# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preface</td>
<td>1 - iii</td>
</tr>
<tr>
<td>LIST OF TABLES</td>
<td>IV - XV</td>
</tr>
<tr>
<td>LIST OF FIGURES</td>
<td>XVI</td>
</tr>
<tr>
<td>INTRODUCTION</td>
<td>1 - 33</td>
</tr>
</tbody>
</table>

**Statement of the Problem—Review of Current Literature—Objectives—Scope**

**Methodology—Plan of Study—Constraints**

**GENERAL PROFILE OF THE UNITS**

Locational Pattern—Type of Ownership  
Family Background—Educational Background—Occupational Background—Period of Establishment of the Units—Mode of Acquisition of the Units—Source for the Idea of Starting the Units—Size of Employment—Gestation Period—Tiny Units—Maintenance of Books of Accounts—Techno-Economic Survey—Assessment of Capital Requirements.

**CAPITAL STRUCTURE**

Capital Employed—Valuation of Assets—Size of Capital—Constituent Components of Capital—Fixed Assets—Constituent Components of Fixed Capital—Land and
Buildings-Plant and Machinery-
Working Capital-Current Assets-
Current Liabilities-Current Ratio

SOURCES OF FINANCE

Various Sources of Finance—Internal Sources—Own Funds—Share of Equity
and Size of Investment—Share of Equity
and Type of Industry—Borrowed Funds—
Institutional Finance—Share of
Institutional Finance in Total Borrowings—
Share of Institutional Finance in Total Funds—Andhra Pradesh State Financial
Corporation—Disbursement of Loan—Share of
Funds Provided by APSFC—National Small
Industries Corporation—Andhra Pradesh
Small Scale Industrial Development
Corporation Limited—Directorate of Industries
Government of Andhra Pradesh—Other
Institutional Agencies—Commercial Banks—
Working Capital Finance by Commercial Banks
Reasons for Refusal or Under-sanction of
Loans—Time Lag between date of Sanction and
of Release of Funds—Share of Bank Finance
in Total Funds—Role of Non-Institutional
Agencies—Money Lenders and Indigenous Bankers