

## UNIT 5 - Important Full Forms and Abbreviations For Banking Exams



1. STRIPS = Separate Trading of Registered Interest and Principle Securities
2. OPEC = Organisation of Petroleum Exporting Countries
3. WHO = World Health Organization
4. WTO = World Trade Organization
5. UN = United Nations
6. NATO = National Atlantic Treaty Organization
7. WIPO = World Intellectual Property Organization
8. ILO = International Labour Organization
9. FAO = Food & Agriculture Organisation
10. OECD = Organisation for Economic Co-Operation & Development
11. INTERPOL = International Police
12. IBRD = International Bank for Reconstruction and Development
13. ICSID = International Centre of Settlement for Investment Disputes
14. IMF = International Monetary Fund
15. SDR = Special Drawing Rights
16. IFC = International Finance Corporation
17. ICJ = International Court of Justice
18. IFAD = International Fund for Agriculture Development
19. UNICEF = United Nations Children's Emergency Fund
20. UNITAR = United Nations International Training and Research Centre

21. UNEP = United Nations Environmental Programme
22. UNCDF = United Nations Capital Development Fund
23. UNESCO = United Nations Educational, Scientific and Cultural Organization
24. UNCTAD = United Nations Conference on Trade and Development
25. UNDP = United Nations Development Programme
26. CERN = European Organisation for Nuclear Research (In French: 'Conseil Europeen pour la Recherche Nucleaire')
27. IAEA = International Atomic Energy Agency
28. IDA = International Development Association
29. BIS = Bank for International Settlements
30. LIBOR = London Interbank Offered Rate
31. NACAS = National Accounting Council on Accounting Standards
32. RBI = Reserve Bank of India
33. SIDBI = Small Industries Development Bank of India
34. SEBI = Securities & Exchange Board of India
35. NABARD = National Bank of Agriculture & Rural Development
36. MIGA = Multilateral Investment Guarantee Agency
37. IDFC = Infrastructure Development Finance Company
38. MUDRA = Micro Unit Development Refinance Agency
39. SMILE = SIDBI Make in India Loan for small Enterprises
40. IAF = India Aspiration Fund
41. IRDAI = Insurance Regulatory and Development Authority of India
42. PFRDA = Pension Fund Regulatory & Development Authority
43. EPFO = Employees Provident Fund Organization
44. PPF = Public Provident Federation
45. NPS = National Pension Scheme
46. ULIP = Unit-Linked Insurance Plan
47. NPA = Non-Performing Assets
48. RWA = Risk Weighed Asset
49. A&L = Assets & Liabilities
50. FDIIs = Foreign Direct Investment

51. FIIs = Foreign Institutional Investors
52. FPIs = Foreign Portfolio Investors
53. CPI = Consumer Price Index
54. WPI = Wholesale Price Index
55. CDR = Corporate Debt Restructuring
56. CLR = Central Liquid Reserve
57. LAF = Liquidity Adjustment Facility
58. MSF = Marginal Standing Facility
59. OMO = Open Market Operation
60. SCR = Shipment Comprehensive Risks
61. PMJDY = Pradhanmantri Jan Dhan Yojana
62. PMJJBY = Pradhanmantri Jeevan Jyoti Beema Yojana
63. PMSBY = PradhanMantri Suraksha Bima Yojana
64. PMKSY = PradhanMantri Krishi Sichai Yojana
65. SSA = Sukanya Samriddhi Account
66. PMFBY = Pradhanmantri Fasal Bima Yojana
67. USTAAD = Upgrading the Skills and Training in Traditional Arts/Crafts for Development
68. UJALA = Unnat Jyoti by Affordable LEDs for All
69. DELP = Domestic Efficient Lightning Programme
70. AMRUT = Atal innovation Mission for Rejuvenation and Urban Transformation
71. JNNURM = Jawaharlal Nehru National Urban Renewal Mission
72. PMKVY = PradhanMantri Kaushal Vikas Yojana
73. PRAGATI = Proactive Governance & Timely Implementation
74. HRIDAY = Heritage Development and Augmentation Yojana
75. JAM Yojna = Jan Dhan – Aadhar- Mobile
76. KVP = Kisan Vikas Patra
77. KCC = Kisan Credit Card
78. TVOA = Tourist Visa On Arrival
79. PAHAL = Pratyaksh Hanstantrit Labh
80. DBTL = Direct Benefit Transfer of LPG
81. RAFA = Recurring Account Fix Account

82. CASA = Current Account Savings Account
83. SME = Small & Medium Enterprises
84. MSE = Micro & Small Enterprises
85. SMERA = Small & Medium Enterprises Rating Agency
86. CP = Commercial Paper
87. CSR = Corporate Social Responsibility
88. FIPR = Foreign Investment Promotion Board
89. CAMELS = Capital adequacy Assets quality Management capability Earnings Liquidity Sensitivity to market risk
90. SIDC = State Industrial Development Corporation
91. BEE = Bureau of Energy Efficiency
92. PUC = Paid Up Capital
93. SGSY = Swarnajayanthi Gram Swarojgaar Yojana
94. NEFT = National Electronics Fund Transfer
95. RTGS = Real Time Gross Settlement
96. IFSC = Indian Financial System Code
97. EFT = Electronic Fund Transfer
98. EBT = Electronic Benefit Transfer
99. ECS = Electronic Clearing System
100. PAN = Permanent Account Number or Present Across Nation
101. CVV = Card Verification Value
102. BPLR = Benchmark Prime Lending Rate
103. EME = Emerging Market Economies
104. NDTL = Net-Demand and Time Liabilities
105. CD = Certificate of Deposit
106. CCEA = Cabinet Committee on Economic Affairs
107. GDP = Gross Development Product
108. GNP = Gross National Product
109. UTI = Unit Trust of India
110. PTI = Press Trust of India
111. IFCI = Industrial Finance Corporation of India
112. IDFC = Infrastructure Development Finance Company

113. ITP = Institutional Trading Platform
114. CGC = Credit Guarantee Corporation
115. EXIM = Export Import Bank of India
116. ECGC = Export Credit Guarantee Corporation
117. DICGC = Deposit Insurance Credit Guarantee Corporation
118. CWS Unemployment = Current Weekly Status Unemployment
119. NOW = Negotiable Orders or Withdrawals
120. SAARC = South Asian Association for Regional Co-Operation
121. ASEAN = Association of South-East N
123. SCO = Shanghai Co-operative Organisation
124. APEC = Asia-Pacific Economic Co-operation
125. ESCAP = Economic and Social Commission for Asia and the Pacific
126. IBSA = India Brazil South Africa
127. SWIFT = Society for Worldwide Inter-Bank Financial Telecommunication
128. CBDT = Central Board of Direct Taxes
129. GST = Goods & Services Tax
130. VAT = Value Added Tax
131. MAT = Minimum Alternate Tax
132. DTC = Direct Taxes Code
133. DTAA = Double Taxation Avoidance Agreement
134. TDS = Tax Deducted at Source
135. NTRP = Non-Tax Receipt Portal
136. CAR = Capital Adequacy Ratio
137. CRAR = Capital to Risk weighted Assets Ratio
138. CRR = Cash Reserve Ratio
139. CDR = Cash Deposit Ratio
140. SLR = Statutory Liquidity Ratio
141. RIDB = Rural Infrastructure Development Bank
142. ADB = Asian Development Bank
143. NDB = New Development Bank
144. IBRD = International Bank for Reconstruction and Development
145. AIIB = Asian Infrastructure Investment Bank

146. HSBC = Hong Kong & Shanghai Banking Corporation
147. ICICI = Industrial Credit and Investment Corporation of India
148. HDFC = Housing Development Finance Corporation
149. UCO = United Commercial Bank (Formerly)
150. IDBI = Industrial Development Bank of India
151. NHB = National Housing Bank
152. NBFC = Non-Banking Financial Corporation
153. IBA = Indian Bankers' Association
154. BBB = Bank Board Bureau
155. CBS = Core Banking Solutions
156. BIRD = Bankers' Institute of Rural Development
157. NITI = National Institution for Transforming India
158. CCB = Central Co-operative Bank
159. SCB = State Co-operative Bank
160. BoT = Balance of Trade
161. BoP = Balance of Payment
162. PSU = Public Sector Undertaking
163. PSE = Public Sector Enterprises
164. NDC = National Development Council
165. NPCI = National Payment Corporation of India
166. WLA = White Label ATMs
167. CAD = Capital Account Deficit
168. GPD = Gross Primary Deficit
169. NPD = Net Primary Deficit
170. PD = Primary Deficit
171. NFD = Net Fiscal Deficit
172. GFD = Gross Fiscal Deficit
173. FD = Fiscal Deficit
174. RD = Revenue Deficit
175. CDR = Cash Deposit Restructuring
176. IMT = Instant Money Transfer
177. ECB = External Commercial Borrowing

178. NAV = Net Asset Value
179. MPEDA = Marine Products Export Development Authority
180. APEDA = Agricultural and Processed Foods Export Development Authority
181. PSF = Price Stabilization Fund
182. NCTI = National Centre for Trade Information
183. NER = North Bengal North Eastern Region
184. NIM = New Issue Market
185. CII = Confederation of Indian Industry
186. FICCI = Federation of Indian Chambers of Commerce and Industry
187. ASSOCHAM = Associated Chambers of Commerce and Industry of India
188. NASSCOM = National Association of Software and Services Companies
189. SRTMI = Steel Research and Technology Mission of India
190. TRIFED = Tribal Co-operative Marketing Development Federation of India
191. SENSEX = Sensitive Index
192. FOREX = Foreign Exchange
193. NASDAQ = National Association of Securities Dealers Automated Quotations
194. IPO = Initial Public Offer
195. FPO = Follow-On Public Offer/ Further Public Offer
196. GPF = General Provident Fund
197. BPO = Business Process Outsourcing
198. KPO = Knowledge Process Outsourcing
199. ASBA = Applications Supported by Blocked Amount
200. FATF = Financial Action Task Force
201. CAG = Comptroller and Auditor General
202. FERA = Foreign Exchange Regulations Act
203. FEMA = Foreign Exchange Management Act
204. AMFI = Association of Mutual Funds of India
205. FTP = Funds Transfer Pricing
206. FRBMA = Fiscal Responsibility and Budget Management Act
207. SAPTA = SAARC Preferential Trading Agreement
208. CSIR = Council on Scientific and Industrial Research
209. UIDAI = Unique Identification Authority of India

210. KYC = Know Your Customer
211. BOT = Build-Operate-Transfer
212. SHGs = Self Help Groups
213. SEZ = Special Economic Zone
214. HDI = Human Development Index
215. HDR = Human Development Report
216. NAMA = Non-Agricultural Market Access
217. PMLA = Prevention of Money Laundering Act
218. LLP = Limited Liability Partnership
219. NEER = Nominal Effective Exchange Rate
220. REER = Real Effective Exchange Rate
221. SDBS = Service Discharge Benefit Scheme
222. CAPART = Council for the Advancement of People's Action and Rural Technology
223. HUDCO = Housing & Urban Development Corporation
224. NSDL = National Securities Depository Limited
225. LERMS = Liberalised Exchange Rate Management System
226. ESOP = Employee Stock Option Plan
227. FIMMDA = Fixed Income Money Market and Derivatives Association of India
228. CRISIL = Credit Information Bureau India Limited
229. CIBIL = Credit Rating and Information Services of India
230. NSSO = National Sample Survey Organisation
231. CSO = Central Statistical Organization
232. PIL = Public Interest Litigation
233. REIT = Real Estate Investment Trust
234. NCDEX = National Commodities & Derivatives Exchange Limited
235. NGT = National Green Tribunal
236. MSP = Minimum Support Price
237. NSSF = National Small Savings Fund
238. ALM = Asset Liability Management
239. CSDL = Central Securities Depository Limited
240. EEFC = Exchange Earners' Foreign Currency
241. ADF = Automated Data Flow



242. PCR = Provision Coverage Ratio
243. SIFI = Systematically Important Financial Intermediaries
244. IRDP = Integrated Rural Development Programme
245. CDP = Community Development Programme
246. DPAP = Drought Prone Areas Programme
247. DDP = Desert Development Programme
248. IWDP = Integrated Wasteland Development Programme
249. MNP = Minimum Needs Programme
250. MFI = Micro Finance Institutions
251. GDS = Gramin Dak Sevaks
252. KVIC = Khadi & Village Industries Corporation
253. DAP = Development Action Plan
254. DD = Demand Draft
255. OD = Over Draft
256. RR = Revenue Receipts
257. CR = Capital Receipts
258. TBs = Treasury Bills
259. REIT = Real Estate Investment Trust
260. IDR= Indian Depository Receipts
261. ADR = American Depository Receipts
262. GDR = Global Depository Receipts
263. FCA = Foreign Currency Assets
264. FCCB = Foreign Currency Convertible Board
265. FCNR(B) = Foreign Currency Non-resident (Banks)
266. FCNRA = Foreign Currency Non-resident Account
267. FCNRD = Foreign Currency Non-Repatriable Deposit
268. CVD = Counter Vailing Duties
269. ZBB = Zero Based Budgeting
270. PKY = Public Key Cryptography
271. NAFTA = North Atlantic Free Trade Agreement
272. SAFTA = South Asian Free Trade Agreement
273. FTO= Free Trade Organization

274. ARC = Asset Reconstruction Company
275. RFID = Radio Frequency Identification
276. RDIF = Russian Direct Investment Fund
277. PMGSY = PradhanMantri Gram Sadak Yojana
278. EPS = Earnings Per Share
279. PIO = Person of Indian Origin
280. COMPAT = Competition Appellate Tribunal
281. CVC= Chief Vigilance Commission
282. PAC = Public Accounts Committee
283. TS GENCO = Telangana State Power Generation Corporation
284. NRLP = National Rural Livelihood Projects
285. GAGAN = GPS Aided Geo Augmented Navigation
286. MAST = Multi Application Solar Telescope
287. GATT = General Agreements on Tariff and Trade
288. FRS = Fellow of Royal Society
289. NTDL = Net Demand and Time Liabilities
290. NIC = Nuclear Insurance Pool
291. SIPRI = Stockholm International Peace Research Institute
292. DARPA = Defence Advance Research Project Agency
293. TERI = The Energy and Resources Institute
294. START = Strategic Armed Reduction Treaty
295. NELP = New Exploration and Licensing Policy
296. BRPSE = Board for Reconstruction of Public Sector Enterprises
297. GAAR = General Anti-Avoidance Rule
298. EEU = Eurasian Economic Union
299. NSM = National Supercomputing Mission
300. LAB = Local Area Banks
301. FINO = Financial Information Network and Operation Limited
302. ESCAP = Economic and Social Commission for Asia and Pacific
303. SSA = Sarva Shiksha Abhiyaan
304. GIFT = Gujarat International Finance-Tec City
305. IMPS = Inter-Bank Mobile Payment Service

306. SDGs = Sustainable Development Goals
307. STN = Short Term Note
308. MTN = Medium Term Note
309. LTN = Long Term Note
310. EMI = Equated Monthly Instalment
311. FMC = Forward Market Commission
312. BCSBI = Banking Codes and Standards Board of India
313. UAS = Unmanned Aircraft System
314. TRIPs = Trade Related Aspects of Intellectual Property Rights
315. TRIMs = Trade Related Investment Measures
316. BSE = Bombay Stock Exchange
317. NSE = National Stock Exchange
318. OBC = Oriental Bank of Commerce
319. AIBOA = All India Bank Officers' Association
320. CAC = Capital Account Convertibility
321. SWF = Sovereign Wealth Funds
322. AMC = Asset Management Company
323. BCBS = Basel Committee on Banking Supervision
324. NIBM = National Institute of Bank Management
325. MZM = Money of Zero Maturity
326. AER = Annual Equivalent Rate
327. ARDC = Agriculture Finance & Development Corporation
328. BFS = Board for Financial Supervision
329. MGNREGA = Mahatma Gandhi National Rural Employment Guarantee Act
330. NREP = National Rural Employment Program
331. CTS = Cheque Truncation System
332. GDR = Global Depositary Receipts
333. UPC = Universal Product Code
334. NSDC = National Skills Development Corporation
335. ONGC = Oil & Natural Gas Commission
336. DRDO = Defence Research & Development Organisation
337. ISRO = Indian Space Research Organisation

338. ISM = Indian School of Mines
339. CNG = Compressed Natural Gas
340. LNG = Liquefied Natural Gas
341. LPG = Liquefied Petroleum Gas
342. ICC = International Cricket Council
343. BCCI = Board of Control for Cricket in India
344. SAI = Sports Authority of India
345. WADA = World Anti-Doping Agency
346. NADA = National Anti-Doping Agency
347. IOA = Indian Olympic Association
348. IOC = International Olympic Committee
349. IAAF = International Association of Athletics Federation
350. ADA = Aeronautical Development Agency
351. LCA = Light Combat Aircraft
352. DGCA = Directorate General of Civil Aviation
353. PSLV = Polar Satellite Launch Vehicle
354. GSLV = Geosynchronous Satellite Launch Vehicle
355. AFSPA = Armed Forces Special Power Act
356. CRPF = Central Reserve Police Force
357. ITBP = Indo-Tibetan Border Police
358. BSF = Border Security Force