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**“Investment pattern of Selected Small Scale Industries in Dombivli MIDC Area of Thane District of Maharashtra”**

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**Abstract:**

Small Scale Industries play an immense role in the economic progress of the country. It provides avenues to the incumbent and new entrepreneurs to exhibit their skills and thereby contribute to social and economic development. The small scale sector needs finance for their various requirements such as plot of land, machineries, structure, raw materials and other requirements. The banks and the financial institutions set up by the government are expected to play a major role in financial contribution to small scale industries.

## Introduction

Small scale industries are of immense importance for economic growth of the country. The history of small scale industries is as old as human civilization. When man started using different tools for his day today activities, he started producing the same in small numbers. The meaning of small scale industries has undergone a drastic change. In olden days, the economic activities were very limited and hence the business was on small scale but with industrial revolution, and development of trade and commerce at international level, the entire world is converted in single market. The small scale industries are now identified with the capital investments in comparison with the large scale industries.

According to MSME Act 2006, "**the Small Enterprise is one in which the investment in plant and machinery is more than twenty five lakhs rupees but does not exceed five crores.**"

## Objective of Study

The objective of this paper is to study and understand the investment pattern of selected fifteen pharmaceutical units, thirteen engineering units and twenty one chemical units, in Dombivli MIDC area of Thane district of Maharashtra. For the period 2010-11 to 2015-16.as the data published by the ministry of MSME government of India and DIC Thane.

## Research Methodology

To assess the investments of funds in plot of land, structure of the units, machineries used, raw material purchased and other aspects such as furniture, fittings and other necessities by the small scale sector, the data was collected by the researcher from the field with help of interviewer-assisted scientific questionnaire from Dombivli MIDC area as per schedule planned and also from the publications by the Ministry of MSME and DIC Thane.

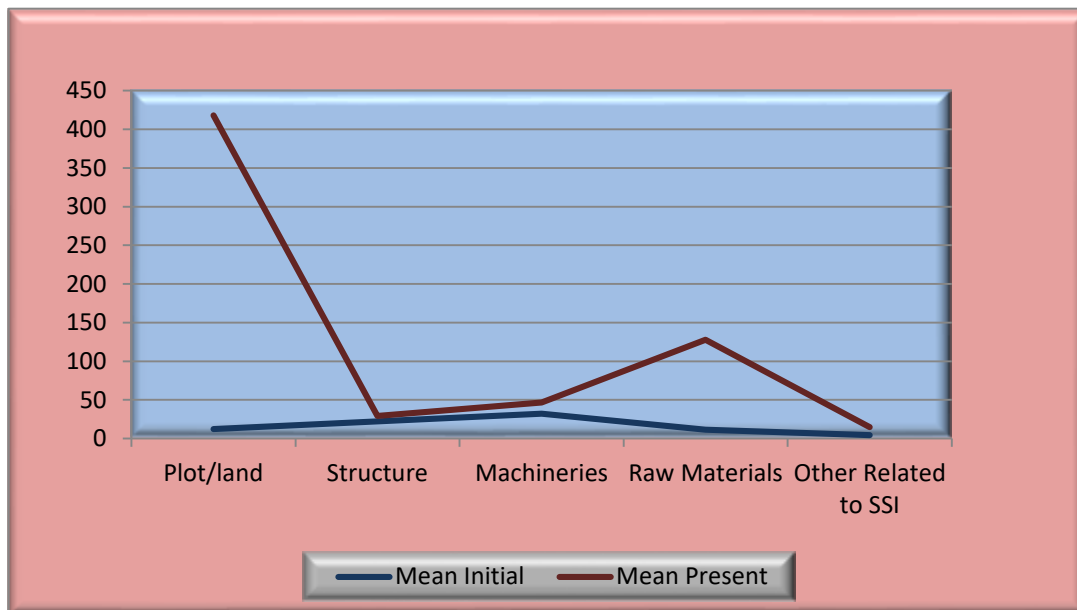
## Analysis of data:

The collected data was presented in tabular format as under.

### i) Investment pattern of Pharmaceuticals units: Table 1

Particulars	Mean Initial	Mean Present
Plot/land	12.3	405.9
Structure	22.3	7.1
Machineries	32.1	14.4
Raw Materials	11.2	116.5
Other Related to SSI	4.3	10.3
<b>Total</b>	<b>82.2</b>	<b>554.3</b>
Source: Primary data from the region		Figures Rs
in lakhs		

Figure: 1

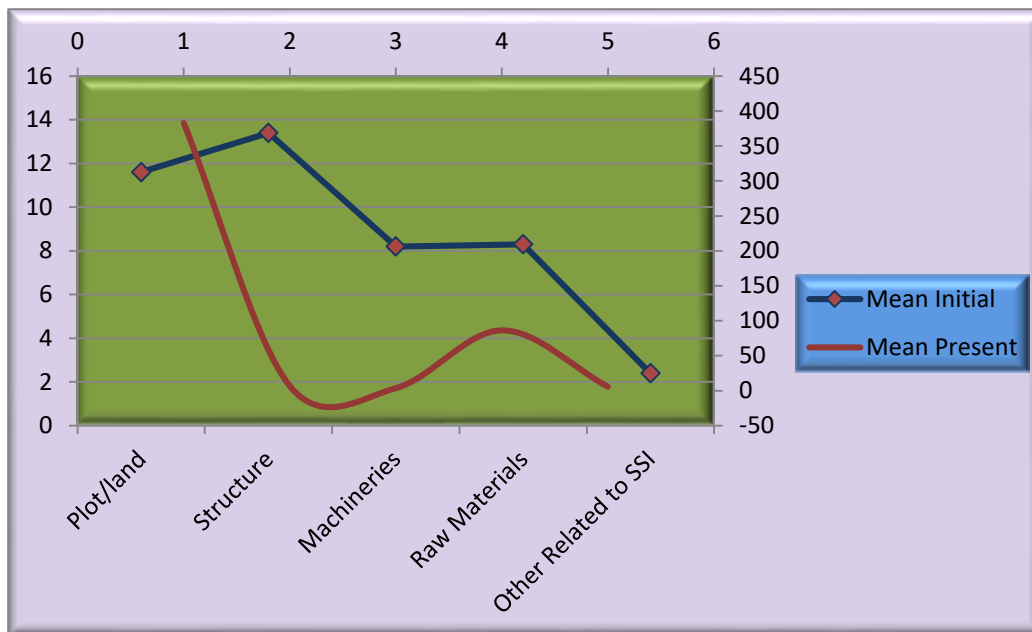


The table 1 shows the comparison of mean investment pattern of Pharmaceuticals units mean investment at the initial stage with mean investment pattern at present in units selected for the purpose of study. The highest investments was made in machineries to the tune of 32.1%, followed by structure where the investments 22.3%, then plot of land which is 12.3%, then raw materials wherein the investment is just 11.2%.

ii) Investment pattern of Engineering SSI: Table .2

Particuars	Mean Initial	Mean Present
Plot/land	11.6	382.8
Structure	13.4	6.73
Machineries	8.2	3.69
Raw Materials	8.3	86.32
Other Related to SSI	2.4	5.76
<b>Total</b>	<b>43.9</b>	<b>485.3</b>
Source: Primary data from the region in lakhs		Figures Rs

Figure: 2

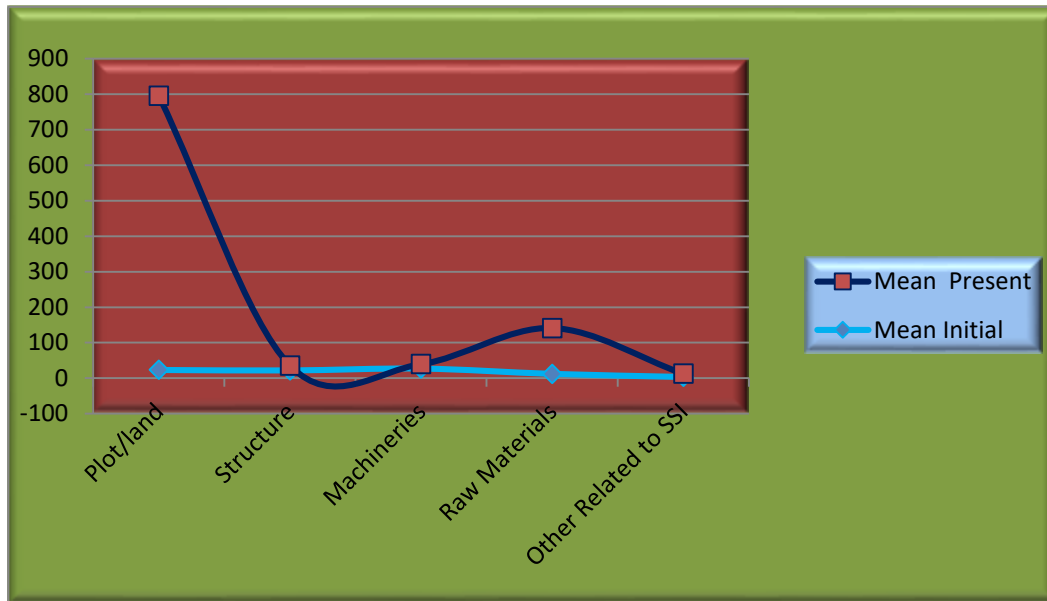


The above table 2 shows the comparison of mean investment pattern of Engineering mean investment at the initial stage with mean investment pattern at present in units selected for the purpose of study. The highest investments was made in structure to the tune of 13.4%, followed by plot of land where the investments is 11.6%%, then the raw materials which is 8.3%, then the machineries wherein the investment is just 8.2%.

3) Investment pattern of Chemical SSI: Table 3

Particulars	Mean Initial	Mean Present
Plot/land	23.4	772.2
Structure	22.1	13.57
Machineries	27.3	12.29
Raw Materials	12.4	128.96
Other Related to SSI	3.7	8.88
<b>Total</b>	<b>88.9</b>	<b>935.9</b>
Source: Primary data from the region in lakhs		Figures Rs

Figure: 3



The above table 3 shows the comparison of mean investment pattern of Chemical units with mean investment at the initial stage with mean investment pattern at present in units selected for the purpose of study. The highest investments was made in Machineries to the tune of 27.3%, followed by plot of land where the investments is 23.4%%, then the structure which is 22.1%, then raw material wherein the investment is just 12.4%.

**Conclusions:** The collected data shows that the investment pattern is different in different types of units. The investment pattern is determined by the nature of business.

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