Abbreviations

UCB: Urban Co-operative bank
DCCB: District Central Co-operative Banks
KSCA: Karnataka State Co-operative Apex Bank
KCS Rule: 1960 Karnataka State Co-operative Societies rules
RBI: Reserve Bank of India
STL: Short Term Loan
MTL: Medium Term Loan
LTL: Long Term Loan
MPCS: Multi purpose Co-operative Credit Societies
B: Borrowers
ARCS: Assistant Registrar of Co-operative Society.
DRCS: Deputy Registrar of Co-operative Society
ATM: Automated Teller machine
CCC: Central Co-operative Credit Banks
CLD: Central Land development Bank
CRR: Cash Reserve Ratio
GIC: General insurance corporation of India
IBA: Indian Banks Association
IDBI: Industrial Development bank of India
IFCI: Industrial Finance Corporation of India
NABARD: National Bank for Agricultural and Rural Development
NPA: Non Performing Asset
PACS: Primary Co-operative banks
SFSC: State Financial Corporations
SIDBI: Small Industrial Development Bank of India
SLR: Statutory Liquidity Ratio