

Glossary of terms used

Sl. No.	Term	Definition
1	Target Community	That particular community which is intended to be benefited out of the activities of the Company.
2	Soft Loans	Loans bearing concessional rates of interest mainly given for development and welfare activities.
3	State Channelising Agency (SCA)	Agency which acts as an intermediary in implementation of Central Government Schemes at State Level.
4	Apex Financial Corporation (National Agency)	Central agency which has recognised the SCA.
5	Annual Action Plan (AAP)	List of schemes proposed to be implemented during the financial year concerned and the financial outlay earmarked for each.
6	New Swarnima Scheme	A special financial assistance scheme introduced by NBCFDC during International Women's year for rendering financial assistance to women belonging to BPL category at very low rates of interest.
7	Empowerment	Making the beneficiaries capable enough to undertake the activities financed by the Companies.
8	DCB statement	Statement containing amount of repayments demanded from loanees, collected from loanees and the uncollected balance remaining at the beginning and end of the period concerned.
9	Revenue Recovery	Recovery of dues enforced by engaging official machinery of Revenue Department through attachment of properties and assets of loanees or otherwise.
10	Cost of service	Establishment cost and other running expenses of the lending agencies to make available the loan-funds to the beneficiaries.
11	Old Lending Policy	Lending Policy originally adopted by National Agencies which were since replaced by new policies.
12	OTS scheme	Settlement of outstanding amounts under a loan account by extending waiver of a part of the dues against full settlement of balance.
13	KV	Kilo Volt
14	MVA	Mega Volt Ampere
15	CKM	Circuit Kilometer
16	ROW	Right of Way
17	PSC	Pre Stressed Concrete
18	DC	Double Circuit
19	SC	Single Circuit
20	MC	Multiple Circuit
21	LILO	Line in Line Out (Loop in Loop out)
22	MU	Million Unit (Million Kilowatt Hour)
23	MW	Mega Watt