

Abbreviation

Short form	Full form
AAY	Antyodaya Anna Yojana
ACCION	Americans for Community Cooperation In Other Nation
AIDIS	All India Debt and Investment Surveys
AIRCS	All India Rural Credit Survey
AMFI-WB	Association of Microfinance institution- West Bengal
ANBC	Adjusted Net Banking Credit
ASSOCHEM	The Associated Chambers of Commerce and Industry of India
BLP	Bank Linked Programme
BPLR	Benchmark Prime Lending Rate (BPLR)
BRI	Bank Rakyat Indonesia
CARE	Credit Analysis & Research
CGAP	Consultative Group to Assist the Poor
CRISIL	Credit Rating Information Services of India Limited
DFI	Development Finance Institution
DPAP	Drought Prone Areas Program
DDP	Desert Development Program
DRI	Differential Rate of Interest
EAS	Employment Assurance Scheme
EY	Ernst & Young
FWWB	Friends of Women World Banking

GOI	Government of India
HDFC	Housing Development Financial Corporation
HUDCO	Housing and Urban Development Corporation Limited
IAY	Indira Awas Yojana (IAY)
ICDS	Integrated Child Development Services Scheme
IOI	Incidence of indebtedness
IRDP	Integrated Rural Development Program
IWDP	Integrated Wastelands Development Program
JGSY	Jawahar Gram Samridhi Yojana
JLG	Joint Liability Group
KGFS	Kshetriya Grameen Financial Services
KVIC	Khadi and Village Industries Commission
LIC	Life Insurance Corporation
MFI	Microfinance Institutions
MFIN	Microfinance Institutions Network (MFIN)
MIX	Micro Finance Information Exchange
MPI	Microfinance Penetration Index
MPI	Micro Finance Profitability Index
MUDRA	Micro Units Development and Refinance Agency
MYRADA	Mysore Resettlement and Development Agency
NABARD	National Bank for Agriculture & Rural Development
NBFC	Non Banking Financial company/ Corporation

NFE	Non Formal Education
NGO	Non Governmental Organisations
NPA	Non-performing Assets
NRLM	National Rural Livelihood Mission
NSAP	National Social Assistance Program
NSSO	National Sample Survey Office
NULM	National Urban Livelihoods Mission
OBC	Other backward class
Ph.D.	Doctor of Philosophy
PMIUPEP	Prime Minister's Integrated Urban Poverty Eradication Program
PMJDY	Pradhan Mantri Jan- Dhan Yojana
PMRY	Prime Minister's Rojgar Yojana
PRwl	Price Rationed With Loans
PRwol	Price Rationed Without Loans
PSB	Public Sector Bank
QR	Quantity Rationed
RBI	Reserve Bank of India
REGP	Rural Employment Generation Program
RFAS	Rural Finance Access Survey
RGVN	Rashtriya Garmin Vikash Nidhi
RIDF	The Rural Infrastructure Development Fund
RMK	Rashtriya Mahila Kosh

ROSCA	rotating saving and credit associations
RPS	Retention Pricing Scheme (RPS)
RR	Risk Rationed
RRB	Regional Rural Bank
SB	Small Borrowal
SBA	Small Borrowal Account
SC	Scheduled Casts
SEWA	Self Employed Women's Association
SGRY	Sampoorna Grameen Rozgar Yojana
SGSY	Swarn Jayanti Gram Swarozgar Yojana
SHG	Self Helf Group
SIDBI	The Small Industries Development Bank of India
SJSRY	Swarna Jayanti Shahari Rozgar Yojana
SKS	Swayam Krishi Sangam
SMC	Siliguri Municipal Corporation
SRMS	Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)
SRO	Self Regulatory Organisation
ST	Scheduled Tribes
SUME	Scheme of Urban Micro Enterprise
TCR	Transaction Cost Rationed
TPDS	Targeted Public Distribution System