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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	MODEL DEVELOPMENT OF SMALL AND MEDIUM INDUSTRIAL INVESTMENT CREATIVE ECONOMY BASED IN DENPASAR CITY <i>NI LUH PUTU WIAGUSTINI, I WAYAN RAMANTHA, I KETUT MUSTANDA, NYOMAN ABUNDANTI & I GEDE MERTA SUDIARTHA</i>	1
2.	THE ROLE OF PUSH AND PULL FACTORS IN OCCUPATIONAL CHANGE OF RURAL ARTISANS IN PUNJAB <i>INDERJEET SINGH & DR. BALBIR SINGH</i>	17
3.	A STUDY ON CUSTOMER SERVICE QUALITY OF RETAIL BANKING SECTOR IN CHENNAI <i>SORNAKUMARI & DR. KALYANARAMAN</i>	22
4.	SUSTAINABLE, RESPONSIBLE AND IMPACT INVESTMENT: A GLOBAL REVIEW <i>VINEETA MISHRA & DR. AJIT MITTAL</i>	26
5.	SUPER TREND SCALPING STRATEGY FOR NIFTY FUTURES & OPTIONS TRADING <i>DR. PRAVIN MOKASHI</i>	30
6.	COMPARATIVE EVALUATION OF ULTRASOUND BREAST CANCER IMAGE AND DESPECKLING <i>K. HAKKINS RAJ</i>	32
7.	ROLE OF CONSTRUCTION INDUSTRY IN THE ECONOMIC DEVELOPMENT OF INDIA <i>DR. K. VIJAYA VENKATESWARI</i>	36
8.	POTENTIALITY OF DERIVATIVE TRADING IN INDIAN CAPITAL MARKET: AN EMPIRICAL STUDY ON NSE <i>DR. RAMESH O OLEKAR & MUBARAK</i>	39
9.	SOCIO-ECONOMIC EMPOWERMENT OF WOMEN IN PUNJAB <i>AMANDEEP KAUR & DR. NIRMAL SINGH</i>	45
10.	THE IMPACT OF REMUNERATION MANAGEMENT ON ORGANISATIONAL EFFECTIVENESS: A STUDY IN BANGALORE <i>RAVI KUMAR & DR. D GOVINDAPPA</i>	49
11.	DIGITAL MARKETING AND ITS IMPACT ON BUYING BEHAVIOUR OF YOUTH: A REVIEW OF LITERATURE <i>SWAMYNATHAN.C & KAMALA S</i>	54
12.	DEMONETIZATION AND PARALLEL ECONOMY <i>SILKY JAIN & DEEPAK GUPTA</i>	57
13.	AN EMPIRICAL ANALYSIS OF STOCK PRICE-VOLUME RELATIONSHIP: A CASE STUDY IN AMERICAN COUNTRIES <i>DR. REKHA GUPTA</i>	60
14.	A CONCEPTUAL STUDY ON GIG ECONOMY <i>N. SANTHOSH KUMAR</i>	76
15.	SOCIO-ECONOMIC CONDITIONS OF MICRO SMALL MEDIUM ENTREPRENEURS (MSMEs) IN TELANGANA STATE: A STUDY OF KARIMNAGAR DISTRICT <i>VELDANDI SADANANDAM & SHRUNGARAPU VISHNU</i>	78
16.	PATTERNS OF INTERNATIONAL MIGRATION AND REMITTANCES: A MACRO ANALYSIS FROM ETHIOPIA <i>EYOB BEKELE JUHAR</i>	83
17.	SOCIO-ECONOMIC CONDITIONS OF MICRO SMALL MEDIUM ENTREPRENEURS (MSMEs): A STUDY OF WARANGAL DISTRICT <i>RANJITH UPPULA</i>	90
18.	MICRO SMALL MEDIUM ENTREPRENEURS (MSMEs) IN TELANGANA STATE: AN OVERVIEW <i>LAVURI RAMESH & A.YESHODA</i>	99
19.	MICRO SMALL MEDIUM ENTERPRISES (MSMEs) IN WARANGAL DISTRICT: AN OVERVIEW <i>MANDHA SHYAM & LANKA RAJAGOPAL</i>	102
20.	PROBLEMS FACED BY MICRO SMALL MEDIUM ENTERPRISES (MSMEs) IN INDIA <i>NIMMALA SOMARAJU & MOTHE RAJU</i>	105
	REQUEST FOR FEEDBACK & DISCLAIMER	107

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PROBLEMS FACED BY MICRO SMALL MEDIUM ENTERPRISES (MSMEs) IN INDIA**NIMMALA SOMARAJU****STUDENT****DEPARTMENT OF HUMAN RESOURCES & MANAGEMENT****KAKATIYA UNIVERSITY****WARANGAL****MOTHE RAJU****STUDENT****DEPARTMENT OF POLITICAL SCIENCE****KAKATIYA UNIVERSITY****WARANGAL****ABSTRACT**

Micro Small Medium Enterprises (MSME's) is play key role in the economic development of the country. It is providing large scale employment is hereby mentioned and covered problems faced by MSME'S in India, which are poor infrastructure, competition from multinational companies, lack of credit banks, unavailability of raw material and other inputs, lack of advanced technology, lack of distribution of marketing channels, lack of Training & Skill development program and complex labour laws and Red Tape the following suggestions are offered for the development of MSME'S. Government has to increase the budget allocation for MSME sector, Banks are increase the loan amount, Government has been conducting Training programmers to increase the Marketing facilities and provide raw material directly to the MSME'S.

KEYWORDS

micro small medium enterprises (MSMEs), economic development.

INTRODUCTION

Micro Small Medium Enterprises (MSMEs) is most dynamic role in the economic development in the country, it is contribute to exports revenue as well as GDP to reasonable extent. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural and backward areas.

OBJECTIVES OF THE STUDY

The study will focus on the following objectives:

1. To study the introduction of MSMEs
2. To study the problems faced MSMEs in India
3. To draw the conclusion.

SCOPE OF THE STUDY

The study broadly examines the problems faced by Micro Small Medium Enterprises (MSMEs) in India.

METHODOLOGY

The required data has been collected using secondary data.

SECONDARY DATA

Secondary data collecting from annual reports of MSMEs by the Governments, handbook of statistics on the Indian economy, Reserve Bank of India (RBI), Articles, Newspaper, Theses & dissertation.

PROBLEMS FACED BY MICRO SMALL MEDIUM ENTERPRISES (MSMEs) IN INDIA

Micro Small Medium Enterprises (MSMEs) are facing several problems which are:

Lack of Credit from banks: The MSMEs are presently facing the problems of credit from the banks. The banks are not providing the adequate amount of loan to the MSME's. The loan providing process of the banks is very long and formalistic. The owners of the MSME'S has to providing on an average 50 percent total capital employed in fixed assets (TABLE – F). The cost of credit is also high.

Competition from multinational companies: In present era of globalization, the MSME'S are facing the great from the international manufacturing companies who are providing quality goods at cheapest price. Therefore, it is very difficult to compete with the multinational companies.

Poor Infrastructure: Though MSME'S are developing to rapidly but their infrastructure is very poor. With poor infrastructure, their production capacity is very low while production cost is very high.

Lack of advanced Technology: The owners of MSME'S are not aware of advanced technologies of production. Their methodology of production is outdated. The owners are using older method in the field of fabricated metal and textile.

Un-availability of raw material and other inputs: For MSME'S required raw material skilled work force and other inputs, which are not available in the market. Due to unavailability of these essentials, it is very difficult to produce the product at affordable prices.

Lack of Training and Skill development program: The training and development programs in respect of MSME'S development concern is very low, so skilled manpower is not being available to MSME'S. The owners are aware of the innovative methods of production. The skill developmental schemes conducted by the government are not sufficient.

Lack of distribution of Marketing Channels: The MSME'S are not adopting the innovative channels of marketing. Their advertisement and sales promotions are comparatively weaker than the multinational companies are. The ineffective advertisement and poor marketing channels leads to a very poor selling.

Complex labor laws and red-tape: All the laws related to the all aspects of manufacturing and service concern are very complex and compliance with these laws are practically difficult. The various decisions of factory are depending upon the factory commissioner and inspector, so there are so many chances of red tape in the operation of MSME'S.

CONCLUSION

Micro Small Medium Enterprises (MSME's) is play key role in the economic development of the country. It is providing large scale employment is hereby mentioned and covered problems faced by MSME'S in India, which are poor infrastructure, competition from multinational companies, lack of credit banks, unavailability of raw material and other inputs, lack of advanced technology, lack of distribution of marketing channels, lack of Training & Skill development program and complex labour laws and Red Tape the following suggestions are offered for the development of MSME'S.

Government has to increase the budget allocation for MSME sector, Banks are increase the loan amount, Government has been conducting Training programmers to increase the Marketing facilities and provide raw material directly to the MSME'S.

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