CHAPTER - IV

PRESENTATION OF DATA AND ITS ANALYSIS

Sr. No.	Type of Industry	1978-79		1979-80		1980-81		1981-82		1982-83	
		Rs.	%	Rs.	%	Rs.	%	Rs.	%	Rs.	%
1.	Food Mfg. Industry except Beverage Industry	14.12	9.66	17.98	8.65	19.13	7.64	18.56	7.40	16.04	5.78
2.	Manufacturing of Textiles	9.55	6.53	14.08	6.77	16.54	6.61	12.32	4.91	11.11	4.00
3.	Mfg. of Footwear and other wearing Apparels and Made-up Textile Goods	0.90	0.62	0.73	0.35	0.93	0.37	0.52	0.20	1.28	0.46
4.	Mfg. of Wood & Cork except Mfg. of Furniture	1.45	0.99	2.90	1.39	2.10	0.83	1.66	0.66	2.10	0.75
5.	Mfg. of Furniture and Fixtures	0.40	0.27	0.29	0.13	0.60	0.23	0.69	0.27	2.02	0.72
6.	Mfg. of Paper and Paper Products	7.19	4.92	4.86	2.34	8.93	3.57	8.47	3.38	9.31	3.35
7.	Printing, Publishing and Allied Industries	2.75	1.88	7.15	3.44	12.24	4.89	12.60	5.02	10.23	3.69
8.	Mfg. of Leather and Leather Products	0.69	0.47	1.32	0.63	2.81	1.22	1.34	0.53	0.11	0.03
9.	Mfg. of Rubber and Plastic Products	2.15	1.47	2.50	1.20	3.26	1.30	4.43	1.75	3.56	1.30
10.	Mfg. of Chemical and Chemical Products	21.75	14.87	32.23	15.51	39.41	15.75	43.80	17.47	50.66	18.26
11.	Mfg. of Non-Metallic and Mineral Products	6.37	4.36	6.27	3.01	6.25	2.49	9.88	3.94	8.63	3.26
12.	Basic Metal Industries	34.95	23.90	40.73	19.61	53.61	21.43	56.38	22.49	66.99	23.60
13.	Mfg. of Machinery except Electrical Machinery	5.70	3.90	4.60	2.31	7.07	2.82	5.64	2.25	12.12	4.37
14.	Mfg. of Electrical Machinery Apparatus Appliance.	5.18	3.54	7.18	3.45	7.35	2.93	6.85	2.73	10.78	3.88
15.	Mfg. of Transport Equipments	2.38	1.63	1.30	0.62	3.30	1.31	1.64	0.65	3.35	1.70
16.	Hotel Industry	5.40	3.69	14.88	7.16	13.37	5.34	11.28	4.60	8.25	2.96
17.	Others	25.29	17.30	48.68	23.43	53.20	21.27	54.52	21.75	60.59	21.85

CHAPTER IV

PRESENTATION OF DATA & ITS ANALYSIS

"Procurement of capital is comparatively an easier task and it depends more on the conditions of the money market, but efficient utilization of the Capital and the management of earnings are delicate issues which depends upon the internal administration of enterprises. The procured capital is usually invested in the further procurement of men, machines and materials and the ultimate result of this investment is either profit or loss, which in turn depends upon the earning capacity of the Company. The more earning capacity of the company, the higher would be the profits. Whatever profits are earned by an enterprise at the end of three hundred and sixty five days, are not 'pakka' or net profits. Prior to their distribution in the form of dividend, a part is retained for the rainy day, reserves are created for various purposes and then only the balance is distributed amongst the owners of capital." *8

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*8 Dr. S.C. Saksena,
Business Administration and Management, 1972,
Sahitya Bhawan, Agra - 3
Pp 100.

The main object of the present work is to study the magnitude and pattern of the Financing of the MSFC and to find out the problems faced by both of the beneficiaries of Kolhapur region as well as the officers-in-charge of disbursements of loans.

In the year 1982-83 the MSFC has financed amount of Rs. 277.15 lakhs to 391 units from the Samll scale sectors of the Kolhapur Region.*9 As the time available at our disposal was relatively short and the process of identifying the beneficiaries locating them and getting the necessary data from them was time consuming, we have to be satisfied with the data that was available from 20 units.

The data from these 20 units has been presented in the Table No. 4.1. This table shows that the Metal Industries amount to 22.52% of the total assistance received by the 20 units covered by our study.

The next industry which stands in importance is that of Chemical and Chemical products including pharmaceutical units which have received financial assistance of the order of Rs. 2.50 lakhs amounting to 16.05% of total Financial Assistance. This industry is followed by Printing, Publishing and Allied Industries which

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*9 : 21st Annual Report 1982-83 Page..50

contributed to about 10% of the total financial assistance received by the units covered by our study.

The percentage share in the total of the Non-Metallic and Mineral Products stands at 8.98% of the total as it received financial assistance of Rs. 1.40 lakhs in the year 1982-83.

The percentage share of the Manufacturing of machinery except Electrical Machinery stood at around 8% of the total while Manufacturing of Leather and Leather products and manufacturing of Textiles accounted for around 7% of the total financial assistance.

The manufacturing of Electric machinery apparatus, appliances, etc. received financial assistance of the order of Rs. 0.99 lakhs accounting for 6.35% of the total Financial Assistance, while manufacturing of Footwear and other wearing apparels and made-up Textile goods claimed for 5% of the total Financial Assistance.

The units assisted by the MSFC in respect of the industry manufacturing Wood and Cork except manufacturing of Furniture and Fixtures and the industry of manufacturing of Transport Equipments as well as the industry of manufacturing of Rubber and Plastic products claimed for the share around 3% of the total

financial assistance while the industry of manufacturing of Furniture and Fixtures units claimed for 1.60% of the total financial assistance as they received Rs.0.25 lakhs.

When these units were asked regarding Time-lag between sanction and First Disbursement they reflected the picture explained by the Table No. 4.2. It is interesting to note on account of several measures adopted by the MSFC to disbursements around 35% of the units covered by our study received their first disbursement within a period less than 3 (three) months from the date of sanction of the loan. The units receiving their first disbursement between the period more than 3 months but less than 6 months were 25% of the total number of units covered by our study. The units received receiving first disbursement from the date of sanction of the loan between 6 to 9 months and 12 months and above accounted for 15% of the total, while 10% of the units received their first disbursement from the date of sanction within a period of more than 9 months but less than 12 months.

Nearly 1/3rd of our respondents were of the opinion that the MSFC should take still more steps to make disbursements from the date of sanction as early as possible for which they suggested certain steps which have been analysed and presented in our last chapter entitled -

"Findings and Suggestions."

TABLE NO. 4.1

INDUSTRY - WISE CLASSIFICATION OF FINANCIAL ASSISTANCE RECEIVED BY THE UNITS FROM KOLHAPUR REGION DURING THE YEAR 1982- 83

Sr. NO.	Type of Industry	No. of Units	Amt.Received in lakhs of Rs.	% share of Amt. Recd.
1.	2.	3.	4.	5.
1.	Feeds Mfg.Industry except Beverage Industry.		-	-
2.	Mfg. of Textiles	2	1.08	6.95
3.	Mfg. of Footwear and other wearing Apparels and Made - up	1	0.78	5.00
4.	Mfg. of Wood and Cork except Mfg. of furniture	1	0.40	2.50
5.	Mfg. of Furniture and Fixtures	1	0.25	1.60
6.	Mfg. of Paper and Paper Products	-	-	-
7.	Printing, Publishing and Allied Industries	2	1.50	9.65
8.	Mfg. of Leather & Leather Goods	1	1.10	7.06
9.	Mfg. of Rubber and Plastic Products.	1	0.40	2.56
10.	Mfg. of Chemical & Chemical Products.	2	2.50	16.05

Contd...

Table No. 4.1 Contd...

1.	2.	3.	4.	5.
11.	Mfg. of Non-Metallic and Mineral Products	1	1.40	8.98
12.	Basic Metal Industries	3	3.51	22.52
13.	Mfg. of Machinery except Electrical Machinery	2	1.25	8.02
14.	Mfg. of Electrical Machi--nery Apparatus, Appliances etc.	2	0.99	6.35
15.	Mfg. of Transport Equipments	1	0.42	2.70
16.	Hotel Industry	-	-	-
17.	Others	-	-	-
	Total	20	15.58	100.00

TABLE NO. 4.2

TIME LAG BETWEEN SANCTION AND FIRST DISBURSEMENT BY MSFC : KOLHAPUR REGION IN THE YEAR 1982-83

Sr. No.	Time Lag	No. of Units	Amount Disbursed (in lakhs of Rs.)
1.	Upto 3 months	7	5.67
2.	3 to 6 months	5	4.25
3.	6 to 9 months	3	2.13
4.	9 to 12 months	2	1.41
5.	12 months & above	3	2.12
	Total	20	15.58