

## LIST OF ABBREVIATIONS USED IN THE THESIS

AAP	: Annual Action Plan
ACRC	: Agricultural Credit Review Committee
AFC	: Agricultural Finance Corporation
AIRRBEA	: All Indian Regional Rural Bank Employees' Association
A/O	: Area Office
ARDRS	: Agriculture and Rural Debt Relief Scheme
BGB	: Bardhaman Gramin Bank
BIRD	: Banker Institution for Rural Development Corporation
BPM	: Bank Pertanian Malaysia
CBs	: Commercial Banks
CBI	: Central Bank of India
C-D Ratio	: Capital-Deposit Ratio
CI	: Cottage Industry
CRAFICARD	: Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development.
DAP	: Development Action Plan
DCC	: District Central Co-Operative Bank
DCP	: District Credit Plan
DICGC	: Deposit Insurance and Credit Guarantee Corporation
DRI	: Differential Rate of Interest
DRDA	: District Rural Development Agency
E-D Ratio	: Expenditure-Deposit Ratio
EPW	: Economic and Political Weekly
GBB	: Grameen Bank of Bangladesh
GGB	: Gour Gramin Bank
HGB	: Howrah Gramin Bank
HO	: Head Office
HRD	: Human Resource Development
HS	: Higher Secondary
IDBR	: Industrial Development Bank of India
IRDP	: Integrated Rural Development Programme
JIIB	: Journal of Indian Institute of Bankers
LBS	: Lead Bank Scheme
Mal.GB	: Mallabhum Gramin Bank

Mayu.GB	: Mayurakshi Gramin Bank
MGB	: Murshidabad Gramin Bank
NABARD	: National Bank for Agriculture and Rural Development
NBU	: North Bengal University
NGB	: Nadia Gramin Bank
NGOs	: Non-Governmental Organisation
NJBM	: National Institute of Bank Management
NIT	: National Industrial Tribunal
NPA	: Non-Performing Assets
OBC	: Other Backward Class
OD	: Organisational Development
PBS	: Performance Budgeting System
PSU	: Public Sector Undertaking
RA	: Rural Artisans
RBI	: Reserve Bank of India
SC	: Schedule Cast
SCBs	: Scheduled Commercial Banks
SGB	: Sagar Gramin Bank
SHGs	: Self – Help Groups
SLR	: Statutory Liquidity Ratio
SSI	: Small Scale Industry
ST	: Schedule Tribe
TC	: Transaction Cost
UBKGB	: Uttar Banga Kshetriya Gramin Bank
UBI	: United Bank of India
UCO Bank	: United Commercial Bank
UTI	: Unit Trust of India
WB	: West Bengal
WF	: Working Fund