

- HDFC - Housing Development Finance Corporation.
- SBI - State Bank of India.
- ICICI - Industrial Credit and Investment Corporation of India.
- IDBI - The Industrial Development Bank of India.
- UCO - United Commercial Bank.
- PNB - Punjab National Bank.
- HSBC - Hong Kong and Shanghai Banking Corporation.
- DBS Bank Lt - The Development Bank of Singapore Limited.

- ADB: Asian Development Bank
- ADR: American Depositary Receipt
- AIDWA: All India Democratic Woman's Association
- AITUC: All India Trade Union Congress
- AMFI: Association of Mutual Funds in India
- APEC: Asia-Pacific Economic Cooperation
- APL: Above Poverty Line
- APM: Administered Pricing Mechanism
- ARC: Asset Reconstruction Company
- ARDR: Agricultural and Rural Debt Relief
- ASBA: Application Supported by Block Amount
- ASEAN: Association of South-East Asian Nations
- ASEM: Asia-Europe Meeting
- ASSOCHAM: Associated Chambers of Commerce and Industry
- ATM: Automatic Teller Machine
- BIFR: Board of Industrial and Financial Reconstruction
- BCBS: Basel committee for Banking Supervision
- BCSBI: Banking Codes and Standards Board of India
- BIS: Bureau of Indian Standards
- BOLT: BSE On-Line Trading (System)
- BOT: Build, Operate and Transfer
- BPL: Below Poverty Line
- BPO: Business Process Outsourcing
- BSE: Bombay Stock Exchange
- CA: Chartered Accountant
- CABE: Central Advisory Board of Education
- CACP: Commission of Agriculture Cost and Price
- C & AG: Comptroller & Auditor General
- CAMELS: C - Capital adequacy, A - Asset quality, M - Management quality, E – Earnings, L – Liquidity, S - Sensitivity to Market Risk
- CAPART: Council for People's Action and Advancement of Rural Technology
- CAR: Capital adequacy ratio
- CARE: Credit Analysis & Research Ltd.

- CBS: Core banking solution
- CCI: Competition Commission of India
- CCIL: Clearing Corporation of India limited
- CDSL: Central Securities Depository Limited
- CECA: Comprehensive Economic Cooperation Agreement
- CEPA: Comprehensive Economic Partnership Agreement
- CIBIL: Credit Information Bureau (India) Ltd
- CII: Confederation of Indian Industry
- CIS: Commonwealth of Independent States
- CHOGM: Commonwealth Heads of Government Meeting
- CITES: Convention on International Trade in Endangered Species
- CITU: Centre Of Indian Trade Unions
- CMP: Common Minimum Program
- CPI (UNME): The Consumer Price Index for Urban Non-Manual Employees.
- CPI (AL): Consumer Price Index for Agricultural Labors.
- CPI (IW): Consumer Price Index for Industrial Workers
- CPI (RL): Consumer Price Index for Rural Labourers
- CRAR: Capital to Risk (Weighted) Assets Ratio
- CRISIL: Credit Rating Information Services of India Limited
- CRR: Cash Reserve Ratio
- CSIR: Council of Scientific and Industrial Research
- CST: Central Sales Tax
- CTT: Commodities Transaction Tax
- DA: Dearness Allowance; Daily Allowance
- DMIC: Delhi-Mumbai Industrial Corridor
- DPEP: District Primary Education Program
- ECA: Essential Commodity Act
- ECB: External Commercial Borrowings
- ECS: Electronic clearing system
- EDUSAT: Education Satellite
- EEE: Exempt Exempt Exempt
- EET: Exempt Exempt Taxation
- EFA: Education for All
- EFT: Electronic fund transfer
- EEFC Accounts: Exchange Earners Foreign Currency Account
- EGOM: Empowered Group of Ministers
- EMI: Equated Monthly Installment
- EMS: European Monetary System
- ERNET: Educational and Research Network
- ESA: European Space Agency
- ESCAP: Economic and Social Commission for Asia and Pacific
- ESMA: Essential Services Maintenance Act
- ESOP: Employee Stock Option Program
- EU: European Union

- FAO: Food and Agriculture Organization
- FCCB: Foreign Currency Convertible Bond
- FCNR: Foreign Currency (Non-Resident) Accounts Scheme
- EPF: Employees Provident Fund
- EPFO: Employees Provident Fund Organization
- FDI: Foreign Direct Investment
- FEMA: Foreign Exchange Management Act
- FERA: Foreign Exchange Regulations Act
- FICCI: Federation of Indian Chambers Of Commerce and Industry
- FII: Foreign Institutional Investors
- FIPB: Foreign Investment Promotion Board (Of India)
- FMCG: Fast Moving Consumer Goods
- FPO: Follow on Public Offer
- FRBM: Fiscal Responsibility And Budget Management
- FSSAI: Food Safety And Standards Authority (Of India)
- FTA: Free Trade Area
- GATT: General Agreement On Tariffs And Trade
- GCC: Gulf Cooperation Council
- GDP: Gross Domestic Product
- GDR: Global Depositary Receipt
- GEF: Global Environment Fund
- GIC: General Insurance Corporation
- GNP: Gross National Product
- GST: Goods and Service Tax
- HDFC: Housing Development Finance Corporation Limited
- HDI: Human Development Index
- HSBC: Hong Kong and Shanghai Banking Corporation Limited
- HUDCO: Housing And Urban Development Corporation
- IAAI: International Airport Authority Of India
- IAAS: Indian Audit and Accounts Service
- IADF: International Agricultural Development Fund
- IAEA: International Atomic Energy Agency
- IAEA: International Atomic Energy Agency
- IASB: The International Accounting Standards Board
- IBRD: International Bank for Reconstruction And Development
- ICAI: Institute of Chartered Accountants of India
- ICAR: Indian Council of Agricultural Research
- ICCW: Indian Council for Child Welfare
- ICDS: Integrated Child Development Service
- ICMR: Indian Council of Medical Research
- ICICI: Industrial Credit and Investment Corporation of India
- ICOR: Incremental capital output ratio
- ICRC: International Committee of Red Cross
- IDA: International Development Association

- ICRA: Investment information and Credit Rating Agency
- IES: Indian Economic Service
- IEX: Indian Energy Exchange
- IFRS: International Financial Reporting Standard
- IFSC: Indian financial system code
- IFTU: International Federation of Trade Unions
- IFWJ: Indian Federation of Working Journalists
- IIP: The Index of Industrial Production
- IIPA: Indian Institute of Public Administration
- IISS: International Institute of Strategic Studies
- ILO: International Labor Organization
- IMF: International Monetary Fund
- IMO: International Maritime Organization
- IDR: Indian Depository Receipts
- IDBI: Industrial Development Bank of India
- IMF: International monetary fund
- IMRB: Indian Market Research Bureau
- INMARSAT: International Maritime Satellite Organization
- INTERPOL: International Police Organization
- INTUC: Indian National Trade Union Congress
- IOC: International Olympic Committee
- IPCC: Intergovernmental Panel on Climate Change
- IPEC: International Program on Elimination Of Child Labor
- IPO: Initial public offer
- IPR: Intellectual Property Right
- IRDA: Insurance Regulatory and Development Authority
- IREP: Integrated Rural Energy Planning
- ISO: International Standardization Organization
- ISS: International Space Station
- ITDC: Indian Tourism Development Corporation
- ITO: International Trade Organization; Income-Tax Officer
- ITU: International Tele-Communication Union
- JNNURM: Jawaharlal Nehru National Urban Renewal Mission
- KPO: Knowledge Process Outsourcing
- KYC: Know your customer
- LDC: Least Developed Countries
- LIBOR: London Inter Bank Offer Rate
- LIC: Life Insurance Corporation (Of India)
- LLP: Limited Liability Partnership
- MAT: Minimum Alternative Tax
- MAIT: Manufacturers' Association for Information Technology
- MCAP: Market capitalization / Mid cap
- MDG: Millennium development goals
- MEP: Minimum Export Price

- MFA: Multi-Fiber Agreement
- MFI: Micro finance institution
- MFIN: Micro finance institution network
- MFN: Most Favored Nation
- MIBOR: Mumbai Interbank offer rate
- MIN: Mutual fund identification no.
- MNC: Multi-National Corporation
- MRTPC: Monopolies and Restrictive Trade Practices Commission
- MRTS: Mass Rapid Transit System
- MSME: Micro Small and Medium Enterprises
- MSP: Minimum support price
- MTO: Multilateral Trade Organization
- NABARD: National Bank for Agriculture and Rural Development.
- NAEP: National Adult Education Program
- NAFED: National Agricultural Cooperative Marketing Federation of India Ltd
- NAFTA: North America Free Trade Agreement
- NAM: Non-Aligned Movement
- NAMA: Non-Agriculture Market Access
- NASDAQ: National Association of Securities Dealers Automated Quotation
- NATO: North Atlantic Treaty Organization
- NAV: Net Asset Value
- NBFC: Non Banking Finance Companies
- NCAER: National Council Of Applied Economic Research
- NCERT: National Council Of Education Research And Training
- NCPCR: National Commission for Protection of Child Rights
- NDC: National Development Council
- NEFT: National Electronic Fund Transfer
- NEGP: National E-Governance Plan
- NEP: National Education Policy
- NFO: New Fund Offers
- NHAI: National Highways Authority of India
- NHDP: National Highways Development Project
- NHRC: National Human Rights Commission
- NIFT: National Institute of Fashion Technology
- NIO: National Institute of Oceanography
- NLMA: National Literacy Mission Authority
- NMDC: National Mineral Development Corporation
- NNP: Net National Production
- NPA: Non Performing Asset
- NPR: National Population Register
- MGNREGA: National Rural Employment Guarantee Act
- NSE: National Stock Exchange
- NSDL: National Securities Depository Limited
- NSE: National Stock Exchange

- NSSO: National Sample Survey Organization
- NTPC: National Thermal Power Corporation
- ODA: Official Development Assistance
- OECD: Organization of Economic Co-Operation and Development
- OGL: Open General License
- OIC: Organization of Islamic Countries
- OIL: Oil India Limited
- OMCS: Oil Marketing Companies
- ONGC: Oil And Natural Gas Commission
- OPEC: Organization Of Petroleum Exporting Countries
- OSCE: Organization For Security And Cooperation In Europe
- PAC: Public Accounts Committee
- PAN: Permanent Account Number (Of Income-Tax)
- PATA: Pacific-Asia Travel Association
- PCI: Per capita income
- PDS: Public Distribution System
- PIL: Public Interest Litigation
- PIO: Persons Of Indian Origin
- PN: Participatory Note
- POP: Point Of Purchase
- PPF: Public Provident Fund
- PPP: Public private partnership / Purchasing power parity
- PTA: Preferential Trade Area
- PURA: Providing urban amenities in rural areas
- QIB: Qualified Institutional Buyer
- QIP: Qualified Institutional Placement
- QR: Quantitative Restriction
- RBI: Reserve Bank Of India
- RIDF: Rural infrastructure development fund
- RRB: Regional Rural Bank
- RRPI: Rural Retail Price Index
- RTGS: Real Time Gross Settlement System
- SAARC: South Asian Association for Regional Co-Operation
- SAFTA: South Asian Free Trade Area
- SAIL: Steel Authority of India Limited
- SAPTA: SAARC Preferential Trading Agreement
- SARFAESI ACT: The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002
- SCO: Shanghai Cooperation Organization
- SCOPE: Standing Conference On Public Enterprises
- SDR: Special Drawing Rights
- SEBI: Securities And Exchange Board Of India
- SEZ: Special Economic Zone
- SIDBI: Small Industries Development Bank of India
- SEWA: Self employed woman's association

- SLR: Statutory Liquidity Ratio
- STT: Securities Transaction Tax
- SWIFT: Society for Worldwide Financial Telecommunications, TDS: Tax Deduction at Source
- TIFR: Tata Institute Of Fundamental Research
- TIN: Tax Information Network
- TINXSYS: Tax Information Exchange System
- TISCO: Tata Iron and Steel Company
- TPDS: Targeted Public Distribution System
- TRAI: Telecom Regulatory Authority Of India
- TRIMS: Trade Related Investment Measures
- TRIPS: Trade Related Intellectual Property Rights
- TRYSEM: Training Of Rural Youth For Self Employment
- UN: United Nations
- UNCTAD: United Nations Conference On Trade And Development
- UNDP: United Nations Development Program
- UNEF: United Nations Emergency Force
- UNEP: United Nations Environment Program
- UNESCO: United Nations Educational, Scientific And Cultural Organization
- UNFCCC: United nation framework convention on climate change
- UNFPO: United Nations Fund For Population Activities
- UNHCR: United Nations High Commissioner For Refugees
- UNHRC: United Nations Human Rights Commission
- UNICEF: United Nations International Children's (Emergency) Fund
- UNIDO: United Nations Industrial Development Organization
- UNRRA: United Nations Relief And Rehabilitation Administration
- VAT: Value-Added Tax
- VDIS: Voluntary Disclosure Of Income Scheme
- VRS: Voluntary Retirement Scheme
- WEF: World Economic Forum
- WFP: World Food Program
- WHO: World Health Organization
  
- WIPO: World Intellectual Property Organization

1. BSBDA - Basic Savings Bank Deposit Account
2. FCNR(B) - Foreign Currency Non-Resident Bank
3. TARC - Tax Administration Reform Commission
4. ITEs: Intra-Group Transactions and Exposures
5. LCR: Liquidity Coverage Ratio
6. NSFR: Net Stable Funding Ratio
7. LRMT: Liquidity risk monitoring tools
8. CBS: Core Banking Solution

9. DEAF: Depositor Education and Awareness Fund
10. CRAR: Capital to Risk-weighted Assets Ratio
11. External Commercial Borrowings (ECB)
12. SWIFT: Society for Worldwide Interbank Financial Telecommunication
13. FSLRC: Financial Sector Legislative Reforms Commission
14. MIBOR: Mumbai Inter-Bank Offer Rate
15. LIBOR: London Inter-Bank Offer Rate
16. LAF – Liquidity Adjustment Facility
17. GIRO - Government Internal Revenue Order
18. EEFC - Exchange Earner's Foreign Currency
19. FRBMA: Fiscal Responsibility and Budget Management Act
20. ALM- Asset Liability Management
21. AMFI- Association of Mutual Fund in India.
22. TIEA – Tax Information exchange Agreement
23. CAR – Cash Adequacy Ratio
24. CCEA – Cabinet Committee on Economic Affairs
25. CECA - Comprehensive Economic Cooperation Agreement
26. CEPA – Comprehensive Economic Partnership Agreement
27. DTAA – Double Taxation Avoidance Agreement
28. DTC – Direct Tax Code
29. ECBs - External Commercial Borrowings
30. EEFC - Exchange Earner's Foreign Currency
31. EFSF – European Financial Stability Facility
32. FEMA- Foreign Exchange Management Act
33. FII – Foreign Institutional Investor.
34. FINO- Financial Inclusion Network Operation
35. FIPB – Foreign Investment Promotion board
36. FSLRC – Financial Sector Legislative Reforms Commission
37. FTA- Free trade agreement
38. GAAR - General anti avoidance rule
39. GSLV - Geo-Synchronous Launch Vehicle
40. MSF-Marginal Standing Facility
41. NBFC-Non Banking Finance Companies
42. NCTC - National Counter-Terrorism Centre
43. NEFT - National Electronic Funds Transfer
44. NSG – Nuclear Suppliers Group
45. PPP – Public Private Partnership & Purchasing Power parity
46. PSLV – Polar Satellite Launch vehicle
47. RTGS - Real Time Gross Settlement
48. SLR-Statutory Liquidity Ratio
49. TAPI - Turkmenistan-Afghanistan-Pakistan-India.
50. QFI -Qualified Foreign Investors



**IFSC:** Indian Financial System Code.

The Payment Systems such as

National Electronic Funds Transfer (**NEFT**),

Real Time Gross Settlement (**RTGS**) &

Centralized Funds Management System (**CFMS**) used IFS Codes.

IFSC developed by the Reserve Bank of India.

**Iccid:** Integrated Circuit Card Identifier

**Imsi:** International Mobile Subscriber Identity

**MNC** = Mobile Network Code

**IMEI** : *International Mobile Equipment Identity*

**REGENT EDUCATION & RESEARCH FOUNDATION (RERF)**

**EIR** - Equipment Identity Register

ISBN:international standard book number.

(NIC):National Informatics Centre

RDF - Resource Description Framework

SGML:standard generalized markup language.

IMS::Information Management System / Integrated Management Systems

Cash Reserve Ratio (CRR)

TUMP:Typical Unculture Medinipur Public Association