

## LIST OF ABBREVIATIONS

AAP	– Annual Action Plan
AVASAL	– Annavasal
ARTNGI	– Arantangi
ARMALAM	– Arimalam
AVKOIL	– Avudayarkoil
BLBC	– Block Level Bankers Committee
BHOB	– Bharat Overseas Bank Limited
BOI	– Bank of India
BPL	– Below Poverty Line
CDR	– Credit Deposit Ratio
CB	– Canara Bank
CBI	– Central Bank of India
CUB	– City Union Bank Limited
DRI	– Differential Rate of Interest
DWCRA	– Development of Women and Children in Rural Areas
GVKOTI	– Gandarvakottai
GKY	– Ganga Kalyan Yojana
IBA	– Indian Banks Association
IOB	– Indian Overseas Bank
IB	– Indian Bank
ICICI	– Industrial Credit Investment Corporation of India Limited

IRDP	– Integrated Rural Development Programme
KBKUDI	– Karambakkudi
KNKOIL	– Kunnadakoil
KVB	– Karur Vysya Bank Limited
LVB	– Lakshmi Vilas Bank Limited
KCCS	– Kisan Credit Card Scheme
KVIC	– Khadi and Village Industries Commission
MFAL	– Marginal Farmers and Agricultural Labourers Development Agencies
MWS	– Million Wells Scheme
MMKUDI	– Manamelkudi
NABARD	– National Bank for Agriculture and Rural Development
NBC	– Net Bank Credit
NGOs	– Non-Governmental Organisations
NCBs	– Nationalised Commercial Banks
OPS	– Other Priority Sector
PACs	– Primary Agricultural Co-operative Credit Societies
PCCB	– Pudukkottai Central Co-operative Bank Ltd.
PKOTAI	– Pudukkottai
PNB	– Punjab National Bank
PSBs	– Private Sector Banks
PMVATY	– Ponnamaravathy

PMRY	– Prime Minister’s Rozgar Yojana
PS	– Priority Sector
RRB	– Regional Rural Bank
RBI	– Reserve Bank of India
SC/ST	– Scheduled Caste/Scheduled Tribe
SHGs	– Self-Help Groups
SFDA	– Small Farmers Development Agency
SIDBI	– Small Industries Development Bank of India
SSIs	– Small Scale Industries
SBI	– State Bank of India
SITRA	– Supply of Improved Tool Kits to Rural Artisans
SEEUY	– Self-Employment to Educated Unemployed Youth
SAA	– Service Area Approach
SGSY	– Swarnjayanti Gram Swarozgar Yojana
TNSCARDDB	– Tamilnadu State Co-operative Agricultural Rural Development Bank
TIIC	– Tamilnadu Industrial Investment Corporation Ltd
TRYSEM	– Training of Rural Youth for Self-Employment
TMB	– Tamilnadu Mercantile Bank Ltd.
TMAYAM	– Thirumayam
TVKULAM	– Thiruvarankulam
UBI	– Union Bank of India
VMALI	– Viralimalai