

## LIST OF ACRONYMS

<b>Acronym</b>	<b>Description</b>
AB	Allahabad Bank
ACHF	Apex Co-operative Housing Federation
ADB	Asian Development Bank of India
AFI	All Financial Institution
AIR	All India Reporter
ARDBs	Agriculture and Rural Development Banks
BOB	Bank of Baroda
BOI	Bank of India
BPL	Below Poverty Line
CAGR	Compound Annual Growth Rate
CB	Centra Bank
CBS	Co-operative Banks
CBI	Central Bank of India
CBOs	Community Based Organizations
CCSS	Credit cum Subsidy Scheme
CGR	Compound Growth Rate
Corp. B	Corporation Bank
DLF	Delhi Land Finance Ltd.
ECAFE	Economic Commission For Asia and the Fore East
ESCAP	Economic & Social Commission for Asia and Pacific
EPF	Employee Provident Fund
EMI	Equated Monthly Installment
EWS	Economically Weaker Section
FDI	Foreign Direct Investment
FIs	Finance Institutions
GDP	Gross Domestic Product
GIC	General Insurance Corporation
GJRHFS	Golden Jubilee Rural Housing Finance Scheme
GJRHRS	Golden Jubilee Rural Housing Refinance Scheme
GOI	Government of India
GPF	General Provident Fund

HDFC	Housing Development Finance Corporation
HFCs	Housing Finance Companies
HFIs	Housing Finance Institutions
HG	Housing Guarantee
HGB	Himachal Gramin Bank
HIG	High Income Group
HLA	Home Loan Account
HPSC	Himachal Pradesh State Co-operative
HUDCO	Housing Urban Development Corporation
IAY	Indira Awas Yojna
IB	Indian Bank
ICICI	Industrial Credit & Investment Corporation of India
ICRM	Internal Credit Rating Model
ICWA	Institute of Cost & Work Accountant
IDBI	Industrial Development Bank of India
IFCI	Industrial Finance Corporation of India
IOB	Indian Overseas Bank
IRBI	Industrial Reconstruction Bank of India
IT Act	Income Tax Act
JCCB	Jogindra Central Co-operative Bank
JKB	Jammu & Kashmir Bank
JNNURM	Jawahar Lal Nehru National Urban Renewal Mission
JRY	Jawahar Rojgar Yojana
KCCB	Kangra Central Co-operative Bank
Kfw	Kreditanstalt Fur Wiederaufbau
LDB	Land Development Bank of India
LIC	Life Insurance Corporation of India
LICHF	Life Insurance Corporation Housing Finance Ltd.
LIG	Low Income Group
MBS	Mortgage Backed Securitization
MCGC	Mortgage Credit Guarantee Corporation
MIG	Middle Income Group
MORD	Ministry of Rural Development
NAWARD	National Bank for Agriculture & Rural Development
NBFCs	Non Banking Finance Companies

NBO	National Building Organization
NCHF	National Co-operative Housing Federation of India
NCU	National Commission on Urbanization
NGOs	Non Government Organizations
NHB	National Housing Bank
NHHP	National Housing & Habitat Policy
NHP	National Housing Policy
NPA	Non Performing Assets
NREP	National Rural Employment Programme
NRI	Non Resident of India
NSCs	National Saving Certificates
OBC	Oriental Bank of Commerce
OEFC	Overseas Economic Co-operation Fund
PF	Provident Fund
PGB	Parbatiya Gramin Bank
PLIs	Primary Lending Institutions
PLR	Prime Lending Rate
PNB	Punjab National Bank
PNBHF	Punjab National Bank Housing Finance
PPF	Public Provident Fund
PSB	Punjab Sindh Bank
RBI	Reserve Bank of India
RLEGP	Rural Landless Employment Guarantee Programme
RRBs	Regional Rural Banks
RMBS	Residential Mortgage Backed Securitization
Rs.	Indian Rupees
SARFAESI	Security and Reconstruction of Financial Assets and Enforcement of Securities Interest Act
SBI	State Bank of India
SBOP	State Bank of Patiala
SC	Scheduled Caste
SCBs	Scheduled Commercial Banks
SFC Act	State Finance Corporation Act
SHFIs	Specialized Housing Finance Institutions
SHGs	Self Help Groups

SIDBI	State Industrial Development Bank of India
SLBC	State Level Banker Committee
ST	Scheduled Tribe
SUCBs	Scheduled Urban Co-operative Banks
SYB	Syndicate Bank
TPA	Transfer of Property Act
UB	Union Bank
UCBs	Urban Co-operative Banks
UCO	United Commercial Bank
ULCRA act	Urban Land (Ceiling & Regulation) Act
UN	United Nations
US	United State
USA	United State of America
USAID	United States Agency for International Development
UtBI	United Bank of India
UTI	Unit Trust of India
VAMBAY	Valmiki Awas Yojna
VB	Vijaya Bank