

## **ABSTRACT OF THESIS**

**Title of thesis: Financial Aspects Study of Micro, Small, and Medium Enterprises (in Bathinda District of Punjab, India)**

**Student author of the thesis: Biswas Ashis Kumar**

Training level: Bachelor

Institute/Department: Szent Istvan Campus, Hungarian University of Agriculture and Life Sciences

Insider subject leader: Dr. Olga Schuck-Marko

Outsider subject leader: Nobody

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**In consultation with the consultant, it may or may not be identical to the Summary chapter. It should include a brief description of the rationale and methodology of the study, the main results (preferably without figures), and the main findings.**

## **ABSTRACT**

This thesis presents a comprehensive examination of the financial aspects of Micro, Small, and Medium Enterprises (MSMEs) operating in the Bathinda District of Punjab, India. The study aims to provide insights into the financial dynamics of these enterprises, shedding light on their financial management practices, challenges, and opportunities.

The key objectives of this research include:

Investigating the financial structures and practices of MSMEs in Bathinda District.

Analyzing the sources of financing utilized by MSMEs.

Evaluating the financial challenges and constraints faced by these enterprises.

Exploring the impact of financial decisions on the growth and sustainability of MSMEs.

The research methodology encompasses surveys, interviews, and an in-depth review of financial data and literature. The findings of this study reveal the intricate financial landscape in which MSMEs operate, highlighting the significance of sound financial management practices for their success.

The evaluation of this research underscores the need for tailored financial strategies to address the unique challenges faced by MSMEs in Bathinda District. It emphasizes the importance of access to financial resources and efficient financial decision-making in sustaining and enhancing the growth of these enterprises.

The recommendations emerging from this study advocate for the development of financial literacy programs and improved access to financial services for MSMEs in the region. These initiatives can empower MSMEs to make informed financial decisions and overcome the financial hurdles they encounter, ultimately contributing to their growth and prosperity.

This abstract provides a concise overview of the thesis, offering insights into its objectives, research methodology, findings, evaluation, and practical recommendations, all within the context of the financial aspects of MSMEs in Bathinda District, Punjab, India.