

INSTITUTIONAL FINANCE  
FOR RURAL DEVELOPMENT:  
A COMPARATIVE STUDY OF  
INDIA AND BANGLADESH

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FOR RURAL DEVELOPMENT :  
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INDIA AND BANGLADESH**



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**BY  
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**DEDICATED**  
**TO THE MEMORY OF MY MOTHER**  
**WHO DID NOT LIVE TO SEE**  
**THE FULFILMENT OF HER DESIRE**

FORM "A"

CERTIFIED that the work incorporated in the thesis

"Institutional Finance For Rural Development :  
A Comparative Study of India And Bangladesh"

(Title)

submitted by Shri Azizur Rahman Khan was carried out by  
the candidate under my supervision. Such material as has  
been obtained from other sources has been duly acknowledged  
in the thesis.

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ABBREVIATIONS

ABP	- Agricultural Bank of Pakistan ...
ADFC	- Agricultural Development Finance Corporation
AFC	- Agricultural Finance Corporation
AIRCS	- All India Rural Credit Survey
ARC	- Agricultural Refinance Corporation
ARDC	- Agricultural Refinance & Development Corporation
BADC	- Bangladesh Agricultural Development Corporation
BKB	- Bangladesh Krishi Bank
C-D-ratio	- Credit - Deposit Ratio
CLDB	- Central Land Development Bank

<b>CRAFICARD</b>	- Committee to Review Arrangements for Institutional Credit for Agricultural And Rural Development
<b>FAO</b>	- Food and Agriculture Organisation
<b>FSS</b>	- Farmers Service Society
<b>GOB</b>	- Government of Bangladesh
<b>GOI</b>	- Government of India
<b>IBRD</b>	- International Bank for Reconstruction and Development
<b>IDA</b>	- International Development Association
<b>IRDP</b>	- Integrated Rural Development Programmes
<b>LDC</b>	- Less Developed Countries
<b>LMB</b>	- Land Mortgage Bank
<b>LTC</b>	- Long Term Co-operating (Grass-Root Level Operations)
<b>MFAL</b>	- Marginal Farmers and Agricultural Labourers
<b>NABARD</b>	- National Bank for Agriculture And Rural Development
<b>NAC</b>	- National Agricultural Credit
<b>NCC</b>	- National Credit Council
<b>NSS</b>	- National Sample Survey
<b>PACS</b>	- Primary Agricultural Credit Societies
<b>PCES</b>	- Pakistan Credit Enquiry Commission
<b>PDR</b>	- Public Demand Recovery
<b>PEC</b>	- Peoples Finance Corporation
<b>PLDB</b>	- Primary Land Development Bank

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<b>RBI</b>	- Reserve Bank of India
<b>RCRC</b>	- Rural Credit Review Committee
<b>RRB</b>	- Regional Rural Banks
<b>SACP</b>	- Special Agricultural Credit Programme
<b>SBP</b>	- State Bank of Pakistan
<b>SBI</b>	- State Bank of India
<b>SCB</b>	- State Co-operative Bank
<b>SFDA</b>	- Small Farmers Development Agency
<b>SLR</b>	- Statutory Liquidity Ratio
<b>ST</b>	- Short-Term.