APPENDIX-I

INTERVIEW SCHEDULE FOR THE SAMPLE UNITS/PROMOTERS

I. Profile of the unit

1.1 Name and address of the Unit.

1.2 District

1.3 Name and status/Designation of respondent.

1.4 Form of the Unit

1.5 Nature of Business:
   1 □ Marine
   2 □ Rubber, Plastic, Coir
   3 □ Food, Water
   4 □ Pharmaceutical, Ayurvedic
   5 □ Engineering, Electrical
   6 □ Traditional and others

1.6 Status under SSI.
   1 □ SSI   2 □ Tiny
   3 □ Ancillary   4 □ Export oriented

1.7 Current status of unit.
   1 □ Operational   2 □ Declared sick
   3 □ Under rehabilitation   4 □ Closed

1.8 Year of establishment.

1.9 Number of workers employed
   (a) Direct ___________   (b) Indirect ___________
2. **Promoter’s profile**

2.1 Name: 

Sex: 1 □ Male 0 □ Female

2.2 Education: Age:

0 □ No formal Education 2 □ College Education
1 □ Secondary Education 3 □ Technical Education

2.3 Whether you have any experience in this line.

0 □ No 1 □ Less than 1 year
2 □ Between 1-2 years 3 □ Between 2-3 years
4 □ Above 3 years

2.4 Motivating factors to start Business /Factory (Tick any one)

- □ Attending EDP of SIDBI
- □ Attending EDP of other organization
- □ Previous Experience
- □ Success stories of others
- □ Desire to be self employed

**PERCEPTION ABOUT SIDBI FINANCE SCHEMES**

3.1 Nature of loan taken

1. □ Short term 2. □ Long term

3.2 Purpose for which loan is given


3.3 Amount of loan demanded from the agency

1. □ Short term __________ 2. □ Long term __________

3.4 Amount sanctioned by the agency

1. □ Short term __________ 2. □ Long term __________

3.5 Time taken for sanctioning the loan

0 □ Less than 3 weeks 1 □ 3 - 6 weeks 2 □ 6 - 9 weeks
3 □ 9 - 12 weeks and above

3.6 In how many instalments was the loan amount released

0 □ One □ 1 Two □ 2 Three □ 3, Above 3
3.7 What is the gestation period for the loan

1  □  below 3 months  2  □  between 3–6 months  
3  □  between 6–12 months  4  □  above 1 year

3.8 Are you satisfied with the gestation period

1  □  Yes  0  □  No

3.9 State your opinion about the interest rate

1  □  High  2  □  Reasonable

3.10 To what extent the loan sanctioned by the institution was sufficient to meet your requirement.

**Long term**

1  □  20 – 40%  2  □  40-60%  3  □  60-80%
4  □  80-90%  5  □  More than 90%

**Short term**

0  □  Not granted  1  □  20-40%  2  □  40-60%
3  □  60-80%  4  □  80-90%  5  □  More than 90%

3.11 How did you make good of the insufficiency

<table>
<thead>
<tr>
<th>Rank</th>
<th>Borrowing from friends and relatives</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Borrowing from money lenders</td>
</tr>
<tr>
<td></td>
<td>Own saving</td>
</tr>
<tr>
<td></td>
<td>Borrowing from other sources</td>
</tr>
<tr>
<td></td>
<td>Borrowing from Commercial banks</td>
</tr>
</tbody>
</table>

3.12 Is there any default in repayment of Loan. 1  Yes 0  No

If the answer is yes, please mention the reason for the default in repayment of loan.

<table>
<thead>
<tr>
<th>Rank</th>
<th>Low demand for finished product</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Competition from other Units</td>
</tr>
<tr>
<td></td>
<td>Obsolete tools and equipment</td>
</tr>
<tr>
<td></td>
<td>Tight repayment Schedule</td>
</tr>
</tbody>
</table>
3.13 How the Institution reacted to the default
1  Rescheduled the instalments
4  Initiated legal proceedings for recovery.
3  Declared the unit sick
4  Offered expertise in solving the problems faced
5  No help

3.14 Do you experience any difficulty in getting the loan
1  Yes 0  No  
If yes, Nature of problems faced in getting the Loan.
1  Complicated procedure  2  Difficulty in furnishing security
3  Delay in clearness document by Govt.  4  Too many documents
5  Inconsistent behavior of officials

3.15 Total amount spend for getting the loan

4  Production related problems
4.1 Annual expenditure of input 1  Raw materials
2  Labour
3  Overhead
4  Total

4.2 Annual sales revenue
4.3 Amount of value added
4.4 What is the installed capacity of the unit
4.5 Are you utilizing full capacity of your business
1  Yes  2  No
If the answer is No, details about unutilized capacity.
1  Less than 20%  2  20-40%  3  40-60%
4  60-80%  5  More than 80%

4.6 Causes for not working in full capacity
1  Lack of finance  2  Non availability of raw materials
3  Low demand
4.7 Are you interested in the modernization and technical upgradation of your business/industry.

1 □ Yes 0 □ No

Reason for delay/postponement of modernization or technical upgradation (Maximum 1 Minimum 5)

- □ Inadequacy of marketing arrangement
- □ Lack of finance
- □ Non-availability of raw materials
- □ Non-availability of improved technology
- □ Lack of space

5 Raw material Problems

5.1 Specify the source of raw materials

1 □ With in the district □ 2 Out side the state
3 □ With in the state

5.2 Are you experience any difficulty in the supply of raw materials

1 □ Yes 0 □ No

PERCEPTION ABOUT THE DEVELOPMENT AND SUPPORT SERVICES

6.1 Aware If availed

<table>
<thead>
<tr>
<th>No.</th>
<th>Description</th>
<th>Yes</th>
<th>No</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Rural industries programme</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>Human resources development programme</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>3</td>
<td>Technology up gradation</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>Programmes on environment and quality management</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>5</td>
<td>Market promotion</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>Information dissemination</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

6.2 Are you benefited by the rural industries, programme.

□ 1 Yes 0 □ No
6.3 Are you benefited by small industry management assistance programme
   □ 1 Yes 0 □ No
6.4 Are you benefited by skill cum technology upgradation programme of SIDBI
   □ 1 Yes 0 □ No
6.5 Are you benefited through programmes on environment and quality management.
   □ 1 Yes 0 □ No
6.6 Are you benefited through information dissemination of the SIDBI
   □ 1 Yes 0 □ No
6.7 Are you benefited by market promotion programme
   □ 1 Yes 0 □ No
6.8 Market in which bulk of finished goods are sold
   □ 1 Outside the state 2 □ With in the state
   □ 3 With in the district
6.9 Did you face any problem in marketing the products
   □ 1 Yes 0 □ No
   If the answer is yes, please rank the problem

   Rank

   1 Low demand ( )
   2 Competition ( )
   3 Credit demand ( )
   4 Financial problems ( )
   5 Poor quality of raw materials ( )

6.10 Did you receive any institutional assistance in marketing?
   □ 1 Yes □ 0 No

6.11 Profit and loss made during the last 5 years

   Year  Profit  Loss
   1997 - 1998
   1998 - 1999
   1999 - 2000
   2000 - 2001
   2001 - 2002
6.12 What is your opinion about the co-operation of the officials of the agency?

1 □ Fully satisfied
2 □ Partially satisfied
3 □ Not satisfied

6.13 Are you satisfied with the services rendered by the agency?

1 □ Satisfied
2 □ Not satisfied

If not satisfied, what is your dissatisfaction (Minimum 1 and Maximum 5)

Rank

☐ Bad treatment of staff
☐ Very long procedure
☐ Non Co-operation of the institution
☐ Tight repayment schedule
☐ Schemes are not suitable in this area