

## List of Abbreviations used in the thesis

AAP : Annual Action Plan  
AM : Arithmetic Mean  
A/O : Area Office  
ARDRS : Agriculture and Rural Debt Relief scheme  
BEC : Bank Economists' conference  
BEL : Break-even level  
BM : Branch Manager  
BPM : Bank Pertanian Malaysia  
CBS : commercial banks  
CBI : Central Bank of India  
C/D Ratio : Credit Deposit Ratio  
CI : Cottage Industries  
CRAFICARD : Committee to Review Arrangement for Institutional Credit and Rural Development.  
DAP : Development Action Plan  
DCP : District Credit Plan  
DICGC : Deposit Insurance and Credit Guarantee Corporation  
DLTD : Demand Loan against Term Deposit  
E/D Ratio : Expenditure-Deposit Ratio  
EPW : Economic and Political Weekly  
GBB : Grammen Bank of Bangladesh  
GGB : Gour Gramin Bank  
GM : Geometric Mean  
HBL : House Building Loan  
HLY : Half yearly  
HO : Head Office  
I/A Ratio : Income Advance Ratio  
ICICI : Industrial Credit and Investment Corporation of India  
IDBI : Industrial Development Bank of India  
IRDP : Integrated Rural Development Programme  
JIIB : Journal of Indian Institute of Bankers  
KSP : Khudra Sanchya Prakalpa  
MGB : Mallabhum Gramin Bank  
NABARD : National Bank for Agriculture and Rural Development  
NBU : North Bengal University  
NGOs : Non Govt. Organisations  
NIBM : National Institute of Bank Management  
NIT : National Industrial Tribunal  
NPA : Non performing Assets  
NRBs : National Rural Banks  
OD : Organisational Development  
PBS : Performance Budgeting System  
PES : Performance Evaluation System  
PSU : Public Sector Undertaking  
QLY : Quarterly  
RA : Rural Artisans  
RBI : Reserve Bank of India  
RT : Road Transport  
SAO : Seasonal Agricultural Operations  
SCBs : Scheduled Commercial Banks  
SD : Standard Deviation  
SHGs : Self Help Groups  
SLR : Statutory Liquidity Ratio  
SL : Staff LOan  
SSI : Small Scale Industry  
ST : Short Term  
TC : Transaction Cost / Total Cost.  
TL : Term Loan  
TEAG : Term Loan for Agriculture.  
UBKGB : Uttar Banga Kshetriya Gramin Bank  
UBI : United Bank of India  
UTI : Unit Trust of India  
WB : West Bengal  
WF : Working Fund  
YLY : Yearly