

## **Abbreviations**

<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 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 Development
<b>RFI</b>	- Rural Financial Institutions
<b>UPGB</b>	- Uttara Pradesh Grameena Bank

<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