GLOSSARY

**Takavi Loan / Taccavi Loan**
All government loans issued to agriculturists for the purpose of improvement of land, production crops and relief of distress at low rate of interest.

**Multi-Agency Approach**
This approach adopted since 1968 implies more than one agency to operate in the sphere of agricultural credit and finance, and in view of various structural, organisational and financial weakness of a single agency approach.

**Area Approach**
Area approach evolves plans and programmes for the development of banking and credit structure for a particular geographical area.

**Lead Bank Scheme**
Lead bank scheme was introduced in 1969. A Lead Bank would be responsible for “taking a leading role in surveying the credit needs, development of branch banking and extension of credit facilities in the district allotted to it”.

**Block**
A well defined geographical unit, covering a number village panchayats, for implementation of Rural Development schemes covering a population of around 1 lakh or 1.5 lakhs.

**District**
A revenue and administrative unit, covering some taluks, under the jurisdiction of a District Collector and unit of development plan within the state.