



Banking Abbreviations Exam Scorer

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Banking Abbreviations

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Abbreviations	Full Form
AD	Authorized Dealer
ADR	American Depository Receipt
AEPS	Aadhar Enabled Payment System
APBS	Aadhar Payment Bridge System
ASSOCHAM	Associated Chambers of Commerce and Industry in India
ATM	Automated Teller Machine
ANBC	Adjusted Net Bank Credit
ALM	Asset Liability Management
BBPS	Bharat Bill Payment System
BHIM	Bharat Interface for Money
BCBS	Basel Committee on Banking Supervision
BOP	Balance of Payments
BSE	Bombay Stock Exchange
CASA	Current Account Saving Account
CAD	Current Account Deficit
CAR	Capital Adequacy Ratio
CAGR	Compound Annual Growth Rate
CBS	Core Banking Solution
CCL	Cash Credit Limit
CIDR	Central Identities Data Repository
CIBIL	Credit Information Bureau of India Ltd
CDR	Corporate Debt Restructuring
CFR	Central Fraud Registry
CTS	Cheque Truncation System
CRAR	Capital to Risk-weighted Asset Ratio

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CRR	Cash Reserve Ratio
CRISIL	Credit Rating Information Services of India Ltd
CVV	Card Verification Value
DTC	Direct Tax Code
DPG	Deferred Payment Guarantee
DNS	Domain Name System
DEAF	Depositor Education and Awareness Fund
DTAA	Double Taxation Avoidance Agreement
DII	Domestic Institutional Investor
DRAT	Debt Recovery Appellate Tribunal
DSCR	Debt Service Coverage Ratio
ECB	External Commercial Borrowings
ECS	Electronic Clearing Service
EEFC	Exchange Earner's Foreign Currency
EFSF	European Financial Stability Facility
EFTPOS	Electronic Fund Transfer at Point of Sale
EFT	Electronic Fund Transfer
ELSS	Equity Linked Saving Scheme
EPS	Earnings Per Share
EPOS	Electronic Point of Sale
ETF	Exchange Traded Fund
EXIM	Export-Import Bank of India
FRBM	Fiscal Responsibility and Budget Management
FII	Foreign Institutional Investor
FCNRA	Foreign Currency Non-Resident Account
FEMA	Foreign Exchange Management Act
FPI	Foreign Portfolio Investment
FRN	Floating Rate Note
FINO	Financial Inclusion Network and Operation Ltd
GAAR	General Anti-Avoidance Rule
GDP	Gross Domestic Product
GDR	Global Depository Receipt

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GIRO	Government Internal Revenue Order
GNFV	Gross Negative Fair Value
GST	Goods and Services Tax
HCE	Host Card Emulation
IBBI	Insolvency and Bankruptcy Board of India
ICAAP	Internal Capital Adequacy Assessment Process
ICRA	Indian Credit rating Agency
IDF	Infrastructure Debt Fund
IDR	Indian Depository Receipt
IFSC	Indian Financial System Code
IMPS	Interbank Mobile Payment Service/ Immediate Payment Service
IPO	Initial Public Offering
IPPB	India Post Payment Bank
IRDA	Insurance Regulatory and Development Authority
IRR	Internal Rate of Return
KCC	Kisan Credit Card
KYC	Know Your Customer
KVP	Kisan Vikas Patra
LAF	Liquidity Adjustment Facility
LIBOR	London Inter-Bank Offered Rate
LGD	Loss Given Default
MCLR	Marginal Cost of fund based Lending Rate
MFI	Micro Finance Institutions
MFDC	Micro Finance Development Council
MTN	Medium Term Note
MMID	Mobile Money Identifier
MUDRA	Micro Units Development and Refinance Agency
MICR	Magnetic Ink Character Recognition
MSF	Marginal Standing Facility
MIBOR	Mumbai Inter Bank Offered Rate
NABARD	National Bank for Agriculture and Rural Development

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NBFC	Non-Banking Financial Company
NAV	Net Asset Value
NDTL	Net Demand and Time Liabilities
NECS	National Electronic Clearing System
NFA	No Frills Account
NPA	Non-Performing Assets
NHB	National Housing Bank
NPCI	National Payment Corporation of India
NFS	National Financial Switch
NACH	National Automated Clearing House
NPV	Net Present Value
NEFT	National Electronic Fund Transfer
NPS	New Pension Scheme
OTC	Over the Counter
OTP	One Time Password
OECD	Organisation for Economic Cooperation and Development
OECD	Organisation for Economic Co-operation
OMO	Open Market Operations
P2P	Peer to Peer
PIN	Personal Identification Number
PAN	Permanent Account Number
PAC	Personal Access Code
PCA	Prompt Corrective Action
PCR	Provision Coverage Ratio
PAT	Profit After Tax
PLR	Prime Lending Rate
PPP	Public Private Partnership/Purchasing Power Parity
QAB	Quarterly Average Balance
QIB	Qualified Institutional Bankers
RIDF	Rural Infrastructure Development Fund
RTGS	Real Time Gross Settlement

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RWA	Risk Weighted Asset
SLR	Statutory Liquidity Ratio
SDR	Special Drawing Rights
SHG	Self Help Groups
SIDBI	Small Industries Development Bank of India
SARFAESI	Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest
SWIFT	Society for Worldwide Interbank Financial Telecommunication
TDS	Tax Deduction at Source
TIEA	Tax Information Exchange Agreement
UIDAI	Unique Identification Authority of India
UPI	Unified Payment Interface
USSD	Unstructured Supplementary Services Data
VPA	Virtual Payment Address
WLATM	White Label ATM
WPI	Whole-sale Price Index
YTM	Yield to Maturity

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