

## ABBREVIATIONS

ATM	: Automated Teller Machines
APL	: Above Poverty Line
AP	: Andhra Pradesh
BC	: Banking Correspondents
BB	: Bank of Baroda
BPL	: Below Poverty Line
CBS	: Core Banking Solution
ECS	: Electronic Clearing Services
EFT	: Electronic Fund Transfer
FI	: Financial Inclusion
GCC	: General Credit Card
IT	: Information Technology
ICICI	: Industrial Credit and Investment Corporation of India
IDBI	: Industrial Development Bank of India
JIC	: Joint Liability Group
KCC	: Kisan Credit Card
KYC	: Know Your Customer
KUCB	: Kolhapur Urban Co-operative Bank
KAIJSB	: Kallappa Anna Awade Ichalakaranji Janata Sahakari Bank
MFI	: Micro Financial Institutions
NGOs	: Non-Government Organizations
NREGP	: National Rural Employment Guarantee Programme
NABARD	: National Bank for Agriculture and Rural Development
NAFSCOB	: National Federation of State Co-operative Bank
NREGA	: National Rural Employment Guarantee Act

NREHM	: National Rural Employment Health Mission
NEFT	: National Electronic Fund Transfer
RBI	: Reserve Bank of India
RRBs	: Regional Rural Banks
RTGS	: Real Time Gross Settlement
SBI	: State Bank of India
SSI	: Small Scale Industries
SHGs	: Self-Help Groups
SLBC	: State Level Bankers committee
SC	: Scheduled Caste
ST	: Scheduled Tribe
UCB	: Urban Co-operative Bank
UT	: United Territory
UIDs	: Unique identification Cards
UN	: United Nation
WUMT	: Western Union Money Transfer

**BARR. BALASAHEB KHARDEKAR LIBRARY**  
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