### ABBREVIATIONS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACD</td>
<td>Agricultural Credit Department</td>
</tr>
<tr>
<td>ACRC</td>
<td>Agricultural Credit Review Committee</td>
</tr>
<tr>
<td>AFC</td>
<td>Agricultural Finance Corporation</td>
</tr>
<tr>
<td>AIDIS</td>
<td>All India Debt and Investment Survey</td>
</tr>
<tr>
<td>AINBEA</td>
<td>All-India NABARD Employees' Association</td>
</tr>
<tr>
<td>AIRCS</td>
<td>All India Rural Credit Survey</td>
</tr>
<tr>
<td>AP</td>
<td>Andhra Pradesh</td>
</tr>
<tr>
<td>ARC</td>
<td>Agricultural Refinance Corporation</td>
</tr>
<tr>
<td>ARRC</td>
<td>Asset Reconstruction Company</td>
</tr>
<tr>
<td>ARDC</td>
<td>Agricultural Refinance and Development Corporation</td>
</tr>
<tr>
<td>ARF</td>
<td>Asset Reconstruction Fund</td>
</tr>
<tr>
<td>BCBS</td>
<td>Basel Committee on Banking Supervision</td>
</tr>
<tr>
<td>BFRS</td>
<td>Board of Financial Regulation and Supervision</td>
</tr>
<tr>
<td>BFS</td>
<td>Board of Financial Supervision</td>
</tr>
<tr>
<td>CAGR</td>
<td>Compound Annual Growth Rate</td>
</tr>
<tr>
<td>CC</td>
<td>Cash Credit</td>
</tr>
<tr>
<td>CDR</td>
<td>Credit-Deposit Ratio</td>
</tr>
<tr>
<td>CFS</td>
<td>Committee on the Financial System</td>
</tr>
<tr>
<td>CG</td>
<td>Credit-Gap</td>
</tr>
<tr>
<td>CRAFICARD</td>
<td>Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development</td>
</tr>
<tr>
<td>CRAR</td>
<td>Capital to Risk Weighted Assets Ratio</td>
</tr>
<tr>
<td>CRR</td>
<td>Cash Reserve Ratio</td>
</tr>
<tr>
<td>CS</td>
<td>Credit Subsidy</td>
</tr>
<tr>
<td>CV</td>
<td>Coefficient of Variation</td>
</tr>
<tr>
<td>DCCB</td>
<td>District Central Cooperative Bank</td>
</tr>
<tr>
<td>DFIs</td>
<td>Development Financial Institutions</td>
</tr>
<tr>
<td>DRTs</td>
<td>Debt Recovery Tribunals</td>
</tr>
<tr>
<td>DSTs</td>
<td>Debt Settlement Tribunals</td>
</tr>
<tr>
<td>ECRC</td>
<td>Expert Committee on Rural Credit</td>
</tr>
<tr>
<td>FRBS</td>
<td>Formal Rural Banking System</td>
</tr>
<tr>
<td>FSI</td>
<td>Financial Stability Institute</td>
</tr>
</tbody>
</table>
PCARDBs : Primary Cooperative Agriculture and Rural Development Banks
PHC : Per Hectare Credit
PLR : Prime Lending Rate
RBI : Reserve Bank of India
RCs : Reconstruction Companies
REC : Rural Electrification Corporation Ltd.
RFIs : Rural Financial Institutions
RFMs : Rural Financial Markets
RRBs : Regional Rural Banks
RTGS : Real Time Gross Settlement
RIDF : Rural Infrastructure Development Fund
SAA : Service Area Approach
SACPs : Special Agricultural Credit Plans
SARFAESI : Securitisation and Asset Reconstruction of Financial Assets and Enforcement of Security Interest
SAP : Service Area Plans
SAS : Situation Assessment Survey
SCARDBs : State Cooperative Agriculture and Rural Development Banks
SCBs : Scheduled Commercial Banks
SD : Standard Deviation
SGSY : Swarnajayanti Gram Swarajgar Yojana
SHGs : Self-Help Groups
SJSRY : Swarna Jayanti Shahari Rojgar Yojana
SLBC : State Level Bankers Committee
SLR : Statutory Liquidity Ratio
SSIs : Small-Scale Industries
StCBs : State Co-operative Banks
UTs : Union Territories
UP : Uttar Pradesh
WB : West Bengal
LIST OF TABLES

Chapter-2
Table-1 : Progress of Commercial Banking in India (1969-1991)
Table-2 : Deposits and Credits of Scheduled Commercial Banks in India (1969-1989)
Table-3 : Distribution of Loan Accounts by Sectors in India (1972-1992)
Table-4 : Distribution of Loans Outstanding by Sectors in India (1972-1992)

Chapter-3
Table-1 : Institutional Framework for Agricultural Credit in India
Table-2 : Composition of Agricultural Credit in India (1947)
Table-3 : Composition of Agricultural Credit in India (1961)
Table-4 : Composition of agricultural credit in India (1971-2002)

Chapter-4
Table-1 : Branch Expansion of Scheduled Commercial Banks (1980-2010)
Table-2 : Percentage Share in Scheduled Commercial Bank Branches (1980-2010)
Table-3 : Period-wise Compound Annual Growth Rate of SCBs
Table-4 : Deposit Mobilisation of Scheduled Commercial Banks (1980-2009)
Table-5 : Percentage Share of SCBs in Deposit Mobilisation (1980-2009)
Table-6 : Period-wise Compound Annual Growth Rate of Deposit Mobilisation of SCBs (1980-2009)
Table-7 : Credit Lending of Scheduled Commercial Banks (1980-2009)
Table-8 : Percentage Share of Scheduled Commercial Banks in Credit Lending (1980-2009)
Table-9 : Period-wise Compound Annual Growth Rate of Credit Lending of SCBs (1980-2009)
Table-10 : Credit-Deposit Ratio of Scheduled Commercial Banks (1980-2009)
Table-11 : Period-wise Compound Annual Growth Rate of SCBs’ Offices and Credit-Deposit Ratio (1980-2009)
Table-12 : Sectoral Distribution of Outstanding Credit of Scheduled Commercial Banks (1980-2009)
Table-13 : Percentage Share of Different Sectors in SCBs’ Outstanding Credit (1980-2009)
Table-14 : Compound Annual Growth Rate of Sectoral Disbursement of SCBs’ Credit
Table-15 : A. Ghosh Working Group’s Priority Sector’s Targets
Table-16 : Priority Sector Lending of Scheduled Commercial Banks
Table-17 : Compound Annual Growth Rate of Priority Sector Lending by SCBs
Table-18 : Growth Indicators of StCBs (1980-2009)
Table-19 : Loans and Advances of StCBs (1980-2009)
Table-20 : Growth Indicators of DCCBS (1980-2009)
Table-21 : Loans and Advances of DCCBS (1980-2009)
Table-22 : Growth Indicators of PACS (1980-2009)
Table-23 : Loans and Advances of PACS (1980-2009)
Table-24 : Loans and Advances of SCARDBs (1980-2009)
Table-25 : Loans and Advances of PCARDBs (1980-2009)
Table-26 : Growth Indicators of Regional Rural Banks (1980-2010)
Table-27 : Direct Short-term Loans Outstanding for Agriculture and Allied Activities (1980-2008)
Table-28 : Direct Long-term Loans Outstanding for Agriculture and Allied Activities (1980-2008)
Table-29 : Composition of Direct Loans Outstanding for Agriculture and Allied Activities (1980-2008)
Table-30 : Indirect Loans Outstanding for Agriculture and Allied Activities (1980-2008)
Table-31 : Composition of Indirect Loans Outstanding for Agriculture and Allied Activities (1980-2008)
Table-32 : Percentage Share of 17 Major States in Total Outstanding and Net Sown Area
Table-33 : State-wise Loans Outstanding and Growth Rate of Agricultural Credit per Hectare of SCBs (1981-2008)
Table-34 : State-wise Loans Outstanding and Growth Rate of Agricultural Credit per Hectare of Co-operatives (1981-2008)
Table-35 : State-wise Loans Outstanding and Growth Rate of Agricultural Credit per Hectare of RRBs (1981-2008)

Chapter-5
Table-1 : Land Holdings Size-wise and Scheduled Commercial Banks' Direct Loans Outstanding to Farmers
Table-2 : Relative Share of Formal and Informal Credit

vii
<table>
<thead>
<tr>
<th>Table-3</th>
<th>Bank Group-wise Gross NPAs of Scheduled Commercial Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Table-4</td>
<td>Gross Non-performing Assets of Co-operative Banks</td>
</tr>
<tr>
<td>Table-5</td>
<td>Indebtedness among Cultivators in India</td>
</tr>
<tr>
<td>Table-6</td>
<td>RIDF Tranche-wise Size of Corpus</td>
</tr>
<tr>
<td>Table-7</td>
<td>Agency-wise and Period-wise Progress of KCC</td>
</tr>
</tbody>
</table>
LIST OF FIGURES

Chapter-2
Figure-1 : Banking Structure in India (As on March 31, 2010)
Figure-2 : Financial Repression Model and Impact of Financial Liberalisation

Chapter-3
Figure-1 : Institutional Framework for Agricultural Credit in India
Figure-2 : Co-operative Credit Institutions
Figure-3 : Non-Institutional Framework for Agricultural Credit in India
Figure-4 : Composition of Agricultural Credit in India (1947)
Figure-5 : Composition of Agricultural Credit in India (1961)
Figure-6 : Composition of Agricultural Credit in India (1971-2002)
Figure-7 : Growth of Rural Bank Branches in India (1969-1990)

Chapter-4
Figure-1 : Direct Short-term Loans Outstanding for Agriculture and Allied Activities (1980-2008)
Figure-2 : Direct Long-term Loans Outstanding for Agriculture and Allied Activities (1980-2008)
Figure-3 : Compositional Share of Short-term Direct Loans Outstanding for Agriculture and Allied Activities (1980-2008)
Figure-4 : Compositional Share of Long-term Direct Loans Outstanding for Agriculture and Allied Activities (1980-2008)
Figure-5 : Indirect Loans Outstanding for Agriculture and Allied Activities (1980-2008)
Figure-6 : State-wise Growth of Agricultural Credit per Hectare through SCBs (1981-2008)
Figure-7 : State-wise Growth of Agricultural Credit per Hectare through Cooperatives (1981-2008)
Figure-8 : State-wise Growth of Agricultural Credit per Hectare through RRBs (1981-2008)