

## List of Abbreviations

ACP	Annual Credit Plan
ANBC	Annual Net Bank Credit
CIBIL	Credit Information Bureau Ltd.
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
DC-MSME	Development Commissioner, Micro, Small & Medium Enterprises
DIC	District Industries Centre
ERP	Enterprise Resource Planning
FDI	Foreign Direct Investment
GDP	Gross domestic product
GOI	Government of India
GST	Goods and Services Tax
IFC	International Finance Corporation
KVIB	Khadi & Village Industry Boards
KVIC	Khadi and Village Industries Commission
LDC	Least Developed Countries
MSEs	Micro and Small Enterprises
MSME	Micro, Small & Medium Enterprises
MSMED	Micro, Small And Medium Enterprises Development Act, 2006
MUDRA	Micro Units Development & Refinance Agency Ltd.
NER	North Eastern Region
NBFC	Non-Banking Finance Company
NITI	National Institution for Transforming India
NPA	Non-Performing Assets
NSIC	National Small Industries Corporation Limited
OECD	Organisation for Economic Co-operation and Development
PMEGP	Prime Ministers Employment Guarantee Programme
PMMY	Pradhan Mantri Mudra Yojana
RBI	Reserve Bank of India
RRB	Regional Rural Banks
SCB	Scheduled Commercial Banks
SFC	State Financial Corporations
SIDBI	Small Industries Development Bank of India
SIDC	State Industrial Development Corporations
SLBC	State Level Bankers' Committee
SME	Small and mid-sized enterprises
SSI	Small Scale Industries
SVAYEM	Swami Vivekananda Assam Youth Empowerment
SWOT	Strengths, Weaknesses, Opportunities, and Threat