

Banking Abbreviations

Reserve Bank of India (RBI) & Monetary Policy

1. **RBI** – Reserve Bank of India
2. **MPC** – Monetary Policy Committee
3. **CRR** – Cash Reserve Ratio
4. **SLR** – Statutory Liquidity Ratio
5. **MSF** – Marginal Standing Facility
6. **OMO** – Open Market Operations
7. **SDF** – Standing Deposit Facility
8. **LAF** – Liquidity Adjustment Facility
9. **WMA** – Ways and Means Advances
10. **NDTL** – Net Demand and Time Liabilities

Banking & Regulatory Institutions

1. **SEBI** – Securities and Exchange Board of India
2. **PFRDA** – Pension Fund Regulatory and Development Authority
3. **NABARD** – National Bank for Agriculture and Rural Development
4. **SIDBI** – Small Industries Development Bank of India
5. **NHB** – National Housing Bank
6. **FSDC** – Financial Stability and Development Council
7. **DICGC** – Deposit Insurance and Credit Guarantee Corporation
8. **FCI** – Food Corporation of India
9. **CRILC** – Central Repository of Information on Large Credits

Non-Banking Financial Companies (NBFCs) & Insurance

1. **NBFC** – Non-Banking Financial Company
2. **HFC** – Housing Finance Company
3. **CIC** – Core Investment Company
4. **IRF** – Interest Rate Futures
5. **ULIP** – Unit Linked Insurance Plan
6. **GIC** – General Insurance Corporation
7. **MICR** – Magnetic Ink Character Recognition
8. **BFSI** – Banking, Financial Services, and Insurance

Financial Action Task Force (FATF) & International Banking

1. **FATF** – Financial Action Task Force
2. **AML** – Anti-Money Laundering
3. **CFT** – Countering the Financing of Terrorism
4. **OECD** – Organisation for Economic Co-operation and Development
5. **WTO** – World Trade Organization
6. **IMF** – International Monetary Fund
7. **WB** – World Bank
8. **BIS** – Bank for International Settlements
9. **SWIFT** – Society for Worldwide Interbank Financial Telecommunications
10. **LIBOR** – London Interbank Offered Rate

Digital Banking & Payment Systems

1. **NEFT** – National Electronic Funds Transfer
2. **RTGS** – Real-Time Gross Settlement
3. **UPI** – Unified Payments Interface
4. **NPCI** – National Payments Corporation of India
5. **CTS** – Cheque Truncation System
6. **BAS** – Banking as a Service
7. **PPI** – Prepaid Payment Instruments

Government Schemes & Financial Inclusion

1. **PMJDY** – Pradhan Mantri Jan Dhan Yojana
2. **MUDRA** – Micro Units Development and Refinance Agency
3. **PMAY** – Pradhan Mantri Awas Yojana
4. **NPS** – National Pension System
5. **APY** – Atal Pension Yojana
6. **RSETI** – Rural Self Employment Training Institute
7. **SHG** – Self-Help Group
8. **SJSRY** – Swarna Jayanti Shahari Rozgar Yojana
9. **NRLM** – National Rural Livelihood Mission
10. **PMEGP** – Prime Minister's Employment Generation Programme

Stock Market & Capital Markets

1. **FII** – Foreign Institutional Investor
2. **FPI** – Foreign Portfolio Investment

3. **IPO** – Initial Public Offering
4. **SENSEX** – Stock Exchange Sensitive Index
5. **NIFTY** – National Fifty
6. **NAV** – Net Asset Value
7. **SME** – Small and Medium Enterprises
8. **ADR** – American Depository Receipt
9. **GDR** – Global Depository Receipt

Miscellaneous Banking & Financial Terms

1. **LRS** – Liberalized Remittance Scheme
2. **CASA** – Current Account and Savings Account
3. **PSU** – Public Sector Undertaking
4. **FSDR** – Financial Sector Development and Regulation

Banking Risk Management & Basel Norms

1. **CERSAI** – Central Registry of Securitisation Asset Reconstruction and Security Interest
2. **BASEL** – Bank for International Settlements Accords (Basel I, II, III)
3. **LCR** – Liquidity Coverage Ratio
4. **NSFR** – Net Stable Funding Ratio
5. **ICAR** – Internal Capital Adequacy Ratio
6. **KYC** – Know Your Customer
7. **EWS** – Early Warning Signals
8. **CIBIL** – Credit Information Bureau (India) Limited
9. **SMA** – Special Mention Accounts

Cooperative & Rural Banking

1. **RBB** – Regional Rural Bank
2. **UCB** – Urban Cooperative Bank
3. **DCCB** – District Central Cooperative Bank
4. **SCB** – State Cooperative Bank
5. **PACS** – Primary Agricultural Credit Society
6. **FPO** – Farmer Producer Organization
7. **KCC** – Kisan Credit Card
8. **SHG-BLP** – Self-Help Group - Bank Linkage Programme
9. **MSME** – Micro, Small, and Medium Enterprises
10. **AIF** – Agriculture Infrastructure Fund

Important Economic & Financial Institutions

1. **IFSC** – International Financial Services Centre

2. **IFSCA** – International Financial Services Centres Authority
3. **DIPAM** – Department of Investment and Public Asset Management
4. **DEA** – Department of Economic Affairs
5. **FRBM** – Fiscal Responsibility and Budget Management
6. **NCAER** – National Council of Applied Economic Research
7. **EAC-PM** – Economic Advisory Council to the Prime Minister
8. **CAG** – Comptroller and Auditor General of India
9. **UIDAI** – Unique Identification Authority of India
10. **NSO** – National Statistical Office

Banking Operations & Transactions

1. **CBS** – Core Banking Solution
2. **IFSC** – Indian Financial System Code
3. **SWIFT** – Society for Worldwide Interbank Financial Telecommunication
4. **LEI** – Legal Entity Identifier
5. **BIC** – Bank Identifier Code
6. **TReDS** – Trade Receivables Discounting System
7. **IBAN** – International Bank Account Number
8. **NACH** – National Automated Clearing House
9. **ECS** – Electronic Clearing System
10. **CTS** – Cheque Truncation System

Digital Payments & Fintech

1. **FINO** – Financial Inclusion Network and Operations
2. **DIGI PAY** – Digital Payment System
3. **USSD** – Unstructured Supplementary Service Data
4. **VPA** – Virtual Payment Address
5. **UPI PIN** – Unified Payments Interface Personal Identification Number
6. **AEPS** – Aadhaar Enabled Payment System
7. **BAS** – Banking as a Service
8. **BNPL** – Buy Now, Pay Later
9. **DLA** – Digital Lending App
10. **OTC** – Over-the-Counter Transactions

International Trade & Finance

1. **EXIM** – Export-Import

2. **LC** – Letter of Credit
3. **BG** – Bank Guarantee
4. **ECB** – External Commercial Borrowing
5. **FEMA** – Foreign Exchange Management Act
6. **BOP** – Balance of Payments
7. **BOT** – Balance of Trade
8. **SDR** – Special Drawing Rights
9. **FCEB** – Foreign Currency Exchangeable Bond
10. **IDR** – Indian Depository Receipt

Non-Performing Assets (NPA) & Recovery Mechanisms

1. **NPA** – Non-Performing Asset
2. **DTS** – Debt Tracking System
3. **IBC** – Insolvency and Bankruptcy Code
4. **ARC** – Asset Reconstruction Company
5. **SARFAESI** – Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act
6. **NCLT** – National Company Law Tribunal
7. **NCLAT** – National Company Law Appellate Tribunal
8. **OTS** – One-Time Settlement
9. **SSM** – Special Mention Account
10. **DRT** – Debt Recovery Tribunal

Financial Market Instruments

1. **REPO** – Repurchase Agreement
2. **T-Bill** – Treasury Bill
3. **G-Sec** – Government Security
4. **CD** – Certificate of Deposit
5. **CP** – Commercial Paper
6. **CCIL** – Clearing Corporation of India Ltd
7. **MIBOR** – Mumbai Interbank Offered Rate
8. **SGL** – Subsidiary General Ledger

Investment & Mutual Funds

1. **AUM** – Assets Under Management
2. **ETF** – Exchange Traded Fund
3. **REIT** – Real Estate Investment Trust
4. **NAV** – Net Asset Value
5. **SIP** – Systematic Investment Plan
6. **ELSS** – Equity Linked Savings Scheme
7. **MMMF** – Money Market Mutual Fund
8. **STP** – Systematic Transfer Plan
9. **SWP** – Systematic Withdrawal Plan

Cooperative Banking & Rural Finance

1. **SCARDB** – State Cooperative Agriculture and Rural Development Bank
2. **DCCB** – District Central Cooperative Bank
3. **PACS** – Primary Agricultural Credit Society
4. **RIDF** – Rural Infrastructure Development Fund
5. **AGVB** – Assam Gramin Vikash Bank
6. **MUDRA** – Micro Units Development and Refinance Agency
7. **SHG-BLP** – Self-Help Group - Bank Linkage Programme
8. **KCC** – Kisan Credit Card
9. **RBI-FIDD** – Reserve Bank of India – Financial Inclusion and Development Department

Cyber Security & Banking Frauds

1. **CERT-In** – Computer Emergency Response Team-India
2. **CVC** – Central Vigilance Commission
3. **RBI-DSIM** – Reserve Bank of India – Department of Statistics and Information Management
4. **FIU-IND** – Financial Intelligence Unit-India
5. **CSI** – Cyber Security Initiative
6. **CTF** – Countering Terrorist Financing
7. **MLAT** – Mutual Legal Assistance Treaty
8. **UIDAI** – Unique Identification Authority of India
9. **EMV** – Europay, Mastercard, and Visa (chip-based cards)
10. **PCI DSS** – Payment Card Industry Data Security Standard

Miscellaneous Financial & Governance Terms

1. **PPP** – Public-Private Partnership
2. **MCA** – Ministry of Corporate Affairs
3. **NITI** – National Institution for Transforming India
4. **GSTN** – Goods and Services Tax Network
5. **CGTMSE** – Credit Guarantee Fund Trust for Micro and Small Enterprises
6. **TDS** – Tax Deducted at Source
7. **BIS** – Bureau of Indian Standards
8. **SPMCIL** – Security Printing and Minting Corporation of India Ltd
9. **CPI-IW** – Consumer Price Index for Industrial Workers

RBI Regulations & Monetary Policy

1. **RBI-FED** – Reserve Bank of India – Foreign Exchange Department
2. **RBI-FMRD** – Reserve Bank of India – Financial Market Regulation Department
3. **MPD** – Monetary Policy Department
4. **VRR** – Voluntary Retention Route
5. **VPA** – Variable Reverse Repo Auction
6. **WACR** – Weighted Average Call Rate
7. **SDR** – Statutory Debt Ratio

Financial Inclusion & Social Banking

1. **FIAC** – Financial Inclusion Advisory Committee
2. **PMJDY** – Pradhan Mantri Jan Dhan Yojana
3. **PMMY** – Pradhan Mantri Mudra Yojana
4. **DSC** – Digital Signature Certificate
5. **DFS** – Department of Financial Services
6. **FI-Index** – Financial Inclusion Index
7. **DIDI** – Digital India Digital Infrastructure
8. **DARPAN** – Digital Advancement of Rural Post Offices for a New India
9. **BFS** – Board for Financial Supervision

Insurance & Pension Sector

1. **IRDAI** – Insurance Regulatory and Development Authority of India
2. **LIC** – Life Insurance Corporation
3. **GIC** – General Insurance Corporation
4. **TPA** – Third Party Administrator
5. **PPF** – Public Provident Fund
6. **EPFO** – Employees' Provident Fund Organisation
7. **NPS** – National Pension System
8. **APY** – Atal Pension Yojana
9. **ULIP** – Unit Linked Insurance Plan
10. **RIDF** – Rural Insurance Development Fund

Capital Market & Stock Exchanges

1. **NSE** – National Stock Exchange
2. **BSE** – Bombay Stock Exchange
3. **MCX** – Multi Commodity Exchange
4. **FPI** – Foreign Portfolio Investment
5. **FDI** – Foreign Direct Investment
6. **ADR** – American Depository Receipt
7. **GDR** – Global Depository Receipt
8. **ESOP** – Employee Stock Ownership Plan

9. **FCCB** – Foreign Currency Convertible Bond

Credit Rating & Risk Management

1. **CRISIL** – Credit Rating Information Services of India Ltd
2. **ICRA** – Investment Information and Credit Rating Agency
3. **CARE** – Credit Analysis and Research Ltd
4. **Moody's** – Moody's Investors Service
5. **FITCH** – Fitch Ratings
6. **S&P** – Standard & Poor's
7. **LTV** – Loan to Value Ratio
8. **DSCR** – Debt Service Coverage Ratio
9. **PD** – Probability of Default
10. **LGD** – Loss Given Default

Priority Sector Lending & MSMEs

1. **PSL** – Priority Sector Lending
2. **MSME** – Micro, Small, and Medium Enterprises
3. **CGS** – Credit Guarantee Scheme
4. **SFAC** – Small Farmers Agribusiness Consortium
5. **FLC** – Financial Literacy Centre
6. **LPS** – Lead Bank Scheme
7. **TReDS** – Trade Receivables Discounting System

Financial Reporting & Compliance

1. **XBRL** – Extensible Business Reporting Language
2. **IFRS** – International Financial Reporting Standards
3. **GAAP** – Generally Accepted Accounting Principles
4. **IND AS** – Indian Accounting Standards
5. **BRSR** – Business Responsibility and Sustainability Reporting
6. **SOX** – Sarbanes-Oxley Act
7. **CTR** – Cash Transaction Report
8. **STR** – Suspicious Transaction Report

Digital Banking & Cybersecurity

1. **API** – Application Programming Interface
2. **QR Code** – Quick Response Code
3. **IMPS** – Immediate Payment Service
4. **POS** – Point of Sale
5. **TAT** – Turnaround Time
6. **DDoS** – Distributed Denial of Service Attack
7. **PKI** – Public Key Infrastructure
8. **HSM** – Hardware Security Module

Corporate Governance & CSR

1. **CSR** – Corporate Social Responsibility
2. **ESG** – Environmental, Social, and Governance
3. **GCGC** – Global Corporate Governance Code
4. **ICAI** – Institute of Chartered Accountants of India
5. **CS** – Company Secretary
6. **SEZ** – Special Economic Zone
7. **SPV** – Special Purpose Vehicle
8. **BOT** – Build-Operate-Transfer
9. **BOOT** – Build-Own-Operate-Transfer
10. **JV** – Joint Venture

Macroeconomic Indicators & Policies

1. **GDP** – Gross Domestic Product
2. **GNP** – Gross National Product
3. **NNP** – Net National Product
4. **CPI** – Consumer Price Index
5. **WPI** – Wholesale Price Index
6. **IIP** – Index of Industrial Production
7. **MSME** – Micro, Small, and Medium Enterprises
8. **SDG** – Sustainable Development Goals
9. **EODB** – Ease of Doing Business
10. **IPR** – Intellectual Property Rights

International Banking & Financial Institutions

1. **BIS** – Bank for International Settlements
2. **IBRD** – International Bank for Reconstruction and Development
3. **IDA** – International Development Association
4. **IMF** – International Monetary Fund
5. **ADB** – Asian Development Bank
6. **AIIB** – Asian Infrastructure Investment Bank
7. **NDB** – New Development Bank (BRICS Bank)
8. **EBRD** – European Bank for Reconstruction and Development
9. **OECD** – Organisation for Economic Co-operation and Development
10. **EIB** – European Investment Bank

Financial Stability & Regulatory Framework

1. **FSB** – Financial Stability Board
2. **IOSCO** – International Organization of Securities Commissions
3. **BCBS** – Basel Committee on Banking Supervision
4. **MIFC** – Mumbai International Financial Centre

5. **FRBMA** – Fiscal Responsibility and Budget Management Act
6. **NFCG** – National Foundation for Corporate Governance
7. **GAAR** – General Anti-Avoidance Rule
8. **SAARC** – South Asian Association for Regional Cooperation
9. **TIEA** – Tax Information Exchange Agreement

Taxation & Fiscal Policy

1. **CBDT** – Central Board of Direct Taxes
2. **CBIC** – Central Board of Indirect Taxes and Customs
3. **GST** – Goods and Services Tax
4. **SGST** – State Goods and Services Tax
5. **CGST** – Central Goods and Services Tax
6. **IGST** – Integrated Goods and Services Tax
7. **DTAA** – Double Taxation Avoidance Agreement
8. **MAT** – Minimum Alternate Tax
9. **TDS** – Tax Deducted at Source
10. **TCS** – Tax Collected at Source

Banking Reforms & Digital Economy

1. **BBPS** – Bharat Bill Payment System
2. **RWA** – Risk-Weighted Assets
3. **ECS** – Electronic Clearing Service
4. **SWIFT** – Society for Worldwide Interbank Financial Telecommunication
5. **ACH** – Automated Clearing House

Cooperative Banks & Rural Development

1. **RRB** – Regional Rural Bank
2. **CRAR** – Capital to Risk-Weighted Assets Ratio
3. **PSB** – Public Sector Bank
4. **SCB** – Scheduled Commercial Bank
5. **UCBS** – Urban Cooperative Banks
6. **SFB** – Small Finance Bank
7. **LBS** – Lead Bank Scheme
8. **RIDF** – Rural Infrastructure Development Fund
9. **SBI-RD** – State Bank of India Rural Development

Corporate Financing & Investment Schemes

1. **FII** – Foreign Institutional Investors
2. **FPO** – Follow-on Public Offer
3. **IPO** – Initial Public Offering
4. **PE** – Private Equity

5. **VC** – Venture Capital
6. **OFS** – Offer for Sale
7. **QIP** – Qualified Institutional Placement
8. **MAS** – Market Access Scheme
9. **ICRA** – Investment Information and Credit Rating Agency
10. **RERA** – Real Estate Regulatory Authority

Economic Reforms & Financial Services

1. **LPG** – Liberalization, Privatization, and Globalization
2. **PPP** – Public-Private Partnership
3. **NITI** – National Institution for Transforming India
4. **DISCOM** – Distribution Company
5. **REIT** – Real Estate Investment Trust
6. **INVITs** – Infrastructure Investment Trusts
7. **GIFT** – Gujarat International Finance Tec-City
8. **CPI-M** – Consumer Price Index for Industrial Workers
9. **DBT** – Direct Benefit Transfer
10. **SAMARTH** – Skill Acquisition and Knowledge Awareness for Livelihood Promotion

Government Schemes & Social Welfare

1. **MGNREGA** – Mahatma Gandhi National Rural Employment Guarantee Act
2. **PM-KISAN** – Pradhan Mantri Kisan Samman Nidhi
3. **PMFBY** – Pradhan Mantri Fasal Bima Yojana
4. **SSY** – Sukanya Samriddhi Yojana
5. **NFSA** – National Food Security Act
6. **PMAY** – Pradhan Mantri Awas Yojana
7. **ICDS** – Integrated Child Development Services
8. **NSAP** – National Social Assistance Programme

Foreign Trade & Export Promotion

1. **EXIM** – Export-Import Bank of India
2. **EEPC** – Engineering Export Promotion Council
3. **ITPO** – India Trade Promotion Organisation
4. **FMC** – Forward Markets Commission
5. **DGFT** – Directorate General of Foreign Trade
6. **NIRVIK** – Niryat Rin Vikas Yojana
7. **MAI** – Market Access Initiative
8. **ECGC** – Export Credit Guarantee Corporation
9. **NAFED** – National Agricultural Cooperative Marketing Federation

Climate Finance & Green Economy

1. **ESG** – Environmental, Social, and Governance
2. **CDP** – Carbon Disclosure Project
3. **NCEF** – National Clean Energy Fund
4. **ISA** – International Solar Alliance
5. **REDD** – Reducing Emissions from Deforestation and Forest Degradation
6. **CCS** – Carbon Capture and Storage
7. **IUCN** – International Union for Conservation of Nature
8. **GDP-G** – Green GDP
9. **SDGs** – Sustainable Development Goals
10. **CSIR-NEERI** – Council of Scientific and Industrial Research – National Environmental Engineering Research Institute



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