

## LIST OF ABBREVIATION

AMC	Asset Management Company
AP	Andhra Pradesh
ARDC	Agricultural and Development Corporation
AS	Assam
ATM	Automated Teller Machine
B.C.	Before Christ
BLO	Borrowers per Loan Officer
BR	Bihar
BRI	Bank Rakyat Indonesia
BRWR	Borrower
BS	Banksathi
CDFI	Community Development Finance Institutions
CL	Capitalization Urban Loan
CPB	Cost per Borrower
CPL	Cost per Loan
d.f.	degree of freedom
DCCBs	District Central Co-operative Banks
DFI	Developmental Financial Institutions
DFL	Defaulted Loan
DL	Delhi
DLC	Daily Loan Collection
DWCRA	Development of Women and Children in Rural Areas
ECB	External Commercial Borrowings
EM	Equitable Mortgage
FO	Fixed Deposit Loan
FWWB	Friends of Women's World Banking
GJ	Gujarat
GLP	Gross Loan Portfolio
GOI	Government of India
HDFC	Housing Development Finance Corporation
HH	Hand Holder
HQ	Head Quarter
HR	Haryana
HUDCO	Housing and Urban Development Corporation Ltd.
IBM	Individual Banking Model
IFRS	International Financial Reporting Standards
IIMPS	Invest India Micro Pension Services
IRDA	Insurance Regulatory and Development Authority
IRDPA	Integrated Rural Development Programme
JH	Jharkhand
JLG	Joint Liability Group
KA	Karnataka
KL	Kerala
LAB	Local Area Bank

## List of Abbreviation Contd.

LLO	Loans per Loan Officer
LLR	Loan Loss Rate
LTL	Long Term Loan
MACS	Mutually Aided Co-operative Societies
MCI	Micro Credit Institutions
M-CRIL	Micro Credit Rating International Ltd.
MFI	Microfinance Institution
MH	Maharashtra
MIX	Microfinance Information Exchange
MN	Manipur
MP	Madhya Pradesh
MTL	Medium Term Loan
MYRADA	Mysore Resettlement and Development Agency
NABARD	National Bank for Agriculture and Rural Development
NABs	Number of Active Borrowers
NBFC	Non Banking Financial Companies
NBFI	Non Banking Financial Institutions
NGO	Non Government Organization
NLO	Number of Loans Outstanding
NOF	Net Owned Fund
NPA	Non Performing Assets
OBC	Other Backward Caste
ODCC/OC	Loans on Gold Ornaments
OR	Orissa
PAR	Portfolio at Risk
PH	Paki Bhit HUDCO Loan
RBI	Reserve Bank of India
RCC	Rank Correlation Coefficient
RGVN	Rashtriya Gramin Vikas Nidhi
RIDF	Rural Infrastructure Development Fund
RJ	Rajasthan
RMK	Rashtriya Mahila Kosh
ROSCA	Rotating Savings and Credit Association
RRBs	Regional Rural Banks
SACCOs	Savings and Credit Cooperatives
SAG	Self-help Affinity Groups
SC/ST	Scheduled Caste/Scheduled Tribe
SD	Salary Deduction Loan
SE	Secured Loan
SELCO	The Solar Electric Light Company
SEWA	Self Employed Women Association
SHG	Self Help Groups
SHPI	Self help Promotion Institutions
SIDBI	Small Industries Development Bank of India

**List of Abbreviation Contd.**

SIP	Systematic Investment Plan
SL	Secured Loan
SN	Sanjeevani Loan
STL	Short Term Loan
SUC	Suryoday Cash
TE/A	Total Expense/Assets
TEM	Total Earning Members
TFM	Total Family Members
TL	Total Loans
TLA	Textile Labour Association
TN	Tamil Nadu
TPL	Theli Phone Loan
UA	Annapurna Loan
UK	Uttarakhand
UL	Unsecured Loan
UP	Uttar Pradesh
UR	Ujala Unsecured
US	Unsecured Loan
UTI	Unit Trust of India
VA	Voluntary Association
VL	Vima Loan
VVV	Vikas Volunteer Vahini
WB	West Bengal
WOR	Write-off Ratio