

Banking Abbreviations

FEDAI- Foreign Exchange Dealers Association of India
ALCO- Asset Liability Committee
ALM- Asset Liability Management
KVIC- Khadi and Village Industries Corporation
KYC- Know Your Customer
EXIM bank- Export and Import Bank of India
NABARD- National Bank for Agriculture and Rural Development
SIDBI- Small Industries Development Bank of India
EDP- Entrepreneurship Development Programme
LAMPS- Large Sized Adivasi Multipurpose Societies
LERMS- Liberalized Exchange Rate Management System
NABARD- National Bank for Agriculture and Rural Development
NBFC- Non Banking Finance Companies
QIB- Qualified Institutional Bankers
RBI- Reserve Bank of India
RDBMS- Relational Database Management System
REC- Rural Electrification Corporation
RFC- Resident Foreign Currency
RIDF- Rural Infrastructure Development Fundbanking
RRB- Regional Rural Bank
RTGS- Real Time Gross Settlement
RWA- Risk Weighted Assets
SBI- State Bank of India
SCB- Scheduled Commercial Bank
NRE- Non Resident External Account
NRI- Non Resident Indian
SDR- Special Drawing Rights
YTM- Yield to Maturity
LAB- Local Area Banks
ALM- Asset Liability Management
ANBC- Adjusted Net Bank Credit
ASBA- Applications Supported Bank Accounts
DPG- Deferred Payment Guarantee
DRI- Differential Rate Of Interest
DSCR- Debt Service Coverage Ratio
FEDAI- Foreign Exchange Dealers Association Of India
FOB- Free On Board
NPV- Net Present Value
DPN- Demand Promissory Note
DRAT- Debt Recovery Appellate Tribunal
OCB- Overseas Corporate Bodies

POA- Power of Attorney
OLTAS- Online Tax Accounting System
OMO- Open Market Operations
PACS- Primary Agricultural Credit Societies
LIC- Life Insurance Corporation of India
IEPF- Investors Education and Protection Fund
IRDA- Insurance Regulatory and Development Authority
CCIL- Clearing Corporation of India Limited
OTCEI- Over the Counter Exchange Of India
ISCI- International Standard Industrial Classification
KCC- Kisan Credit Card
BCSBI- Banking Codes and Standards Board of India
SEBI- Securities and Exchange Board of India
SFMS- Structured Financial Messaging Services
SHG- Self Help Group
CAR- Capital Adequacy Ratio
SEBI- Securities and Exchange Board of India
MICR- Magnetic Ink Character Recognition
NSE- National Stock Exchange
FCNR- Foreign Currency Non Resident Deposit Accounts
CDRS- Corporate Debt Restructuring
IDRBT- Institute for Development and Research Of Banking Technology
YTM- Yield To Maturity
MCA- Ministry Of Company Affairs
MIS- Management Information System
CRISIL- Credit Rating Information Services Of India
ICRA- Investment Information and Credit Rating Agency of India Limited
CARE- Credit Analysis and Research Limited
IRDA- Insurance Regulatory and Development Authority of India
CASA- Current and Savings Accounts
CBLO- Collateralized Bank Lending Obligations
CIBIL- Credit Information Bureau of India Limited
CRR- Cash Reserve Ratio
KYC- Know Your Customer Guidelines
IPO- Initial Public Offer
SLR- Statutory Liquidity Ratio
SLRS- Scheme for Liberation and Rehabilitation of Scavengers
EMI- Equated Monthly Instalments
SSI- Small Scale Industries
SME- Small and Medium Industries
UTI- Unit Trust of India
WPI- Wholesale Price Index
EDI- Electronic Data Interchange
EPS- Earning per Share

ESOP- Employee Stock Options
PDO- Public Debt Office
PIN- Personal Identification Number
NBFC- Non Banking Finance Companies
NEFT- National Electronic Fund Transfer
RTGS- Real Time Gross Settlement
NPA- Non Performing Assets
QIB- Qualified Institutional Buyers
BOE- Bill of Exchange
SMERA- SME Rating Agency of India Limited
SLR- Statutory Reserve Ratio
SIDBI- Small Industries Development Bank of India
SIDC- State Industrial Development Corporation
SJSRY- Swarna Jayanthi Shahari Rozgar Yojana
SSSBE- Small Scale Service and Business Enterprises