

**PERFORMANCE AND POTENTIAL OF PRIMARY  
AGRICULTURAL CREDIT COOPERATIVES  
IN SUPPORTING RURAL DEVELOPMENT**

**A THESIS SUBMITTED TO THE  
UNIVERSITY OF POONA  
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IN ECONOMICS**

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**Certified that the work incorporated in the Thesis, "Performance and potential of primary Agricultural credit cooperatives in supporting Rural Development", submitted by Shri. D.R. Oza, was carried out by him under my supervision. Such material as has been obtained from other sources has been duly acknowledged in the Thesis.**

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## GLOSSARY OF ABBREVIATIONS

<b>AIRCS</b>	:	<b>All India Rural Credit Survey</b>
<b>AIRCR</b>	:	<b>All India Rural Credit Review</b>
<b>AIDIS</b>	:	<b>All India Debt and Investment Survey</b>
<b>ACD</b>	:	<b>Agricultural Credit Department</b>
<b>ARDC</b>	:	<b>Agricultural Credit and Development Corporation</b>
<b>AMSAC</b>	:	<b>Appropriate Management System for Agricultural Cooperatives</b>
<b>APRACA</b>	:	<b>Asian and Pacific Regional Agricultural Credit Association</b>
<b>AIC</b>	:	<b>Agre Industries Corporation</b>
<b>AL</b>	:	<b>Agricultural Labourers</b>
<b>ADB</b>	:	<b>Agricultural Development Branch</b>
<b>CCB</b>	:	<b>Central Cooperative Bank</b>
<b>CRATICARD</b>	:	<b>Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development</b>
<b>CD</b>	:	<b>Community Development</b>
<b>CUAC</b>	:	<b>Central Union of Agricultural Cooperatives (in Japan)</b>
<b>DRI</b>	:	<b>Differential Rates of Interest</b>
<b>DCP</b>	:	<b>District Credit Plan</b>
<b>BRDA</b>	:	<b>District Rural Development Agency</b>
<b>DIC</b>	:	<b>District Industries Centre</b>
<b>DFAP</b>	:	<b>Drought Prone Area Programme</b>
<b>ESCAP</b>	:	<b>Economic and Social Commission for Asia and Pacific</b>
<b>FSS</b>	:	<b>Farmers Service Society</b>

<b>FAO</b>	:	<b>Food and Agricultural Organisation</b>
<b>GOI</b>	:	<b>Government of India</b>
<b>GVK</b>	:	<b>Gras Vikas Kendra</b>
<b>IRDP</b>	:	<b>Integrated Rural Development Programme</b>
<b>ICA</b>	:	<b>International Cooperative Alliance</b>
<b>IDA</b>	:	<b>International Development Association</b>
<b>ILO</b>	:	<b>International Labour Organisation</b>
<b>LAMPS</b>	:	<b>Large-sized (Agricultural/Adivasi) Multi-purpose Society</b>
<b>LT</b>	:	<b>Long term</b>
<b>LBS</b>	:	<b>Lead Bank Scheme</b>
<b>MPCS</b>	:	<b>Multi-purpose Cooperative Society/Societies</b>
<b>MT</b>	:	<b>Medium Term</b>
<b>MF</b>	:	<b>Marginal Farmers</b>
<b>MFAL</b>	:	<b>Marginal Farmers and Agricultural Labourers</b>
<b>MNP</b>	:	<b>Minimum Needs Programme</b>
<b>NCL</b>	:	<b>Normal Credit Limit</b>
<b>NCDC</b>	:	<b>National Cooperative Development Corporation</b>
<b>NES</b>	:	<b>National Extension Service</b>
<b>NREP</b>	:	<b>National Rural Employment Programme</b>
<b>NACF</b>	:	<b>National Agricultural Credit Federation (in Korea)</b>
<b>NCA</b>	:	<b>National Commission on Agriculture</b>
<b>NABARD</b>	:	<b>National Bank for Agriculture and Rural Development</b>

<b>PACS</b>	:	<b>Primary Agricultural Credit Society/Societies</b>
<b>PLDB</b>	:	<b>Primary (Cooperative) Land Development Bank</b>
<b>RBI</b>	:	<b>Reserve Bank of India</b>
<b>RRB</b>	:	<b>Regional Rural Banks</b>
<b>RCS</b>	:	<b>Registrar of Cooperative Societies</b>
<b>SCB</b>	:	<b>State Cooperative Bank</b>
<b>SCLDB</b>	:	<b>State Cooperative Land Development Bank</b>
<b>ST</b>	:	<b>Short Term</b>
<b>SF</b>	:	<b>Small Farmer</b>
<b>SC</b>	:	<b>Scheduled Caste</b>
<b>ST</b>	:	<b>Scheduled Tribe</b>
<b>SFDA</b>	:	<b>Small Farmers Development Agency</b>
<b>SFDP</b>	:	<b>Small Farmers Development Projects (In Nepal)</b>
<b>SACRED</b>	:	<b>Scheme for Agricultural Credit Development</b>
<b>TDC</b>	:	<b>Tribal Development Corporation</b>
<b>TDA</b>	:	<b>Tribal Development Authority</b>
<b>TADP</b>	:	<b>Tribal Area Development Plan</b>
<b>TRYSEM</b>	:	<b>Training of Rural Youth for Self-Employment</b>
<b>UN</b>	:	<b>United Nations</b>
<b>UNDP</b>	:	<b>United Nations Development Programme</b>
<b>VAS</b>	:	<b>Village Adoption Scheme</b>
<b>WOCARRD</b>	:	<b>World Conference on Agrarian Reform and Rural Development</b>