ABBREVIATIONS

A.G.B.  Aligarh Gramin Bank
ARDR  Agriculture and Rural Debt Relief
AFC  Agricultural Finance Corporation
ARDB  Agricultural and Rural Development Bank
AAP  Annual Action Plan
BIRD  Bankers Institute of Rural Development
BSRB  Banking Service Recruitment Board
CDR  Credit Deposit Ratio
CBS  Commercial Banks
CCBs  Central Cooperative Banks
CMD  Chairman Cum Managing Director
DIR  Differential Interest Rates
DCP  District Credit Plan
DRDA  District Rural Development Agency
DAPs  Development Action Plans
DCCBs  District Central Co-operative Banks
DICGC  Deposit Insurance and Credit Guarantee Corporation
E.G.B  Etah Gramin Bank
FSS  Farmers Service Society
GDP  Gross Domestic Product
GOI  Government of India
HO  Head Office
HQ  Head Quaters
HRDP  Human Resources Development
IRDP  Integrated Rural Development Programme
IDBI  Industrial Development Bank of India
JGB   Jamuna Gramin Bank
JRYO  Jawahar Rozgar Yojna
KKGB  Kshetriya Kisan Gramin Bank
LT    Long Term
MI    Minor Irrigation
MOU   Memorandum of Understanding
MT    Medium Term
NABARD National Bank for Agricultural Rural Development
NRC   National Rural Credit
NFS   Non Farm Sector
PACS  Primary Agriculture Credit Society
P&D   Planning & Development
RRBs  Regional Rural Banks
RBI   Reserve Bank of India
R & C Rural Cottage Indus
R & D Research and Development
RFI   Rural Financial Institutions
RTC   Regional Training Centre
SBI   State Bank of India
SHGs  Self Help Groups
SSI   Small Scale Industries
SIDBI Small Industries Development Bank of India
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<tr>
<td>SLR</td>
<td>Statutory Liquidity Ratio</td>
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<tr>
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<td>Short Term</td>
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<td>SAA</td>
<td>Service Area Approach</td>
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<td>SC/ST</td>
<td>Schedule Caste / Schedule Tribes</td>
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<td>VVV</td>
<td>Vikas Volunteer Vahini</td>
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