<table>
<thead>
<tr>
<th>SL NO.</th>
<th>TABLE NO.</th>
<th>TITLE</th>
<th>PAGE NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Table I-1</td>
<td>Fully Disbursed Accounts under the SWS which have commenced produc-</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td></td>
<td>tion and samples taken for research study.</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Table II-1</td>
<td>Growth of small scale industries.</td>
<td>25</td>
</tr>
<tr>
<td>3</td>
<td>Table II-2</td>
<td>Export performance of small scale sector.</td>
<td>27</td>
</tr>
<tr>
<td>4</td>
<td>Table II-3</td>
<td>Operational highlights - Scheme-Wise of the SIDBI.</td>
<td>34</td>
</tr>
<tr>
<td>5</td>
<td>Table II-4</td>
<td>Financial assistance by the SFCS to SSI sector.</td>
<td>37</td>
</tr>
<tr>
<td>6</td>
<td>Table II-5</td>
<td>Financial assistance by Commercial banks to SSI sector.</td>
<td>39</td>
</tr>
<tr>
<td>7</td>
<td>Table II-6</td>
<td>Growth of SSIS in Karnataka.</td>
<td>45</td>
</tr>
<tr>
<td>8</td>
<td>Table II-7</td>
<td>Karnataka State Financial Corporation - operations at a glance.</td>
<td>50</td>
</tr>
<tr>
<td>9</td>
<td>Table II-8</td>
<td>Banking statistics in Karnataka.</td>
<td>58</td>
</tr>
<tr>
<td>10</td>
<td>Table III-1</td>
<td>Sector - wise distribution of financial assistance by the K.S.F.C.</td>
<td>81</td>
</tr>
</tbody>
</table>
11. Table III-2 Size-wise analysis of term loan sanctions since inception upto 31-03-1992. 84
12. Table IV-1 Sector-wise sanction & disbursement (total sanctions, sanctions to SSI sector and sanctions under the SWS and disbursements made by the KSFC). 92
13. Table IV-2 Details of term loan and working capital loan components sanctioned under the SWS by the KSFC from 1988-89 to 1991-92. 95
14. Table IV-3 Ratio of disbursement to sanction under the SWS (year-wise). 97
15. Table IV-4 Zone-wise sanctions & disbursements made by the KSFC under the SWS. 101
16. Table IV-5 Details of branches coming under different zones. 102
17. Table IV-6 Branch-wise sanctions & disbursement under the SWS as on 31-03-1992. 106
18. Table IV-7 Term loan and working capital loan components in the sanctions and disbursement (branch-wise). 108
19. Table IV-8 Branch-wise sanctions & disbursements under the SWS, (year-wise). 109
20. Table IV-9 Accounts sanctioned under the SWS as percentage to the total accounts sanctioned in the respective branches, (year-wise).

21. Table IV-10 Amounts sanctioned under the SWS as percentage to the total amounts sanctioned in the branches (year-wise).

22. Table IV-11 Accounts sanctioned under the SWS as percentage to the total accounts sanctioned to SSI sector, (year-wise).

23. Table IV-12 Amounts sanctioned under the SWS as percentage to the amounts sanctioned to SSI sector in the branches.

24. Table IV-13 Sanction of cases under the SWS in backward and non-backward districts by the KSFC branches.

25. Table IV-14 Sanctions in backward districts and nonbackward districts from 1988-89 to 1991-92 under the SWS and other schemes in SSI sector by the KSFC branches in Karnataka State.

26. Table IV-15 Sectoral quotients for the SWS and other schemes in SSI sector as on 31-03-1992.
27. Table IV-16 Fully disbursed accounts under the SWS upto 30-06-1991 and details of borrowers interviewed among the fully disbursed accounts.  

28. Table IV-17 Size-wise analysis of sanctions under the SWS (sanctioned and fully disbursed upto 30-06-1991).  

29. Table IV-18 Distribution of loan accounts surveyed based on the cost of project size under the SWS.  

30. Table IV-19 Distribution of loan accounts surveyed based on the size of investment in plant and machinery under the SWS.  

31. Table IV-20 Modus operandi of monitoring / follow - up.  

32. Table V-1 Classification of units surveyed (activity wise).  

33. Table V-2 Facilities sanctioned and disbursed under the SWS (term loan and working capital loan components activity - wise).  

34. Table V-3 Geographical location of units.  

35. Table V-4 Constitution of units surveyed.  

36. Table V-5 Educational qualifications of the promoters (proprietary concerns).
37. Table V-6  Educational qualifications of partners. 158
38. Table V-7  Educational qualification of woman entrepreneurs. 159
39. Table V-8  Experience of proprietary units. 160
40. Table V-9  Experience of partners. 161
41. Table V-10 Experience of women entrepreneurs. 162
42. Table V-11 Workers employed by the units surveyed. 163
43. Table V-12 Mode of payment for purchase of raw materials. 165
44. Table V-13 Credit period allowed to customer / debtors. 166
45. Table V-14 Receipt of sales proceeds on the due dates. 167
46. Table V-15 Response of the entrepreneurs in regard to their experience in banks. 169
47. Table V-16 Awareness among the entrepreneurs about the SWS. 173
48. Table V-17 Time taken for sanction of loans under the SWS. 174
49. Table V-18 Time taken for disbursement of loans under the SWS. 175
50. Table V-19 Pattern of disbursement. 176
51. Table V-20 Submission of stocks statements. 178
52. Table V-21 Routing transactions through banks. 179
53. Table V-22 Reasons for efficacy & effectiveness of the scheme. 184
54. Table V-23 Geographical distribution of units surveyed. (for testing the hypothesis). 186
55. Table V-24 Constitution of units surveyed. (for testing the hypothesis). 190
56. Table V-25 Merits of the SWS. 196
57. Table V-26 Reasons for popularity of the SWS. 199
58. Table V-27 Experience of officials in implementing the scheme. 203
59. Table V-28 Experience regarding receipt of current account extracts. 206
60. Table V-29 Maintenance of books of accounts by the entrepreneurs. 208
61. Table V-30 Submission of Stock Statements by the entrepreneurs. 210