Abbreviations:

SECCS : Salary Employees Credit Co-operative Society/Societies.
DCC : District Central Co-operative.
ADCC : District Central Cooperative.
MSC : Maharashtra State Cooperative.
ROE : Return on Equity.
D/E : Debt Equity.
AR : Assistant Registrar
DDR : District Deputy Registrar
CD : Credit Deposit
VRS : Voluntary Retirement Scheme.
MCS : Maharashtra Cooperative Societies.
AGM : Annual General Meeting.
ICA : International Cooperative Alliance
ACD : Agricultural Credit Department.
PACS : Primary Agricultural Credit Societies.
IFFCO : Indian Farmers Fertilizer Co-operative Limited
NCDC : National Co-operative Development Corporation
AMUL : Anand Milk Union Ltd.
SCB : State Cooperative Bank.
CCB : Central Cooperative Bank.
ICAI : Institute of Chartered Accountant of India.
UCB : Urban Co-operative Bank.
SECB : Salary Earners Co-operative Bank