

Abbreviations

ACUITE – ACUITE Ratings & Research Ltd

AIF – Alternate Investment Fund

ALM – Asset-Liability Management

ASPIRE – A Scheme for Promotion of Innovation and Rural Entrepreneurship

BCM – Business Continuity Management

BEE – Bureau of Energy Efficiency

CGTMSE – Credit Guarantee Fund Trust for Micro & Small Enterprises

COCA – Code of Conduct Assessment

CPSUs – Central Public Sector Undertakings

CRAR – Capital to Risk Weighted Asset Ratio

CSCs – Common Service Centres

CSC-VLE – Common Service Centre-Village Level Entrepreneur

CSR – Corporate Social Responsibility

CTEO – Chief Technical Examiners' Organisation

CY – Calendar Year

DFI – Development Finance Institution

DFID – Department for International Development

DL – Direct Lending

DPIIT – Department for Promotion of Industry and Internal Trade

EE – Energy Efficiency

ELSCs – Express Loan Service Centres

EPS – Earnings Per Share

ERM – Enterprise Risk Management

ESCOs – Energy Service Companies

FAA – First Appellate Authority

FFS – Fund of Funds for Startups

GCF – Green Climate Fund

GEF – Global Environment Facility

GHG – Green House Gases

GNPA – Gross Non-Performing Asset

GST – Goods and Services Tax

HRV – Human Resource Vertical

HT – Hindustan Times

IAF – India Aspiration Fund

ICAAP – Internal Capital Adequacy Assessment Process

IEM – Independent External Monitor

IMF – International Monetary Fund

ISARC – India SME Asset Reconstruction Company Limited

ISTSL – India SME Technology Services Limited

MEPP – Micro Enterprise Promotion Programme

MFI – Microfinance Institution

MSDI – Management and Skill Development Institute

MSEs – Micro and Small Enterprises

MSME – Micro, Small and Medium Enterprise

MUDRA – Micro Units Development & Refinance Agency Ltd

NBFC – Non Banking Financial Company

NCR – National Capital Region

NER – North Eastern Region

NSDC – National Skill Development Corporation

NSIC – National Small Industries Corporation Limited

OECD – Organisation for Economic Co-operation and Development

OEM – Original Equipment Manufacturer

ORM – Operational Risk Management

PCA – Prompt Corrective Action

PCR – Provision Coverage Ratio

PLIs – Primary Lending Institutions

PMKK – Pradhan Mantri Kaushal Kendra

PMKVY – Pradhan Mantri Kaushal Vikas Yojana

PMS – Performance Management System

PSB – Public Sector Bank

PSU – Public Sector Undertaking

ROA – Return on Asset

ROCE – Return on Capital Employed

ROE – Return on Equity

RSETI – Rural Self Employment Training Institutes

RXIL – Receivables Exchange of India Ltd

SARB – Specialized Asset Recovery Branch

SCBs – Schedule Commercial Banks

SMILE – SIDBI Make in India Soft Loan Fund for Micro, Small and Medium Enterprises

SPICe – Simple Form for Incorporating Company electronically

SRLM – State Rural Livelihood Mission

SVCL – SIDBI Venture Capital Limited

TAT – Turn Around Time

TOI – Times of India

TReDS – Trade Receivables Discounting System

TRMV – Treasury and Resource Management Vertical

UAM – Udyog Aadhar Memorandum

UBI – Union Bank of India

VCF – Venture Capital Fund

WALR – Weighted Average Lending Rate

4E Solutions – End-to-End-Energy-Efficiency Solutions