

**MARUTHI SCHOOL OF BANKING**  
**BANKING ABBREVIATION**

1. ICBM - Inter Continental Ballistic Missile.
2. MIRV - Multiple Independently Targetable Reentry Vehicle.
3. MICR - Magnetic Ink Character Recognition.
4. RISAT - Radio Imaging Satellite.
5. AERB - Atomic Energy Regulatory Board.
6. MDEP - Multinational Design Evaluation Program.
7. CPI - Consumer Price Index.
8. IFSC - Indian Financial System Code.
9. SEBI - Security and Exchange Board of India.
10. RBI - Reserve Bank of India.
11. IAEA - International Atomic Energy Agency.
12. CBDT - Central Board of Direct Taxes.
13. NAC - National Advisory Council.
14. CBS - Core Banking Solution.
15. CORE - Centralized Online Real-time Electronic.
16. NEFT - National Electronic Fund Transfer.
17. RTGS - Real-time Gross Settlement.
18. SWIFT - Society for Worldwide Interbank Financial Telecommunication.
19. FERA - Foreign Exchange Regulation Act.
20. FEMA - Foreign Exchange Management Act.
21. ECS - Electronic Clearing Service.
22. IMPS - Interbank Mobile Payment Service.
23. NPCI - National Payment Corporation of India.
24. MMID - Mobile Money Identifier.
25. OTP - One Time Password.
26. GPRS - General Packet Radio Service.
27. GPS - Global Positioning System.
28. EFT - Electronic Fund Transfer.
29. PMEAC - Prime Minister Economic Advisory Council.
30. NAC - National Advisory Council.
31. CMIE - Center for Monitoring Indian Economy.
32. NIA - Negotiable Instrument Act.
33. ASBA - Application Supported for Blocked Amount.
34. IPO - Initial Public Offer.
35. OMO - Open Market Operation.
36. MSME - Micro and Small Medium Enterprises.
37. OPEC - Organization of Petroleum Exporting Countries.
38. POS - Point Of Sale.
39. SLR - Statutory Liquidity Ratio.
40. CRR - Cash Reserve Ratio.
41. NDTL - Net Demand and Time Liability.
42. FCNR - Foreign Currency Non Resident.
43. NPA - Non Performing Asset.
44. SME - Small Medium Enterprises.
45. BPLR - Benchmark Prime Lending Rate.
46. NIM - Net Interest Margin.
47. ECB - External Commercial Borrowing.
48. NBFC - Non Banking Financial Company.
49. CASA - Current Account Saving Account.
50. NFS - National Financial Switch.
51. NGRBA - National Ganga Rivers Based Authority.
52. PILF - Pension and Life Insurance Fund.
53. IGMSY - Indra Gandhi Matritva sahyag Yoj.
54. DRDO - Defense and Research Development Organization.
55. NELP - New Exploration License Policy.
56. FIEO - Federation of India Expect Organization.
57. NATO - North Atlantic Treaty Organization.

58. GAAR - General Anti Avoidance Rule.
59. BCBS - Basel Committee on Banking Supervision.
60. SFIO - Serious Fraud Investigation Office.
61. MTSS - Money Transfer Service Scheme.
62. IFBN - Indian Food Banking Network.
63. CCEA - Cabinet Committee on Economic Affairs.
64. TUFSS - Technology Upgradation Fund Scheme.
65. PDS - Public Distribution System.
66. WANO - World Association of Nuclear Operation.
67. EPCG - Export Promotion capital Goods.
68. MAT - Minimum Ateuate Tax.
69. PMAGY - Pradhammandhiri Adarsh Gram Yojana.
70. BRICS - Brazil Russia India China South Africa.
71. ALM - Asset Liability Management.
72. TAPI - Turkmenistan Afganistan Pakistan India.
73. MGNREG - Mahatma Gandhi National Rural Employment Guarantee.
74. CMIE - Centre for Monitoring Indian Economy.
75. DTAA - Double Tax Avoidance Agreement.
76. ASCI - Advertising Standard council of India.
77. DPSS - Department of Payment and Settlement Systems.
78. SLA - Service Level Agreements.
79. DBOD - Department of Banking Operations and Development.
80. CSD - Customer Service Departments.
81. LIBOR - London Interbank Offered Rate.
82. IRDA - Insurance Regulatory Development Authority.
83. SAARC - South Asian Association for Regional Cooperation.
84. SARFASI - Securisation and Reconstruction of Financial Assets and Enforcement of Security Interest.
85. CENVAT - Central Value Added Tax.
86. OECD - Organization for Economic Corporation and Development.
87. NABFINS - Nabard Financial Services Limited.
88. NMDC - National Mineral Development Corporation.
89. AITA - All Indian Tennis Association.
90. OGPL - Open Government Platform.
91. DFHI - Discount and Finance House of India.
92. CIP - Customer Identification Procedure.
93. KYC - Know Your Customer.
94. CAS - Common Accounting System.
95. MIS - Management Information System.
96. BIFR - Board Industrial Financial Reconstruction.
97. GSLV - Geosynchronous Satellite Launch Vehicle.
98. ILO - International Labor Organization.
99. UNO - United Nation Organization.
100. DICGC - Deposit Insurance and Credit Guarantee Corporation.
101. DOT - Department Of Telecom.
102. CDR - Corporate Debt Restructuring.
103. LAF - Liquidity Adjustment Facility.
104. IIP - Index Industrial Production.
105. IFRS - International Financial Reporting Standard.
106. PSA - Priority Sector Advances.
107. SPNS - Shared Payment Network System.
108. TRC - Tax Residency Certificate.
109. ESDM - Electronic System and Design Manufacturing.
110. DPCO - Drug Price Control Order.
111. NTCA - National Tiger Conservation Authority.
112. FIBP - Foreign Investment Promotion Board.
113. FCRA - Forward Contract Regulation Act-2010
114. OVI - Optically Variable Ink.
115. IPR - Intellectual Property Rights.
116. FATF - Financial Action Task Force.

- 117. BMC - Basic Minimum Capital.
- 118. FRBM - Financial Responsibility and Budget Management.
- 119. GDP - Gross Domestic Product.
- 120.
- 121. GNP - Gross National Product.
- 122. POSCO - Pohong Iron and Steel Company.
- 123. FBTR - Fast Breeder Test Reactor.
- 124. RTI - Right To Information.
- 125. STRIPS - Standard Research Institute Problem Solver.
- 126. Separate Trading of Registered Interest and Principal Securities.
- 127. STCI - Securities Trading Corporation of India.
- 128. FSDC - Financial Stability and Development Council.
- 129. WTO - World Trade Organization.
- 130. TRAI - Telecom Regulatory and Authority of India.
- 131. AGR - Adjusted Gross Revenue.
- 132. FSR - Financial Stability Report.
- 133. ASI - Astronautical Society of India.
- 134. IVFRT - Immigration Visa and Foreigners Registrations Tracking.
- 135. CDS - Credit Default Swaps.
- 136. FIMMDA - Fixed Income Money Market and Derivative Association of India.
- 137. FDA - Food and Drug Administration.
- 138. SCC - Selective Credit Control.
- 139. EXIM - Export and Import.
- 140. SHG - Self Help Group.
- 141. SSI - Small Scale Industries.
- 142. ICICI - Industrial Credit and Investment Corporation of India.
- 143. IDBI - Industrial Development Bank of India.
- 144. SIDBI - Small Industries Development Bank of India.
- 145. NABARD - National Bank for Agriculture and Rural Development
- 146. RRB - Regional Rural Bank.
- 147. AML - Anti Money Laundering.
- 148. ATM - Automated Teller Machine.
- 149. ARM - Adjustable Rate Mortgage.
- 150. ERV - Estimated Recovery Value.
- 151. MCR - Management Control Review.
- 152. FICCI - Federation of Indian Chambers of Commerce and Industry.

Maruthi School of Banking