List of Abbreviations

AV	Availability
AC	Accessibility
BPL	Below Poverty Line
CF	Capital Formation
CRAFICARD	Committee to Review Arrangements for Institution Credit for Agriculture and Rural Development
CAPART	Council for Advancement of People's Action and Rural Technology
COHANDS	Council of Handicraft Development Corporation
DIC	District Industries Centre
ER	Expected Reliance
EXIM	Export-Import Bank of India
EPCH	Export Promotion Council for Handicraft
F	Facilities
FP	Financial Performance
GIC	General Insurance Corporation
H_0	Null Hypothesis
H_1	Alternative Hypothesis
ICICI	Industrial Credit and Investment Corporation of India
IDBI	Industrial Development Bank of India
IFCI	Industrial Finance Corporation of India
IRBI	Industrial Reconstruction Bank of India
IRDP	Integrated Rural Development Program
IIRM	Inter-Institutional Rehabilitation meeting
KVIC	Khadi and Village Industries Commission
LICI	Life Insurance Corporation of India
MSE	Micro and Small Enterprise
MSME	Micro, Small & Medium Enterprise
MSMED	Micro, Small & Medium Enterprise Development
NABARD	National Bank for Agricultural and Rural Development
NCDPD	National Centre for Design and Product Development
NCC	National Credit Council

NEF	National Equity Fund
NIDC	National Industrial Development Corporation
NSIC	National Small Industrial Corporation
NGO	Non-Governmental Organisation
PBS	Public Sector Banks
RRB	Regional Rural Bank
SCB	Scheduled Commercial Bank
SEEUY	Scheme for Self-employment to Educated Unemployed Youth
SEPUP	Self–employment Program for the Urban Poor
SFC	State Finance Corporation
SHG	Self-Help Group
SME	Small and Medium Enterprise
SMME	Small, Micro, and Medium Enterprise
SIDBI	Small Industries Development Bank of India
SIDF	Small Industries Development Fund
SIDO	Small Industries Development Organisation
SWS	Single Window Scheme
TC	Terms and Conditions
TCO	Technical Consultancy Organisation
TRYSEM	Training of rural youth for Self–employment
UBL	Utility of PSBs' loan / Utility of Bank Loan
UT	Utilization of bank loan / Utilization of Loan