ABBREVIATIONS

AMC ......................Asset Management Company
ANOVA ..............Analysis of Variance
ARC .......................Asset Reconstruction Company
CAR .......................Capital Adequacy Ratio
CDR .......................Corporate Debt Restructuring
CFS .......................Committee on Financial System
CIBIL ......................Credit Information Bureau of India Limited
CRR .......................Cash Reserve Ratio
DCCBs ..................District Central Co-Operative Banks
DRT .......................Debt Recovery Tribunal
EVA .......................Economic Value Addition
EWS .......................Early Warning Signals
GDP .......................Gross Domestic Product
GNPAs ...................Gross Non-Performing Assets
NABARD .................National Bank for Agriculture and Rural Development
NAFSCOB ..............National Federation of State Co-Operative Banks Limited
NPAs .......................Non-Performing Assets
NNPA .......................Net Non-Performing Assets
NPL .......................Non-Performing Loans
OREO .....................Other Real Estate Owned
PA .......................Performing Assets
PACs ....................... Primary Agricultural Credit Societies
PKGB ..................... Pragati Krishna Gramin Bank
RBI ......................... Reserve Bank of India
RRB ......................... Regional Rural Banks
SARC ....................... Stressed Assets Resolution Centre
SBI ......................... State Bank of India
SCBs ....................... Scheduled Commercial Banks
SLR ......................... Statutory Liquidity Ratio
SPC ......................... Special Purpose Companies
StCBs ...................... State Co-Operative Banks
UCBs ....................... Urban Co-operative Banks