

**A CONCEPTUAL DESIGN OF MULTIFUNCTIONAL
UTILITY CARD**



Lavanya Channa
Research Scholar

ABSTRACT

The job of MSME is critical in the Indian economy. The MSME is a dynamic and energetic area that supports enterprising ability other than meeting social goals including that of giving work to a huge number of individuals the nation over. The Govt. has as of late endorsed people in general acquirement arrangement for merchandise created and benefits rendered by MSMEs by the general population division endeavors.

INTRODUCTION

The MSMEs division is significant to Indians economy. There are 29.8 million endeavors in different enterprises, out of 1.8 million are enlisted and 28 million are unregistered in India, utilizing 69 million individuals. The part incorporates 2.2million ladies drove undertakings and the commitment of the division ventures. Gross domestic product has been developing reliably at 11.5% every year.



Objectives of the study:

Coming up next are the principle goals of the investigation.

1. To think about generally speaking execution of MSMEs in Indian economy.
2. To investigation of issues and prospects of the MSMEs in the perspectives of business people.
3. To know the measures to enhancing the MSMEs in India

Research Methodology:

The examination is identified with the year 2013-14 and it depends on Primary and optional information. Test is gathered shape then business people frame the Sangli area which is identified with the MSMEs. We have gathered information and data through the meeting of the business visionaries. We have gathered optional information from different sources, for example, Journals, periodicals, and papers, Research papers distributed in meeting and courses, Internets and financial study of Maharashtra2013-14. The Limitation of the investigation is The examination is constrained to just MSMEs in Sangli region, The investigation is restricted to just a single money related year i.e. 2013-14 and The investigation is restricted to just execution assessment MSMEs.

Analysis and Results:

MSMEs isolated into two heads, for example, generation and administration part. In the Sangli region 4035 units filling in as miniaturized scale level, 1060 has on little units and just 4 has medium

dimension units and aggregate are the 5099 units working in the Sangli area in the year 2014. A miniaturized scale unit implies the interest in the plant and apparatus under 25 lakh in assembling and 10 lakh in administration sector. A little unit implies the interest in the plant and hardware in excess of 25 lakh and less 5 centers in assembling and more than 10 lakh yet under 2 centers in administration sector. A Medium unit implies the interest in the plant and apparatus in excess of 5 Cores and less 10 centers in assembling and more than 2 cores yet under 5 centers in administration part.

Conclusion:

The principle goals of the MSMEs are the chance of the livelihoods and it is likewise expanded from the 1095066 out of 2007 to 2155215 in the year 2014, the development is 96.81%. In the Sangli locale, 5099 units are working out of 4744 has the assembling units and 355 has in administration segment in the year 2014 out of 4035 are the miniaturized scale units, 1060 are the little and just 4 are the medium units. The aggregate business 56,423 people in MSMEs in the Sangli region, out of 34,956 in the Micro unit (60.30%), 21,145 in little unit (37.48%) and just 1250 in the Medium scale enterprises i.e. 2.22%. It is seen that the most astounding sum put resources into the Small part (73.67%) on first rank, 23.78% in the Micro segment and rest 2.55% in Medium scale ventures. It is additionally seen that the most extreme sum put resources into the assembling segment of the Small scale. It is seen that the heightened creation got from the little scale area in the assembling and administration division.

References:

1. Christopher J. Green Colin H. Kirkpatrick, and Victor Murinde, (2006) Finance for Small Enterprise Growth and Poverty Reduction in Developing Countries Journal of International Development J. Int. Dev. 181017–1030 (2006) Published online in Wiley Inter Science. (www.interscience.wiley.com)
2. http://info.worldbank.org/etools/docs/library/239950/Murinde_Reading_GKM-JID-article.pdf
3. Ramana Nanda & William R. Kerr-(2009) "Financing Constraints & Entrepreneurship"- Working Paper – Harvard Business School–August 2009 <http://hbswk.hbs.edu/faculty/rnanda.html>.
4. De Sankar (2009): ISB INSIGHT 11 Winter 09-10.
5. K. Vasanth Majumdar M.K. Krishna (2012) Innovative Marketing Strategies for Micro, Small & Medium Enterprises Inter disciplinary Journal of Contemporary Research in Business.
6. Export - Import Bank of India 2012; Strategic Development of MSMEs: Comparison of Policy Framework and Institutional Support Systems in India and Select Countries.