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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	EMPLOYER BRANDING: A NEW STRATEGIC ASPECT OF HUMAN RESOURCE <i>DR. RUCHI JAIN & SURINDER KAUR</i>	1
2.	EMPLOYEE ENGAGEMENT AND COMMITMENT: A STUDY CONDUCTED IN DELHI AND NCR WITH SPECIAL REFERENCE TO TELECOM INDUSTRY <i>DR. ANIL CHANDHOK & DR. BHAVET</i>	5
3.	CORPORATE GOVERNANCE ATTRIBUTES AND THE LEVEL OF CORPORATE VOLUNTARY DISCLOSURES IN ANNUAL REPORTS: THE CASE OF ETHIOPIA <i>HABTAMU BERHANU ABERA & MOHD. AKBAR ALI KHAN</i>	11
4.	WORK-LIFE BALANCE IN DUAL WORKING COUPLES IN MEDICAL SECTOR <i>DR. SNIGDHARANI MISHRA & RACHNA NIGAM</i>	17
5.	M-COMMERCE AS A PROMISING DESCENDENT OF E-COMMERCE: A LITERATURE REVIEW <i>RAVINDER PANT & ANTRIKSHA NEGI</i>	24
6.	DEVELOPING A MODEL TO ENSURE SWIFT JUSTICE IN DEVELOPING COUNTRIES: A STUDY ON SUIT JAMS IN BANGLADESH <i>SARUAR AHMED & ABDUL LATIF</i>	27
7.	AN ANALYSIS OF GROWTH PATTERN OF CHINA <i>DR. ASHOK KUMAR CHAUHAN & MANOJ KUMAR</i>	32
8.	BUYING PATTERNS OF CONSUMER DURABLES GOODS WITH REFERENCE TO SELECTED ORGANIZED AND UNORGANIZED RETAIL OUTLETS IN CHENNAI CITY <i>P. ARIVAZHAGAN & DR. MATHIVANAN</i>	36
9.	DISCRIMINATION OF MEMBERS ON THE DIFFERENT REASONS TO JOIN SELF HELP GROUPS: A STUDY IN SALEM DISTRICT, TAMILNADU <i>DR. P. UMA MAHESWARI</i>	41
10.	RESPONSIVE WEB DESIGN: A FORWARD-THINKING APPROACH TO WEBSITE CREATION <i>SWATI BHAT</i>	46
11.	A STUDY ON CUSTOMER ATTITUDE TOWARDS SELECTED DURABLE GOODS WITH SPECIAL REFERENCE TO COIMBATORE CITY <i>J. UDHAYAKUMAR & PRIYADHARSHINI</i>	49
12.	PERFORMANCE OF COIR INDUSTRY IN INDIA <i>SK. RAMEEZ RAJA & DR. K. EKAMBARAM</i>	54
13.	THE RIGHTS OF TEA WORKERS OF BANGLADESH IN THE LIGHT OF EXISTING LABOR LAWS AND STANDARDS: A STUDY ON SELECTED TEA ESTATES OF SYLHET DISTRICT <i>SARUAR AHMED & SAMIUR RASHID CHOWDHURY</i>	59
14.	EXAMINING CONSUMERS' ATTITUDE TOWARDS MOBILE ADVERTISEMENT IN ETHIOPIA: CASE STUDY ON MOBILE USERS OF MEKELLE UNIVERSITY <i>ADEM MOHAMMED, YIBELTAL NIGUSSIE & ETSEGENET KIDANE</i>	64
15.	PARTICIPATION OF COMMERCIAL BANKS IN DEVELOPING MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs) IN INDIA: AN OVERVIEW <i>RASHMI PANDEY</i>	71
	REQUEST FOR FEEDBACK & DISCLAIMER	73

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PARTICIPATION OF COMMERCIAL BANKS IN DEVELOPING MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs) IN INDIA: AN OVERVIEW

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ABSTRACT

MSMEs play an paramount role in the unending and equitable economic development of India. The MSMEs come through significantly in the growing GDP rate. Commercial bank plays a crucial role in economic development of the nation. One of the major difficulties suffered by MSMEs in is lack of finance to advance business growth. MSMEs square measure in need of setup capital, assets and investment capital to survive and grow during a dynamic and predatory competitive business surroundings. The present study shall focus attention on the participation of commercial bank in the development of MSMEs in India. The paper will also provide some important recommendations for owners/mangers/entrepreneur of MSMEs and government policy makers so that the growth and survival of MSMEs in the manufacturing sector of India can be secured.

KEYWORDS

commercial bank, economy , MSMEs.

INTRODUCTION

M SMEs shows an significant role in the increasing performance of India. It contributes approximately 40% of manufactured goods and also provides employment to 32 million people. Employment generation contribute to economic development. After agricultural sector, MSMEs is the second largest source of employment. It is estimated that in terms of value, MSME sector accounts for about 45% of the manufacturing output and around 40% of the total export of the country which is next only to the agricultural sector. It is, therefore, solely acceptable that public policy has accorded high priority to the current sector so as to attain balanced, property, additional just and inclusive growth within the country. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost but also help in industrialization of rural & backward areas reducing regional imbalances and equitable distribution of income and wealth.

In order to broaden the coverage and to ensure availability of credit in different parts of the country, commercial bank has been routing its assistance mainly through primary lending institutions.

DEFINITION OF MSME: MSMEs are considered as the engine for growth of an economy. It is the important source of goods and services at affordable prices as well as contributes significantly in job creation. Ministry of Micro, Small and Medium Enterprises has classified the industries under Manufacturing sector and Service sector. In 2006, MSMED Act was passed; the definition of MSMED according to the Act is shown in

The limit for investment in plant and machinery / equipment for manufacturing / service enterprises, as notified, vide S.O. 1642(E) dtd.29-09-2006 are as under:

TABLE 1

MANUFACTURING SECTOR	
Enterprises	Investment in plant & machinery
Micro Enterprises	Does not exceed twenty five lakh rupees
Small Enterprises	More than twenty five lakh rupees but does not exceed five crore rupees
Medium Enterprises	More than two crore rupees but does not exceed five core rupees

OBJECTIVE OF THE STUDY

The important objective of the present Paper is:

- To examine the role of MSMEs in development of India
- To study the role of commercial banks in financing credit to MSMEs.
- To analyze the problems faced by MSMEs .

DATA AND METHODOLOGY

Mainly secondary data collected from the Annual Reports published by the Ministry of MSME, journals and other secondary sources were used for study.

MSMEs AND ECONOMIC DEVELOPMENT

MSME sector is a key to Indian economy. The annual growth rate of MSME is around 5%. The MSME sector in India is non- homogeneous not only in terms production of goods and services are concerned but also in terms of governance. Its products range from local handicrafts to high-tech industrial goods. Approximately 80.5% of MSMEs are managed by proprietary concern and 16.8% units are functioning as partnership and private limited companies. The value addition by this sector to the manufacturing sector is around 40%. Investment in fixed assets registered a growth of 372% during 2000-01 and 2009-10. The amount of fixed investment was Rs.146845 crores in 2000-01 and Rs.693835 crores in 2009-10. The value of production by this sector shown a growth of 276% during the study period at current prices [Rs. 261297 Crores in 2000-01 to Rs.982919 Crores in 2009-10].MSMEs sector has also contributed significantly in export.

COMMERCIAL BANK IN INDIA

Commercial bank plays a vital role in economic development of india They are the main source of institutional credit in the money market as they provide short term loan and advances to its customers. They perform a variety of function and the main source of credit which is the main input for trade and business activities.

Commercial banking sector has been undergoing drastic metamorphosis. Commercial bank operating in India may be categorized into public sector, private sector and Indian or foreign banks depending upon the ownership, management and control. They may be defined as schedule and non-schedule, licensed and unlicensed etc.

TABLE 2: PROGRESS OF COMMERCIAL BANKING AT A GLANCE

IMPORTANT INDICATOR	1969 1	2004 2	2005 3	2006 4	2007 5	2008 6	2009 7	2010 8	2011 9	2012 10
NO. OF COMMERCIAL BANKS	89	291	288	222	183	175	170	169	169	273
(A) SCHEDULED COMMERCIAL BANKS	73	286	284	218	179	171	166	165	165	169
(B) OF WHICH: REGIONAL RURAL BANKS	-	196	196	133	96	91	86	82	82	82
NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANKS IN INDIA	1262	67188	68355	69471	71839	76050	80547	85393	90263	98330
(A) RURAL	1833	32121	32082	30579	30551	31076	31667	32624	33683	36356
(B) SEMI-URBAN	3342	15091	15403	15556	16361	17675	18969	20740	22843	25797
(C) URBAN	1584	11000	11500	12032	12970	14391	15733	17003	17490	18781
(D) METROPOLITAN	1503	8976	9370	11304	11957	12908	14178	15026	16247	17396
POPULATION PER OFFICE (IN THOUSANDS)	64.0	16.0	16.0	16.0	15.0	15.0	14.5	13.8	13.4	12.3
DEPOSITS OF SCHEDULED COMMERCIAL BANKS IN INDIA ('BILLION)	46.46	15422.84 &	17328.58 &	21090.49	26119.33	31969.39	38341.10	44928.26	52079.69	59090.82
CREDIT DEPOSIT RATIO	77.5	56.1	64.9	71.5	73.9	73.9	72.4	72.2	75.7	78.0
INVESTMENT DEPOSIT RATIO	29.3	43.8	41.6	35.5	30.3	30.4	30.4	30.8	28.8	29.4
CASH DEPOSIT RATIO	8.2	5.6	6.9	6.6	7.5	8.6	6.7	6.8	6.7	6.1

PROBLEMS OF MSME IN GETTING LOANS FROM COMMERCIAL BANKS

MSMEs do not have a sufficient financing channel. In India shortage of capital is a chronic problem and it has to be employed as efficiently as possible to expand the employment opportunities. A given amount of capital invested in a small-scale unit provides more employment than the same amount in a large undertaking. They are mainly depends on state-owned bank. Banks usually set restrictions for issuing loans for MSMEs. Besides, due to the MSMEs great needs, commercial banks cost a lot in operation. So, state-owned commercial banks are not supportive with MSMEs. The limited number of branch offices of commercial banks is also creates the problem of availing easy financial assistance for entrepreneurs. The study reveals the following major problems faced by entrepreneurs in obtaining credit from commercial banks.

- Absence of co-operation and the rude behavior of bank officer
- Insufficient of provision of loans and tax relaxation to entrepreneurs.
- Limited range of subsidies schemes of banks.
- Rigorous procedure and unfair delay in sanctioning and disbursing loans.
- High rate of Interests.

CONCLUSION

On the basis of above discussion we analyse that financial Institutions and commercial banks should actively involve them in developing MSME in the state and should provide sufficient credit for implement macro medium and micro entrepreneurial activities activity. over the last decade, due to increasing numbers of banking facilities which has made financial services more accessible to the people and contributing to a healthier atmosphere for development (The Hindu 2010). We need a thriving, vibrant and strong enterprise, particularly in the micro and small enterprise segments for all round economic development of our nation.

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