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## A ROLE OF SMALL INDUSTRIAL DEVELOPMENT BANK IN THE DEVELOPMENT OF SMALL SCALE INDUSTRIES AT BANGALORE: AN EMPIRICAL STUDY

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### ABSTRACT

*The Small Industrial Development bank of India (SIDBI) was setup in 1990 under the SIDBI Act 1990, the main objective of SIDBI has been to work as a principal financial institution for the promotion, financing and development of industries in the small-scale sectors. In order to accelerate industrial development and giving more emphasis on balanced regional industrial development SIDBI has been setup to help industrial sectors. This study has been undertaken to understand how SIDBI playing an important role in the development of small scale industries, problem faced by SIDBI in providing funds to Small Scale Industries (SSI) and also how the Small Scale Industries has been benefited by SIDBI. This study is based on secondary data collected from official websites with reference to funds received by Small Scale Industries from SIDBI of last five years, in this study we also tried to understand the correlation between funds provided by SIDBI and the level of development of Small Scale Industries, to understand the trend in the funds provided to SSI's and the development in SSI's.*

### KEYWORDS

SIDBI, SSI's Funds, Financial Institutions, Bank funds, loan.

### 1. INTRODUCTION

 Small Industries Development Bank of India (SIDBI), set up on April 2, 1990 under an Act of Indian Parliament, is the Principal Financial Institution for the Promotion, Financing and Development of the Micro, Small and Medium Enterprise (MSME) sector and for Co-ordination of the functions of the institutions engaged in similar activities.

The business domain of SIDBI consists of Micro, Small and Medium Enterprises (MSMEs), which contribute significantly to the national economy in terms of production, employment and exports. MSME sector is an important pillar of Indian economy as it contributes greatly to the growth of Indian economy with a vast network of around 3 crore units, creating employment of about 7 crore, manufacturing more than 6,000 products, contributing about 45% to manufacturing output and about 40% of exports, directly and indirectly. In addition, SIDBI's assistance also flows to the service sector including transport, health care, tourism sectors etc.

SIDBI retained its position in the top 30 Development Banks of the World in the ranking of The Banker, London. As per the May 2001 issue of The Banker, London, SIDBI ranked 25th both in terms of Capital and Assets.

### 2. OBJECTIVES OF THE STUDY

Four basic objectives are set out in the SIDBI Charter. They are:

- Financing
- Promotion
- Development
- Co-ordination

For orderly growth of industry in the small scale sector; The Charter has provided SIDBI considerable flexibility in adopting appropriate operational strategies to meet these objectives. The activities of SIDBI, as they have evolved over the period of time, now meet almost all the requirements of small scale industries which fall into a wide spectrum constituting modern and technologically superior units at one end and traditional units at the other.

The main objective of this study is to focused on Financing aspect of SIDBI, Finance aspect includes the study based on the total amount of fund provided/Invested to Small Scale Industries at Bangalore from 1982-92

### 3. METHODOLOGY

- **Source:** The secondary data was collected from the website of SIDBI & [www.ces.iisc.ernet.in](http://www.ces.iisc.ernet.in)
- **Limitations of the study:** The study is confined to the information provided in the SEDBI website and [www.ces.iisc.ernet.in](http://www.ces.iisc.ernet.in)

#### 3.1 TOOLS APPLIED FOR ANALYSIS

The data collected were carefully analyzed and processed. In this research the following test have been used:

- a. Chi Square Test
- b. Trend Analysis
- c. ANOVA (One way)

3.2 ANALYSIS & INTERPRETATION

TABLE 3.2.1 : NUMBER OF UNITS & INVESTMENT IN SSI AT BANGALORE FROM 1982-92

Year	Units	Investment (Lakhs)	% Inc/Decrease in Units	% Inc/Decrease in Investment
1982-83	11368	14381.78	0	0
1983-84	13138	15589.10	15.57	8.39
1984-85	13127	15248.40	-0.08	-2.19
1985-86	15254	16942.11	16.20	11.11
1986-87	17185	19021.37	12.66	12.27
1987-88	18872	21106.14	9.82	10.96
1988-89	20520	23851.00	8.73	13.01
1989-90	22402	26783.42	9.17	12.29
1990-91	24303	30583.86	8.49	14.19
1991-92	27691	37102.85	13.94	21.32

Source : [http://www.ces.iisc.ernet.in/energy/paper/energy\\_utilisation/industries.htm](http://www.ces.iisc.ernet.in/energy/paper/energy_utilisation/industries.htm)

a) CHI-SQUARE TEST

H<sub>0</sub> : There is no significance difference between the number of SCI established and Amount of investment made

H<sub>1</sub> : There is a significance difference between the number of SCI established and Amount of investment made

Degree of freedom=10

Level of significance (α) = 0.05

Interpretation:

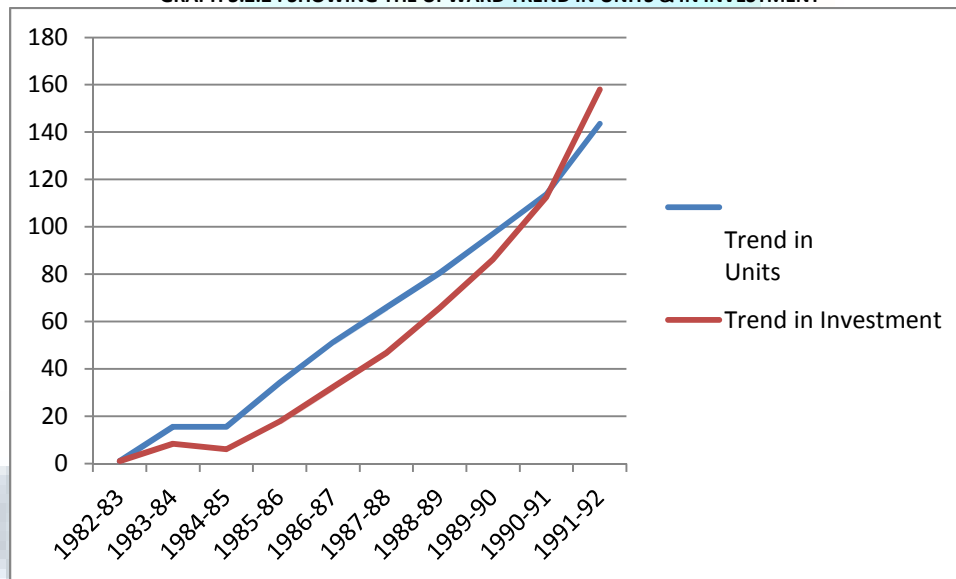
Applied chi-square test using STATTEXT software it is found that chi-square value is 417.57 which is more than the table value hence H<sub>0</sub> is rejected hence it is concluded that There is a significance difference between the number of SCI established and Amount of investment made

b) TREND ANALYSIS

TABLE 3.2.2 : TABLE SHOWING THE UPWARD TREND IN UNITS & IN INVESTMENT

Year	Trend in Units	Trend in Investment
1982-83	1.00	1.00
1983-84	15.57002	8.39
1984-85	15.47326	6.03
1985-86	34.18367	17.80
1986-87	51.16995	32.26
1987-88	66.00985	46.76
1988-89	80.50669	65.84
1989-90	97.06193	86.23
1990-91	113.7843	112.66
1991-92	143.5873	157.99

GRAPH 3.2.2 : SHOWING THE UPWARD TREND IN UNITS & IN INVESTMENT



Interpretation

In the above table units and investment of 1982-83 is taken a base year for analyzing trend and it is found that there a upward trend in both the number units installed and the invest made.



c) ANOVA TEST  
BASIC STATISTICS

TABLE 3.2.3 : TABLE SHOWING THE MEAN , SD AND SE

SAMPLE	N	MEAN	SD	SE
1	2	12874.89	2131.06	1506.89
2	2	14363.55	1733.19	1225.55
3	2	14187.70	1500.06	1060.70
4	2	16098.06	1193.67	844.06
5	2	18103.19	1298.51	918.19
6	2	19989.07	1579.78	1117.07
7	2	22185.50	2355.37	1665.50
8	2	24592.71	3098.13	2190.71
9	2	27443.43	4441.24	3140.43
10	2	32396.93	6655.18	4705.93

OVERALL MEAN = 404470.03 / 20 = 20223.50

## ONE-WAY ANALYSIS OF VARIANCE (ANOVA)

H<sub>0</sub>: NO DIFFERENCES BETWEEN THE MEANS OF THE 10 GROUPSH<sub>A</sub>: AT LEAST ONE OF THE MEANS IS NOT THE SAME AS OTHER MEANS

(ALPHA = 0.05)

SOURCE	SS	DF	MS	F	P(>F)
BETWEEN TR	739202119.21	9	82133568.80	8.69	0.001
WITHIN TR	94564487.86	10	9456448.79		
TOTAL	833766607.08	19			

## Interpretation

Applied chi-square test using STATTEXT software it is found that  $P > F$ ,  $H_0$  is rejected hence it is concluded that AT LEAST ONE OF THE MEANS IS NOT THE SAME AS OTHER MEANS, REJECTED  $H_0$  AT ALPHA = 0.05

## FINDINGS

- The spectrum of industries ranges from unorganized traditional sectors and modern small-scale sectors to large and medium scale industries.
- The traditional sector and small scale sector provides maximum employment (413.39 lakhs in 1989-90) and constitutes an important component of the economy.
- In terms of value added it is estimated to contribute 50% of the value added in the manufacturing sector.
- The uniform distribution and growth in this sector besides resulting in preponderance of self-employment and under dispersal of industrial and economic activities, ensures maximum utilization of both human and material resources.
- The economics of production is important in small-scale industries.
- Energy consumption plays a key and dominant role in the production economics of these industries.
- The small-scale industries sector plays an important role in the industrial economy of the state. It contributes substantially to the industrial production and in generating employment. These industries are dispersed all over the state; however there is disparity in regional distribution.
- The growth of small-scale industries in Karnataka since 1969-70; The growth in last decade is phenomenal as the number of industries has increased from 37,148 to 129,915 with a percentage annual growth rate of 15.01 % and percentage annual growth in manpower employed of 13.58%.
- The cumulative information of SSI's from 1982-83 to 1991-92 for each district. It is evident that the Bangalore district with 27,691 leads all other districts.
- The increase in the number of industries in the decade is given in.
- Belgaum has annual average growth of 18.61 % while for Bangalore it is 9.31 %.
- Information regarding the number of industries, investment, and manpower employed in the SSI sector at the end of financial year 1991-92.
- The percent number of units varies from a low value of 1.15% (for Kolar District) to a high value of 21.97% (for Bangalore district).

## CONCLUSION

This study has made me to understand how different small sectors are benefited by SIDCS and also in the development in the SSI in Bangalore. But I found from the above analysis that there SIDCS could have done better in the development of SSI. SIDCS could have invested scientifically in Small Scale Industries by considering some of the factors like inflation, demand for the product, need of the society etc.

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