# LIST OF ABBREVIATIONS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>ACA</td>
<td>Additional Central Assistance</td>
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<tr>
<td>ACHFs</td>
<td>Apex Co-operative Housing Federations</td>
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<tr>
<td>ACHFSs</td>
<td>Apex Co-operative Housing Finance Societies</td>
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<tr>
<td>ADA</td>
<td>Area Development Authority</td>
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<tr>
<td>ADB</td>
<td>Asian Development Bank</td>
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<tr>
<td>AHB</td>
<td>Alliance Housing Bank</td>
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<td>AIHDA</td>
<td>All India Housing Development Association</td>
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<td>APDF</td>
<td>Africa Project Development Facility</td>
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<td>ARDBs</td>
<td>Agriculture and Rural Development Banks</td>
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<td>BMSs</td>
<td>Basic Minimum Services</td>
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<td>CHF</td>
<td>Centre for Housing Finance</td>
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<tr>
<td>CHFL</td>
<td>CanFin Homes Limited</td>
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<tr>
<td>CRPS</td>
<td>Cumulative Redeemable Preference Shares</td>
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<tr>
<td>D/E</td>
<td>Debt Equity</td>
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<tr>
<td>DA</td>
<td>Development Authority</td>
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<td>DFI</td>
<td>Development Financial Institutions</td>
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<td>DHFL</td>
<td>Dewan Housing Finance Corporation Limited</td>
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<tr>
<td>DLR</td>
<td>Direct Lending Rate</td>
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<tr>
<td>DRI</td>
<td>Differential Rate of Interest</td>
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<td>EBIT</td>
<td>Earning Before Interest and Tax</td>
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<td>EMD</td>
<td>Earnest Money Deposit</td>
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<tr>
<td>EMI</td>
<td>Equated Monthly Installment</td>
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</table>
EPF : Employees Provident Fund
EPS ; Earning Per Share
EWS : Economically Weaker Section
FDI : Foreign Direct Investment
FICCI : Federation of Indian Chamber of Commerce and Industry
FIIs : Foreign Institutional Investors
FIs : Financial Institutions
GDCF : Gross Domestic Capital Formation
GDP : Gross Domestic Product
GIC : General Insurance Corporation of India
GNP : Gross National Product
GOI : Government of India
GPCF : Gross Fixed Capital Formation
GPF : General Provident Fund
GRUH : Gujarat Rural Housing Finance Corporation
GSS : Global Shelter Strategy
HDFC : Housing Development Finance Corporation Limited
HFC : Housing Finance Company
HFI : Housing Finance Institution
HFO : Housing Finance Organisation
HIG : Higher Income group
HLA : Home Loan Account
HUDCO : Housing and Urban Development Corporation Limited
IASC : Indian Association for Savings and Credit
IAY : Indira Awas Yojana
ICICI : Industrial Credit and Investment Corporation of India.
IDBI : Industrial Development Bank of India
IEBR : Internal and External Budgetary Resource
IFC : International Finance Corporation
IFCI : Industrial Finance Corporation of India
IRDP : Integrated Rural Development Programme
JRY : Jawahar Rozgar Yojana
KfW : Kreditanstalt-fur-Wiederaufbau
LDSP : Land Development and Shelter Project
LIC : Life Insurance Corporation of India
LIC HFL : LIC Housing Finance Limited
LIG : Low Income Group
LOC : Line of Credit
LOL : Loan Offer Letter
MBS : Mortgage Based Securities
MFF : Micro-enterprise Finance Facility
MIG : Middle Income Group
MNP : Minimum Needs Programme
NABARD : National Bank for Agriculture and Rural Development
NBO : National Buildings Organisation
NCBs : Non-Convertible Debentures
NGO : Non-Government Organisation
NHB : National Housing Bank
NHP : National Housing Policy
NOF : Net Owned Funds
NPA : Non-Performing Asset
NRI : Non-Resident Indian
NRY : Nehru Rozgar Yojana
NW : Net Worth
OCBs : Overseas Corporate Bodies
OECF : Overseas Economic Co-operation Fund
p.a. : Per Annum
PF : Provident Fund
PLR : Primary Lending Rate
PPF : Public Provident Fund
PWDS : Palmyrah Workers' Development Society
RBCs : Rural Building Centres
RBI : Reserve Bank of India
RLEGP : Rural Landless Employment Guarantee Programme
ROCE : Return On Capital Employed
ROE : Return On Equity
ROI : Return on Investment
SAP : Special Action Plan
SCARADB : State Co-operative Agriculture and Rural Development
SCs : Scheduled Castes
SHBs : State Housing Boards
SLAC : Standard Life Assurance Company
SRHD : Special rural Housing Debenture
SRHS : Special Rural Housing Scheme
STs : Scheduled Tribes
TA : Technical Assistance
ULCRA : Urban Land (Ceiling and Regulation) Act
UN : United Nations
USAID : United States Agency for International Development
UTI : Unit Trust of India