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PERFORMANCE OF COMMERCIAL BANKS THROUGH INSTITUTIONAL FINANCE TO DALIT ENTREPRENEURS IN TIRUNELVELI DISTRICT

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Abstract

Dalit entrepreneurship is recent and innovation concept in our country, now-a-days most of the dalit entrepreneurs tend to start the business in all over India in between communal clauses. So, the most of the dalit people as well as dalit entrepreneurs face the problems through upper caste peoples and also entrepreneurs. Dalits are socially, economically, politically backward. They are facing the problems of untouchability, poverty, social prejudice, and lack of participation in decision making etc. most of the dalit entrepreneurs don't have own funds, so they are depends upon the outsiders fund. Hence, this paper shows performance of commercial banks through institutional finance to dalit entrepreneurs in Tirunelveli district.

Keywords: Dalit, Dalit Entrepreneurs, Institutional Finance, Commercial Banks.

I. Introduction

Dalit entrepreneurship is one of the emerging concepts, which decide not only the economic development, but also the social sustainability of the country. Encouragement of entrepreneurship is the only substitute to provide employment opportunities, taking away the regional imbalances and promoting the life style of the educated youth, particularly to the downtrodden society. Dalit are the most vulnerable caste group of India as well as Tamil Nadu. Tamil Nadu is one of the well developed states of the country, with socio-economic infrastructure. It is the birth place of social reformer Thanthai

Periyar but even there are honour killing, double dumler system, dalit not allowing the car pulling festival, and separate place and so on. They are facing many problems, violation, discrimination among the upper caste people. **Paramasivan. C, Mari Selvam. P (2016)**, entrepreneurship is the only way to improve the sustainable development of the country which brings fruitful results in employment , flow of capital , innovation , utilization of resources and overall conditions of socio economic conditions of the people particularly those who are downtrodden in the society. Dalit entrepreneurship is one

of the growing aspects due to status of dalits in Tami Nadu. Though dalits are performing well in their business, there are discriminations and economic violations against them due to social setup in the state. Dalit entrepreneurs are facing certain problems like initial stage problems, marketing and financial problems only because of their social status. So, that situation in similar dalit entrepreneurs are owning the new business concern in all over India, they are not come back from business heredity family and they are does not have own funds to invest the new business concern. So this type of situation commercial banks are provide financial assistance to dalit entrepreneurs in Tirunelveli district. The given below the role and performance of commercial banks and how the financial assistance provided by commercial banks.

WHO IS DALIT:

The word Dalit comes from sanscrit it means Ground, Suppressed, Grushed, or Broken to pieces. Adi Dravida, Adi-Karnataka, Adi-Andhra are words used in the states of Tamil Nadu, Karnataka, and Andhra Pradesh respectively, it is identify the for the former untouchables for official documents.

DALIT ENTREPRENEUS:

Paramasivan. C, Mari Selvam. P (2013) The Scheduled castes, since old ages, have been victims of socio-economic exploitation and have been relegated to low income generating occupations, inferior trades, unhygienic environment and unclean menial occupations. Due to

the stiff competition of the business and marketability traits dalit entrepreneurs are facing problems. In India total number of enterprises amounted to 15, 64,000 out of this scheduled caste enterprises are 1, 19,000. This article is focused on the Status of Dalit Entrepreneurs in India, with reference to Micro Small and Medium Enterprises. Dalit owning a business concern is called dalit entrepreneurs. Now-a-days most of the dalit entrepreneurs tend to start the business concern all over India. Dalit entrepreneurs are of low average of literacy level and they need to improve the business traits and they are untrained in particular field. Dalit Dalit owned enterprises are below average average in India as per the report of MSMEs. But now the scenario has been changing fast with modernization, urbanization, and development of education. But still it cannot be made to plan and develop and the need for providing appropriate awareness and environment to promote entrepreneurship is of vital importance.

INSTITUTIONAL FINANCE:

Finance is life blood of our organization, it is heart of everyone companies. Without money we can do any things, institutional finance of the organization is very important one because all the companies depends upon the above same. Now-a-days most of the people having good qualities but only problem is money, the commercial banks to help the all the entrepreneurs do to the business successfully. So it is very most important aspect of all of the organizations.

**Table No.1
Commercial Banks in Tirunelveli District**

(In. Numbers)

S. No	Year	Public Sector Banks	Private Sector Banks	RRB	Total
1.	2009-2010	18	10	1	29
2.	2010-2011	19	10	1	30
3.	2011-2012	19	10	1	30

4.	2012-2013	19	10	1	30
5.	2013-2014	23	10	1	34
6.	2014-2015	23	10	1	34
7.	2015-2016	24	10	1	35

Source: Lead Bank Tirunelveli (Indian Overseas Bank)

Table 4.3 displays the commercial banks in Tirunelveli district. In the year 2009-10, totally 29 commercial banks were in the district and 18 are public sector banks. In the year 2010-11, one more public sector bank was introduced and the count increased to 30 banks in which 19 are public sector banks. The same status was maintained till the year 2012-13. In the year 2013-14, four more public sector

banks were launched and the total count improved to 34 banks in the district and it was the same in 2014-15. In the year 2015-16, one more public sector bank was established in the district and the total number of banks was 35. In particular, there have been 10 private sector banks and one regional rural bank in the district since 2009-10.

Table No. 2
Commercial Banks' finance to Scheduled Caste entrepreneurs

S. No	Year	SC (Rs. In. 000's)
1.	2009-2010	2596282
2.	2010-2011	15858341
3.	2011-2012	16019484
4.	2012-2013	3967545
5.	2013-2014	4167955
6.	2014-2015	6236321
7.	2015-2016	9721963

Source: Lead Bank Tirunelveli (Indian Overseas Bank)

Table 4.5 illustrates the commercial banks' finance to schedule caste entrepreneurs in Tirunelveli district. In the year 2009-10, Rs.2596282 thousand was financed to SC. In the year 2010-11, Rs.15858341 thousand was financed to SC. In the year 2011-12, Rs.16019484 thousand was financed to SC. In the year

2012-13, Rs.3967545 thousand was financed to SC. In the year 2013-14, Rs.4167955 thousand was financed to SC. In the year 2014-15, Rs.6236321 thousand was financed to SC. In the year 2015-16, Rs.9721963 thousand was financed to SC.

Table No. 3
Commercial Banks' finance to MSE & Retail Trade

(Amount in. 000's)

S. No	No. of Banks	MSME	MSE	R.T	Total
	State Bank Group				
1.	State Bank of India	384200	216500	301200	4359900
2.	State Bank of Travancore	1222600	886200	318200	2108800
	Nationalised Banks				
1.	Allahabad Bank	33700	28200	200	62100
2.	Andhra Bank	112600	51300	2000	165900
3.	Bank of Baroda	155100	68300	0	223400
4.	Bank of India	190100	15390	37100	242590
5.	Bank of Maharashtra	4500	1600	16800	22900
6.	Canara Bank	1829700	1199100	0	3028800
7.	Central Bank of India	22689	1361	0	24050
8.	Corporation Bank	1070400	945900	25700	204200
9.	Dena Bank	12000	6000	0	18000
10.	IDBI	79700	49700	16300	145700
11.	Indian Bank	1945493	345600	431571	2722664
12.	Indian Overseas Bank	3320000	208548	0	3528548
13.	Oriental Bank of Commerce	-	-	-	-
14.	Punjab National Bank	538000	496200	1000	1035200
15.	Syndicate Bank	279700	51500	220500	551700
16.	Uco Bank	78000	18600	136400	206700
17.	Union Bank of India	244800	199800	110100	554700
18.	United bank of India	0	0	700	700
19.	Vijaya Bank	58100	31700	5629	95429
	Pirvate Sector Bank				
1.	Axis Bank	1188600	815400	0	2004000
2.	City Union Bank	556223	274401	45000	875624
3.	Federal Bank	21000	-	1500	88500
4.	HDFC Bank	1022955	64375	0	1120330
5.	ICICI Bank	370000	303000	6300	3763300
6.	Karnataka Bank	6000	3600	0	9600
7.	Karur Vysya Bank	238700	7706	377835	624241
8.	Lakshmi Vilas Bank	325700	678900	96000	1100600
9.	South Indian Bank	117000	126500	32300	275800
10.	Tamil Nadu Mercandile Bank	6213000	1800000	2726600	10739600
	Regional Rural Bank				
1.	Pandian Grama Bank	166400	1525600	851000	2543000

Source: Lead Bank Tirunelveli (Indian Overseas Bank)

Table No 3 indicates the commercial banks' finance to MSME, MSE and Retail Trade. State Bank of India disbursed Rs.4359900 thousand on the whole and in that MSME gained Rs.384200 thousand, MSE Rs.216500 thousand and retail and trade Rs.301200 thousand. State Bank of Travancore

expended totally Rs.2108800 thousand, in which MSME records Rs.1222600 thousand, MSE Rs.886200 thousand and RT Rs.318200 thousand. Allahabad Bank totally disbursed Rs.62100 thousand and in that MSME got Rs.33700 thousand, MSE Rs.28200 thousand and retail and trade Rs.200 thousand. Andhra Bank

completely financed Rs.165900 thousand, of which MSME gained Rs.112600 thousand, MSE Rs.51300 thousands and to RT Rs.2000 thousand. Bank of Baroda provided Rs.223400 thousand, of which MSME received Rs.33700 thousand, to MSE Rs.28200 thousand and retail and trade Rs.200 thousand. Bank of India completely financed Rs.242590 thousands, of which MSME gained Rs.190100 thousands, MSE Rs.15390 thousands and to RT Rs.37100 thousand. Bank of Maharashtra offered Rs.22900 thousands, of which MSME received Rs.4500 thousand, MSE Rs.1600 thousand and retail and trade Rs.16800 thousand. Canara Bank completely financed Rs.3028800 thousand, of which MSME gained Rs.1829700 thousand and MSE Rs.1199100 thousand. Central Bank of India provided Rs.24050 thousand, of which MSME received Rs.22689 thousands and MSE Rs.1361 thousand. Corporation Bank completely financed Rs.204200 thousand, of which MSME gained Rs.1070400 thousand, MSE Rs.945900 thousand and RT Rs.25700 thousands. Dena Bank offered Rs.18000 thousand, of which MSME received Rs.12000 thousand and MSE Rs.6000 thousand. IDBI completely financed Rs.145700 thousand, of which MSME gained Rs.79700 thousand, to MSE Rs.49700 thousand and to RT Rs.16300 thousand. Indian Bank offered Rs.2722664 thousand, of which MSME received Rs.1945493 thousand, to MSE Rs.345600 thousand and retail and trade Rs.431571 thousand. Indian Overseas Bank completely financed Rs.3528548 thousand, of which MSME gained Rs.3320000 thousand and MSE received Rs.208548 thousand. Punjab National Bank assisted Rs.1035200 thousand, which of MSME received Rs.538000 thousand, to MSE Rs.496200 thousand and retail and trade Rs.1000 thousand. Syndicate Bank completely financed Rs.551700 thousand, of which MSME gained Rs.279700 thousand, to MSE Rs.51500 thousand and

RT Rs.220500 thousand. UCO Bank gave an assistance of Rs.206700 thousand, of which MSME received Rs.78000 thousand, MSE Rs.18600 thousand and retail and trade Rs.136400 thousand. Union Bank of India completely financed Rs.554700 thousand, of which MSME gained Rs.244800 thousand, MSE Rs.199800 thousand and RT Rs.110100 thousand. United Bank of India provided Rs.700 thousand and it totally allotted retail and trade. Vijaya Bank completely financed Rs.95429 thousand, of which MSME gained Rs.58100 thousand, MSE Rs.31700 thousand and RT Rs.5629 thousand. Axis Bank offered Rs.2004000 thousand, of which MSME received Rs.1188600 thousand and MSE received Rs.815400 thousand. City Union Bank completely financed Rs.875624 thousand, of which MSME gained Rs.556223 thousand, MSE Rs.274401 thousands and RT Rs.45000 thousand. Federal Bank gave Rs.88500 thousand, of which MSME received Rs.21000 thousand and retail and trade got Rs.1500 thousand. HDFC Bank completely financed Rs.1120330 thousand, of which MSME gained Rs.1022955 thousand and MSE obtained Rs.64375 thousand. ICICI Bank offered Rs.376300 thousand, which of MSME received Rs.37000 thousand, MSE Rs.303000 thousand and retail and trade Rs.6300 thousand. Karnataka Bank completely financed Rs.9600 thousand, of which MSME gained Rs.6000 thousand and MSE obtained Rs.3600 thousand. Karur Vysya Bank gave an assistance of Rs.624241 thousand, which of MSME received Rs.238700 thousand, MSE Rs.7706 thousand and retail and trade Rs.377835 thousand. Lakshmi Vilas Bank completely financed Rs.1100600 thousand, of which MSME gained Rs.325700 thousand, MSE Rs.678900 thousand and RT Rs.96000 thousand. South Indian Bank provided Rs.275800 thousand, of which MSME received Rs.117000 thousands, MSE Rs.126500 thousand and retail and trade Rs.32300 thousand. Tamilnadu Mercantile

Bank completely financed Rs.10739600 thousand, of which MSME gained Rs.6213000 thousand, MSE Rs.1800000 thousand and RT Rs.2726600 thousand. Pandian Grama Bank offered Rs.2543000 thousand, of which MSME received Rs.166400 thousand, MSE Rs.1525600 thousand and retail and trade Rs.851000 thousand.

CONCLUSION:

Entrepreneurship is one of the most effective economic activities which provide not only employment opportunities but also become the economic empowerment of people. Institutional finance is the most important one but it is not easy to consume, in Tirunelveli district all the commercial banks have good qualities but not considered to the Dalit entrepreneurs. Because, they are not well background, so many of the commercial banks not supportive their people. Therefore, the government is regulate the institutional finance activates to favor of the Dalit entrepreneurs.

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