

**BANKS' FINANCING OF SMALL SCALE
INDUSTRIES IN TAMILNADU WITH SPECIAL REFERENCE
TO SIVAGANGA DISTRICT**

A THESIS SUBMITTED TO ALAGAPPA UNIVERSITY IN PARTIAL
FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF
DOCTOR OF PHILOSOPHY IN
CORPORATE SECRETARYSHIP

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DECLARATION

I hereby declare that the thesis for the degree of Doctor of Philosophy on
“BANKS’ FINANCING OF SMALL SCALE INDUSTRIES IN TAMILNADU WITH
SPECIAL REFERENCE TO SIVAGANGA DISTRICT” is my original work and no
part of the thesis has been submitted for award of any degree, diploma or fellowship
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This is to certify that the thesis entitled “BANKS’ FINANCING OF SMALL SCALE INDUSTRIES IN TAMILNADU WITH SPECIAL REFERENCE TO SIVAGANGA DISTRICT” is a bona fide research work carried out independently by Mr. R.MARIA INIGO, M.C.S., B.G.L., under my supervision during 1994-1998 in partial fulfilment of the requirement for the award of the degree of Doctor of Philosophy and the thesis has not formed the basis for the award previously of any degree, diploma, associateship, fellowship, or any other similar titles.

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ACKNOWLEDGEMENT

A record of my thankfulness towards various resourceful personalities who either directly or indirectly bestowed their contributions to the consummation of the present doctoral thesis is presented below.

I express my profound sense of gratitude to Dr. P. Ramasamy, the then Vice Chancellor, Alagappa University for graciously permitting me to carry on research work in the subject Corporate Secretaryship.

I am extremely thankful to Dr. (Mrs.) K. Rukmani, Vice Chancellor, Alagappa University for the undagging encouragement for the successful completion of the present research work.

I convey my deep sense of gratitude to Dr. R. Meelamegam, under whose supervision this research work was undertaken. The depth of his knowledge in the subject concerned is really unfathomable and infinite, with which he enlightened me ceaselessly, prevailed on me as rich source of inspiration and this led me to the ceremonious realisation of my life ambition. I find no exact word to convey my sincere thanks adequately to him for all the pain he has undertaken since the on set of this research study. I take this opportunity to overtly salute my research supervisor for his ebullient guidance and constructive criticism.

I am extremely grateful to Dr.S.Sudalaimuthu, Dr.V.Manickavasagam, Dr.P.K.Muthappan, Dr.M.Upalthus Selvaraj, and Dr.V.Balachandran, the members of the faculty of the Department of Corporate Secretaryship, Alagappa University, for their help and encouragement all throughout.

I am also thankful to the Research Assistants Mr.R.Sathis Babu and Mr.S.Sahul Kameed and Non-teaching staff Mr.S.Sundaram and Mr.C.Selvaraj of the Dept. of Corporate Secretaryship, Alagappa University for their encouragement and timely help in my research endeavour.

I would like to place on record my sincere thanks to Mr.R.Kamaraj, Lecturer (S.S), Jawaharlal Nehru College, Pashigat, Arunachal Pradesh for his valuable assistance and solid support extended to me during the period of research. I am much thankful to the Staff of the Centre for Women's Studies and Mr.Selvanathan and Mr.Sivakumar of the Dept. of Industrial Chemistry, Alagappa University for their moral support all throughout my study.

My special thanks are due to the Registrar, Deputy Registrar and Librarian of Alagappa University for having provided necessary facilities for the completion of the present research work.

I thank Dr.D.Sivaprakasam, Reader, Dept. of Commerce, Alagappa Govt. Arts College for his assistance extended at various stages of my research work.

I heartily thank Mr.A.Karruppiah, Lead Bank Officer, IOB, Sivaganga, for his valuable assistance and co-operation extended in the initial period of my research.

I owe a special debt of gratitude to all the bank officials and owners of small scale industries in Sivaganga district for having sincerely responded to the questions presented in the questionnaires without whose co-operation the present work would not have seen the light of the day.

My thanks are due to Mr.S.V.N.Magappan, President, Sivaganga District SSI Association and the General Manager, District Industries Centre, Sivaganga, for assisting me in collecting data from small industries. I am also thankful to several banking / financial institutions for having permitted me to visit their local, zonal and head offices, to collect the data required for my study.

Above all, I thank God Almighty for showering his blessings to finish the work without which this humble piece of work would not have been appeared in this present form.

Finally, I remember my family members who were always with me in all my sorrows and happiness and provided moral and material support.

(R. Maria Inigo)

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ABBREVIATIONS

ACP	-	Annual Credit Plan.
ASI	-	Annual Survey of Industries.
CII	-	Confederation of Indian Industry.
DFI	-	Development Financial Institution.
DIC	-	District Industries Centre.
DICGC	-	Deposit Insurance and Credit Guarantee Corporation.
ECGC	-	Export Credit Guarantee Corporation.
EDP	-	Entrepreneurial / Entrepreneurship Development programme.
FICCI	-	Federation of Indian Chamber of Commerce and Industry.
FI	-	Financial Institution.
ICICI	-	Industrial Credit and Investment Corporation of India.
IDBI	-	Industrial Development Bank of India.
IFCI	-	Industrial Finance Corporation of India.
IRBI	-	Industrial Reconstruction Bank of India.
IRDP	-	Integrated Rural Development Programme.
ITCOT	-	Industrial & Technical Consultancy Organisation of Tamilnadu.
KVIC	-	Kadhi and Village Industries.
LIC	-	Life Insurance Corporation (of India).
LOC	-	Line of Credit.
NABARD	-	National Bank for Agriculture and Rural Development.
NFS	-	Non-farm Sector.
NSIC	-	National Small Industries Corporation.
OTCEI	-	Over the Counter Exchange of India.
PLI	-	Prime Lending Institution.
PMRY	-	Prime Minister Rozgar Yojana.
RBI	-	Reserve Bank of India.
RRBs	-	Regional Rural Banks.
SBI	-	State Bank of India.
SCB	-	State Co-operative Bank.
SEEUY	-	Self-employment for Educated Unemployed youth.
SFC	-	State Financial Corporation.

SIDBI	-	Small Industries Development Bank of India.
SIDCO	-	Tamilnadu Small Industries Development Corporation.
SIDCs	-	State Industries Development Corporations.
SIDO	-	Small Industries Development Organisation.
SIPCOT	-	State Industries Promotion Corporation of Tamilnadu.
SISI	-	Small Industries Service Institutes.
SLDB	-	State Land Development Bank.
SMEs	-	Small and Medium Enterprises.
SSI	-	Small Scale Industries.
SSSBEs	-	Small Scale Service and Business Enterprises.
TAICO	-	Tamilnadu Industrial Co-operative Bank.
TANSTIA	-	Tamilnadu Small and Tiny Industries Association.
TCO	-	Technical Consultancy Organisation.
TIDCO	-	Tamilnadu Industrial Development Corporation.
TIIC	-	Tamilnadu Industrial Investment Corporation.
VCCs	-	Venture Capital Companies.
VCFs	-	Venture Capital Funds.
WCDC	-	Working Capital Demand Loan.