

ABBREVIATIONS

AB	Andhra Bank	Et	Cumulative Expenditure on Residential Buildings
ACHFs	Apex Co-operative Housing Federations	EIUS	Environment Improvement for Urban Slums
ADB	Asian Development Bank	GI	Galvanised Iron
BHFL	Birla Home Finance Limited	GDP	Gross Domestic Product
BIS	Bureau of Indian Standards	GFCF	Gross Fixed Capital Formation
BMTPC	Building Materials & Technology Promotion Council	GOI	Government of India
BOI	Bank of India	GIC	General Insurance Corporation of India
BSR	Basic Statistics Returns	GJRHFS	Golden Jubilee Rural Housing Finance Scheme
CBRI	Central Building Research Institute	HDAs	Housing Development Agencies
CFHL	Can Fin Homes Limited	HFCs	Housing Finance Companies
CMHC	Canada Mortgage and Housing Corporation	HFIs	Housing Finance Institutions
COR	Certificate of Registration	HHs	Households
Ct	Number of Housing Completions	Ha	Hectare
CPWD	Central Public Works Department	HDFC	Housing Development Finance Corporation
CSIR	Council for Scientific and Industrial Research	HUDCO	Housing and Urban Development Corporation
CuM	Cubic Meter	ICRM	Internal Credit Rating Model
DCCBs	District Cooperative Central Banks	IFC	International Finance Corporation
DHFL	Diwan Housing Finance Corporation Limited	IBRD	International Bank for Reconstruction & Development
DAs	Development Authorities	IAY	Indira Awas Yojana
DSAs	Direct Selling Agents	LIG	Low Income Group
DUs	Dwelling Units	LIC	Life Insurance Corporation of India
DRDAs	District Rural Development Agency	LICHF	LIC Housing Finance Ltd.
EWS	Economically Weaker Sections		



LTV	Loan to Value	RMBS	Residential Mortgage Backed Securitization
MCGC	Mortgage Credit Guarantee Corporation	RHS	Residential Housing Stock
MBS	Mortgage Banking Securities	RCC	Reinforced Cement Concrete
MoU	Memorandum of Understanding	RUC	Rural Unit Cost
MoRD	Ministry of Rural Development	RIDF	Rural Infrastructure Development Fund
MIS	Management Information System	RRBs	Regional Rural Banks
NHB	National Housing Bank	RBCs	Rural Building Centres
NRIs	Non Residents of India	R&D	Research & Development
NSSO	National Sample Survey Organization	Rs.	Indian Rupees
NHHP	National Housing and Habitat Policy	SBI	State Bank of India
NGOs	Non-Government Organizations	SCs	Scheduled Castes
NPAs	Non-Performing Assets	STs	Scheduled Tribes
NABARD	National Agricultural and Rural Development Bank	SCARDBs	State Co-operative Agricultural Rural Development Banks
NOF	Net Owned Fund	SPVs	Special Purpose Vehicles
NCHF	National Co-operative Housing Federation of India	STEM	Centre for Symbiosis of Technology, Environment & Management
NHP	National Housing Policy	Sq. m	Square Meter
OCBs	Overseas Co-operative Banks	Sq. km	Square Kilometer
PCBs	Public Sector Banks	SHBs	State Housing Boards
PCARDBs	Primary Co-operative Agricultural Rural Development Banks	UG	United Guarantee
PLIs	Primary Lending Institutions	UK	United Kingdom
PTCs	Pass Through Certificates	UN	United Nations
PRIs	Panchayati Raj Institutions	US	United States
PNB	Punjab National Bank	UUC	Urban Unit Cost
PNBHF	PNB Housing Finance Ltd.	UEPA	Urban Employment & Poverty Alleviation
PWD	Public Works Department	USAID	United States Agency for International Development
RBI	Reserve Bank of India	URIF	Urban Reforms Incentive Fund
		VAMBAY	Valmiki Ambedkar Awas Yojana
		VH	Vacant Houses