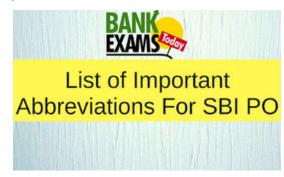
## **List of Important Abbreviations For SBI PO**

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- o PSBs: Public Sector Banks SNBCs: Schedule Non-Commercial Banks
- o SENSEX: Sensitive Index Of Stock Exchange GNP: Gross National
- Product GDP: Gross Domestic Product GVA: Gross Value Added KYC:
- Know Your Customer RTGS: Real Time Gross Settlement NEFT: National
- o Electronic Money Transfer EFT: Electronic Fund Transfer CBS: Core
- o Banking Solutions LIBOR: London Interbank Offered Rate MIBOR:
- Mumbai Interbank Offered Rate MIBID: Mumbai Interbank Bid Rate
- **SARFAESI:** Securitization and Reconstruction Of Financial Assets and Enforcement Of Security Interest
- CAR: Capital Adequacy Ratio
- FIIs: Foreign Institutional Investments
- FDI: Foreign Direct Investment
- IPO: Initial Public Offering
- MICR: Magnetic Ink Character Recognition
- **ALM:** Asset Liability Management
- **INFINET:** Indian Financial Network
- **OLTAS:** On-line Tax Accounting System for Direct Taxes
- TIN: Tax Information Network
- IMPS: Interbank Mobile Payment Service or Immediate Payment Service
- **CDR:** Corporate Debt Restructuring
- CAD: Capital Account Deficit
- **REIT:** Real Estate Investment Trusts
- **BIRD:** Bankers Institute Of Rural Development
- IBA: Indian Bank Association
- **BPLR:** Benchmark Prime Lending Rate

- ICICI: Industrial Credit and Investment Corporation Of India
- HDFC: Housing Development Finance Corporation
- **SWOT:** Strength, Weaknesses, Opportunities and Threats
- **SWIFT:** Society For Worldwide Interbank Financial Telecommunication
- FERA: Foreign Exchange Regulatory Act
- o FEMA: Foreign Exchange Management Act
- CASA: Current and Saving Account
- NDTL: Net Demand and Time Liabilities
- NASDAQ: National Association For Securities Dealers Automated Quotations
- CRISIL: Credit Rating and Investment Services India Limited
- CIBIL: Credit Information Bureau Of India Limited
- NAV: Net Asset Value
- ICRA: Indian Credit Rating Agency
- CARE: Credit Analysis & Research Limited
- WMAs: Ways & Means Advances
- **InvITs:** Infrastructure Investment Trusts
- **ALM-** Asset Liability Management
- **ASBA:** Application Supported by Blocked Amount
- PIN: Personal Identification Number
- **CCEA:** Cabinet Committee on Economic Affairs
- **CECA:** Comprehensive Economic Cooperation Agreement
- **CEPA:** Comprehensive Economic Partnership Agreement
- **DTAA:** Double Taxation Avoidance Agreement
- **ECBs:** External Commercial Borrowings
- **EFSF:** European Financial Stability Facility
- FINO: Financial Inclusion Network Operation
- FIPB: Foreign Investment Promotion board
- FSLRC: Financial Sector Legislative Reforms Commission
- CRAR: Capital to Risk-weighted Assets Ratio
- LCR: Liquidity Coverage Ratio
- TARC: Tax Administration Reform Commission
- GIRO: Government Internal Revenue Order
- FRBMA: Fiscal Responsibility and Budget Management Act
- AMFI: Association of Mutual Fund in India.
- TIEA: Tax Information exchange Agreement
- GAAR: General anti avoidance rule
- GSLV: Geo-Synchronous Launch Vehicle
- PPP: Public Private Partnership and Purchasing Power parity
- PSLV: Polar Satellite Launch vehicle
- o TAPI: Turkmenistan-Afghanistan-Pakistan-India.
- QFI: Qualified Foreign Investors
- AD: Authorized Dealer.
- ASSOCHAM: Associated Chambers of Commerce and Industry of India.

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- BCSBI: Banking Codes and Standards Board of India.
- BIS: Bank for International Settlements.
- o CDS: Credit Default Swap.
- o **CEPA:** Comprehensive Economic Partnership Management.
- FIMMDA: Fixed Income Money MARKETS and Derivatives Association.
- o **FPI:** Foreign Portfolio Investment.
- **IBRD:** International Bank for Reconstruction and Development.
- o **UIDAI:** Unique Identification Development Authority of India.