

## Important Full Forms and Abbreviations For Banking Exams

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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

## Important Full Forms and Abbreviations For Banking Exams

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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. **FDIs** = 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

## Important Full Forms and Abbreviations For Banking Exams

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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

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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 Nations
122. **BRICS** = Britain Russia India China South Africa

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- 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

## Important Full Forms and Abbreviations For Banking Exams

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- 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

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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

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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



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- 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

## Important Full Forms and Abbreviations For Banking Exams

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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

## Important Full Forms and Abbreviations For Banking Exams

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- 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 Depository 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

## Important Full Forms and Abbreviations For Banking Exams

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- 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