

BIBLIOGRAPHY

Reports

- Economic Survey 2017-18, Press Information Bureau Government of India.
- Report on right to information, Office of Development Commissioner (MSME).(Ministry of Micro, Small & Medium Enterprises),Right To Information Act, 2005
- Annual report MSME 2017-18
- Annual report MSME 2017-18 District Council report MSME
- Ministry of Micro, Small & Medium Enterprises, Government of India, Report 2017-18
- MSME Annual report 2016-17
- RBI reports 2016-17
- RBI reports 2015-2016
- RBI reports 2014-2015
- Economic survey 2014-15
- Economic survey 2015-16
- Economic survey 2017-18
- Development Commissioner(Micro, Small & Medium Enterprises)Ministry Of Micro, Small & Medium Enterprises Report ,p.no.5
- OECD Report, Enhancing the Contributions of SMEs in a Global and Digitalised Economy
- Asian Development Bank Institute report on SMEs challenges.
- Annual reports of Bajaj Healthcare Limited
- Annual reports of Filtra consultants & engineers ltd
- Annual reports of Ganga pharmaceuticals ltd
- Annual reports of valiant organic ltd
- Annual reports of Patdiam jewellery ltd

- Annual reports of DRA Consultants Pvt Ltd
- Annual reports of Suyog Telematics ltd
- Annual reports of Comfort Commotrade ltd
- Annual reports of Jupiter info media ltd
- Annual reports of Cawasji Behramji Catering services Ltd
- Annual reports of Annual reports of Mitcon Consultancy & Engineering Services Ltd
- Annual reports of Creative Peripherals and Distribution Limited

Journals and Articles

- Parthajeet Das ,Micro, Small and Medium Enterprises(MSME) in India: Opportunities, Issues & Challenges Utkal University, Odisha Great Lakes Herald March 2017, Volume 11 Issue No 1 Page 87
- Amuthalakshmi P. and Kamalanabhan T.J., (2006), “A Study on Education and Entrepreneurship development” Small Enterprises Development, Management and Extension Journal, Vol.33 No.1, Mar. 2006.
- Dr B. Yerram Raju, Small and Medium Enterprises (SMEs): Issues in the changing global economic environment (part III) ,bankingnetindia.com
- Anil Bhardwaj (2018)The times of India, The new MSME definition in India: good or bad? Why?
- Creativity, innovation and entrepreneurship,2012,u.jerinabi& P.Santhi ,p.no.117.
- XVII Annual International Seminar Proceedings; January, 2016 ISBN no. 978-81-923211-8-9
http://www.internationalseminar.in/XVII_AIS/INDEX.HTM Page 294
Growth and Performance of Indian MSMEs : An Appraisal Sudhansu Sekhar Nanda.

- Bala Subrahmanya, M. H. (2004), 'Small Industry and Globalization: Implications, Performance and Prospects', Economic and Political Weekly, Volume XXXIX, No.18, pp 1826-1834.
- Babajide Abiola, July 5, 2011, Impact Analysis of Microfinance in Nigeria, International Journal of Economics and Finance, p217
- Gupta, S. K. & Sharma, R. K. (2005). Management accounting: Principles and practice. New Delhi, India: Kalyani Publishers
- Mwaniki, Moffat Karo 2012, Factors affecting performance of small and medium enterprises in Kenya: A case study of SMEs in Thika municipality
- Mbugua Stephen Kamunge , Dr. Agnes Njeru , Ondabu Ibrahim Tirimba, 2014, Factors Affecting the Performance of Small and Micro Enterprises in Limuru Town Market of Kiambu County, Kenya.
- Mustafa Afeef, December 2011, Analyzing the Impact of Working Capital Management on the Profitability of SME's in Pakistan, International Journal of Business and Social Science, Vol. 2 No. 22
- Jaimin R. Vasa , April 2016 ,a comparative study of smes' contribution in india and china: a study of selected sectors, gujarat technological university Ahmedabad
- F. Voulgaris , D. Asteriou , G. Agiomirgianakis, The Determinants of Small Firm Growth in the Greek Manufacturing Sector ,Journal of Economic Integration 18(4), 2003; 817-836
- Anne Ngima Kinyua, January 2014, Factors Affecting the Performance of Small and Medium Enterprises in the Jua Kali Sector In Nakuru Town, Kenya
- Ayadi and Emanuele Sessa (Editors) Hala Helmy El Said and Rana Hosni Ahmed (Egypt) Nooh Alshyab, Serena Sandri and Fuad Al Sheikh (Jordan) Mohamed Larbi Sidmou and Jad Allah Rami (Morocco) Rim Ben Ayed Mouelhiand Monia Ghazali Ferchichi (Tunisia), (2017) MICRO, SMALL AND MEDIUM SIZED ENTERPRISES DEVELOPMENT IN EGYPT, JORDAN, MOROCCO & TUNISIA STRUCTURE, OBSTACLES AND POLICIES

- Rufo R. Mendoza, International Journal of Business and Finance Research Vol. 9, No. 4, 2015, pp. 67-80 ISSN: 1931-0269 (print) ISSN: 2157-0698 (online)
- Emmanuel Tweneboah Senzu and Haruna Ndebugri, Examining business performance of micro, small and medium scale enterprise through accounting records keeping; case study in Ghana
- Bassey Ina Ibor, Amenawo Ikpa Offiong , Enyeokpon Samuel Mendie, International Journal of Research –GRANTHAALAYAH FINANCIAL INCLUSION AND PERFORMANCE OF MICRO, SMALL AND MEDIUM SCALE ENTERPRISES IN NIGERIA, ISSN- 2350-0530(O), ISSN- 2394-3629(P)
- Bergthaler W., Kang K., Liu Y., and D. Monaghan (2015), “Tackling Small and Medium Sized Enterprise Problem Loans in Europe”, IMF Staff Discussion Note, March 2015, International Monetary Fund, <https://www.imf.org/external/pubs/ft/sdn/2015/sdn1504.pdf>
- Margaret Mutiria, 2017, Influencing small and medium size enterprises access to financing: a case of Kiambu county, Kenya, Pno.73
- Madiha Shafique Dar 1 ,Shakoor Ahmed 2 and Abdul Raziq ,Small and medium-size enterprises in Pakistan: definition and critical issues, Pakistan business review April 2017
- Dr.p.Uma, Director, Fatima college (autonomous), Madurai , India
- role of SMEs in economic development of India, June (2013), Asia Pacific Journal of Marketing & Management Review, ISSN 2319-2836 Vol.2 (6)
- Small Scale Industries Board, quoted by Desai, Vasant. (1983), “Organisation and Management of Small Scale Industries”. Himalaya Publishing House, New Delhi, p.4
- Selvaraj N1* and Balajikumar P2
- ,Financial Institutional Assistance and Support to Small-scale Industries in Tamilnadu – A View Volume 3 • Issue 2 • 1000141 Intellectual Property Rights: Open Access

- Lama, Assistant Professor Department of Commerce University of Calcutta. Micro, Small and Medium Enterprises (MSMEs) In India-Problems and Prospects Pe111a, Business Studies-Vol : XXXIII & XXXIV, 2012 & 2013
- S. Venkataramanaiah and S.P. Parashar (2007), Enhancing the competitiveness of SMEs through industrial clusters: The Indian experience, International Journal of Technology Management and Sustainable Development Volume 6, 2007 pp1,2 & 15
- Dr. Raju KD. "Small and Medium Enterprises (SMEs) in India: Past, Present and Future" *PHDCCI Working Paper* (2008)
- Anjali M Chandak, Challenges faced by Micro and Small Enterprises in raising bank finance: A special reference to Micro and Small Enterprises in Nagpur, International Journal of Commerce and Management Research ISSN: 2455-1627, Impact Factor: RJIF 5.22 www.managejournal.com Volume 2; Issue 12; December 2016; Page No. 111-114
- Anil Bhardwa, The new MSME definition in India: good or bad? Why?, February 23, 2018, times of India
- Nilesh Shah, Challenges that SMEs face today, Livemint news article ,First Published: Wed, Apr 25 2012.
- Shambhu Ghatak ,Micro, Small and Medium Enterprises (MSMEs) in India: An Appraisal ,www.legalpundits.com.
- Mr. Mahendra R. Mishra, SME's: A Booster of India's Economic Growth, INTERNATIONAL JOURNAL OF MULTIFACETED AND MULTILINGUAL STUDIES, VOLUME-III, ISSUE-III ISSN (Online): 2350-0476 ISSN (Print): 2394-207X
- Anju Singla and Parul Grover Credit (2012), Growth and Financing of MSMEs: A Case Study of Punjab and Haryana, Asia-Pacific Journal of Management Research and Innovation 8(3) 315–321 © 2012 DC DOI: 10.1177/2319510X1200800311
- D.Sudarsana Murthy ,Performance Evaluation of MSMEs – An Empirical Study Abstract, ird India.

- Papiya Manna¹ , Dr. Tapas Mistri, Status of Micro Small and Medium Enterprises (MSME) in India: A Regional Analysis, IOSR Journal Of Humanities And Social Science (IOSR-JHSS) Volume 22, Issue 9, Ver. 13 (September. 2017) PP 72-82 e-ISSN: 2279-0837, p-ISSN: 2279-0845. www.iosrjournals.org
- Abdulaziz, Abdulsaleh & Andrew, June 18, 2013, Small and Medium-Sized Enterprises Financing: A Review of Literature, International Journal of Business and Management; Vol. 8,P. No. 14
- Irena Jindrichovska, Financial Management in SMEs, European Research Studies, Volume XVI, Special Issue on SMEs, 2013
- Alexandru-Emil Popa, Radu Ciobanu, The Financial factors that Influence the Profitability of SMEs, 10.6007/IJAREMS/v3-i4/1117 URL: <http://dx.doi.org/10.6007/IJAREMS/v3-i4/1117>
- Prof. Ravindra B. Gawali¹ , Dr. Ashutosh Gadekar²¹ Financial Management Practices in Micro, Small and Medium Enterprises-An Exploratory Analysis with the help of Literature Review, International Journal of Research in Finance & Marketing , Vol. 7 Issue 6, June – 2017
- Vohra,P.S. and Dhillon,J.S.(2014). Best Financial Practices Lead Financial Performance of SMEs,Int. Journal of Accounting and Financial Management Research ,ISSN(P): 2249-6882; ISSN(E): 2249- 7994,Vol. 4, Issue 3, Jun 2014, 5-16.
- Evans Ombongi Nyakang'o, Aquilas M. Kalio, Effect Of Financial Risks On Performance Of Small And Medium Enterprises In The Hotel Industry In Nakuru Municipality, Keny,International journal of research and development, November, 2013 Vol 2 Issue 11
- Mr. Mou Xu,2012, Factors Affecting Financial Performance of Firms Listed on Shanghai Stock Exchange 50 (SSE 50) .
- Thachappilly, Gopinathan. (2009). “Financial Ratio Analysis for Performance Check: Financial Statement Analysis with Ratios Can Reveal Problem Areas”. Journal of financial ratio analysis for performance evaluation.

- DR. YUVARAJ SAMBASIVAM*; MR. ABATE GASHAW AYELE, A STUDY ON THE PERFORMANCE OF INSURANCE COMPANIES IN ETHIOPIA, International Journal of Marketing, Financial Services & Management Research ISSN 2277- 3622 Vol.2, No. 7, July (2013)
- Karamjit Singh (2002), “Use of ‘Z’ Score Analysis for Evaluation of Financial Health of Textile Mills-A Case Study”, Abhigyan, 19(4), January-March, pp.37- 41.
- Renu Verma (2005), “Performance of Small–Scale Industries (Pre and Post Reform Period)”, Udyog Pragati, 29(2). April-June, pp.35-41.
- Altman E.I., "The success of business failure prediction models - An International Survey" Journal of Banking and Finance, Vol. 8, No. 12, June 1984, pp. 171-197.
- Suzana KEGLEVIĆ KOZJAK, mr. sc. Tanja ŠESTANJ-PERIC, Bruno BEŠVIR, assessment of bankruptcy prediction models’ applicability in Croatia.
- Chandra, S. (2004). Small Industries Development Organization (SIDO) in Global perspective. Laghu Udyog Samachar: Journal of Small Scale Industries, 28- 29(12-2), pp. 249-253.
- Rai, D. (2009). Development Policies for Micro, Small and Medium Enterprises (MSMES) in India. Laghu Udyog Samachar: Journal of Small Scale Industries, 34(9-11), pp. 3-7.

Websites

- <https://udyogaadhaar.gov.in>
- <https://www.ibef.org/states/maharashtra.aspx>
- https://mahades.maharashtra.gov.in/files/publication/ESM_Eng2016_17.pdf
- <https://www.bsesme.com>
- www.investopedia.com

- www.economicstimes.indiatimes.com

Books

- Gupta, K.L. (2001b). Statistics. Agra: Navyug Shaitya Sadan, 3.
- Elhance, D, L., Elhance, V. & Aggarwal, B.M. (2014). Fundamental of Statistics (57th ed.). Kitab Mahal. Patna.
- Maheshwari, S.N., “Management Accounting and Financial Control”, Sultan Chand & Sons, 9th Edition, P.48. 6.
- Arora M.N., “Cost and Management Accounting – Theory and Problems”, Himalaya Publishing House, First Edition 2004, Pp. 14.12.
- Sharma, R. P., “Corporate Financial Structure”, Printwell Publishers, Jaipur, 1988, P.171.
- Jawaharlal “Advanced Management Accounting, Text and Cases, S. Chand & Company Limited, 3rd Edition, 2008, New Delhi.
- P. K. Pathak, “Cost and Management Accounting”, Vakratund Publisher, 1st Edition, 2012, Mumbai.
- Dr. Prashanta Athma, “Financial Accounting and Analysis”, Himalaya Publishing House, 1 st Edition, 2011, Mumbai, New Delhi.
- Small Business and Entrepreneurship. (2008). In Kumar, S. A., Small Scale Industries. International Publishing House Pvt. Ltd.
- Small Scale Industries Performance and Challenges. (2007). In Lahiri, K. (Ed.), Small Scale Industry: Performance and Performances, (1st ed.) .The Icfai University Press.