

Acknowledgement

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Abbreviations

ABBREVIATIONS

AICTE	All India Council for Technical Education
ANBC	Adjusted Net Bank Credit
BOB	Bank of Baroda
CASA	Current and Savings Accounts
CR	Central Region
EMI	Equated Monthly Installments
EWS	Economically Weaker Section
FSA	Federal Student Aid
FY	Financial Year
GDP	Gross Domestic Product
HELB	Higher Education Loan Board
HRD	Human Resource Development
IBA	Indian Banks' Association
ICICI	Industrial Credit and Investment Corporation of India
IIM	Indian Institute of Management
IIT	Indian Institute of Technology
IT	Information Technology
KVP	Kisan Vikas Patra
LIC	Life Insurance Corporation of India
MHRD	Ministry of Human Resource Development
MSMEs	Micro, Small and Medium Enterprises
NABARD	National Bank for Agriculture and Rural Development
NBFCs	Non-Banking Financial Companies
NCGTC	National Credit Guarantee Trustee Company
NER	North Eastern Region
NGOs	Non-Governmental Organisations
NLSS	National Loan Scholarship Scheme

NPA	Non-Performing Assets
NPE	New Policy of Education
NR	Northern Region
NSC	National Savings Certificates
NSDL	National Securities Depository Limited
PSBs	Public Sector Banks
PSL	Priority Sector Lending
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
SBI	State Bank of India
SSI	Small Scale Industries
SR	Southern Region
SMEs	Small and Medium Enterprises
UGC	University Grants Commission
UK	United Kingdom
UNESCO	United Nations Educational, Scientific and Cultural Organisation
US	United States
UTI	Unit Trust of India
UTs	Union Territories
WR	Western Region