LIST OF ABBREVIATIONS

1. UCBs - Urban Co-operative Banks
2. KSUCBF Ltd - Karnataka State Urban Co-operative Banks Federation, Limited.
3. NAFCUB Ltd - National Federation of Co-operative Credit Societies and Urban Banks Limited.
4. RBI - Reserve Bank of India.
5. NABARD - National Bank for Agriculture and Rural Development.
6. SCs - Scheduled Castes.
7. STs - Scheduled Tribes.
8. ROWF - Return on Working Funds.
9. CDR - Credit Deposit Ratio.
10. SLR - Statutory Liquidity Ratio.
11. CRR - Cash Reserve Ratio.
12. STC - Short-term Credit
13. LTC - Long-term Credit
15. LIG - Low Income Group.
16. MIG - Middle Income Group.