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Terms used:

- **4 C’s of credit**: The four key elements a borrower should have to obtain credit: character (integrity), capacity (sufficient cash flow to service the obligation), capital (net worth or owned funds) and collateral (assets to secure the debt).

- **Account**: A record of financial transactions in the books of accounts for an asset or individual, such as at a bank. For example, a savings account would show all deposits and withdrawals of money by the account holder over a period.

- **Advances**: Advances is the amount in the form of cash kind or both that provided by the financial institutions to the farmer or clients.

- **Agricultural credit**: The credit which has been used in the field of agriculture with the adoption of production plan for an integrated approach called as agriculture credit.

- **Agriculture labourers**: Agriculture labourers are those persons who undertake physical work on farms for which wages were paid to them.

- **ATM**: Automatic teller machine, a machine at a bank branch or other location which enables a customer to perform basic banking activities (checking one’s balance, withdrawing or transferring funds).

- **Bad debts reserve**: It is an amount that a company sets aside to offset the estimated total of amount that will not be repaid by creditors.
- Bad debts: Accounts receivable that will likely remain uncollectable and will be written off. Bad debts appear as an expense on the company’s income statement, thus reducing net income.

- Bank credit: The borrowing capacity provided to an individual by the banking system in the form of credit or a loan. The total bank credit the individual has is the sum of the borrowing capacity each lender bank provides to the individual.

- Bank draft: A cheque drawn by one bank against funds deposited into its account at another bank, authorizing the second bank to make payment to the individual named in the draft.

- Bank rate: The floor interest rate (least interest rate) charged by banks to the borrowers or the discount rate set by a central bank or the rate at which RBI lends to member banks.

- Bank: An organisation which have done such activities like receives demand and time deposits, honors instruments drawn on them, pays interest on them; discounts notes, makes loans and invests in securities; collects cheques, drafts and notes; certifies depositor’s cheques and issues drafts.

- Banking: Generally, the business activity of accepting and safeguard money owned by other individuals and entities and then lending out this money in order to earn a profit.

- Cash credit: A short-term cash loan to a company/individual to meet working capital/concern activity requirement.
• Cash reserves: Cash, money market instruments and treasury bills.

• Commercial bank: An institution which accepts deposits makes business loans and offers related services with a profit motive. Commercial banks also allow for a variety of deposit accounts, such as current, savings and time deposit.

• Credit card: Any card that may be used repeatedly to borrow money or buy products and services on credit. Issued mostly by banks.

• Credit Gap: In general, it discloses that the difference between the requirement of credit and the credit available, due to the lack of uniform financing facilities.

• Credit requirement: The money or goods required meeting their current cash, expenses and for equipping the farm is known as farm credit requirement.

• Credit: It is the ability to obtain goods or services of another person by promising to return it and they pay for its use a sum agreed time in future.

• Current account: A deposit account at a bank which does not pay interest but can be withdrawn any time. It is basically for operating a business.

• Defaulter: A borrower who did not make repayment the loan in time is known as defaulter.

• Demand deposit: It is an account balance which can be drawn upon on demand without any prior notice.
- Demand: Demand is said to be raised when the loan/installment becomes due for repayment as per the due date fixed repayment scheduled drawn up.

- Due date: This is the date on which an obligation must be paid.

- Finance: It is the amount of money required to run an enterprise or a firm business in full swing.

- Financial institution: It is an institution which collects funds from the public and places them in financial assets like deposits, loans and rather than tangible property.

- Installment: It indicates the part of payment, once or twice in a year of a sum of money due with borrowers.

- Interest: A sum paid for the utilised of capital.

- Landless labourers: The landless labourers who have no land depend on the wages.

- Large Farmers: This groups having a holding of large holdings and comprises of holdings of the size of 10 acre and above.

- Liability: It is a claim on the assets of a business. It is the amount owed by the business to the shareholders, both preferential and equity, creditors both long term and short term.

- Main occupation: The occupation from which the worker derives more than 50 percent of his total annual income is called as main occupation.

- Marginal Farmer (M/F): M/F having a marginal holding of size category of less than one hectare.
- Maturity date: The date on which a debt becomes due for payment.

- Medium Farmers (M/F): M/F having a holding of medium holdings, this groups consists of holdings of more than five acres but less than 10 acres.

- Medium-Term Credit: This is usually for a period between 2-5 years for the purchase of working animals, machinery like pump sets, tractor and for minor irrigation works etc.

- Non Performing Assets (NPAs): A loan that is not meeting its stated principal and interest payments. More generally an asset that is not producing income (more than 90 days).

- Outstanding: Outstanding loan is the amount which remain unpaid balance with borrowers to pay when the time fall due.

- Overdraft: The amount by which withdrawals exceed deposits or the extension of credit by a lending institution to allow for such a situation.

- Overdue: The advances/installment of borrowed money which have not been paid by the borrowers to the lending agency in due time is called as overdue.

- Profit and Loss statement: An official quarterly or annual financial document published by a public company, showing earnings, expenses and net profit.

- Recovery: The term recovery indicates the amount recovered by the loaning agencies demand raised within a specific period.

- Repayment: It relates to the amount which is refunded by the borrowers against by borrowing money.
• Saving deposits: An account that pay interest and can be withdrawn on demand, offered by a bank.

• Saving: The saving is the difference between farm family income and expenditure at the family level.

• Short-Term credit: This is usually provided credit for a period of 6-12 months, depending upon the time of harvesting and marketing of products.

• Small Farmer (S/F): S/F having a holding of Small Holding: ‘A small holding is defined by statute to be an agricultural holding which exceeds one hectare’. This group involved of holdings in the range of one to five acres.

• Stakeholders-The stakeholders are those who have subscribed to the share capital of the rural bank.

• Statutory: Something which is enacted by legislation. As a law perhaps.

• Swap: An exchange of streams of payments over time according to specified terms. Also an exchange of loan portfolio by banks.

• Traveler’s cheque: Cheque issued by a financial institution which functions as cash but is protected against loss or theft. Traveler’s checks are useful when traveling, especially in case of overseas travel when not all credit and debit cards carried by a person will be accepted. A charge or a commission is usually incurred when a person exchanges cash for traveler’s checks, though some issuers provide them free of charge.

• Treasury bill: A negotiable debt obligation issued by the government and backed by its full faith and credit, having a short maturity. Also called the
“T-Bill”. These instruments, liquid in nature, are a source for meeting the central bank’s (RBI) reserve ratios.

- **Waiver**: The act of voluntarily giving up a right or covenant. Covenants are certain clauses in an agreement.

- **Weaker sections**: Weaker sections are those families who live their lives under the poverty line is called as weaker sections. The land less labourers, marginal and small farmers are the weaker sections in the selected villages.

- **Wilful defaulter**: A borrower was treated as willful defaulter if he did not repay the loan amount and had no reason for default. He has sufficient capacity to repay the loans but he did not repay it deliberately.

- **Withdrawal**: A removal of funds from an account.

- **Working Capital**: It is current assets minus current liabilities.

- **Write-off**: To charge an asset amount to expense or loss, in order to reduce the value of that asset and one’s earnings.
### Abbreviations used:

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>A/L</td>
<td>Agricultural Labour</td>
</tr>
<tr>
<td>AIR</td>
<td>All India Radio</td>
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<tr>
<td>ALB</td>
<td>Allahabad Bank</td>
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<tr>
<td>ALM</td>
<td>Asset Liability Management</td>
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<tr>
<td>ATM</td>
<td>Automatic Teller Machine</td>
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<tr>
<td>BOB</td>
<td>Bank of Baroda</td>
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<tr>
<td>CBI</td>
<td>Central Bank of India</td>
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<tr>
<td>CBS</td>
<td>Core Banking Solution</td>
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<td>CCL</td>
<td>Customer Consumer Loan</td>
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<tr>
<td>CD</td>
<td>Credit Deposit</td>
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<td>CDR</td>
<td>Credit Deposit Ratio</td>
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<tr>
<td>CI</td>
<td>Confidence Interval</td>
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<tr>
<td>CRR</td>
<td>Cash Reserve Ratio</td>
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<tr>
<td>DCCBs</td>
<td>District Central Co-operative Banks</td>
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<tr>
<td>DDA</td>
<td>Demand Deposit Account</td>
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<tr>
<td>DDK</td>
<td>Doordarson Kendra</td>
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<td>DRTs</td>
<td>Debt Recovery Tribunals</td>
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<tr>
<td>FSS</td>
<td>Farmer’s Service Society</td>
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<td>GDP</td>
<td>Gross Domestic Product</td>
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<td>GOI</td>
<td>Government of India</td>
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<tr>
<td>HBL</td>
<td>House Building Loan</td>
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<tr>
<td>HO</td>
<td>Head Office</td>
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</tbody>
</table>
IAY - Indira Awas Yojana
IDBI - Industrial Development Bank of India
IFCI - Industrial Finance Corporation of India
IOB - Indian Oversea Bank
IRDP - Integrated Rural Development Programme
ISTN - Information Satellite Television Network
ITC - Information Technology and Communication
IUCB - Imphal Urban Cooperative Bank
IYSH - International Year of Shelter for Homeless
JLGs - Join Liability Groups
KCC - Kisan Credit Card
LABs - Local Area Banks
LAD - Loan Against Deposit
LAGS - Loan Against Government Securities
LDBs - Land Development Banks
M/F - Marginal Farmer
MD - Mean Deviation
MIS - Management Information System
MRB - Manipur Rural Bank
MSCB - Manipur State Co-operative Bank
MT - Medium Term
MWCB - Manipur Women Co-operative Bank
NABARD - National Bank for Agriculture and Rural Development
<table>
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<tr>
<th>Abbreviation</th>
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<tbody>
<tr>
<td>N</td>
<td>Number of Beneficiaries</td>
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<tr>
<td>NPA</td>
<td>Non Performing Asset</td>
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<tr>
<td>NPAs</td>
<td>Non Performing Assets</td>
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<tr>
<td>NPAs</td>
<td>Non Performing Assets</td>
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<tr>
<td>NREGS</td>
<td>National Rural Employment Guarantee Scheme</td>
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<td>NRHM</td>
<td>National Rural Health Mission</td>
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<tr>
<td>NSLR</td>
<td>Non Statutory Liquidity Ratio</td>
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<tr>
<td>NTG</td>
<td>Non-Target Group</td>
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<tr>
<td>ODI</td>
<td>Organisation Development Initiatives</td>
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<tr>
<td>OPS</td>
<td>Other Priority Sector</td>
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<tr>
<td>PACS</td>
<td>Primary Agricultural Co-operative Societies</td>
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<tr>
<td>PACs</td>
<td>Primary Agricultural Co-operatives</td>
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<td>PLDBs</td>
<td>Primary Land Development Banks</td>
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<td>PMGSY</td>
<td>Pradhan Mantri Gram Sadak Yojana</td>
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<td>PMGY</td>
<td>Pradhan Mantri Gramodhaya Yojana</td>
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<tr>
<td>PNB</td>
<td>Punjab National Bank</td>
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<tr>
<td>PSB</td>
<td>Punjab and Sind Bank</td>
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<td>PSBs</td>
<td>Public Sector Banks</td>
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<td>PSCBs</td>
<td>Public Sector Commercial Banks</td>
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<td>RBI</td>
<td>Reserve Bank of India</td>
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<td>RFI</td>
<td>Rural Financial Institution</td>
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<td>RRBs</td>
<td>Regional Rural Banks</td>
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<tr>
<td>Abbreviation</td>
<td>Full Form</td>
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<tr>
<td>S/C</td>
<td>Schedule Caste</td>
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<tr>
<td>S/F</td>
<td>Small Farmer</td>
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<tr>
<td>S/T</td>
<td>Schedule Tribe</td>
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<td>SBI</td>
<td>State Bank of India</td>
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<tr>
<td>SCB</td>
<td>State Cooperative Bank</td>
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<td>SDA</td>
<td>Saving Deposit Account</td>
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<td>SD</td>
<td>Standard Deviation</td>
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<td>SE</td>
<td>Standard Error</td>
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<td>SGRY</td>
<td>Sampurna Grameen Rozgar Yojana</td>
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<tr>
<td>SGSY</td>
<td>Swarnajayanti Gram Swarojgar Yojana</td>
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<td>SHG</td>
<td>Self Help Group</td>
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<tr>
<td>SIDBI</td>
<td>Small Scale Industry Development Bank of India</td>
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<tr>
<td>SIDO</td>
<td>Small Industries Development Organisation</td>
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<tr>
<td>SLR</td>
<td>Statutory Liquidity Ratio</td>
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<tr>
<td>SM</td>
<td>Senior Manager</td>
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<tr>
<td>SRTOS</td>
<td>Small Road Transport Operators</td>
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<td>SSIs</td>
<td>Small Scale Industries</td>
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<td>Staff O.D</td>
<td>Staff Overdraft</td>
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<td>TDA</td>
<td>Term Deposit Account</td>
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<td>UBI</td>
<td>United Bank of India</td>
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<td>UTI</td>
<td>Unit Trust of India</td>
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<tr>
<td>V.D.O</td>
<td>Village Development Officer</td>
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<td>VJB</td>
<td>Vijaya Bank</td>
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