Glossary of Abbreviations

AFI  : Alliance for Financial Inclusion  
AMPS : All Media Product Survey  
APPBO : Average Population Per Branch Office  
ASD  : Association for Social Development  
ATM  : Automated Teller Machine  
BAP  : Branch Authorization Policy  
BBA  : Basic Bank Account  
BBS  : Branch Banking Statistics  
BC  : Business Correspondent  
BBU  : Branchless Banking Unit  
BF  : Business Facilitator  
BLA  : Brown Label ATM  
BLP  : Branch Licensing Policy  
BPL  : Below Poverty Line  
BTT  : Biometric Transaction Terminals  
BRAC : Bangladesh Rural Advancement Committee  
BSR  : Basic Statistical Returns  
CAGR : Compounded Annual Growth Rate  
CDF  : Credit and Development Forum  
CGAP  : Consultative Group to Assist the Poor  
CRA  : Community Reinvestment Act  
ECGC : Export Credit Guarantee Corporation of India  
FDI  : Foreign Direct Investment  
FII  : Financial Inclusion Index  
FIP  : Financial inclusion plan  
GDP  : Gross Domestic Product
HSBC : Hongkong & Shanghai Banking Corporation
IFC : International Finance Corporation
ILO : International Labour Organization
IMF : International Monetary Fund
IRDA : Insurance Regulatory and Development Authority of India
ITM : Intelligent Transaction Machine
LAB : Local Area Banks
MDG : Millennium Development Goals
MFI : Micro Finance Institutions
MTB : Mobile Telephony Banking
MRRU : Microfinance Research and Reference Unit
NBFI : Non-bank financial institutions
PFP : Popular Finance Partnerships
PSB : Public Sector Bank
POCA : Post Office Card Account
RBI : Reserve Bank of India
RPCD : Rural Planning & Credit Cell
RRB : Regional Rural Banks
SACCO : Savings and Credit Cooperative Organization
SCB : Scheduled Commercial Bank
SCBS : Smart Card Based Solutions
UBD : Under Banked Districts
UNCDF : United Nations Capital Development Fund
UNDP : United Nations Development Program
UBS : Under Banked States
USB : Ultra Small Branches
VSAT : Very Small Aperture Terminal
WLA : White Label ATM