

LIST OF ABBREVIATIONS

Sl. No.	Abbreviation	Expansion
1	ACCION	Americans for Community Co-operation in Other Nations
2	AP	Andhra Pradesh
3	ABLO	Active Borrower per loan officer
4	AFPL	Asomi Finance Pvt Ltd
5	ASC	Ajagar Social Circle
6	Basix	Bhartiya Samruddhi Finance Ltd
7	BC	Business Correspondent
8	CAR	Capital adequacy ratio
9	CARE	Co-operative for Assistance and Relief Everywhere
10	CEO	Chief Executive Officer
11	CGAP	Consultative Group to Assist the Poor
12	CIB	Credit Information Bureau
13	CO	Credit Officer
14	CSFI	Centre for the Study of Financial Innovation
15	DER	Debt to equity ratio
16	DFI	Developmental Financial Institution
17	ECA	Eastern Europe and Central Asia
18	EAP	East Asia and Pacific
19	FER	Finance expense ratio
20	FWWB	Friend's of Women's World Banking
21	FY	Financial Year
22	GLP	Gross Loan Portfolio
23	LAP	Latin America and the Caribbean
24	IFMR	Institute for Financial Management and Research
25	IT	Information Technology
26	JLG	Joint Liability Group
27	MFIs	Microfinance Institutions
28	MIS	Management Information System
29	MIX	Microfinance Information Exchange
30	MYRADA	Mysore Resettlement and Development Agency
31	MZGPS	Morigaon Zila Gramya Puthibharal Sanstha
32	NABARD	National Bank for Agriculture and Rural Development
33	NBFC	Non-Banking Financial Company
34	NBFC-MFI	Non Banking Financial Company-Micro Finance Institution
35	NCS	Nightingale Charitable Society
36	NEDFi	North Eastern Development Finance Corporation Ltd
37	NER	North East Region
38	NGO	Non-Government Organisation
39	NGO-MFIs	Non-Government Organisation-Microfinance Institutions
40	NOF	Net Owned Fund
41	NPA	Non Performing Asset

(Continued)

Sl. No.	Abbreviation	Expansion
42	NPS	National Pension System
43	OSS	Operational self sufficiency
44	OER	Operating expense ratio
45	PAR	Portfolio at Risk
46	RBI	Reserve Bank of India
47	RFI	Regulated Financial Institutions
48	RGVN (NE)MFL	Rashtriya Gramin Vikas Nidhi (North East) Microfinance Limited
49	ROA	Return on Asset
50	ROE	Return on Equity
51	RMK	Rashtriya Mahila Kosh
52	ROSCAs	Rotating Savings and Credit Associations
53	RRBs	Regional Rural Banks
54	SATRA	Social Action for Appropriate Transformation and Advancement in Rural Areas
55	SBLP	Self-Help Group Bank Linkage Programme
56	SEWA	Self-Employed Women's Association of India
57	SFB	Small Finance Bank
58	SGSY	Swarnajayanti Gram Swarozgar Yojana
59	SHG	Self Help Group
60	SKS	Swayam Krishi Sangam
61	UNCDF	United Nations Capital Development Fund
62	UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific