

LIST OF ABBREVIATIONS

ALM :	Asset Liability Management
ARC :	Asset Reconstruction Company
BEA :	Break Even Analysis
BEP :	Break Even Point
CCS :	Co-operative Credit Structure
CD-Ratio :	Credit Deposit Ratio
COM :	Cost of Management
CRAR :	Credit to Risk Asset Ratio
CRR :	Cash Reserve Ratio
DCCB :	District Central Co-operative Bank
LT :	Long Term
MT :	Medium Term
MKB :	Mini Kisan Bank
NABARD :	National Bank for Agriculture and Rural Development
NII :	Non Interest Income
NPA :	Non Performing Assets
OIP :	Overdue Interest Provision
PACS :	Primary Agriculture Credit Societies
PLR :	Prime Lending Rate
RBBD :	Reserve for Bad and Doubtful Debts
RBI :	Reserve Bank of India
RRBs :	Regional Rural Banks
SCB :	State Co-operative Bank
SDCCB :	Sangli District Central Co-operative Bank Ltd., Sangli.
SLR :	Statutory Liquidity Ratio
ST :	Short Term
TDL :	Total Demand Liabilities
UCBs :	Urban Co-operative Banks