

ABBREVIATIONS

A.C.D	Agricultural Credit Department
A.C.R.C	Agricultural Credit Review Committee
A.D.W.D.R	Agricultural Debt Waiver and Debt Relief
A.G.L	Agricultural Gold Loan
A.G.R	Annual Growth Rate
A.L.P	Alappuzha
A.R.D.B	Agricultural and Rural Development Banks
A.R.D.C	Agricultural Refinance and Development Corporation
A.T.M	Automatic Teller Machine
C.A.G.R	Compound Annual Growth Rate
C.C.Bs	Central Co-operative Banks
C.T.S	Cheque Truncation System
D.C.Bs	District Co-operative Banks
D.I.C.G.C	Deposit Insurance Credit Guarantee Corporation
D.R	Debt Relief
D.W	Debt Waiver Scheme
E.K.M	Ernakulam
F.S.S	Farmers Service Societies
G.D.P	Gross Domestic Product
G.S.D.P	Gross State Domestic Product
I.D.K	Idukki
K.C.C	Kisan Credit Card
K.G.D	Kasargod
K.L.M	Kollam
K.N.R	Kannur
K.S.C.A.R.D.Bs	Kerala State Co-operative Agricultural and Rural Development Banks
K.S.C.Bs	Kerala State Co-operative Banks
K.S.F.C	Kerala State Finance Corporation
K.T.M	Kottaya

K.Z.D	Kozhikode
L.T	Long Term
L.T.C.C.S	Long-Term Co-operative Credit Structure
L.W	Loan Waiver
M.D.S	Monthly Deposit System
M.L.P	Malappuram
M.T	Medium Term
N.A.B.A.R.D	National Bank for Agriculture and Rural Development
N.C.D.C	National Co-operative Development Corporation
N.E.F.T	National Electronic Fund Transfer System
N.M.G.B	North Malabar Gramin Bank
N.P.A	Non-Performing Assets
O.T.S	One Time Settlement System
P.A.C.S	Primary Agricultural Credit Societies
P.C.A.R.D.Bs	Primary Co-operative Agricultural and Rural Development Banks
P.K.D	Palakkad
P.T.A	Pathanamthitta
R.B.I	Reserve Bank of India
R.C.S	Registrar of Co-operative Societies
R.R.B	Regional Rural Banks
R.T.G.S	Real Time Gross Settlement System
S.A.C.Ps	Special Agricultural Credit Plans
S.E.G	Senior Expert Group
S.M.G.B	South Malabar Gramin Bank
S.T	Short Term
S.T.C.C.S	Short-Term Co-operative Credit Structure
T.S.R	Thrissur
T.V.M	Trivandrum
W.Y.D	Wayanad