

# Abbreviations

ANB	AatmaNirbhar Bharat	NaBFID	National Bank for Financing Infrastructure and Development
APMC	Agricultural Produce Marketing Committee	NBFC	Non-Banking Financial Company
ASLF	Additional Special Liquidity Fund	NIDA	NABARD Infrastructure Development Assistance
ATM	Automated Teller Machine	NIP	National Infrastructure Pipeline
COVID-19	Corona Virus Disease	NPA	Non-performing Asset
C-PEC	Centre for Professional Excellence in Cooperatives	OFPO	Off-Farm Producers' Organisation
CRAR	Capital to Risk-Weighted Assets Ratio	PACS	Primary Agricultural Credit Societies
DCCB	District Central Cooperative Bank	PMAY-G	Pradhan Mantri Awaas Yojana–Gramin
DRA	Direct Refinance Assistance	PSL	Priority Sector Lending
e-NAM	Electronic National Agriculture Markets	RBI	Reserve Bank of India
FPO	Farmer Producers' Organisation	RCB	Rural Cooperative Bank
FY	Financial Year	RIDF	Rural Infrastructure Development Fund
GDP	Gross Domestic Product	RII	Rural Infrastructure Index
GLC	Ground Level Credit	RoA	Return on Asset
GOI	Government of India	RRB	Regional Rural Bank
GVA	Gross Value Added	RTI	Right to Information
ha	Hectare	SCARDB	State Cooperative Agriculture and Rural Development Bank
IT	Information Technology	SDG	Sustainable Development Goal
JLG	Joint Liability Group	SHG	Self-Help Group
KYC	Know Your Customer	SLF	Special Liquidity Fund
LEDP	Livelihood and Enterprise Development Programme	ST	Short Term
LT	Long Term	StCB	State Cooperative Bank
LTIF	Long Term Irrigation Fund	WIF	Warehouse Infrastructure Fund
MFI	Micro-Finance Institution	WSHG	Women Self-Help Group
NABARD	National Bank for Agriculture and Rural Development		

## Notes to the NABARD Annual Report 2020–21:

1. FY before a calendar year denotes the year in which the financial year ends, e.g., FY2021 ends on 31 March 2021.
2. As a result of rounding off, numbers in tables may not add to totals, and percentages in figures have been adjusted to add to 100.
3. \$ refers to United States Dollars, unless otherwise stated.
4. Wherever \$ or € are converted to ₹, exchange rate as on 31 March 2021 was used: \$1 = ₹73.2065 and €1 = ₹85.842.