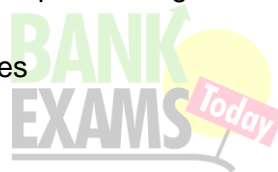


# Banking Terms Capsules

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- **ADR** - American Depository Receipt
- **AGM** - Annual General Meeting
- **AIRCSC** - All India Rural Credit Survey Committee
- **AFS** - Available For Sale
- **AMFI** - Association of Mutual Fund in India
- **ASSOCHAM** - Associated Chambers of Commerce and Industry of India
- **ATM** - Automated Teller Machine
- **ALM** - Asset Liability Management
- **BSBDA** - Basic Savings Bank Deposit Account
- **BIS** - Bank for International Settlements
- **BOP** - Balance of Payments
- **CAD** - Capital Account Deficit
- **CAG** - Controller and Auditor General of India
- **CAMELS** - Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, Systems & Controls
- **CBS** - Consolidated Banking Statistics
- **CEPA** - Comprehensive Economic Partnership Agreement
- **CC** - Cash Credit
- **CD** - Certificate of Deposit
- **CECA** - Comprehensive Economic Cooperation Agreement
- **CF** - Company Finance
- **CII** - Confederation of Indian Industries
- **CP** - Commercial Paper
- **CPI** - Consumer Price Index
- **CCEA** – Cabinet Committee on Economic Affairs
- **CR** - Capital Receipts
- **CRR** - Cash Reserve Ratio
- **CRAR** - Capital to Risk-weighted Assets Ratio
- **CSIR** - Council of Scientific and Industrial Research
- **CSO** - Central Statistical Organisation
- **CBS** - Core Banking Solution
- **DBOD** - Department of Banking Operations and Development
- **DBS** - Department of Banking Supervision, RBI
- **DCA** - Department of Company Affairs
- **DTC** - Direct Tax Code
- **DCCB** - District Central Cooperative Bank
- **DCM** - Department of Currency Management, RB
- **DTAA** - Double Taxation Avoidance Agreement
- **DD** - Demand Draft
- **DEAF** - Depositor Education and Awareness Fund
- **DDS** - Data Dissemination Standards
- **DICGC** - Deposit Insurance and Credit Guarantee Corporation of India
- **EEFC** - Exchange Earner's Foreign Currency



# Banking Terms Capsules

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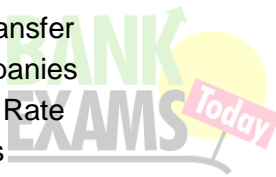
- **ECGC**- Export Credit and Guarantee Corporation
- **ECS**- Electronic Clearing Scheme
- **EEA**- Exchange Equalization Account
- **EPF**- Employees Provident Fund
- **EEFC**- Exchange Earner's Foreign Currency
- **ECBs**- External Commercial Borrowings
- **FIPB**- Foreign Investment Promotion board
- **FDI**- Foreign Direct Investment
- **FSLRC**- Financial Sector Legislative Reforms Commission
- **FEMA**- Foreign Exchange Management Act
- **FII**- Foreign Institutional Investor
- **FRBMA**- Fiscal Responsibility and Budget Management Act
- **FTA**- Free trade agreement
- **FINO**- Financial Inclusion Network Operation
- **FCNR(B)**- Foreign Currency Non-Resident Bank
- **FEMA**- Foreign Exchange Management Act
- **EFSF**- European Financial Stability Facility
- **FICCI**- Federation of Indian Chambers of Commerce and Industry
- **FII**- Foreign Institutional Investor
- **FPI**- Foreign Portfolio Investment
- **FSLRC**- Financial Sector Legislative Reforms Commission
- **GDP**- Gross Domestic Product
- **GDR**- Global Depository Receipt
- **GFD** - Gross Fiscal Deficit
- **GIC** - General Insurance Corporation
- **GAAR** - General anti avoidance rule
- **GPD** - Gross Primary Deficit
- **GIRO** - Government Internal Revenue Order
- **HDFC** - Housing Development Finance Corporation
- **HFT** - Held For Trading
- **IBS** - International Banking Statistics
- **ICAR** - Indian Council of Agricultural Research
- **ICICI** - Industrial Credit and Investment Corporation of India
- **ICMR** - Indian Council of Medical Research
- **IDBI** - Industrial Development Bank of India
- **IFC** - International Finance Corporation
- **ITEs**: Intra-Group Transactions and Exposures
- **IFCI** - Industrial Finance Corporation of India
- **IIP** - Index of Industrial Production
- **IMF** - International Monetary Fund
- **IRBI** - Industrial Reconstruction Bank of India
- **ISDA** - International Swaps and Derivative Association



# Banking Terms Capsules

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- **ISIC** - International Standard Industrial Classification
- **ISO** - International Standards Organization
- **LBS** - Locational Banking Statistics
- **LIBOR**: London Inter-Bank Offer Rate
- **LERMS** - Liberalised Exchange Rate Management System
- **LIC** - Life Insurance Corporation of India
- **LCR**: Liquidity Coverage Ratio
- **LRMT**: Liquidity risk monitoring tools
- **LAF** – Liquidity Adjustment Facility
- **MCA** - Ministry of Company Affairs
- **MSF**-Marginal Standing Facility
- **MIBOR**: Mumbai Inter-Bank Offer Rate
- **MIS** - Management Information System
- **MMSE** - Minimum Mean Squared Errors
- **NABARD** - National Bank for Agriculture and Rural Development
- **NASSCOM** - National Association of Software and Services Companies
- **NCTC** - National Counter-Terrorism Centre
- **NBFC**-Non Banking Finance Companies
- **NBC** - Non-Banking Companies
- **NEFT** - National Electronic Funds Transfer
- **NBFC** - Non Banking Financial Companies
- **NEER** - Nominal Effective Exchange Rate
- **NFA** - Non-Foreign Exchange Assets
- **NSFR**: Net Stable Funding Ratio
- **NGO** - Non-Governmental Organization
- **NHB** - National Housing Bank
- **NSG** – Nuclear Suppliers Group
- **NPA** - Non-Performing Assets
- **NSC** - National Statistical Commission
- **NSSF** - National Small Savings Fund
- **OD** - Over Draft
- **ODA** - Official Development Assistance
- **OMO** - Open Market Operations
- **PACS** - Primary Agriculture Credit Societies
- **PDAI** - Primary Dealers Association of India
- **PDO** - Public Debt Office
- **PIO** - Persons of Indian Origin
- **PO** - Principal Office
- **PRB** - Primary Revenue Balance
- **PSE** - Public Sector Enterprises
- **PUC** - Paid Up Capital
- **PPP** – Public Private Partnership & Purchasing Power parity



# Banking Terms Capsules

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- **QFI** -Qualified Foreign Investors
- **RD** - Revenue Deficit
- **RDBMS** - Relational Database Management
- **RTGS** - Real Time Gross Settlement System
- **RE** - Revenue Expenditure
- **REC** - Rural Electrification Corporation
- **REER** - Real Effective Exchange Rate
- **RIDF** - Rural Infrastructure Development Fund
- **ROC** - Registrars of Companies SLR-Statutory Liquidity Ratio
- **RR** - Revenue Receipts
- **RRB** - Regional Rural Bank
- **RTP** - Reserve Tranche Position
- **RWA** - Risk Weighted Asset
- **SAS** - Statistical Analysis System
- **SCARDB** - State Cooperative Agriculture and Rural Development Bank
- **SWIFT**: Society for Worldwide Interbank Financial Telecommunication
- **SCB** - State Cooperative Bank
- **SCB** - Scheduled Commercial Bank
- **SDDS** -Special Data Dissemination Standards
- **SDR** - Special Drawing Right
- **SEBI** - Securities and Exchange Board of India
- **SIFI** - Systemically Important Financial Intermediaries
- **SEBs** - State Electricity Boards
- **SGSY** - Swarnajayanti Gram Swarajgar Yojana
- **SHGs** - Self-Help Groups
- **SIDBI** - Small Industries Development Bank of India
- **SIDC** - State Industrial Development Corporation
- **SJSRY** - Swarna Jayanti Shahari Rojgar Yojana
- **SLR** - Statutory Liquidity Ratio
- **SMG** - Standing Monitoring Group
- **SNA** - System of National Accounts
- **SRWTO** - Small road & Water Transport Operators
- **SSI** - Small-Scale Industries
- **STRIPS** - Separate Trading for Registered Interest and Principal of Securities
- **TB** - Treasury Bills
- **TARC** - Tax Administration Reform Commission
- **TC** - Temporary Change
- **TT** - Telegraphic Transfer
- **TAPI** - Turkmenistan-Afghanistan-Pakistan-India
- **TFTS** - Trade for Trade Settlement
- **TIEA** – Tax Information exchange Agreement
- **UCB** - Urban Cooperative Bank

# Banking Terms Capsules

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- **UCN** - Uniform Code Number
- **UNDP** - United Nations Development Programme
- **UNICO** - Umbrella Organisation for Large Cooperative Banks in Europe
- **UNDP** - United Nations Development Programme
- **UNIDO** - United Nations Industrial Development Organisation
- **UNME** - Urban Non-Manual Employees
- **UTI** - Unit Trust of India
- **VC** - Venture Capital
- **WPI** - Wholesale Price Index
- **WTO** - World Trade Organisation
- **Y-o-Y** - Year-on-Year
- **YTM** - Yield to Maturity
- **ZTC** - Zonal Training Centre

