LIST OF CHARTS

2.1 Long Term Agricultural Credit System 66

5.1 Organisational Structure of the H.P. State Co-operative Bank 152

5.2 Organisational Structure of the Kangra Central Co-operative Bank 156

5.3 Organisational Structure of the Jogindra Central Co-operative Bank 160

LIST OF ABBREVIATIONS

1. HRD Human Resource Development
2. HPSCB Himachal Pradesh State Co-operative Bank
3. KCCB Kangra Central Co-operative Bank
4. JCCB Jogindra Central Co-operative Bank
5. PACS Primary Agriculture Co-operative Society
6. SCB State Co-operative Bank
7. CEB Central Co-operative Bank
8. LAD Land Development Bank
9. OD Organisation Development