

## **Abbreviations**

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| <b>APGB</b>   | - Andhra Pragathi Grameena bank                            |
| <b>HRD</b>    | - Human Resource Development                               |
| <b>HRM</b>    | - Human Resource Management                                |
| <b>USA</b>    | - United State of America                                  |
| <b>OD</b>     | - Organization Development                                 |
| <b>RRB</b>    | - Regional Rural Bank                                      |
| <b>BC</b>     | - Before Christ  |
| <b>RBI</b>    | - Reserve Bank of India                                    |
| <b>SBI</b>    | - State Bank of India                                      |
| <b>GDP</b>    | - Gross Domestic Product                                   |
| <b>IDBI</b>   | - Industrial Development Bank of India                     |
| <b>IFCI</b>   | - Industrial Financial Corporation of India                |
| <b>ICICI</b>  | - Industrial Credit and Investment Corporation of<br>India |
| <b>SFCs</b>   | - State Financial Corporations                             |
| <b>IIBI</b>   | - Industrial Investment Bank of India                      |
| <b>ODI</b>    | - Organizational Development Initiatives                   |
| <b>SDC</b>    | - Swiss Development Corporation                            |
| <b>NABARD</b> | - National Bank for Agriculture and Rural<br>Development   |
| <b>RFI</b>    | - Rural Financial Institutions                             |
| <b>UPGB</b>   | - Uttara Pradesh Grameena Bank                             |

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| <b>KGB</b>  | - Kalinga Grameena Bank                   |
| <b>CD</b>   | - Cash Deposit                            |
| <b>NRFI</b> | - National Rural Financial Inclusion Plan |
| <b>BF</b>   | - Business facilitator                    |
| <b>BC</b>   | - Business Crospodent                     |
| <b>LAB</b>  | - Local Area Banks                        |
| <b>SHGs</b> | - Self Help Groups                        |
| <b>SIRD</b> | - State Institute for Rural Development   |
| <b>SRBS</b> | - Staff Retirement Benefit Scheme         |
| <b>BIRD</b> | - Bankers Institute of Rural Development  |
| <b>NRE</b>  | - Non Resident External                   |
| <b>NRO</b>  | - Non Resident Ordinary                   |
| <b>TEs</b>  | - Training Establishment                  |
| <b>RBTe</b> | - Rural Bank Training Center              |
| <b>KPA</b>  | - Key Performance Area                    |
| <b>PA</b>   | - Performance Appraisal                   |
| <b>EL</b>   | - Encashment of Leave                     |
| <b>DA</b>   | - Dearness Allowance                      |
| <b>HRA</b>  | - House Rent Allowance                    |
| <b>CCA</b>  | - City Compensatory Allowance             |
| <b>SC</b>   | - Schedule Caste                          |
| <b>BC</b>   | - Backward Caste                          |
| <b>ST</b>   | - Schedule Tribal                         |