



List of Important Banking Abbreviations Asked in Previous Exams

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Dear Spartans, Here we are providing the list of important banking abbreviations which is one of the most important static topic that were asked in various Competitive exams like IBPS, LIC, UIC. For every bank competitive exams and Insurance exams banking abbreviations plays a vital role. Compulsorily there will be 1 or 2 questions from these banking abbreviations topic from that we can score easily from this banking abbreviations section.

List of Important Banking Abbreviations asked in Previous Exams & All Other Important Banking Abbreviations

AD	Authorized Dealer
ADB	Asian Development Bank
ADR	American Depository Receipt
AEPS	Aadhar Enabled Payment Switch
AFS	Annual Financial Statement
AGM	Annual General Meeting
AIF	Alternative Investment Fund
AIDBs	All India Development Banks
AIFIs	All India Financial Institutions
ALCO	Asset Liability Committee
ALM	Asset Liability Management
AMFI	Association of Mutual Funds in India
AML	Anti Money Laundering
ANBC	Adjusted Net Banking Credit
APACS	Association of Payment and Clearing Service
ARC	Asset Reconstruction Company
ASBA	Applications Supported by Blocked Account
ASSOCHAM	Associated Chambers of Commerce and Industry of India
ATM	Automated Teller Machine
Important Baking Abbreviations – Starts with “B”	
BACS	Bankers Automated Clearing System
BCBS	Basel Committee on Banking Supervision
BCP	Branch Credit Plan
BCSBI	Banking Codes and Standards Board of India
BIS	Bank for International Settlements
BO	Banking Ombudsman
BOB	Bank Of Baroda
BOE	Bill Of Exchange
BOI	Bank Of India

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List of Important Banking Abbreviations Asked in Previous Exams

BOP	Balance Of Payments
BPLR	Benchmark Prime Lending Rate
BSBDA	Basic Savings Bank Deposit Account
BSE	Bombay Stock Exchange
BSR	Basic Statistical Returns
Important Banking Abbreviations - Starts with "C"	
CA	Chartered Account
CAAP	Capital Adequacy Assessment Process
CAGR	Compound Annual Growth Rate
CAD	Capital Account Deficit
CAG	Comptroller and Auditor General
CAR	Capital Adequacy Ratio
CARE	Credit Analysis and Research limited
CASA	Current Account Savings Account
CBS	Core Banking Solution
CBT	Computer Based Terminal
CC	Cash Credit
CCIL	Clearing Corporation of India Limited
CD	Certificate of Deposit
CDR	Corporate Debt Restructuring
CEPA	Comprehensive Economic Partnership Management
CFMS	Centralized Fund Management System
CIBIL	Credit Information Bureau of India Limited
CII	Confederation of Indian Industry
CMIS	Currency Management Information System
CP	Commercial paper
CPI	Consumer Price Index
CRAR	Capital to Risk Weighted Asset Ratio
CRISIL	Credit Rating Information Service of India Limited
CRMD	Credit Risk Management Department
CRR	Cash Reserve Ratio
CSIR	Council of Scientific and Industrial Research
CSO	Central Statistical Office
CSR	Corporate Social Responsibility
CTS	Cheque Truncation System
CVC	Central Vigilance Commission
Important Banking Abbreviations - Starts with "C"	
DB	Dena Bank
DBS	Department of Banking Supervision
DCCB	District Central Cooperative Bank
DD	Demand Draft
DFI	Development Financial Institutions
DICGC	Deposit Insurance and Credit Guarantee Corporation
DPs	Depository Participants

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DPG	Deferred Payment Guarantee
DPN	Demand Promissory Note
DRAT	Debt Recovery Appellate Tribunal
DRI	Differential rate of Interest
DSA	Direct Selling Agent
DSCR	Debt Service Coverage Ratio
DTAA	Double Taxation Avoidance Agreement
Important Banking Abbreviations - Starts with "C"	
EBRD	European Bank for Reconstruction and Development
EBT	Electronic Benefit Transfer
ECB	External Commercial Borrowings
ECS	Electronic Clearing Service
ED	Enforcement Directorate
EDF	Export Development Fund
EDI	Electronic Data Interchange
EDMU	External Debt Management Unit
EDP	Entrepreneurship Development Programme
EFT	Electronic Fund Transfer
EEFC	Exchange Earners Foreign Currency
ELSS	Equity Linked Savings Scheme
EMI	Equated Monthly Installment
EPS	Earnings Per Share
EPF	Employee Provident Fund
ESOP	Employee Stock Options
ETF	Exchange Trade Fund
EXIM	Export Import Bank of India
Important Banking Abbreviations - Starts with "F"	
FATF	Financial Action Task Force
FCA	Financial Currency Assets
FCCB	Foreign Currency Convertible Bond
FCD	Fully Convertible Debentures
FCNRA	Foreign Currency Non – Resident Account
FCNRD	Foreign Currency Non – Repatriable Deposit
FDI	Foreign Direct Investment
FEMA	Foreign Exchange Management Act
FEDAI	Foreign Exchange Dealers Association of India
FICCI	Federation of International Chambers of Commerce and Industry
FII	Foreign Institutional Investors
FIPB	Foreign Investment Promotion Board
Fis	Financial Institutions
FINO	Financial Information Network and Operations Limited
FPI	Foreign Portfolio Investment
FRBM	Fiscal Responsibility and Budget Management Act, 2003
FTA	Free Trade Agreement

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List of Important Banking Abbreviations Asked in Previous Exams

Important Banking Abbreviations - Starts with "G"	
GAAR	General Anti Avoidance Rule
GDP	Gross Domestic Product
GDR	Global Depository Receipt
GFD	Gross Fiscal Deficit
GIC	General Insurance Corporation
GIRO	Government Internal Revenue Order
GMS	Gold Monetization Scheme
GST	Goods and Service Tax
GVA	Gross Value Added
GPD	Gross Primary Deficit
G-sec	Government Securities
Important Banking Abbreviations - Starts with "H"	
HDFC	Housing Development Finance Corporation
HFC	Housing Finance Company
HFT	Held For Trading
HSBC	Hong Kong and Shanghai Banking Cooperation
HUDCO	Housing and Urban Development Corporation
Important Banking Abbreviations - Starts with "I"	
IA	Internal Audit
IAS	Integrated Account System
IBA	Indian Banks Association
IBBI	Insolvency and Bancruptcy Board of India
IBRD	International Bank for Reconstruction and Development
IBU	International Banking Unit
ICAO	International Civil Aviation Organization
ICAR	International Council of Agricultural Research
ICMR	International Council of Medical Research
ICICI	Industrial Credit and Investment Corporation of India
ICRA	Investment Information and Credit Rating Agency
IDB	Islamic Development Bank
IDBI	Industrial Development Bank of India
IDR	Indian Depository receipt
IDRBT	Institute for Development and Research in Banking Technology
IEPF	Investors Education and Protection Fund
IFSC	Indian Financial System Code
IFC	International Finance Corporation
IFCI	Industrial Finance Corporation of India
IIBF	International Institute of Banking and Finance
IIBI	Industrial Investment Bank of India
IMPS	Immediate Payment Service
IMF	International Monetary Fund
IMT	Instant Money Transfer
INFINET	Indian Financial Network

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List of Important Banking Abbreviations Asked in Previous Exams

IPO	Initial Public Offer
IPPB	India Post Payment Bank
IRDA	Insurance Regulatory and Development Authority
IRDP	Integrated Rural Development Programme
IRR	Internal Rate of Return
ISIN	International Securities Identification Number
ISO	International Standard Organization
Important Banking Abbreviations - Starts with "J"	
JLGs	Joint Liability Groups
KCC	Kissan Credit Card
KMB	Kotak Mahindra Bank
KVB	Karur Vysya Bank
KVIC	Khadi and Village Industries Corporation
KVP	Kissan Vikas Patra
KYC	Know Your Customer
LAB	Local Area Bank
LAF	Liquidity Adjustment Facility
LBS	Lead Bank Scheme
LDB	Land Development Bank
LERMS	Liberalized Exchange Rate Management System
LOC	Lines of Credit
LTCG	Long term Capital gain
LTV	Loan To Value
LTF	Long-term Finance
LTIF	Long Term Irrigation Fund
Important Banking Abbreviations - Starts with "M"	
MCA	Ministry of Company Affairs
MCLR	Marginal Cost of Fund based Lending Rate
MDR	Merchant Discount Rate
MFDF	Micro Finance Development Fund
MFI	Micro Financial Institutions
MIBOR	Mumbai Inter Bank Offer Rate
MICR	Magnetic Ink Character Recognition
MIS	Management Information System
MSF	Marginal Standing Facility
MSS	Market Stabilization Scheme
MUDRA	Micro Units Development and Refinance Agency Bank
Important Banking Abbreviations - Starts with "N"	
NABARD	National Bank for Agricultural and Rural Development
NACH	National Automated Clearing House
NAFCUB	National Federation of Urban Cooperative Banks and Credit Societies
NAV	Net Asset Value
NASSCOM	National Association of Software and Services Companies
NBC	Net Bank Credit

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List of Important Banking Abbreviations Asked in Previous Exams

NBFCs	Non Banking Financial Companies
NDA	Net Domestic Asset
NDTL	Net Demand Time Liabilities
NEER	Nominal Effective Exchange Rate
NECS	National Electronic Clearing System
NEFT	National Electronic Fund Transfer
NFA	No Frills Account
NGO	Non Government Organization
NHB	National Housing Bank
NII	Net Interest Income
NPAs	Non Performing Assets
NPCI	National Payment Corporation of India
NPS	National Pension Scheme
NRE	Non Resident External (Rupee Account)
NRI	Non Resident Indian
NRO	Non Resident Ordinary Account
NSE	National Stock Exchange
NSS	National Savings Scheme
NSFDC	National Scheduled castes Finance and Development Corporation
NSSF	National Small Savings Fund
Important Banking Abbreviations - Starts with "O"	
OBC	Oriental Bank of Commerce
OCB	Overseas Corporate Bodies
OD	Over Draft
ODI	Overseas Derivative Instruments
OECD	Organization 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
OTS	One Time Settlement
Important Banking Abbreviations - Starts with "P"	
PACS	Primary Agricultural Credit Society
PAN	Permanent Account Number
PBT	Profit Before Tax
PCA	Prompt Corrective Action
PCDs	Partly Convertible Debentures
PDs	Primary Dealers
PDO	Public Debt Office
PFRDA	Pension Fund Regulatory and Development Authority
PGS	Payment Gateway System
PMAY	Pradhan Mantri Awas Yojana
PIN	Personal Identification number
PIO	People of Indian Origin

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PIS	Portfolio Investment Scheme
PKI	Public Key Infrastructure
PLIs	Prime Lending Institutions
PLR	Prime Lending Rate
PMLA	Prevention of Money Laundering Act
POA	Power Of Attorney
POS	Point Of Sale
PPF	Public Provident Fund
PPIs	Prepaid Payment Instruments
PUC	Paid Up Capital
Important Banking Abbreviations	
QIBs	Qualified Institutional Bankers
RBI	Reserve Bank of India
RBS	Royal Bank of Scotland
RDBMS	Relational Database Management System
RFID	Radio Frequency Identification
RFC	Resident Foreign Currency
RIDF	Rural Infrastructure Development Fund
RML	Reverse Mortgage loan
RNBCs	Residuary Non banking Companies
RoA	Return on Asset
RoE	Return on Equity
RRB	Regional Rural Bank
RTGS	Real Time Gross Settlement
RWA	Risk Weighted Asset
Important Banking Abbreviations - Starts with "S"	
SARFAESI	Securitization And Reconstruction of Financial Asset And Enforcement of Securities Interest Act
SCB	Scheduled Commercial Bank
SCC	Selective Credit Control
SDR	Special Drawing Rights
SEBI	Securities and Exchange Board of India
SEAC	State Expert Appraisal Committee
SEPA	Single Euro Payment Area
SGB	Sovereign Gold Bond
SGSY	Swarna jayanthi Gram Swarojgar Yojana
SHG	Self Help group
SIDBI	Small Industries and Development Bank of India
SIDC	State Industrial Development Corporation
SCB	State Cooperative Apex Bank
SEZs	Special Economic Zones
SFCs	State Financial Corporations
SIDC	State Industrial Development Corporation
SIP	Systematic Investment Plan

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SLR	Statutory Liquidity Ratio
SME	Small Medium Enterprises
SPNS	Shared Payment Network System
SSIs	Small Scale Industries
STF	Short Term Finance
SWIFT	Society for Worldwide Interbank Telecommunication
Important Banking Abbreviations - Starts with "T"	
T/T	Telegraphic Transfer
TAN	Transaction Number/Tax Deduction Account Number
TIN	Tax Information Number
TBs	Treasury Bills
TDS	Tax Deducted at Source
UBI	United Bank of India
UBIN	Unique Business Identification Number
UCB	Urban Cooperative Bank
UIDAI	Unique Identification Authority of India
UPI	Unified Payment Interface
UPIN	Unique Property Identification Number
USD	United States Dollar
USSD	Unstructured Supplementary Service Data
UTI	Unit Trust of India
VDBS	Vertically Differentiated Banking System
VCFs	Venture Capital funds
VCP	Village Credit Plan
VPA	Virtual Payment Address
Important Banking Abbreviations - Starts with "W"	
WAN	Wide Area Network
WBCIS	Weather Based Crop Insurance Scheme
WCDL	Working Capital Demand Loan
WCTL	Working Capital Term Loan
WL ATM	White Label ATM
WMA	Ways and Means Advances
WPI	Wholesale Price Index
WOS	Wholly Owned Subsidiary
WWW	World Wide Web
YTM	Yield To Maturity

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