

C. List of Abbreviations

Abbreviations	Particulars
ARCs	Asset Reconstruction Company
Assit.	Assistant
BOD	Board of Directors
CCBs	Central Co-operative Banks
CDA	Critical Due Amount
CDT	Corporate Debt Tribunal
CEO	Chief Executive Officer
CRAR	Capital Risk Adequacy Ratio
CRR	Cash Reserve Ratio
DRTs	Debt Recovery Tribunals
FIs	Financial Institutions
H.O.	Head Office
HRD	Human Resource Development
NABARD	National Bank for Agricultural and Rural Development
No.	Number
NPAs	Non-performing Assets
OTS	One Time Settlement
PACS	Primary Agricultural Credit Society.
PCARDBs	Primary Co-operative Agricultural and Rural Development Bank.
RBI	Reserve Bank Of India
SCARDBs	State Co-operative Agricultural and Rural Development Bank.
SLR	Statutory Liquid Ratio
StCBs	State Co-operative Banks
Sub.Std.	Sub Standard
UCBs	Urban Co-operative Bank