

## CERTIFICATE

This is to certify that the thesis entitled “**Sustainability and Outreach of Non-Banking Financial Company - Microfinance Institutions (NBFC-MFIs) in Promoting Women Micro Entrepreneurs**” submitted to the Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for the award of Degree of **Doctor of Philosophy in Commerce**, is the record of original research work done by **K.R. MALARCHITRA (19PHC0P007)**, during the period of her study in the Department of Commerce, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, under my guidance and supervision. This work has not formed the basis for the award of any Degree Diploma / Associateship / Fellowship or similar titles in this Institute or any other University or Institute of Higher Learning.

  
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## DECLARATION

I hereby declare that the thesis entitled “ **Sustainability and Outreach of Non-Banking Financial Company - Microfinance Institutions (NBFC-MFIs) in Promoting Women Micro Entrepreneurs**” submitted to Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore in partial fulfillment of the requirements for the award of **Doctor of Philosophy in Commerce**, is a record of original research work done by me under the supervision and guidance of **Dr. P. Sasirekha, M.Com., M.Phil., Ph.D. SET., NET., PGDCA.**, Assistant Professor (SS), Department of Commerce, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore and it has not formed the basis for the award of any Degree / Diploma / Associateship / Fellowship or similar titles to any candidate of this Institute or any other University or Institute of Higher Learning .

  
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## **LIST OF ABBREVIATIONS**

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ATS	Average Ticket Size
MFI	Microfinance Institution
POS	Portfolio Outstanding
NBFC-MFIs	Non-Banking Financial Company- Microfinance Institutions
SFB	Small Finance Bank
AUM	Asset Under Management
BPL	Below Poverty Line
SHG	Self Help Group
SROS	Self -Regulatory Organisations
SROC	Self-Regulatory Organization Committee
NGO	Non-Government organization
RBI	Reserve Bank of India
AL	Active Loans
DPD	Days Past Due
MSME	Micro Smalland Medium Enterprises
ME	Micro Entrepreneurs
NABARD	National Bank for Agriculture and Rural Development
NBFCs	Non-Banking Financial Companies
PMJDY	Pradhan Mantri Jan Dhan Yojana
PLR	Prime Lending Rate
PSL	Priority Sector Lending
RoA	Return on Assets
RoE	Return on Equity
RE	Regulated Entites
NOF	Net Owned Fund
SCBs	scheduled commercial banks
QA	Qualifying Assets
DPD	Days Past Due
GLP	Gross Loan Portfolio
JLG	Joint Liability Group
MI	Micro Insurance
MUDRA	Micro Units Development and Refinance Agency
NFPs	Not-for Profit
NGOs	Non-Governmental Organizations
NPA	Non-Performing Asset
NSS	National Sample Survey
OSS	Operational Self Sufficiency

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FSS	Financial Self Sufficiency
OD	Overdraft
OC	Operating Cost
PAR	Portfolio at Risk
SC/ST	Scheduled Caste/Scheduled Tribe
Y-O-Y	Year On Year
AP	Andhra Pradesh
MF	Microfinance
AFC	Asset Finance Company
AIFIs	All-India financial institutions
NBFCs-ND	Non-Banking Financial Companies- Non-deposit taking
NBFCs-D	Non-Banking Financial Companies- Deposit taking
SMEs	Small and Medium Enterprises
SHG-BLP	Self-help group-bank linkage programme
CSR	corporate social responsibility
RF	Responsible Finance
SIDBI	Small Industries Development Bank of India
COC	Code of Conduct
FY	Financial Year
GoI	Government of India
MEDP	Micro-Enterprise Development Programme
GDP	Gross Domestic Product
A2F	Access to Finance
CG	Credit Guarantees
EMI	Equated Monthly Instalment
FY	Financial Year
GDP	Gross Domestic Product
Cr	Crores
INR	Indian Rupee
KYC	Know your Customer
ML	Middle Layer
MoF	Ministry of Finance
O/S	Outstanding
UB	Unique Borrower
UL	Upper Layer
WC	Working Capital
SDG	Sustainable Development Goals
CoC	Code of Conduct
HH	Household

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NFP	Not for Profit
PSB	Public Sector Bank
PSU	Public Sector Undertaking
SHG-BLP	Self Help Group Bank Linkage programme
AGR	Annual Growth Rate
CAGR	Compound Annual Growth Rate
LAGR	Linear Annual Growth Rate
SD	Standard Deviation
ANOVA	Analysis of Variance
P	Probability
CV	Co-efficient of Variation
p Value	Probability Value
SE	Standard Error
KMO	Kaiser-Meyer-Olkin Measure of Sampling Adequacy
M	Mean
Co-ef	Coefficient
$\alpha$	Alpha Coefficient
$\beta$	Beta Coefficient
H <sub>0</sub>	Null Hypothesis
H <sub>a</sub>	Alternative Hypothesis
Kendall's W	Kendall's Coefficient of Concordance
df	Degrees of freedom
PCA	Principal Components Analysis
e	eigen values.
SEM	Structural Equation Modelling
GFI	Goodness of Fit Index
NFI	Normed Fit Index
CFI	Comparative Fit index
RMSEA	Root Mean Square Error of approximation
CR	Critical Ratio
AVE	Average Variance Extracted
GFI	Goodness of Fit index
CMIN	Chi-square
NS	Not Significant

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