
DD	Demand Draft
DICGC	Deposit Insurance and Credit Guarantee Corporation
DPG	Deferred Payment Guarantee
DPN	Demand Promissory Note
DRAT	Debt Recovery Appellate Tribunal
DRI	Differential Rate Of Interest
DSCR	Debt Service Coverage Ratio
DTAA	Double Taxation Avoidance Agreement.
EADB	East African Development Bank.
EBRD	European Bank for Reconstruction and Development.
ECB	External Commercial Borrowings.
ECS	Electronic Clearing System.
EDI	Electronic Data Interchange
EDP	Entrepreneurship Development Programme
EEFC	Exchange Earners' Foreign Currency
EFTPOS	Electronic Funds Transfer At Point Of Sale
EIB	European Investment Bank
ELSS	Equity Linked Saving Scheme
EMI	Equated Monthly Instalments
EPFO	Employees' Provident Fund Organisation
EPOS	Electronic Point Of Sale
ESOP	Employee Stock Options

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EXIM	Export Import Bank of India.
FCA	Foreign Currency Assets.
FCCB	Foreign Currency Convertible Bond
FCNRA	Foreign Currency Nonresident Account.
FDI	Foreign Direct Investment.
FEDAI	Foreign Exchange Dealers Association Of India
FERA	Foreign Exchange Regulation Act
FEMA	Foreign Exchange Management Act
FICCI	Federation of Indian Chambers of Commerce and Industry
FII	Foreign Institutional Investor
FIMMDA	Fixed Income Money Markets and Derivatives Association
FINO	Financial Information Network and Operation Limited
FIPB	Foreign Investment Promotion Board.
FOB	Free On Board
FPI	Foreign Portfolio Investment.
FRBM	Fiscal Responsibility and Budget Management
FSRASC	Financial Sector Regulatory Appointment Search Committee
FTA	Free Trade Agreement
GAAR	General Anti Avoidance Rule
GATS	General Agreement on Trade in Services
GATT	General Agreement on Tariffs and Trade
GDP	Gross Domestic Product
GDR	Global Depository Receipt
GFD	Gross Fiscal Deficit
GIRO	Government Internal Revenue Order
GMS	Gold Monetisation Scheme

GRF	Guarantee Redemption Fund
GST	Goods and Services Tax
GSTN	Goods and Services Network
HDFC	Housing Development Finance Corporation
IAS	Integrated Accounting Systems
IBBI	Insolvency and Bankruptcy Board of India
IBPS	Institute of Banking Personnel Selection.
IBRD	International Bank for Reconstruction and Development
IDRBT	Institute for Development and Research in Banking Technology
IBU	International Banking Unit
ICA	Indian Council of Agricultural Research.
ICICI	Industrial Credit and Investment Corporation of India.
ICRA	Investment Information and Credit Rating Agency of India Limited
IDBI	Industrial Development Bank of India
IDR	Indian Depository Receipts
IFC	International Finance Corporation
IFSC	Indian Financial System Code
IIBF	Indian Institute of Banking and Finance.
IMF	International Monetary Fund.
IMPS	Immediate Payment Service
IPO	Initial Public Offering
IPPB	India Post Payments Bank
IRBI	Industrial Reconstruction Bank Of India
<div style="background-color: #002060; color: white; padding: 10px; text-align: center;"> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="font-size: 1.2em; font-weight: bold;">SBI Clerk Prelims</div> <div style="font-size: 1.5em; font-weight: bold;">Get Your All India Rank</div> <div style="text-align: right;">  </div> </div> <p style="font-weight: bold; color: yellow;">Take a FREE Mock Test</p> </div>	
IRDA	Insurance Regulatory and Development Authority of India
IROs	Interest rate options

IRR	Internal Rate Of Return.
ISCI	International Standard Industrial Classification
KCC	Kisan Credit Card
KVIC	Khadi and Village Industries Corporation
KVP	Kisan Vikas Patra
KYC	Know Your Customer
LAF	Liquidity Adjustment Facility
LERMS	Liberalized Exchange Rate Management System
LIBOR	London Inter-Bank Offered Rate
MAT	Minimum Alternate Tax
MCLR	Marginal Cost Of Lending Rate
MFDF	Micro Finance Development Fund
MIBOR	Mumbai Inter Bank Offer Rate.
MICR	Magnetic Ink Character Recognition
MIS	Management Information System
MSF	Marginal Standing Facility
MSS	Market Stabilisation Scheme
MSP	Minimum Support Price
MUDRA	Micro Units Development And Refinance Agency
NABARD	National Bank For Agricultural And Rural Development
NASSCOM	National Association of Software and Services Companies

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NAFED	National Agricultural Co-operative Marketing Federation
NAS	National Account Statistics
NAV	Net Asset Value
NBC	Non-Banking Companies
NBFC	Non-Banking Finance Companies

NCAER	National Council of Applied Economic Research
NDTL	Net Demand And Time Liability
NECS	National Electronic Clearing System
NEFT	National Electronic Funds Transfer
NFS	National Financial Switch
NHB	National Housing Bank
NPA	Non-Performing Assets.
NPCI	National Payments Corporation Of India
NPS	National Pensions Scheme.
NPV	Net Present Value
NSDL	National Securities Depository Ltd.
NSE	National Stock Exchange
NSFDC	National Scheduled Castes Finance And Development Corporation
OCB	Overseas Corporate Bodies
ODIs	Offshore/Overseas Derivative Instruments
OECD	Organisation For Economic Cooperation And Development
OLTAS	Online Tax Accounting System
OMO	Open Market Operations
OTCEI	Over the Counter Exchange Of India
OTP	One-Time Password
PACS	Primary Agricultural Credit Societies
PAN	Permanent Account Number
PCA	Prompt Corrective Action
PDS	Public Distribution System
PFRDA	Pension Fund Regulatory and Development Authority
PIN	Personal Identification Number
PIS	Portfolio Investment Scheme
PLR	Prime Lending Rate

P-Notes	Participatory Notes
PPF	Public Provident Fund
PPIs	Prepaid Payment Instruments
PRSF	Partial Risk Sharing Facility
RBI	Reserve Bank of India
RDBMS	Relational Database Management System
RDDDBFI	Recovery of Debt due to Banks and Financial Institutions
REC	Rural Electrification Corporation
REER	Real Effective Exchange Rate
RFC	Resident Foreign Currency
RIDF	Rural Infrastructure Development Fund
RoA	Return On Assets
RoE	Return On Equity
RRB	Regional Rural Bank
RTGS	Real Time Gross Settlement
RWA	Risk Weighted Assets
SARFAESI	Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest
SCB	Scheduled Commercial Bank
SCC	Selective Credit Control
SDBS	Service Discharge Benefit Scheme
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SDR	Special Drawing Rights
SEBI	Securities and Exchange Board of India
SEPA	Single Euro Payment Area
SEZ	Special Economic Zone
SFMS	Structured Financial Messaging Services

SGB	Sovereign Gold Bond
SHG	Self Help Group
SIDBI	Small Industries And Development Bank Of India.
SIDC	State Industrial Development Corporation
SIFI	Systematically Important Financial Intermediaries
SIP	Systematic Investment Plans
SLR	Statutory Liquidity Ratio
SME	Small and Medium Industries
STRIPS	Separate Trading for Registered Interest and Principal of Securities
SWIFT	Society For World Wide Inter Bank Financial Telecommunication
TDS	Tax Deducted at Source
TIN	Tax Information Network
UBIN	Unique Business Identification Number
UEBA	Universal Electronic Bank Account
UIDAI	Unique Identification Authority of India
UPI	Unified Payments Interface
UPIN	Unique Property Identification Numbers
USSD	Unstructured Supplementary Service Data
VPA	Virtual Payment Address
WCTL	Working Capital Term Loan
WL ATM	White Label ATM
WMA	Ways and Means Advances
WPI	Wholesale Price Index
YTM	Yield to Maturity

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