

CONTENTS

SR.NO.	PARTICULARS	PAGE NO.
I	Declaration ..	
II	Certificate ..	
III	Acknowledgement ..	
IV	List of Tables ..	
<u>CHAPTER :1</u> <u>INTRODUCTION AND METHODOLOGY</u>		
1.1	Introduction of the study ..	0 1
1.2	Banking Development in India ..	0 5
1.3	Role played by Development Banks in India ..	0 6
1.4	Development Banks and State Financial Corporation ..	0 7
1.5	Objectives and significance of study ..	0 8
1.6	Scope of the study ..	0 9
1.7	Methodology of the Study ..	0 9
<u>CHAPTER :2</u> <u>HISTORICAL DEVELOPMENT OF MAHARASHTRA STATE FINANCIAL CORPORATION AND IT'S FUNCTIONS AND OBJECTIVES</u>		
2.1	Introduction ..	1 2
2.2	Bombay State Financial Corporation	1 2
2.3	Maharashtra State Financial Corpor- ation, History and Development ..	1 3
2.4	Objectives of M.S.F.C. ..	1 5
2.5	Functions of M.S.F.C. ..	1 6
2.6	Scope of Business ..	1 7
2.7	Operational policies of M.S.F.C. ..	1 9
2.8	Services rendered by M.S.F.C. ..	2 1

SR.NO.	PARTICULARS	PAGE NO.
2.9	Organisational set-up and Management of M.S.F.C. ..	2 2
2.10	Capital Structure of M.S.F.C. ..	2 5
2.11	Ten Years Growth of M.S.F.C. ..	2 7
<u>CHAPTER:3 PROFILE OF KOLHAPUR DISTRICT</u>		
3.1	Introduction ..	3 0
	Section - I	
3.2	Profile of Kolhapur District ..	3 0
	Section - II	
3.3	Profile of Kolhapur City ..	3 7
<u>CHAPTER:4 ROLE OF SMALL SCALE INDUSTRIES IN THE DEVELOPMENT OF INDIAN ECONOMY AND FINANCIAL SCHEMES OF M.S.F.C.</u>		
4.1	Introduction ..	4 3
4.2	Why Small Scale Industries ..	4 3
4.3	Institutional Assistance to Small Scale Industrial Units ..	4 4
4.4	Factors Affecting the Growth of Small Scale Units ..	4 6
4.5	Progress of Small Scale Units in India ..	4 8
4.6	Progress of Small Scale Units in Maharashtra ..	5 0
4.7	Role played by Kolhapur in promoting Small Scale Units ..	5 1
4.8	M.S.F.C. Kolhapur Branch ..	5,2
4.9	Financial Schemes of M.S.F.C. ..	5 5
4.10	Implementation of various schemes by M.S.F.C. Kolhapur Branch ..	7 0

S.R.NO.	PARTICULARS	PAGE NO
---------	-------------	---------

**CHAPTER:5 ANALYSIS AND INTERPRETATION OF
DATA**

	Introduction	
5.1	Sample Size ..	7 4
5.2	Sanctions According to the Size of Industry ..	7 5
5.3	Sanctions and Disbursements to the Small Scale Sector According to Plan Period ..	7 6
5.4	Total number of Industries Regist- ered in India in Maharashtra and in Kolhapur ..	7 9
5.5	Evaluation of working of Financial Schemes of M.S.F.C., Kolhapur Br.	8 0
5.6	Evaluation of financing over last 25 years ..	84
5.7	Role played by the Kolhapur Branch Compared with other branches of M.S.F.C. ..	8 8
5.8	Linear Trend of Sanctioned Amount..	9 6
5.9	Recovery Performance of M.S.F.C. ..	9 6
5.10	Time lag between the amount sanct- ioned and Disbursed ..	9 9

CHAPTER:6 FINDINGS AND SUGGESTIONS

6.1	The M.S.F.C. ..	102
6.2	Summary of Amount Disbursed in Maharashtra and in Kolhapur ..	104

SR.NO.	PARTICULARS	PAGE NO.
6.3	Calculation of correlation	
	Coefficient	.. 106
6.4	Regression Forecasting	.. 111
6.5	Diversified Financing	.. 114
6.6	Periodwise Classification	.. 116
6.7	Index of Recoveries	.. 117
6.8	Criteria Adopted for Grant of	
	Financial Assistance	.. 119
6.9	Difficulties of Borrowers	.. 125
6.10	Recovery Problems of M.S.F.C.	.. 132
6.11	Suggestions	.. 135

M.S.F.C. 25 YEARS AT A GLANCE

BIBLIOGRAPHY.