

## ACRONYMS

ASA :	Activists Social Alternative
AMC :	Asset Management Company
AMTCs :	Association of Men's Thrift Cooperatives
ATM :	Automatic Teller Machine
AWTCs :	Association of Women's Thrift Cooperatives
BPL :	Below Poverty Line
CBs :	Commercial Banks
CIBIL :	Credit Information Bureau (India ) Limited
CDF :	Cooperative Development Forum
DRDA :	District Rural Development Agency
DWCRA :	Development of Women and Children in Rural Areas
ECS :	Electronic Clearing System
GRT :	Group Recognition Test
IFAD :	International Fund for Agricultural Development
IRDA :	Insurance Regulatory and Development Authority
IRDP :	Integrated Rural Development Programme
IGA :	Income Generation Activities
IGP :	Income Generating Purpose
KYC :	Know Your Customer
LAB :	Local Area Bank
JLG :	Joint Liability Group
MACs :	Mutually Aided Cooperative Societies
MDG :	Millennium Development Goal
MYRADA :	Mysore Resettlement and Development Agency
MFI :	Micro Finance Institutions
MF :	Micro Finance
MFIN :	Microfinance Network Information
NABARD :	National Bank for Agricultural and Rural Development
NBFC :	Non Banking Finance Company

NGO :	Non- Government Organisation
NHB :	National Housing Board
PACs :	Primary Agricultural Cooperatives
POS :	Pont of Sale
PSL :	Priority Sector Lending
RRB :	Regional Rural Bank
RBI :	Reserve Bank of India
SAVAE :	Society for Education and Village Action and Empowerment
SHG :	Self Help Group
SIDBI :	Small Industries Development Bank of India
SI :	Standing Instruction
SIP :	Systematic Investment Plan
SIPCOT :	State Industries Promotion Corporation of Tamil Nadu Ltd
SPSS :	Statistical Package for Social Sciences
UN :	United Nations
UNDP :	United Nations Development Programme