

LIST OF ABBREVIATIONS

AAP	Annual Action Plans
ADCCB	Anantapur District Co-operative Central Bank
AMCs	Asset Management Companies
APGB	Andhra Pragathi Grameena Bank
ATMs	Automated Teller Machines
BC	Backward Class
BPL	Below Poverty Line
CADP	Command Area Development Programme
CBs	Commercial Banks
CRR	Cash Reserve Ratio
DCCs	District Consultative Committees
DCP	District Credit Plan
DFIs	Development Financial Institutions
DIR	Differential Interest Rates
DPAP	Drought Prone Area Programme
DRDA	District Rural Development Agency
DRI	Differential Rate of Interest
DTL	Demand And Time Liabilities
GOI	Government of India
G-Sec	Government Securities
HCR	Head Count Ratio
HLC	High Level Canal
HRD	Human Resource Development
ICRR	Incremental Cash Reserve Ratio
IKP	Indira Kranthi Patham
IRDP	Integrated Rural Development Programmes
IT	Information Technology
JRY	Jawahar Rozgar Yojana
LABs	Local Area Banks
LBS	Lead Bank Scheme
LDM	Lead District Manager
LDO	Lead Bank Officer

LPG	Liberalization, Privatization and Globalization
MACS	Mutually Aided Co-operative Society
MFAL	Marginal Farmers and Agricultural Development Agency
MSME	Micro, Small and Medium Enterprises
MSs	Mandal Samakhyas
NABARD	National Bank for Agriculture and Rural Development
NCC	National Credit Council
NGOs	Non-Governmental Organizations
NPAs	Non-Performing Assets
NRIs	Non-Resident Indians
OBC	Other Backward Classes
PAPs	Poverty Alleviation Programmes
PC	Planning Commission
PEP	Productivity Efficiency and Profitability
PGI	Poverty Gap Index
PIN	Personal Identification Number
PMRY	Prime Minister's Rozgar Yojana
PSBs	Public Sector Banks
RBI	Reserve Bank of India
RRBs	Regional Rural Banks
SAPAP	South Asian Poverty Alleviation Programme
SBI	State Bank of India
SC	Scheduled Caste
SFDA	Small Farmers Development Agency
SGSY	Swarnajayanti Grameena Swarojgar Yojana
SHG	Self-Help Group
SLR	Statutory Liquidity Ratio
SPG	Squared Poverty Index
SSI	Small Scale Industries
ST	Scheduled Tribe
STD	Subscriber Trunk Dialling
SUME	Scheme for Urban Micro Enterprises
TRYSEM	Training for Rural Youth and Self-Employment

TV	Television
U.P	Uttar Pradesh
UNDP	United Nation's Development Programme
VAs	Voluntary Associations
VAS	Village Adoption Scheme
VCF	Venture Capital Funds
VOs	Village Organisations