

Abbreviations

AFI	Alliance for Financial Inclusion
ASHA	Accredited Social Health Worker
BBMP	Bruhat Bengaluru Mahangara Palike
BMGF	Bill and Melinda Gates Foundation
BMIC	Bengaluru-Mysuru Infrastructure Corridor
BJP	Bharatiya Janata Party
CGAP	Consultative Group to Assist the Poor
CSR	Corporate Social Responsibility
DFI	Development Finance Institution
EIC	(British) East India Company
EPF	Employees Provident Fund
ESI	Employees State Insurance
FDI	Foreign Direct Investment
GATWU	Garment and Textile Workers Union
GDP	Gross Domestic Product
GLU	Global Labour Union
GoI	Government of India
GPFI	Global Partnership for Financial Inclusion
HYV	High-Yielding Variety
IFC	International Finance Corporation
IMF	International Monetary Fund
INC	Indian National Congress
IPO	Initial Public Offering
IRDP	Integrated Rural Development Programme
JLG	Joint-Liability Group
KSDB	Karnataka Slum Development Board
MFI	Microfinance Institution

MDG	Millennium Development Goals
MFA	Multi Fibre Agreement
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Bank Financial Corporation
NDA	National Democratic Alliance
NGO	Non-Governmental Organisation
NIEO	New International Economic Order
NRLM	National Rural Livelihood Mission
NREGA	National Rural Employment Guarantee Scheme
OBC	Other Backward Caste
ODA	Official Development Aid
OOPS	Out-Of-Pocket Spending
PACS	Primary Agricultural Credit Society
PDS	Public Distribution System
PSB	Public Sector Bank
PSL	Priority Sector Lending
PMJDY	Pradhan Mantri Jan Dhan Yojana
RBI	Reserve Bank of India
SC	Scheduled Caste
SDG	Sustainable Development Goals
SFB	Small Finance Bank
SGSY	Swarnajayanti Grameen Swarojgar Yojana
SHG	Self-Help Group
SHG-BPL	Self-Help Group Bank-Linkage Programme
SIDBI	Small Industries Development Bank India
ST	Scheduled Tribes
SWAN	Stranded Workers Action Network
USAID	United States Agency for International Development
UPA	United Progressive Alliance
WB	World Bank
WTO	World Trade Organisation