

LIST OF ABBREVIATIONS

AEPS	Aadhaar Enabled Payment Systems
ANBC	Adjusted Net Bank Credit
APL	Above poverty line
BC-ICT	Business Correspondent-Information and Communication Technology
BPL	Below poverty line
BSBDA	Basic Savings Bank Deposit Accounts
CRR	Cash Reserve Ratio
DCC	Direct Client to Client
DIR Scheme	Differential Rate of Interest Scheme
EWS	Economically Weaker Sections
FIDD	Financial Inclusion and Development Department
FIP	Financial Inclusion Plan
GCCs	General credit cards
GLP	Gross Loan Portfolio
HFCs	Housing Finance Companies
ICT	Information and Communication Technology
ILO	International Labor Organization
ISHUP	Interest Subsidy Scheme for Housing the Urban Poor
JLG	Joint Liability Groupss
KCCs	Kisan Credit Cards
KYC	Know Your Customer

LBS	Lead Bank Scheme
LIG	Low Income Group
MFI	Micro Finance Institutions
MRD	Ministry of Rural Development
MYRADA	Mysore Resettlement and Development Agency
NABARD,	National Bank for Agriculture and Rural Development
NBFC	Non Banking Financial Companies
NHB	National Housing Board
NRLM	National Rural Livelihood Mission
PAT	Profit After Tax
PMJDY	PradhanMantri Jan-DhanYojana
PSLCs	Priority Sector Lending Certificates
RBI	Reserve Bank of India
RIDF	Under Rural Infrastructure Development Fund
RRY	Rajiv RinnYojana
SAA	Service Area Approach
SFBs	Small Finance Banks
SGSY	Swarnajayanti Gram SwarozgarYojana
SHG	Self Help Group
SHGBLP	Self Help Group-Bank Linkage Program
SIDBI	Small Industries Development Bank of India
SJSRY	SwarnaJayantiShahariRozgarYojana
SLR	Statutory Liquidity Ratio
SRMS	Scheme for Rehabilitation of Manual Scavengers

