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ANNEX

List of Abbreviations

BVR	The National Association of German Cooperative Banks
CAMELS	Capital Adequacy, Asset Quality, Management, Earnings, Liquidity and Systems and Control
CAR	Capital Adequacy Ratio
CARE Ltd	Credit Analysis and Research Ltd
CCB	Capital Conservation Buffer
CDIC	Canada Deposit Insurance Corporation
CET1	Common Equity Capital 1
CFO	Chief Financial Officer
CGM	Chief General Manager
CRAM	Comprehensive Risk Assessment Module
CRAR	Capital to Risk Weighted Assets Ratio
CRR	Cash Reserve Ratio
CSRTS	Composite Score of the Risk Based Premium Rating System
DBR	Department of Banking Regulation
DBS	Department of Banking Supervision
DCBR	Department of Cooperative Banking Regulation
DCBS	Department of Cooperative Banking Supervision
DGSs	Deposit Guarantee Schemes
DIA	Deposit Insurance Agency
DICGC	Deposit Insurance and Credit Guarantee Corporation
DIF	Deposit Insurance Fund
DPS	Differential Premium System
DSIBS	Domestic Systemically Important Banks
DSIM	Department of Statistics and Information Management
EU	European Union
FBs	Foreign Banks
FDIC	Federal Deposit Insurance Corporation
FOGAFIN	Colombian Deposit Insurance Agency
FSB	Financial Stability Board
FSU	Financial Stability Unit
GNPAs	Gross Nonperforming Assets
Gol	Government of India
HR	High Risk
IADI	International Association of Deposit Insurers
IMF	International Monetary Fund
IT	Information Technology
LABs	Local Area Banks
LR	Low Risk
MeR	Medium Risk
MIS	Management Information System
MoR	Moderate Risk
NABARD	National Bank for Agriculture and Rural Development
NB	Nationalised Banks
NIM	Net Interest Margin

NPA	Nonperforming Assets
PAT	Profit After tax
PCGM	Principal Chief General Manager
PIDM	Perbadanan Insurans Deposit Malaysia
PSBs	Public Sector Banks
PvtSBs	Private Sector Banks
RBI	Reserve Bank of India
RBP	Risk Based Premium
RoA	Return on Assets
RP	Reward Points
RR	Reserve Ratio
RRBs	Regional Rural Banks
RWA	Risk Weighted Assets
SBIA	State Bank of India and Associates
SCBs	Scheduled Commercial Banks
SLR	Statutory Liquidity Ratio
TRAM	Trigger Ratio Adjustment Mechanism
UCBs	Urban Cooperative Banks