4. CONCLUSION

This study reveals that the Commercial Banks play an important role in extending financial assistance to the small scale industries. It also suggests that the attitude of the officials of the lending agencies is the most significant factor which is associated with the level of utilisation of a particular source of finance. The researcher shall feel amply rewarded if there is greater assistance and better utilisation on account of the implementation of the suggestions made.

Regarding the scope for further research, attempts may be made to study the level of utilisation of a particular source of finance by considering more number of factors. Further, the impact of financial assistance by a source on the growth and development of small scale units may also be studied. Research may be undertaken in financial aspects which will facilitate to suggest the financial policies and practices to be followed by the small scale units for their betterment. A frank attitude of the entrepreneurs in revealing their financial information will pave the way for further and better research which will be a mile stone in solving their financial problems.