

GLOSSARY

Abbreviation	Full Form
ADWDRS	Agricultural Debt Waiver and Debt Relief Scheme
DCCB	District Central Cooperative Banks
DFS	Department of Financial Services
DLCC	District Level Coordination Committee
FDRF	Farmers' Debt Relief Fund
GOI	Government of India
GRM	Grievance Redressal Mechanism
JLGs	Joint Liability Groups
LAB	Local Area Bank
MFI	Micro Finance Institutions
MoF	Ministry of Finance
NABARD	National Bank for Agriculture and Rural Development
NLMC	National Level Monitoring Committee
NPA	Non-performing Assets
OTS	One Time Settlement
PACS	Primary Agricultural Cooperative Societies
PSB	Public Sector Bank
RBI	Reserve Bank of India
RO	Regional Office

RRB	Regional Rural Bank
SCARDB	State Cooperative Agriculture and Rural Development Bank
SCB	Scheduled Commercial Bank
SHGs	Self Help Groups
UCB	Urban Cooperative Bank