

Examsegg

**ACRONYMS AND
ABBREVIATIONS
THAT YOU SHOULD KNOW**



ACRONYMS AND ABBREVIATIONS THAT YOU SHOULD KNOW

Number – 0 – 9

1. **1A:** First class Air-conditioned
2. **2A:** Air-conditioned 2-tier sleeper
3. **2S:** Second-class Sitting
4. **3A:** Air-conditioned 3-tier sleeper
5. **3G:** Third Generation

Letter - A

1. **AEOI:** Atomic Energy Organization Of Iran
2. **AE:** Automatic Emergency
3. **AFTC:** Audio Frequency Track Circuiting
4. **AF:** Afghanistan
5. **ASEAN:** Association of South East Asian Nations
6. **ASLV:** Augmented Satellite Launch Vehicle
7. **ASSOCHAM:** Associated Chamber of Commerce and Industry
8. **ART:** Accident Relief Train
9. **ARTS:** Advanced Railway Ticketing System
10. **AC:** Alternating Current
11. **AD:** Anno Domini
12. **AU:** Australia
13. **ABCP:** Asset Backed Commercial Paper
14. **AFI:** Annual Financial Inspection
15. **ACC:** Associated Cement Company
16. **ACE:** Association of Consulting Engineers
17. **ALH:** Advanced Light Helicopter
18. **AAA:** Asian Athletics Association
19. **AE/AEN:** Assistant Engineer
20. **AEC:** Accident Enquiry Committee
21. **AIMSCS:** Advanced Institute of Mathematics, Statistics and Computer Science
22. **ACU:** Asian Clearing Union
23. **AML:** Anti-Money Laundering
24. **ADEE:** Assistant Divisional Electrical Engineer
25. **AP:** Andhra Pradesh
26. **AACI:** Airport Association Council International
27. **ABM:** Anti Ballistic Missile
28. **ABT:** Availability Based Tariff
29. **ADA:** Air Defence Artillery
30. **ALH:** Advanced Light Helicopter
31. **ADME:** Assistant Divisional Mechanical Engineer
32. **AJT:** Advanced Jet Trainer
33. **ANC:** African National Congress
34. **APEC:** Asia Pacific Economic Cooperation
35. **ADF:** Augmented Dicky Fuller
36. **ASER:** Annual status of Education Report
37. **ADR:** Asset Development Reserve
38. **ABM:** Anti Ballistic Missile
39. **AIR:** Annual Information Report
40. **ASWAC:** Airborne Surveillance Warning and Control
41. **ATS:** Anti Tetanus Serum
42. **AMU:** Asian Monetary Unit
43. **ADRs:** American Depository Receipts
44. **AM:** Ante meridiem
45. **ACP:** Alarm Chain Pulling
46. **ADE/ADEN:** Assistant Divisional Engineer
47. **ATM:** Automatic Teller Machine

48. **APEDA:** Agricultural and Processed Food Products Export Development Authority
49. **APSC:** Army Postal Services Core
50. **AI:** Artificial Intelligence
51. **AT&T:** American Telegraphic and Telephone Co. Ltd.
52. **ARC:** Administrative Reforms Commission
53. **ADB:** Asian Development Bank
54. **ARP:** Air Raid Precaution
55. **ADS:** Air Defense Ship
56. **AEC:** Atomic Energy Commission
57. **AERE:** Atomic Energy Research Establishment
58. **AG:** Accountant General
59. **ABS:** Automatic Block Signaling
60. **ACD:** Anti-Collision Device
61. **AS:** Accounting Standard
62. **ASM:** Assistant Station Master
63. **AG:** Accountant General
64. **AGOC:** Asian Games Organization Committee
65. **AHQ:** Air Head Quarters
66. **AHQ:** Army Head Quarters
67. **ALM:** Asset Liability Management
68. **ATC:** Automated Train Control
69. **AC:** Air-Conditioned
70. **ACC:** Air-Conditioned coach or class
71. **AIDS:** Acquired Immune Deficiency Syndrome
72. **ACCC:** Air-Conditioned Chair Car
73. **ATP:** Automatic Train Protection
74. **ANBC:** Adjusted Net Bank Credit
75. **ATS:** Automatic Train Stop
76. **AVB:** Automatic Vacuum Brake
77. **ATS:** Automatic Train Stop
78. **AERA:** Airport Economic Regulatory Act
79. **AMA:** Advanced Measurement Approach
80. **APS:** Annual Policy Statement
81. **ASLV:** Augmented Satellite Launch Vehicle

Letter - B

1. **BC:** Business Correspondent
2. **BSE:** Bombay Stock Exchange
3. **BE:** Budget Estimates
4. **BIS:** Bank for International Settlements
5. **BoP:** Balance of Payments
6. **BCP:** Business Continuity Planning
7. **BTC:** Bankers' Training College
8. **BA:** Bachelor of Arts
9. **BFSI:** Banking, Financial Services & Insurance
10. **BOI:** Business Optimism Index
11. **BC:** Before Christ
12. **BS:** Braking in Series configuration
13. **BBC:** British Broadcasting Corporation
14. **BFS:** Board for Financial Supervision
15. **BP:** Blood Pressure
16. **BAFT:** Bankers' Association for Finance & Trade
17. **BPLR:** Benchmark Prime Lending Rate
18. **BCBS:** Basel Committee on Banking Supervision
19. **B2B:** Business to Business
20. **B2C:** Business to Consumer
21. **BBS:** Bulletin Board Service
22. **BIOS:** Basic Input Output System
23. **BIT:** Binary Digit

24. **BMP:** Basic Management Programme
25. **BSA:** Bilateral Swap Arrangements
26. **BBC:** British Broadcasting Corporation
27. **BIO-TOIL:** Biological Toilet
28. **B/L:** Branch Line
29. **BPS:** Blue Parcel Service
30. **BA:** Bachelor of Arts
31. **B.Sc.:** Bachelor of Science
32. **BCG:** Bacillus Calmette Guerin
33. **BD:** Bangladesh
34. **BSL:** Block Section Limit
35. **BG:** Broad Gauge (Railway tracks)
36. **BAMS:** Bachelor of Ayurvedic Medicine and Surgery
37. **BBC:** British Broadcasting Corporation
38. **BTIS:** Bio-Technology Information System
39. **BPC:** Brake Power Certificate
40. **BCom:** Bachelors of Commerce
41. **BVR:** Beyond Visual Range
42. **BT:** Bhutan
43. **BCR:** Bengal Central Railway
44. **BESA:** British Engineering Standards Association
45. **BC:** Before Christ
46. **BCG:** Bacillus Calmette Guerin
47. **BFSI:** Banking Financial Services and Insurance
48. **BSP:** Braking in Series-Parallel configuration
49. **BPSS:** Board for Regulation and Supervision of Payment and Settlement Systems
50. **BF:** Business Facilitator
51. **BSR:** Basic Statistical Returns
52. **BOAC:** British Overseas Airways Corporation
53. **BREAD:** Basic Research Education and Development Society
54. **BENELUX:** Belgium, Netherlands and Luxemburg
55. **BIFR:** Board of Industrial Finance and Reconstruction
56. **B.Ed:** Bachelor of Education
57. **B Pharma:** Bachelor of Pharmacy
58. **BSF:** Boarder Security Force
59. **BPL:** Below Poverty Line
60. **BPO:** Business Process Outsourcing
61. **BPR:** Business Process Re-engineering
62. **BPS:** Bytes Per Second
63. **BMR:** Burma Mines Railway

Letter - C

1. **CGRA:** Currency & Gold Revaluation Account
2. **CD:** Certificate of Deposit
3. **CVPS:** Currency Verification and Processing System
4. **CSAA:** Control Self Assessment Audit
5. **CCEA:** Cabinet Committee on Economic Affairs
6. **COS:** Central Office of Standards
7. **CAD:** Command Area Development
8. **CAG:** Comptroller and Auditor General
9. **CFO:** Chief Financial Officer
10. **CHD:** Consumer Health Division
11. **CTC:** Cost to Company
12. **CARE:** Cooperative for American Relief Everywhere
13. **CR:** Central Railway
14. **CRIS:** Centre for Railway Information Systems
15. **CA&FO:** Chief Accounting and Finance Officer
16. **CARS:** Central Accounting and Reporting System
17. **CAD:** Command Area Development

18. **CAIR:** Centre for Artificial Intelligence and Robotics
19. **CNG:** Compressed Natural Gas
20. **CPO:** Central Passport Organization
21. **CA:** Chartered Accountant
22. **CASE:** Commission for Alternative Sources of Energy
23. **CBDT:** Central Board of Direct Taxes
24. **CDC:** Consultancy Development Centre
25. **CDROM:** Compact Disc Read Only Memory
26. **CDS:** Computerized Data Services
27. **CCEA:** Cabinet Committee on Economic Affairs
28. **CCMB:** Centre for Cellular and Molecular Biology
29. **CC:** Cubic Capacity
30. **CA:** [Canada](#)
31. **C/o:** Care of
32. **CC:** Chair Car
33. **CCS:** Chief Commercial Superintendent
34. **CCTV:** Closed-Circuit TV
35. **CDO:** Coaching Depot
36. **CLS:** Color Light Signaling
37. **CRAR:** Capital to Risk-Weighted Assets Ratio
38. **CEE:** Chief Electrical Engineer
39. **CFTS:** Chief Freight Traffic Superintendent
40. **CFS:** Container Freight Station
41. **CoR:** Certificate of Registration
42. **CID:** Criminal Investigation Department
43. **CHA:** Custom House Agent
44. **C2C:** Consumer to Consumer
45. **CAD:** Computer Aided Design
46. **CAT:** Common Admission Test
47. **CGI:** Common Gateway Interface
48. **CNN:** Cable News Network
49. **CRIS:** Centre for Railway Information System
50. **CME:** Chief Mechanical Engineer
51. **CCS:** Cabinet Committee on Security
52. **C-DAC:** Centre For Development of Advance Computing
53. **COIS:** Coaching Operations Information System
54. **CERN:** European Organisation for Nuclear Research known
55. **CAD:** Current Account Deficit
56. **Conc.:** Concessional fare
57. **CRS:** Chief Reservations Supervisor
58. **CT:** Control Tower
59. **CFSA:** Committee on Financial Sector Assessment
60. **CABE:** Central Advisory Board of Education
61. **CACCI:** Confederation of Asia-Pacific Chambers of Commerce & Industry
62. **CADP:** Command Area Development Programme
63. **COCR:** Confirmatory Oscillograph Car Run
64. **COFC:** Container on flat car
65. **CCR:** Counterfeit Currency Report
66. **CDOs:** Collateralised Debt Obligations
67. **CTC:** Centralised Traffic Control
68. **CTR:** Complete Track Renewal
69. **CP:** Commercial Paper
70. **CinC:** Commander-In-Chief
71. **CMC:** Computer Maintenance Corporation
72. **CMC:** Calcutta Metro Corporation
73. **CVD:** Countervailing Duty
74. **CTU:** Centralized Training Unit
75. **CVM:** Coupon Validating Machine
76. **CPDO:** Centralised Public Debt Office
77. **CAS:** Conditional Access System

78. **CASA:** Current Account and Savings Account deposits
79. **CBS:** Consolidated Banking Statistics
80. **CAS:** Central Account Section
81. **CIS:** Commonwealth of Independent States
82. **CIC:** Central Information Commission
83. **COFMOW:** Central Organization for the Modernization of Workshops
84. **CODs:** Central Office Departments
85. **CBI:** Central Bureau of Investigation
86. **CBSE:** Central Board of Secondary Education
87. **CR:** Confidential Report
88. **CDS:** Credit Default Swap
89. **CRCS:** Central Register of Co-operative Societies
90. **CD:** Certificate of Deposit
91. **CDMA:** Code Division Multiple Access
92. **CDRI:** Central Drug Research Institute
93. **CPC:** Cheque Processing Centre
94. **COOIS:** Central Organization for Operations Information Systems
95. **CTS:** Complaint Tracking System
96. **CA:** Concurrent Audit
97. **CRM:** Customer Relationship Management
98. **CHOGM:** Commonwealth Heads of Government Meeting
99. **CIA:** Central Intelligence Agency
100. **CID:** Criminal Investigation Department
101. **CACP:** Commission for Agricultural Costs and Prices
102. **CBS:** Core Banking Solutions
103. **CFMS:** Centralized Funds Management System
104. **CBLO:** Collateralized Borrowing and Lending Obligation
105. **CCB:** Central Co-operative Bank
106. **CTS:** [Cheque](#) Truncation System
107. **CPIs:** Consumer Price Indices
108. **CIS:** Commonwealth of Independent States
109. **CDBMS:** Centralized Data Base Management System
110. **CPFF:** Commercial Paper Funding Facility
111. **CPI-IW:** Consumer Price Index for Industrial Workers
112. **CM:** Chief Minister
113. **CCRS:** Currency Chest Reporting System
114. **CMP:** Common Minimum Programme
115. **CNG:** Compressed Natural Gas
116. **CPPC:** Central Pension Payment Cell
117. **CPADS:** Centralized Public Accounts Department System
118. **CAMELS:** Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, Systems and Control
119. **CDR:** Corporate Debt Restructuring
120. **CMCPS:** Compulsorily and Mandatorily Convertible Preference Shares
121. **CPI:** Consumer Price Index
122. **CTR:** Cash Transaction Receipt
123. **CNPC:** China National Petroleum Corporation
124. **COD:** Central Ordnance Depot
125. **CRR:** Cash Reserve Ratio
126. **CD:** Certificate of Deposit
127. **CFT:** Combating Financing of Terrorism
128. **CPO:** Central Passport Organization
129. **CPRI:** Central Power Research Institute
130. **CCC:** Central Complaints Committee
131. **CC:** Air-conditioned chair car
132. **CPMG:** Corporate Performance Monitoring Group
133. **CAB:** College of Agricultural Banking
134. **CICs:** Credit Information Companies
135. **CENVAT:** Central Value Added Tax
136. **CSD:** Customer Services Department
137. **CMIS:** Currency Management Information System

138. **CPIO:** Central Public Information Officer
139. **CPWD:** Central Public Works Department
140. **CRPF:** Central Reserve Police Force
141. **CRR:** Cash Reserve Ratio
142. **CSIR:** Council of Scientific and Industrial Research
143. **CGFTMSE:** Credit Guarantee Fund Trust for Micro and Small Enterprises
144. **CPSEs:** Central Public Sector Enterprises
145. **CSGL:** Constituent Subsidiary General Ledger
146. **CBDT:** Central Board of Direct Taxes
147. **CoBoSAC:** Corporate Bonds and Securitisation Advisory Committee
148. **C-D:** Currency-Deposit
149. **CSO:** Central Statistical Organization
150. **CSTO:** Collective Security Treaty Organization
151. **CTS:** Computerized Tomography Scanner
152. **CSF:** Consolidated Sinking Fund
153. **CR:** Contingency Reserve
154. **CSO:** Central Statistical Organization

Letter - D

1. **DEPB:** Duty Entitlement Pass Book
2. **DIT:** Department of Information Technology
3. **DAPM:** Department of Administration and Personnel Management
4. **DCCB:** District Central Cooperative Bank
5. **DGCI & S:** Directorate General of Commercial Intelligence and Statistics
6. **DBS:** Department of Banking Supervision
7. **DAE:** Department of Atomic Energy
8. **DDT:** Dichloro Diphenyle Tri-chloroethane
9. **DFDR:** Digital Flight Data Recorder (also called Black box)
10. **DAC:** Digital Axle Counter
11. **DEIO:** Department of External Investments and Operations
12. **DIG:** Deputy Inspector General (of Police)
13. **D.Phil.:** Doctor of Philosophy
14. **DTP:** Desktop Publishing
15. **DSP:** Deputy Superintendent of Police
16. **DAD:** Deposit Accounts Department
17. **DRI:** Differential Rate of Interest
18. **DEAP:** Department of Economic Analysis and Policy
19. **DAP:** District Agricultural Plan
20. **DA:** Dearness Allowance
21. **DC:** Direct Current
22. **DIP:** Disclosure and Investor Protection
23. **DIAS:** Direct Internet Access System
24. **DIG:** Deputy Inspector General
25. **DBT:** Department of Bio-Technology
26. **DCPC:** Department of Chemicals & Petrochemicals
27. **DoE:** Department of Electronics
28. **DoT:** Department of Telecommunication
29. **DM:** District Magistrate
30. **D. Litt:** Doctor of Literature
31. **DOC:** Department of Communication
32. **DD:** Doordarshan
33. **DMK:** Dravida Munnetra Kazhagam
34. **DDT:** Dichloro Diphenyl Trichloro-Ethane
35. **DLO:** Dead Letter Office
36. **DLW:** Diesel Loco Works
37. **DSIM:** Department of Statistics and Information Management
38. **DS:** Disconnecting Switch
39. **DM:** District Magistrate
40. **DMK:** Dravida Munetra Kazhagam

41. **DNA:** Di-oxyribo-Nucleic Acid
42. **DRG:** Development Research Group
43. **DMU:** Diesel Multiple Unit
44. **DAL:** Delhi Avoiding Line
45. **DEE:** Divisional Electrical Engineer
46. **D.Sc.:** Doctor of Science
47. **DF:** Development Fund
48. **DOART:** Deep Ocean Assessment and Reporting Technology
49. **DPAP:** Drought Prone Area Programme
50. **DTH:** Direct to Home
51. **DD:** Demand Draft
52. **DSP:** Deputy Superintendent of Police
53. **DPC:** Driving Power Car
54. **DPI:** Director of public Instruction
55. **DVD:** Digital Versatile Disk
56. **DBOD:** Department of Banking Operations and Development
57. **DCC:** District Consultative Committee
58. **DCW:** Diesel Component Works
59. **DF:** Defence Quota
60. **DME:** Divisional Mechanical Engineer
61. **DP:** Duty Pass
62. **DMRC:** Delhi Metro Rail Corporation
63. **DIC:** District Industries Centre
64. **DBFO:** Design-Build-Finance-Operate
65. **DLBI:** Double Line Block Instrument
66. **DCA:** Drug and Cosmetic Act
67. **DDT:** Dichloro Diphenyle Trichloroethane
68. **DGCA:** Director General of Civil Aviation
69. **DLO:** Dead Letter Office
70. **DPCS:** Defence Satellite Communication System
71. **DRFL:** Depreciation Reserve Fund
72. **DRM:** Divisional Railway Manager
73. **DvP:** Delivery versus Payment
74. **DCM:** Department of Currency Management
75. **DMIS:** Document Management Information System
76. **DSB:** Designated Settlement Banks
77. **DoT:** Department of Telecommunications
78. **DHMU:** Diesel Hydraulic Multiple Unit
79. **DMH:** Dead Man's Handle
80. **DRDO:** Defence Research and Development Organisation
81. **DRT:** Debt Recovery Tribunal
82. **DoT:** Department of Telecommunication
83. **DEBC:** Department of Expenditure and Budgetary Control
84. **DGBA:** Department of Government and Bank Accounts
85. **DICGC:** Deposit Insurance and Credit Guarantee Corporation
86. **DS:** Difference Stationary
87. **DNBS:** Department of Non-Banking Supervision
88. **DEMU:** Diesel-Electric Multiple Unit
89. **DETC:** Diesel-Electric Tower Car

Letter - E

1. **ECR:** Export Credit Refinance
2. **EME:** Emerging Market Economies
3. **EBT:** Electronic Benefit Transfer
4. **EMF:** Electromotive Force
5. **EPABX:** Electronic Private Automatic Branch Exchange
6. **EPIC:** Elector's Photo Identity Card
7. **ESOS:** Employees Stock Option Scheme
8. **EEA:** Exchange Equalisation Account

9. **Etc:** Et Cetera
10. **E-MAIL:** Electronic Mailing
11. **EMI:** Equated Monthly Installments
12. **ENT:** Ear, Nose and Throat
13. **EOF:** End of File
14. **ERNET:** Educational and Research Network
15. **Exp.:** Express
16. **E & O E:** Errors And Omissions Excepted
17. **ECR:** East Coast Railway
18. **EMU:** Electric Multiple Unit
19. **EAS:** East Asia Summit
20. **ECG:** Electro Cardiogram Graph
21. **EEG:** Electro Encephalogram Graph
22. **EAS:** Employment Assurance Scheme
23. **ECGC:** Export Credit Guarantee Corporation
24. **EFT:** Electronic Funds Transfer
25. **EOU:** Export Oriented Unit
26. **E/A:** Extra time Allowed
27. **EC or ECC:** Executive Chair Car
28. **EEFC:** Exchange Earners' Foreign Currency
29. **ETCS:** European Train Control System
30. **EY:** Empty
31. **EMF:** Electromotive Force
32. **EMI:** Equal Monthly Installment
33. **EMR:** Exclusive Marketing Right
34. **ESA:** European Space Agency
35. **EVM:** Electronic Voting Machine
36. **EPZ:** Export Processing Zone
37. **ERDA:** Energy Research and Development Administration
38. **ESCAP:** Economic & Social Commission for Asia and the Pacific
39. **EG:** Exempti Gratia
40. **ECB:** European Central Bank
41. **ECS:** Electronic Clearing Services
42. **ELRTS:** Elevated Light Rail Transit System
43. **EU:** European Union
44. **EOD:** End of day
45. **ECG:** Electro Cardiogram
46. **EPR:** Eastern Punjab Railway
47. **ECR:** Empty Coaching Rake
48. **ESMA:** Essential Services Maintenance Act
49. **EVM:** Electronic Voting Machine
50. **EQ:** Emergency Quota
51. **EPCG:** Export Promotion Capital Goods
52. **ETA:** Estimated Time of Arrival
53. **EDI:** Educational Development Index
54. **EDM:** Electronic Data Management
55. **ENVIS:** Environmental Information System
56. **EDUSAT:** Education Satellite
57. **EEC:** Eurasian Economic Community
58. **EACB:** European Association of Co-operative Banks
59. **ECBs:** External Commercial Borrowings
60. **EEG:** Electro Encephalogram
61. **EET:** Exempt, Exempt, Taxable
62. **ELISA:** Enzyme Linked Immuno Sorbent Assay
63. **ER:** Eastern Railway
64. **EXIM Bank:** Export Import Bank

Letter - F

1. **FVCIs:** Foreign Venture Capital Investors

2. **FBT:** Fringe Benefit Tax
3. **FIPB:** Foreign Investment Promotion Board
4. **FPS:** Focus Product Scheme
5. **FRL:** Full Reservoir Level
6. **FMD:** Financial Markets Department
7. **FAQs:** Frequently Asked Questions
8. **FDI:** Foreign Direct Investment
9. **FCCB:** Foreign Currency Convertible Bond
10. **FAO:** Food and Agriculture Organization
11. **FEDL:** Fully Electrified Double Line
12. **FFMVFT:** Frequency-modulated Voice-frequency Telegraph
13. **FBI:** Federal Bureau of Investigation
14. **FC:** Financial Commissioner
15. **FERA:** Foreign Exchange Regulation Act
16. **FIIA:** Foreign Investment Implementation Authority
17. **FC:** Foreign Collaborations
18. **FT:** Foreign Tourist
19. **FSA:** Financial Services Authority
20. **FAO:** Food and Agriculture Organisation
21. **FBTR:** Fast Breeder Test Reactor
22. **FII:** Foreign Institutional Investor
23. **FSF:** Financial Stability Forum
24. **FC:** Forward Caste
25. **FM:** Finance Minister
26. **FOR:** Free On Rail
27. **FOR:** Forward motion
28. **FRLs:** Fiscal Responsibility Legislations
29. **FAO:** Food & Agriculture Organisation
30. **FC:** Financial Conglomerate
31. **FOF:** Flow of Funds
32. **FEMA:** Foreign Exchange Management Act
33. **FICA:** Federation of International Cricketer's Association
34. **FED:** Foreign Exchange Department
35. **FLCC:** Financial Literacy and Credit Counseling Centre
36. **FCNR(B):** Foreign Currency Non-Resident (Banks)
37. **FATF:** Financial Action Task Force
38. **FC:** First Class
39. **FDI:** Foreign Direct Investment
40. **FIR:** First Information Report
41. **FIPB:** Foreign Investment Promotion Board
42. **FRS:** Fellow of the Royal Society
43. **FTA:** Free Trade Agreement
44. **FDI:** Foreign Direct Investment
45. **FERA:** Foreign Exchange Regulation Act
46. **FRRO:** Foreigner's Regional Registration Office
47. **FNRM:** Friends of the National Rail Museum
48. **FROA:** Federation of Officer's Associations
49. **FITL:** Funded Interest Term Loan
50. **FTZ:** Free Trade Zone
51. **FST:** Financial Sector Technology
52. **FIFA:** Federation Internationale de Football Association
53. **FRBM:** Fiscal Responsibility and Budget Management
54. **FI:** Financial Institutions
55. **FCAs:** Foreign Currency Assets
56. **FSB:** Financial Stability Board **FM:** Frequency modulation
57. **FIEO:** Federation of Indian Export Organisation
58. **FMCG:** Fast Moving Consumer Goods
59. **FRB:** Floating Rate Bond

Letter - G

1. **GFCE:** Government Financial Consumption Expenditure
2. **GCC:** General-purpose Credit Card
3. **GPS:** Global Positioning System
4. **GUAM:** Georgia, Ukraine, Azerbaijan and Moldova
5. **GSDP:** Gross State Domestic Product
6. **GDP:** Gross Domestic Product
7. **GPF:** General Post Office
8. **GK:** General Knowledge
9. **GATT:** General Agreement on Tariff and Trade
10. **GIC:** General Insurance Corporation
11. **GM:** General Manager
12. **GRP:** Government Railway Police
13. **GSLV:** Geostationary Launch Vehicle
14. **GCC:** Gulf Cooperation Council
15. **GFD:** Gross Fiscal Deficit
16. **GSIR:** Great Southern of India Railway
17. **GSA:** General Sales Agent
18. **G7:** Group of Seven (US, UK, Germany, France, Italy, Japan and Canada) G8 includes G7 plus Russia
19. **GATE:** Graduate Aptitude Test in Engineering
20. **GMAT:** Graduate Management Admission Test
21. **GSP:** Generalized System Preference
22. **GUI:** Graphical User Interface
23. **GST:** Goods and Services Tax
24. **GIST:** Global Institute of Science and Technology
25. **GMT:** Greenwich Mean Time
26. **Gm.:** Gram
27. **GPS:** Global Positioning System
28. **GPRS:** General Packet Radio Service
29. **GRA:** Global Research Alliance
30. **GNLF:** Gorkha National Liberation Front
31. **GDR:** Global Depository Receipt
32. **GFSR:** Global Financial Stability Report
33. **GNP:** Gross National Product
34. **GPF:** General Provident Fund
35. **GPO:** General Post Office
36. **GRF:** Guarantee Redemption Fund

Letter - H

1. **HTM:** Held-to-Maturity
2. **HLCCFM:** High Level Coordination Committee on Financial Markets
3. **HR:** Human Resources
4. **HH:** His Or Highness
5. **HMT:** Hindustan Machine Tools
6. **HHPDMU:** High-Horsepower Diesel Electric Multiple Unit
7. **HAC:** Hindustan Aluminum Corporation
8. **HAL:** Hindustan Aeronautics Limited
9. **HCF:** Highest Common Factor
10. **HPDMU:** High-powered Diesel Multiple Unit
11. **HSCB:** High-speed Circuit Breaker
12. **HT:** High Tension
13. **HO:** Head Office
14. **HRD:** Human Resource Development
15. **HTS:** High Tensile-strength Steel
16. **HDFC:** Housing Development Finance Corporation
17. **HLL:** Hindustan Levers Limited
18. **HUL:** Hindustan Unilever Limited
19. **HURC:** Hindustan Unilever Research Centre

20. **HFCs:** Housing Finance Companies
21. **HTML:** Hyper Text Markup Language
22. **HSUI:** Housing Start Up Index
23. **HLAC:** High Level Advisory Committee
24. **HAC:** Hindustan Aluminium Corporation
25. **HDTV:** High Definition Television
26. **HMI:** Himalayan Mountaineering Institute
27. **HTR:** High Temperature Reactor
28. **HDFC:** Housing Development Finance Corporation
29. **HMT:** Hindustan Machine Tools
30. **HUDCO:** Housing and Urban Development Corporation
31. **HQ:** Head Quarters
32. **HRDD:** Human Resources Development Department
33. **HYVS:** High Yield Variety Seeds
34. **HLG:** High Level Group
35. **HSRL:** High Speed Rail Line (Link)
36. **HP:** Himachal Pradesh
37. **HC:** High Court
38. **HNI:** High Net-worth Individual
39. **HP:** Horse Power
40. **HP:** Himachal Pradesh
41. **HRMS:** Human Resources Management System

Letter - I

1. **IRDA:** Insurance Regulatory and Development Authority
2. **IWMP:** Integrated Watershed Management Programme
3. **IIP:** Index of Industrial Production
4. **NR:** Indian Rupees
5. **ISEC:** Institute for Social and Economic Change
6. **IT:** Information Technology
7. **ICFOSS:** International Centre for Free and Open Source Software
8. **i.e.:** id est (that is)
9. **IBM:** International Business Machines
10. **ICU:** Intensive Care Unit
11. **IEEE:** Institute of Electronics and Electrical Engineers
12. **IELTS:** International English Language Testing System
13. **IPCC:** Intergovernmental Panel on Climate Change
14. **IAAI:** International Airport Authority of India
15. **IAEA:** International Atomic Energy Agency
16. **IMF:** International Monetary Fund
17. **IRF:** Interest Rate Futures
18. **IGBT:** Insulated Gate Bipolar Transistor
19. **ITER:** International Thermonuclear Experimental Reactor
20. **ITES:** Information Technology Enabled Services
21. **ITO:** International Trade Organisation
22. **IPWE:** Institution of Permanent Way Engineers
23. **IBRD:** International Bank for Reconstruction and Development
24. **UCN:** International Union for Conservation of Nature and Natural Resource
25. **IUPEP:** Integrated Urban Poverty Eradication Programme
26. **IPO:** Initial Public Offering
27. **ICBM:** Inter Continental Ballistic Missile
28. **IPA:** Issuing and Paying Agent
29. **IHTT:** Institute of Handloom and Textile Technology
30. **IUMJ:** Indiana University Mathematics Journal
31. **ICC:** International Cricket Council
32. **IISS:** International Institute of Strategic Studies
33. **IMAP:** Internet Mail Access Protocol
34. **IP:** Internet Protocol
35. **IQ:** Intelligence Quotient

36. **ISBN:** International Standard Book Number
37. **ISDN:** Integrated Services Digital Network
38. **ICFTU:** International Confederation of Free Trade Unions
39. **ICICI:** Industrial Credit and Investment Corporation of India Limited
40. **IDR:** Indian Depository Receipt
41. **IOU:** I Owe You
42. **ITE:** Intra-Group Transactions and Exposure
43. **ICJ:** International Court of Justice
44. **ICSID:** International Centre for Settlement of Industrial Disputes
45. **ICRC:** International Committee of the Red Cross
46. **IMA:** Internal Models Approach
47. **IRVS:** Interactive Voice Response System
48. **IDA:** International Development Agency
49. **ISKCON:** International Society for Krishna Consciousness
50. **ISO:** International Standards Organization
51. **ITES:** Information Technology enabled services
52. **IDO:** International Defense Organization
53. **IAS:** Integrated Accounting Systems
54. **IST:** Indian Standard Time
55. **ITU:** International Telecommunication Union
56. **IVF:** In-Vitro Fertilization
57. **IVM:** In-vitro Maturation
58. **ITI:** Industrial Training Institute
59. **ITU:** International Telecommunication Union
60. **ISA:** Information Systems Audit
61. **IFTU:** International Federation of Trade Unions
62. **ISD:** International Subscriber Dialing
63. **IEM:** Industrial Entrepreneurs Memoranda
64. **IDMD:** Internal Debt Management Department
65. **IIFA:** International Indian Film Academy
66. **IT-BPO:** Information Technology – Business Process Outsourcing
67. **IVR:** Interactive Voice Response
68. **IPDIs:** Innovative Perpetual Debt Instruments
69. **IASC:** Inspection and Audit Sub-Committee
70. **IMDT:** Illegal Migrants (Determination by Tribunals) Act
71. **IMF:** International Monetary Fund
72. **ISE:** International Stock Exchange
73. **ISS:** Institute of Social Sciences
74. **ISACA:** Information Systems Audit and Control Assessment
75. **IIA:** Institute of Internal Auditors
76. **IT:** Information Technology
77. **IFRS:** International Financial Reporting Standards
78. **IES:** Integrated Establishment System
79. **ITO:** International Trade Organization
80. **ITR:** Integrated Test Range
81. **ICCOMS:** Integrated Computerized Currency Operations and Management System
82. **IPCs:** Irrevocable Payment Commitments
83. **IIP:** Index of Industrial Production
84. **IMFC:** International Monetary and Financial Committee
85. **INTELSAT:** International Telecommunication Satellite
86. **INTERPOL:** International Police Organization
87. **ITB:** International Tourist Bureau
88. **ICAC:** International Cotton Advisory Committee
89. **IRBM:** Intermediate Range Ballistic Missile
90. **ISMS:** Information Security Management System
91. **IOC:** International Olympic Committee
92. **ICT:** Information and Communication Technology
93. **IN:** India
94. **IQ:** Iraq
95. **IP-RR:** Interest Payment - Revenue Receipt

96. **IQ:** Intelligence Quotient
97. **IRBM:** Intermediate Range Ballistic Missile
98. **IRC:** International Red Cross
99. **ILO:** International Labour Organisation
100. **IRDA:** Insurance Regulatory Development Authority
101. **IRDPA:** Integrated Rural Development Programme
102. **ISI:** Inter Services Intelligence
103. **IRB:** Internal Ratings Based
104. **ISO:** International Organisation for Standardisation
105. **ISP:** Internet Services Provider
106. **ITO:** Income Tax Officer

Letter - J

1. **JTTF:** Joint Terrorism Task Force
2. **JP:** Japan
3. **J&J:** Johnson & Johnson
4. **JCO:** Junior Commissioned Officer
5. **JPEG:** Joint Photographic Expert Group
6. **JRI:** Junction Route Indicator
7. **JLG:** Joint Liability Group
8. **Jn.:** Junction

Letter - K

1. **KW:** Kuwait
2. **KG:** Kinder Garten
3. **Kg.:** Kilogram
4. **Kw.:** Kilowatts
5. **KYC:** Know Your Customer
6. **KP:** Korea, Dem. Peoples Rep Of (North Korea)
7. **Km.:** Kilometer
8. **KMPH:** Kilometre Per Hour
9. **KR:** Korea, Republic Of (South Korea)

Letter - L

1. **LCD:** Liquid Crystal Display
2. **Lt:** Lieutenant
3. **LPA:** Long Period Average
4. **LRDSS:** Long Range Decision Support System
5. **LIC:** Life Insurance Corporation of India
6. **LLB:** Bachelor of Law
7. **LLM:** Master of Law
8. **LMG:** Light Machine Gun
9. **LCD:** Liquid Crystal Display
10. **LLC:** Limited Liability Company
11. **LSE:** London Stock Exchange
12. **LK:** Sri Lanka
13. **TPDS:** Live Train Position Display System
14. **Ltd.:** Limited
15. **LVC:** Last Vehicle Check
16. **LAF:** Liquidity Adjustment Facility
17. **LQ:** Ladies Quota
18. **LoC:** Line of Control
19. **LLB:** Bachelor Of law
20. **LMP:** Licentiate in the practice of Medicine
21. **LRTS:** Light Rail Transit System
22. **LoC:** Line of Control (Pakistan)
23. **LoAC:** Line of Actual Control (China)

24. **LPG:** Liquefied Petroleum Gas
25. **LSD:** Lysergic acid diethylamide
26. **LI:** Loco Inspector
27. **LCM:** Lowest Common Multiple
28. **LDC:** Lower Division Clerk
29. **LMG:** Light Machine Gun
30. **LPG:** Liquefied Petroleum Gas
31. **Lt.Gov.:** Lieutenant Governor
32. **L/L:** Local Line
33. **LIBOR:** London Inter-Bank Offer Rate
34. **LB:** Lowest daily outstanding Balance
35. **LOI:** Letter of Intent
36. **LIC:** Life Insurance Corporation
37. **LBW:** Leg Before Wicket Ltd-Limited
38. **LS:** Lok Sabha
39. **LMG:** Light Machine Gun

Letter - M

1. **MSE-CDP:** Micro and Small Enterprises Cluster Development Programme
2. **MoU:** Memorandum of Understanding
3. **MFDEF:** Micro Finance Development and Equity Fund
4. **MMS:** Multi Modal Settlements
5. **NAB:** New Arrangement to Borrow
6. **MRSP:** Model Railway Society of Pune
7. **MASER:** Microwave Amplification by Stimulated Emission of Radiation
8. **MBA:** Master of Business Administration
9. **MBBS:** Bachelor of Medicine and Bachelor of Surgery
10. **MBT:** Main Battle Tank
11. **MP:** Madhya Pradesh
12. **MCO:** Military Control Office
13. **M/E:** Mail/Express
14. **MRTS:** Mass Rapid Transit System
15. **MMMF:** Money Market Mutual Fund
16. **MD:** Managing Director
17. **MT:** Movable Type
18. **MPD:** Monetary Policy Department
19. **MAT:** Minimum Alternate Tax
20. **M-Cap:** Market Capitalisation
21. **MODEM:** Modulator Demodulator
22. **MPEG:** Motion Picture Experts Group
23. **MICR:** Magnetic Ink Character Recognition
24. **MCA:** Master of Computer Application
25. **MCA:** Monetary Compensatory Allowance
26. **MCC:** Melbourne Cricket Club
27. **MA:** Master of Arts
28. **M.Sc.:** Master of Science
29. **MD:** Doctor of Medicine
30. **MSOE:** Minimum Standards of Operational Efficiency
31. **MMBCS:** Magnetic Media Based Clearing System
32. **MRVC:** Mumbai Rail Vikas Corporation
33. **MTP:** Metropolitan Transport Project
34. **MBS:** Mortgage Backed Securities
35. **M/L:** Main Line
36. **MOW:** Maintenance of Way
37. **MASI:** Management Audit Systems Inspection
38. **MDMA:** Multi Disciplinary Monitoring Agency
39. **MFALA:** Marginal Farmers and Agricultural Labourers Agency
40. **MFN:** Most Favoured Nation
41. **MI:** Military Intelligence

42. **Mr.:** Mister
43. **Mrs.:** Mistress
44. **MDMK:** Marumalarchi Dravida Munnetra Kazhagam
45. **MRT:** Medical Relief Train
46. **MSL:** Mean Sea Level
47. **MNC:** Multinational Company
48. **MISA:** Maintenance of Internal Security Act
49. **MIT:** Mechachusates Institute of Technology
50. **MLA:** Member of Legislative Assembly
51. **MLC:** Member of Legislative Council
52. **MPI:** Macro-Prudential Indicators
53. **MSP:** Minimum Support Price
54. **MA:** Master of Arts
55. **MNC:** Multi National Corporation
56. **MNA:** Major Non-NATO Alley
57. **MRTPC:** Monopoly and Restrictive Trade Practices Commission
58. **MODVAT:** Modified Value Added Tax
59. **MEMU:** Main-line Electric Multiple Unit
60. **MOT:** Motoring
61. **Mxd.:** Mixed
62. **MP:** Member of Parliament
63. **MSEs:** Micro and Small Enterprises
64. **MCA:** Ministry of Corporate Affairs
65. **MUTP:** Mumbai Urban Transport Project
66. **MFDF:** Micro Finance Development Fund
67. **MLA:** Member of Legislative Assembly
68. **MPH:** Mile Per Hour
69. **MF:** Mutual Funds
70. **MY:** Malaysia
71. **MES:** Military Engineering Service
72. **MM:** Myanmar
73. **MBBS:** Bachelor of Medicine & Bachelor of Surgery
74. **MED:** Master of Education
75. **MSS:** Market Stabilisation Scheme
76. **MEA:** Ministry of External Affairs
77. **MISA:** Maintenance of Internal Security Act
78. **MLC:** Member of Legislative
79. **MMA:** Macro Management of Agriculture
80. **MODVAT:** Modified Value Added Tax
81. **MTM:** Mark-to-Market
82. **MTCT:** Mother to Child Transmission
83. **MFI:** Micro Finance Institution
84. **MP:** Madhya Pradesh
85. **MPLS:** Multi Protocol Label Switching
86. **MSMEs:** Micro, Small and Medium Enterprises

Letter - N

1. **NOC:** No Objection Certificate
2. **NMEP:** National Malaria Eradication Programme
3. **NMITLI:** New Millennium Indian Technology Leadership Initiative
4. **NOIDA:** New Okhla Industrial Development Authority
5. **NPC:** National Productivity Council
6. **NDS - OM:** Negotiated Dealing System – Order Matching
7. **NCDRC:** National Consumer Disputes Redressal Commission
8. **NRAA:** National Rain Fed Area Authority
9. **NBFC-ND:** Non-deposit taking NBFC
10. **NFIR:** National Federation of Indian Railwaymen
11. **NABARD:** National Bank for Agriculture and Rural Development
12. **NOF:** Net Owned Funds

13. **NDDB:** National Dairy Development Board
14. **NSE:** National Stock Exchange
15. **NR:** Not Received
16. **NTES:** National Train Enquiry System
17. **NAAC:** National Assessment and Accreditation Council
18. **NATO:** North Atlantic Treaty Organisation
19. **NAV:** Net Asset Value
20. **NCERT:** National Council of Educational Research and Training
21. **NDS:** Negotiated Dealing Systems
22. **NER:** North Eastern Railway
23. **NABARD:** National Bank for Agricultural and Rural Development
24. **NACO:** National AIDS Control Organisation
25. **NPP:** National Population Policy
26. **NPT:** Nuclear Non-Proliferation Treaty
27. **NRC:** Nuclear Regulatory Commission
28. **NREP:** National Rural Employment Programme
29. **NRHM:** National Rural Health Mission
30. **NRSA:** National Remote Sensing Agency
31. **NSC:** National Security Council
32. **NRDC:** National Research and Development Corporation
33. **NADT:** National Authority on Drugs and Therapeutics
34. **NAEP:** National Adult Education Programme
35. **NDA:** National Democratic Alliance
36. **NSM:** Note Sorting Machine
37. **NGO:** Non-Government Organisation
38. **NHRDF:** National Horticultural Research and Development Foundation
39. **NADAP:** National Anti Doping Appeal Panel
40. **NDTL:** Net Demand and Time Liability
41. **NEA:** National Environment Authority
42. **NEDFI:** North-Eastern Development Financial Institution Ltd.
43. **NEERI:** National Environment Engineering Research Institute
44. **NEFA:** North-East Frontier Agency
45. **NSCN:** National Social Council of Nagaland
46. **NSSO:** National Sample Survey Organisation
47. **NTC:** National Textile Corporation
48. **NTPC:** National Thermal Power Corporation
49. **NV:** Non-Vegetarian
50. **NRM:** National Rail Museum
51. **NREGS:** National Rural Employment Guarantee Scheme
52. **NASSCOM:** National Association of Software and Services Companies
53. **NPCL:** Nuclear Power Corporation of India Limited
54. **NRMU:** National Railway Mazdoor Union
55. **NPA:** Non-Performing Asset
56. **NI:** Non-Interlocked
57. **NTES:** National Train Enquiry System
58. **NIC:** National Informatics Centre
59. **NRI:** Non-Resident Indian
60. **NBFC-ND-SI:** Systemically Important Non-deposit taking NBFC
61. **NCPNR:** National Committee for Protection of Natural Resources
62. **NHB:** National Housing Bank
63. **NSE:** National Stock Exchange
64. **NUEPA:** National University of Educational Planning and Administration
65. **NAFED:** National Agricultural and Marketing Federation
66. **NAFTA:** North American Free Trade Agreement
67. **NAPP:** Narora Atomic Power Plant
68. **NCB:** Narcotics Control Bureau
69. **NCW:** National Commission for Women
70. **NCCR:** National Council for Civil Right
71. **NIIT:** National Institute of Information Technology
72. **NARI:** National AIDS Research Institute

73. **NASA:** National Aeronautics and Space Administration
74. **NGO:** Non-government organization
75. **NSSF:** National Small Saving Fund
76. **NPS:** New Pension Scheme
77. **NEFR/NFR:** North-East Frontier Railway
78. **NBFC-D:** Deposit taking NBFC
79. **NECS:** National Electronic Clearing System
80. **NR(E)RA:** Non-Resident (External) Rupee Account
81. **NDA:** Net Domestic Asset
82. **NMDS:** National Missile Defense System
83. **NMEP:** National Malaria Eradication Programme
84. **NMHC:** National Material Handling Council
85. **NRAI:** National Rifle Association of India
86. **NASDAQ:** National Association of Security Dealer's Active Quotation
87. **NATO:** North Atlantic Treaty Organisation
88. **NBRA:** National Biotechnology Regulatory Authority
89. **NBFC:** Non-Banking Financial Companies
90. **NSC:** National Savings Certificate
91. **NCCF:** National Consumer Co operatives Federation
92. **NAV:** Net Asset Value
93. **NSA:** National Security Act
94. **NSC:** National Security Council
95. **NPCI:** National Payments Corporation of India
96. **NFA:** Net Foreign Asset
97. **NR:** Northern Railway
98. **NIBM:** National Institute of Bank Management
99. **NEGP:** National E-governance Plan
100. **NEPA:** National Environment Protection Authority
101. **NFDC:** National Film Development Corporation
102. **NAWADCO:** National Waqf Development Corporation limited
103. **NCA:** National Cricket Academy
104. **NCW:** National Commission for Women
105. **NCCR:** National Council for Civil Right
106. **NCERT:** National Council of Educational Research & Training
107. **NCHRH:** National Council for Human Resource in Health
108. **NCC:** National Cadet Corps
109. **NDF:** National Defence Fund
110. **NRI:** Non-Resident Indian
111. **NDA:** National Defence Academy
112. **NDDB:** National Dairy Development Board
113. **NDF:** National Defence Fund
114. **NDTL:** Net Demand and Time Liabilities
115. **NCR:** National Capital Region
116. **NCDRC:** National Consumer Disputes Redressal Commission
117. **NFL:** National Fertilizer Limited
118. **NHRC:** National Human Rights Commission
119. **NICO:** New Information and Communication Order
120. **NIDC:** National Industrial Development Corporation
121. **NBFCs:** Non-Banking Financial Companies
122. **NP:** Nepal
123. **NIC:** National Informatics Centre
124. **NIMSME:** National Institute for Micro, Small and Medium Enterprises
125. **NSSO:** National Sample Survey Organisation
126. **NEFT:** National Electronic Funds Transfer
127. **NEFA:** North East Frontier Agency
128. **NSS:** National Service Scheme
129. **NFSM:** National Food Security Mission
130. **NRRDA:** National Rural Road Development Agency
131. **NIF:** National Innovative Foundation
132. **MIT:** Ministry of Information Technology

133. **NEITCO:** North Eastern Industrial Technical Consultants Organisation Limited
134. **NRFC:** National Register of Foreign Collaborations
135. **NSTMIS:** National Science and Technology Management Information System
136. **NIIT:** National Institute of Information Technology
137. **NIMHANS:** National Institute of Mental Health and Neuro-Sciences
138. **NISM:** National Institute of Securities Market
139. **NYSE:** New York Stock Exchange
140. **NBO:** National Building Organisation
141. **NIF:** National Investment Fund
142. **NFS:** National Financial Switch
143. **NITIE:** National Institute for Training in Industrial Engineering
144. **NLLM:** National Legal Literacy Mission
145. **NMCC:** National Manufacturing Competitiveness Council
146. **NMDS:** National Missile Defence System
147. **NIPFP:** National Institute of Public Finance and Policy

Letter - O

1. **OTS:** Office of Thrift Supervision
2. **OBC:** Other Backward Class
3. **OBE:** Off- Balance Sheet Exposures
4. **OSD:** Officer on Special Duty
5. **OD:** Overdraft
6. **OGL:** Open General Licence
7. **OIL:** Oil India Limited
8. **OEC:** Organisation for Economic Cooperation Development
9. **OTC:** Over-the-Counter
10. **OIC:** Overseas Indian Citizenship
11. **OIGS:** On Indian Government Service
12. **OECD:** Organisation for Economic Co-operation and Development
13. **ODI:** Offshore Derivative Instruments
14. **OBC:** Other Backward Classes
15. **OLTAS:** Online Tax Accounting System
16. **OK:** All Correct
17. **OBC:** Other Backward Classes
18. **OMO:** Open Market Operation
19. **OMS:** Open Market Sales
20. **OPEC:** Organisation for Petroleum Exporting Countries
21. **ORFS:** Online Returns Filing System
22. **OSMOS:** Off-Site Monitoring and Surveillance
23. **OIL:** Oil India Limited
24. **ONGC:** Oil and Natural Gas Commission
25. **OPEC:** Organisation of Petroleum Exporting Countries
26. **OTC:** Over-the-Counter
27. **OCI:** Overseas Citizen of India
28. **OFC:** Optical Fibre Cable
29. **ONGC:** Oil and Natural Gas Commission
30. **OTS:** One-Time Settlement

Letter - P

1. **PIN:** Personal Identification Number
2. **PACS:** Primary Agricultural Credit Society
3. **PAC:** Public Accounts Committee
4. **PAC:** Professional Aptitude Council
5. **PAN:** Permanent Account Number
6. **PCS:** Provincial Civil Services
7. **PAD:** Public Accounts Department
8. **Ph.D:** Doctor of Philosophy
9. **PMG:** Post Master General

10. **PCA:** Prompt Corrective Action
11. **POL:** Petroleum, Oil and Lubricants
12. **PATSER:** Programme Aimed at Technological Self Reliance
13. **PSCS:** Promotion and Support to Consultancy Services
14. **PMEGP:** Prime Minister Employment Generation Programme
15. **PCPS:** Perpetual Cumulative Preference Shares
16. **PESO:** Petroleum and Explosives Safety Organisation
17. **PETA:** People for the Ethical Treatment of Animals
18. **PFCL:** Power Finance Corporation Limited
19. **PFRDA:** Pension Fund Regulatory and Development Authority
20. **PDI:** Perpetual Debt Instruments
21. **PSB:** Public Sector Bank
22. **PWD:** Public Works Department
23. **PR:** Pakistan Railways
24. **PD:** Primary Dealer
25. **PSS Act:** Payment & Settlement Systems Act
26. **PAN:** Permanent Account Number
27. **Ph. D:** Doctor of 'Philosophy
28. **PHDCCI:** Progress, Harmony and Development Chambers of Commerce and Industry
29. **PIL:** Public Interest Litigation
30. **PLO:** Palestine Liberation Organisation
31. **P&G:** Procter and Gamble
32. **PLC:** Programmable Logic Controller
33. **PMRY:** Prime Minister's Rozgar Yojana
34. **POP:** Point-of-Purchase
35. **PPP:** Purchasing Power Parity
36. **PSU:** Public Sector Undertakings
37. **PTI:** Press Trust of India
38. **POW:** Prisoner of war
39. **PDO:** Public Debt Office
40. **POTA:** Prevention of Terrorism Act
41. **PCS:** Provincial Civil Services
42. **PLA:** Peoples Liberation Army
43. **PTC:** Power Trading Corporation
44. **PRO:** Public Relations Officer
45. **PTO:** Please Turn Over
46. **PDO-NDS:** Public Debt Office - Negotiated Dealing System
47. **PFRDA:** Pension Fund Regulatory and Development Authority
48. **PK:** Pakistan
49. **PMRY:** Prime Minister's Rojgar Yojana
50. **PNCP:** Perpetual Non-Cumulative Preference Share
51. **PDS:** Public Distribution System
52. **Pax:** The number of people
53. **PVC:** Paramvir Chakra
54. **PVC:** Poly Vinyl Chloride
55. **PVSM:** Param Vishisht Seva Medal
56. **PIO:** Person of Indian Origin
57. **PCV:** Passenger Carrying Vehicle
58. **POET:** Passenger Operated Enquiry Terminal
59. **PH:** Parliamentary Quota
60. **PNR:** Passenger Name Record
61. **POL:** Petroleum, Oil, and Lubricants
62. **POW:** Palace on Wheels
63. **PIL:** Public Interest Litigation
64. **PQWL:** Pooled Quota Wait List
65. **PMLA:** Prevention of Money Laundering Act
66. **PF:** Provident Fund
67. **PTO:** Please Turn Over
68. **PTI:** Physical Training
69. **PE:** Private Equity

70. **PM:** Prime Minister
71. **PFCE:** Private Final Consumption Expenditure
72. **PSLV:** Polar Satellite Launch Vehicle
73. **PMK:** Pattali Munnetra Kazhagam
74. **PCS:** Provincial Civil Service
75. **PIGS:** Poor Indian Graduate Student
76. **PRS:** Passenger Reservation System
77. **PWI:** Permanent Way Inspector
78. **PPP:** Public Private Partnership
79. **PGPBF:** Post Graduate Programme in Banking & Finance
80. **PIT:** Personal Income Tax
81. **PSU:** Public Sector Undertaking

Letter - Q

1. **QCBS:** Quality and Cost Based Selection
2. **QIB:** Qualified Institutional Buyer
3. **QIP:** Qualified Institutional Placement
4. **QMS:** Quality Management System

Letter - R

1. **RAW:** Research and Analysis Wing
2. **R&D:** Research & Development
3. **REER:** Real Effective Exchange Rate
4. **RKVY:** Rashtriya Krishi Vikas Yojana
5. **RSS:** Rashtriya Swayam Sevak Sangh
6. **RAF:** Rapid Action Force
7. **RIMC:** Rashtriya Indian Military College
8. **RLEGP:** Rural Landless Employment Guarantee Programme
9. **RBI:** Reserve Bank of India
10. **RCC:** Remote Control Centre
11. **REV:** Reverse motion
12. **RCS:** Registrar of Co-operative Societies
13. **REGP:** Rural Employment Generation Program
14. **RCF:** Railway Coach Factory
15. **RU** Russian Federation
16. **RAC:** Reservation Against Cancellation
17. **RLWL:** Running Line Waiting List
18. **RE:** Revised Estimates
19. **RDx:** Research Department Explosive
20. **ROM:** Read Only Memory
21. **RPM:** Revolutions Per Minute
22. **REGRET/WL1:** No More Booking Permitted
23. **RLWL:** Remote Location Wait List
24. **REGP:** Rural Employment Generation Programme
25. **RJD:** Rashtriya Janata Dal
26. **RSVP:** Repondez S,Il Vous Plait (reply, if you please)
27. **RIDF:** Rural Infrastructure Development Fund
28. **RDSO:** Research, Design and Standards Organization
29. **ROMA:** Railway Officers' Medical Association
30. **RoA:** Return on Assets
31. **RAC:** Reservation Against Cancellation
32. **RAW:** Research & Analysis Wing
33. **RNCPS:** Redeemable Non-Cumulative Preference Shares
34. **RPF:** Railway Protection Force
35. **RBIA:** Risk Based Internal Audit
36. **RMS:** Railway Mail Service
37. **RPF:** Railway Pension Fund

38. **RCC:** Regional Complaints Committee
39. **RSC:** Railway Staff College
40. **RNRI:** Returned Non Resident Indian
41. **RS:** Rajya Sabha
42. **RP:** Residence Permit
43. **RTO:** Regional Transport Office
44. **RVNL:** Rail Vikas Nigam Ltd.
45. **RR:** Refreshment Room
46. **RRC:** Reactor Research Centre
47. **RRF:** Railway Reserve Fund
48. **RBSC:** Reserve Bank Staff College
49. **RB:** Railway Board
50. **RBSS:** Railway Board Secretariat Services
51. **TDI:** Research & Development by Industry
52. **REC:** Regional Engineering Colleges
53. **RTR:** Ready to Run
54. **RTI:** Right to Information
55. **RITES:** Rail India Technical and Economic Services
56. **RTP:** Reserve Tranche Position
57. **RC:** Reconstruction Company
58. **ROE:** Return on Equity
59. **ROSC:** Report on Observance of Standards and Codes
60. **RTRC:** Railway Testing and Res
61. **RPCD:** Rural Planning and Credit Department
62. **RRB:** Regional Rural Bank
63. **RPNNL:** Rashtriya Pariyojana Nirman Nigam Limited
64. **RCIL:** Railtel Corporation of India, Ltd.
65. **RTGS:** Real Time Gross Settlement
66. **RWWCO:** Railway Women's Welfare Central Organization
67. **RLD:** Rashtriya Lok Dal

Letter - S

1. **SEBI:** Securities and Exchange Board of India
2. **SECI:** Solar Energy Corporation of India
3. **SEC:** Securities and Exchange Commission
4. **SAARC:** South Asian Association for Regional Co-operation
5. **SAIL:** Steel Authority of India
6. **SCR:** South Central Railway
7. **SARS:** Severe Acute Respiratory Syndrome
8. **SGRY:** Sampoorna Grameen Rojgar Yojana
9. **SGSY:** Swarnjayanti Gram Swarozgar Yojana
10. **SIDBI:** Small Industries Development Bank of India
11. **SCADA:** Supervisory Control and Data Acquisition
12. **S/L:** Shunting Limit
13. **SPTM:** Self-Printing Ticket Machine
14. **SER:** South Eastern Railway
15. **Sensex:** Sensitive Index
16. **SAD:** Shiromani Akali Dal
17. **SG:** Singapore
18. **SDDS:** Special Data Dissemination Standards
19. **SAMIS:** Service Area Monitoring and Information System
20. **SEZ:** Special Economic Zone
21. **SFC:** State Finance Corporations
22. **SAP:** State Agricultural Plan
23. **SARFAESI:** Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest
24. **SLR:** Sri Lanka Railways
25. **SIR:** South Indian Railway
26. **SBI:** State Bank of India
27. **SCRA:** Special Class Railway Apprentice

28. **SEB:** State Electricity Board
29. **S&T:** Signaling & Telecommunications
30. **SC:** Scheduled Caste
31. **STD:** Sexually Transmitted Diseases
32. **SCB:** Scheduled Commercial Bank
33. **SIDC:** State Industrial Development Corporation
34. **SIS:** Secret Intelligence Service
35. **SITA:** Suppression of Immoral Traffic in Women and Girls Act
36. **SMS:** Subscriber Management System
37. **SNIPES:** Society for the National Institutes of Physical Education and Sports
38. **SDL:** State Development Loan
39. **SHS:** Shivsena
40. **SR:** Southern Railway
41. **SEBI:** Securities and Exchange Board of India
42. **SLBM:** Submarine Launch Ballistic Missile
43. **SACP:** Special Agricultural Credit Plans
44. **SAD:** Single Administrative Document
45. **SFMS:** Structured Financial Messaging System
46. **SC:** Securitisation Companies
47. **SGL:** Subsidiary General Ledger
48. **SHG:** Self-Help Groups
49. **SP:** Samajwadi Party
50. **SPCA:** Society for the Prevention of Cruelty of Animals
51. **SPICMC:** Society for the Promotion of Indian Classical music and culture
52. **STPI:** Software Technology Parks of India
53. **SSD:** Satellite System Division
54. **SSN:** Social Security Number
55. **STD:** Subscribers Trunk Dialing
56. **SP:** Samata Party
57. **SIPS:** Systemically Important Payment System
58. **SFURTI:** Scheme for Fund for Regeneration of Traditional Industries
59. **SDR:** Special Drawing Rights
60. **SITP:** Scheme for Integrated Textile Parks
61. **SMO:** Special Market Operations
62. **SLAF:** Second Liquidity Adjustment Facility
63. **SEO:** Search Engine Optimization
64. **SEO:** Satellite for Earth Observation
65. **SLA(IC):** Sundry Liabilities Account (Interest Capitalisation)
66. **ST:** Scheduled Tribe
67. **SL:** Sleeper class
68. **SEATO:** South East Asia treaty Organization
69. **SIV:** Structured Investment Vehicle
70. **SP:** Superintendent of Police
71. **SME:** Small and Medium Enterprises
72. **SLB:** Securities Lending and Borrowing
73. **StCB:** State Co-operative Bank
74. **STCRC:** Short-Term Co-operative Rural Credit
75. **SPMCIL:** Security Printing and Minting Corporation of India Ltd.
76. **SPV:** Special Purpose Vehicle
77. **SC:** Supreme Court
78. **SC:** Schedule Caste
79. **SATO:** South Atlantic Treaty Organization
80. **SATTE:** South Asian Travel and Tourism Exchange
81. **SCHIL:** Stock Holding Corporation of India
82. **SCI:** Shipping Corporation of India
83. **SCL:** Space Corporation Limited
84. **SDR:** Special Drawing Rights
85. **SEARCH:** Society for Environmental Awareness and Rehabilitation of Child and Handicapped
86. **SEATO:** South East Asia Treaty Organization
87. **SEEPZ:** Santacruz Electronic Export Processing Zone

88. **SREP:** Supervisory Review and Evaluation Process
89. **SSP:** Senior Superintendent of Police
90. **SIRO:** Scientific and Industrial Research Organisation
91. **SDM:** Sub-Divisional Magistrate
92. **SAP :** System Analysis and Program Development
93. **SM:** Station Master
94. **SLR:** Statutory Liquidity Ratio
95. **SLBC:** State Level Bankers' Committee
96. **SIFI:** Systemically Important Financial Intermediaries
97. **SALT:** Strategic Arms Limitation Tax
98. **SIDBI:** Small Industries Development Bank of India
99. **STR:** Suspicious Transaction Report
100. **STRIPS:** Separate Trading for Registered Interest and Principal of Securities
101. **ST:** Scheduled Tribe
102. **SBI:** State Bank of India
103. **SAFMA:** South Asian Free Media Association
104. **SAHR:** South Asians for Human Rights
105. **SAI:** Sports Authority of India
106. **SDI:** Strategic Defence Initiative
107. **STO:** State Treasury Office
108. **SFURTI:** Self Employment Scheme for Rehabilitation of Manual Scavengers
109. **SSS:** Securities Settlement System

Letter - T

1. **TADA:** Terrorism and Disruptive Activities Prevention Act
2. **TFCI:** Tourism Finance Corporation of India
3. **TAC:** Technical Advisory Committee
4. **TA:** Traveling Allowance
5. **TB:** Tuberculosis
6. **TAG:** Technical Advisory Group
7. **T AFCUB:** Task Force for Urban Co-operative Bank
8. **TBO:** Town Booking Office
9. **TMS:** Train Management System
10. **TS:** Train Superintendent
11. **TFP:** Total Factor Productivity
12. **TCP:** Transfer Call Protocol
13. **TFT:** Thin-Film Transistor
14. **TIFR:** Tata Institute of Fundamental Research
15. **TMO:** Telegraphic Money Order
16. **TTFI:** Table Tennis Federation of India
17. **TWHS:** Traditional Water Harvesting Systems
18. **TWMF:** Third World Monetary Fund
19. **TWSI:** Tourism and Wild Life Sozciety of India
20. **TMO:** Telegraphic Money
21. **TV:** Television
22. **TOEFL:** Test of English as a Foreign Language
23. **TTFI:** Table Tennis Federation of India
24. **TDP:** Telugu Desam
25. **TMC:** Trina Mool Congress
26. **TN:** Tamil Nadu
27. **TAB:** Train Air Brake
28. **TAWD:** Train Actuated Warning Device
29. **TMS:** Train Management System
30. **T/out:** Turnout
31. **TT:** Timetable
32. **TFM:** Total Fatty Matter
33. **TPA:** Third Party Administrator
34. **TSS:** Toxic shock syndrome
35. **TTE:** Travelling Ticket Examiner

36. **TQ:** Tatkal Quota
37. **TDSAT:** Telecom Dispute Settlement and Appellate Tribunal
38. **TELEX:** Teleprinter Exchange
39. **TRELS:** Thumba Equatorial Rocket Launching Station
40. **TGIT:** Telecom Group on Information Technology
41. **TIFAC:** Technology Information Forecasting and Assessment Council
42. **TRT:** Traffic Recovery Time
43. **TMSM:** Training Methods and Skills for Managers
44. **TFTS:** Trade for Trade Settlement
45. **TXR:** Train Examiner
46. **TIN:** Tax Information Network
47. **TALF:** Term Asset-Backed Securities Loan Facility
48. **TFC:** Twelfth Finance Commission
49. **TACDE:** Tactics & Aircrafts Development Establishment
50. **TAPS:** Tarapur Atomic Power Station
51. **TB:** Tuberculosis
52. **TCI:** Trading Corporation of India
53. **TS:** Trend Stationary
54. **TTE:** Traveling Ticket Examiner
55. **TELEX:** Tele Printer Exchange
56. **TQM:** Total Quality Management
57. **TUFS:** Technology Upgraded Fund Scheme
58. **TELCO:** Tata Engineering and Locomotive Co.
59. **TMT:** Thermo Mechanically Treated
60. **ToRs:** Terms of References

Letter - U

1. **USFDA:** United States Food and Drug Administration
2. **NSCOM:** United Nations Special Commission
3. **UNTAG:** United Nations Transition Assistance Group
4. **UGC:** University Grants Commission
5. **UNMISS:** United Nations Mission in South Sudan
6. **UDC:** University Development Commission
7. **UFO:** Unidentified Flying Object
8. **UHT:** Ultra High Temperature
9. **UPS:** Uninterrupted Power Supply
10. **UNCRC:** United Nations Convention for the Rights of the Child
11. **UK:** United Kingdom
12. **US:** United States
13. **UNCITRAL:** United Nations Commission in International Trade Law
14. **UPTN:** Universal Personal Tele Number
15. **UPU:** Universal Postal Union
16. **UIDAI:** Unique Identification Authority of India
17. **UANC:** United African National Council
18. **UBLF:** United Bengali Liberation Front
19. **UDC:** Upper Division Clerk
20. **ULFA:** United Liberation Front of Asom
21. **USSR:** Union of Soviet Socialist Republic
22. **UNCED:** United Nations Conference on Environment and Development
23. **UNCHS:** United Nations Commission on Human Settlements
24. **UDI:** Unilateral Declaration of Independence
25. **UEEM:** Universalization of Elementary Education Mission
26. **ULFA:** United Liberation Front of Assam
27. **UNAEC:** United Nations Atomic Energy Commission
28. **UNCLOS:** United Nations Conference on Law of the Sea
29. **UNCSTD:** United Nations Conference on Sciences and Technology for Development
30. **UNCTC:** United Nations Counter Terrorism Committee
31. **UEC:** Universal Emergency Communication
32. **UPF:** Unity Power Factor

33. **UPA:** United Progressive Alliance
34. **UPSC:** Union Public Service Commission
35. **UAV:** Unmanned Aerial Vehicle
36. **URL:** Uniform Resource Locator
37. **UTIL:** Unit Trust of India
38. **USA:** [United States of America](#)
39. **USAID:** United States Agency for International Development
40. **UNI:** United News of India
41. **UNISPACE:** United Nations Conference on Exploration and Peaceful Usage of Outer Space
42. **USIS:** United States Information Service
43. **UNIDO:** United Nations Industrial Development Organisation
44. **UBD:** Urban Banks Department
45. **UT:** Union Territory
46. **USD:** United States Dollar
47. **UNICEF:** United Nation International Children's Emergency Fund
48. **UNESCO:** United Nation Educational Scientific and Cultural Organization
49. **UNCTAD:** United Nations Conference on Trade and Development
50. **UNECAFE:** United Nations Economic Commission for Asia and Far East
51. **UNEF:** United Nations Emergency Force
52. **UNFCC:** United Nation Framework Convention on Climate Change
53. **UNDP:** United Nations Development Programme
54. **UNFPA:** United Nations Framework for Population Activities
55. **UNHCR:** United Nations High Commission for Refugees
56. **UCB:** Urban Cooperative Bank
57. **UNO:** United Nations Organization
58. **UAR:** United Arab Republic
59. **USITC:** United States International Trade Corporation
60. **UNRRA:** United Nations Relief and Rehabilitation Administration
61. **UTS:** Unreserved Ticketing System
62. **UPROV:** Union for Protection of New Varieties of Plants
63. **UPSC:** Union Public Service Commission
64. **UNMIL:** United Nations Mission in Libya
65. **UNMOVIC:** United Nations Monitoring Verification and Inspection Commission
66. **UNICO:** Umbrella Organisation for Large Cooperative Banks in Europe
67. **UP:** Uttar Pradesh
68. **UNME:** Urban Non-Manual Employees
69. **UCN:** Uniform Code Number

Letter - V

1. **VKGUY:** Vishesh Krishi Gram Udyog Yojana
2. **VPP:** Value Payable Post
3. **VRDE:** Vehicle Research and Development Establishment
4. **VRS:** Voluntary Retirement Scheme
5. **Vol:** Volume
6. **VAT:** Value Added Tax
7. **VTR:** Video Tape Recording
8. **VCO:** Viceroy Commissioned Officer
9. **VAR:** Vector Autoregression
10. **VTMS:** Vessel Traffic Management System
11. **VVF:** Village Volunteer Force
12. **VG:** Vegetarian
13. **VIRUS:** Vital Information Resources Under Siege
14. **VRML:** Virtual Reality Modelling Language
15. **VPN:** Virtual Private Network
16. **VC:** Vice-Chancellor
17. **VIC:** Virtual Information centre
18. **VSNL:** Videsh Sanchar Nigam Limited
19. **VSSC:** Vikram Sarabhai Space Centre
20. **VC:** Vice-Chancellor

21. **VC:** Victoria Cross
22. **VABAL:** Value Based Advanced License
23. **VIP:** Very Important Person
24. **VPP:** Value Payable Post
25. **VaR:** Value at Risk
26. **VHP:** Vishwa Hindu Parishad

Letter - W

1. **WEF:** World Economic Forum
2. **WGEEP:** Western Ghats Ecology Expert Panel
3. **WIPR:** West of India Portuguese Railway
4. **WR:** Western Railway
5. **WCCB:** Wildlife Crime Control Bureau
6. **WCAR:** World Conference Against Racism
7. **WEF:** World Economic Forum
8. **WFC:** World Food Council
9. **WGIG:** Working Group on Internet Governance
10. **WWF:** War Wounded Foundation
11. **WWW:** World Wide Web
12. **WB:** World Bank
13. **WWFI:** World Wide Fund for Nature India
14. **WWPA:** World Wild Life Protection Agency
15. **WAP:** Wheel and Axle Plant
16. **WANO:** World Association of Nuclear Operators
17. **WAY:** World Assembly of Youth
18. **WEF:** World Economic Forum
19. **WB:** West Bengal
20. **WYSIWYG:** What you see is what you get
21. **WL, W/L:** Waiting List; Wait-Listed
22. **WHO:** World Health Organization
23. **WMO:** World Meteorological Organization
24. **WPI:** Wholesale Price Index
25. **WINISIS:** Window Integrated Set of Information System
26. **WWF:** World Wild Life Fund
27. **WADR:** Weighted Average Discount Rate
28. **WFTU:** World Federation of Trade Union
29. **WIDF:** Women's International Democratic Federation
30. **WTO:** World Trade Organization
31. **W/T:** Without Ticket
32. **WEO:** World Economic Outlook
33. **WIPO:** World Intellectual Property Organization
34. **WIPSA:** Women's Initiative for Peace in South Asia
35. **WMA:** Ways and Means Advances
36. **WIPO:** World Intellectual Property Organization
37. **WITT:** Waterfalls Institute of Technology Transfer
38. **WSIS:** World Summit on the Information Society
39. **WSS:** Weekly Statistical Supplement

Letter - X

1. **XBRL:** eXtensible Business Reporting Language
2. **Xmas:** Christmas
3. **XML:** Extensible Markup Language

Letter - Y

1. **Y-o-Y:** Year-on-Year
2. **YMCA:** Young Men's Christian Association
3. **YWCA:** young women's Christian Association

Letter - Z

1. **ZTC:** Zonal Training Centre
2. **ZBB:** Zero Base Budgeting
3. **ZETA:** Zero Energy Thermo Nuclear Assembly
4. **ZPZ:** Zero Population Growth
5. **ZIFT:** Zygote Intra fallopian Transfer
6. **ZIP:** Zone Improvement Plan
7. **ZS:** Zoological Society

THANKS

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