ABBREVIATIONS

A/c – Account
AGM- Annual General Meeting
AIRCSC- All India Rural Credit Survey Committee
ATM – Automatic Trailer Machine
B.R. Act - Banking Regulation Act
B/S – Balance Sheet
CCB – Cosmos Cooperative Bank
CCS – Cooperative Credit Structure
CDR – Corporate Debt Restructuring
CDR- Credit Deposit Ratio
CRAR – Capital Risk Assets Ratio
DCCB – District Central Cooperative Bank
DCRR – Department for Cooperative Revival and Reforms
DFI – Development Financial Institutions
ECS – Electronic Clearance System
EPS – Earning Per Share
GAAP – Generally Accepted Accounting Principles
GDP – Gross Domestic Product
GOI- Government of India
HDFC – Housing Development Finance Corporation
IAS – International Accounting Standards
ICICI- Industrial Credit and Investment Corporation of India
IDBI- Industrial Development Bank of India
IFC- Industrial Finance Corporation
LTCCS – Long term Cooperative Credit Structure
MoU – Memorandum of Understanding
NABARD – National Bank for Agricultural Development
NCDC – National Cooperative Development Council
NDC – National Development Council
NEFT – National Electronic Fund Transfer
NGO – Non – Government Organisation
NPA- Non- Performing Assets
OSS – Off-Site Surveillance System
PA – Performing Assets
PACS- Primary Agricultural Credit Societies
RBI – Reserve Bank of India
RCS – Registrar of Cooperative Societies
RTGS – Real Time Gross Settlement
SCB – State Cooperative Bank
SFDA – Small Farmers Development Agency
UCB – Urban Cooperative Bank
UK - United Kingdom

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