

**GLOSSARY OF ABBREVIATIONS**

<b>Sl. No.</b>	<b>Abbreviation</b>	<b>FULL FORM</b>
1.	ALM	Asset Liability Management
2.	BOB	Bank of Baroda
3.	BOBHFL	BOB Housing Finance Limited
4.	CBHFL	Cent Bank Home Finance Limited
5.	FI	Financial Institution
6.	GJRHFS	Golden Jubilee Rural Housing Finance Scheme
7.	GOI	Government of India
8.	HDFC	Housing Development Finance Corporation Limited
9.	HFC	Housing Finance Company
10.	HN	HUDCO Niwas
11.	HUDCO	Housing and Urban Development Corporation Limited
12.	IHFL	IDBI Home Finance Limited
13.	KSHB	Kerala State Housing Board
14.	MIS	Management Information System
15.	MoH&UPA	Ministry of Housing and Urban Poverty Alleviation
16.	NHB	National Housing Bank
17.	NHHP	National Housing and Habitat Policy
18.	NIM	Net Interest Margin
19.	NoF	Net Owned Funds
20.	NPA	Non Performing Assets
21.	ORHDCL	Orissa Rural Housing and Development Corporation Limited
22.	PD	Public Deposit
23.	PNBHFL	PNB Housing Finance Limited
24.	PSU	Public Sector Undertakings
25.	SARFAESI Act	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interests Act, 2002
26.	SCB	Scheduled Commercial Bank
27.	TMHP	Two Million Housing Programme