ABBREVIATIONS

CD Ratio : Credit Deposit Ratio.
CGR : Compound Growth Rate.
CMDs : Chairman and Managing Directors.
ICICI : Industrial Credit and Investment Corporation of India.
NABARD : National Bank for Agricultural and Rural Development.
NMGB : North Malabar Gramin Bank.
NPA : Non Performing Assets.
PACS : Primary Agricultural Co-operative Societies.
PSBs : Public Sector Banks.
RBI : Reserve Bank of India.
RRB : Regional Rural Bank.
SAGB : Sree Ananda Gramin Bank.
SBI : State Bank of India.
SCBs : Scheduled Commercial Banks.
SMGB : South Malabar Gramin Bank.
SVGB : Sree Vishakha Gramin Bank.
PCARDBs : Primary Co-operative Agricultural and Rural Development Banks
NRI : Non Resident Indians
SEZ : Special Economic Zones
KCC : Kisan Credit Card
KVD : Kalpa Vriksha Deposit
RD : Recurring Deposit
NND : Nithya Nidhi Deposit
SD : Standard Deviation
WF : Working Fund