APPENDIX

INTERVIEW SCHEDULE

PART: I

1. Name and address of the units :

2. Year of Commencement of functioning :

3. Nature of Ownership :
   i. Sole trader
   ii. Partnership
   iii. Company (Private/ Public)
   iv. Co – operative society
   v. Public enterprises.

4. Product manufactured or Service provided :

5. Mode of acquisition :
   i. Taken or less
   ii. Outright purchases
   iii. Inherited
   iv. Newly started
   v. Any other type (Specify)

6. Act under which the units is registered :
   i. Factories Act 1948
   ii. Director of Industries and commerce
   iii. Shops and Establishment of commerce
   iv. Any other (specify)

7. Name (s) of the Proprietor :

x
8. Qualification
   i. Academic
   ii. Technical

9. Experience

10. Factors responsible for the present location:
   i. Residence
   ii. Established Business
   iii. Own land
   iv. Absence of competition
   v. Infrastructure facilities
   vi. Availability of raw materials

11. Factors motivated to establish this unit:
   i. To acquire profit and accumulation of wealth
   ii. For the social independent job
   iii. For the social standing and prestige to the society
   iv. For utilizing wealth and experience
   v. By the motivation of family member relative and friends
   vi. By the assistance and on incentives given by Govt. agencies
   vii. For utilizing the training in trade and industry
   viii. Absence of competition:
   ix. Heavy demand for the product
   x. For utilizing industrial and business experience
   xi. To serve the social and national experience
   xii. Any other (specify)
12. Nature of Business
   i. Manufacturing
   ii. Repairing/ Servicing
13. Name of the Products manufactured
14. Details of the growth of the units
   |------|------|------|------|------|------|------|------|------|------|------|
   i. Number of person employed
   ii. Value of machines (Rs)
   iii. Volume of Production
   iv. Turnover (Rs)
   v. Value of product (Rs)
   vi. Investment
   vii. Net Profit
15. Space availability in the building
   i. Sufficient
   ii. Insufficient
16. Have you adopted any scientific system in plant lay out. Yes / No
17. Source of raw materials
   i. Local Purchase
   ii. Near by areas
   iii. Imported
iv. Government agencies

18. Problems on availability of raw materials:
   i. No problem
   ii. Non availability in time
   iii. High price
   iv. Poor validity
   v. Any other (Specify)

19. Have you been granted Govt. quota? Yes / No

20. If No, Why:
   i. No such Quota
   ii. No need of it
   iii. Difficulties to obtain

21. Bases for keeping maximum level of inventory:
   i. Storage space available
   ii. Carrying cost of inventory
   iii. Price fluctuation
   iv. Feature plan for production
   v. Any other (Specify)

22. Who is the authority for inventory control:
   i. Managing Director
   ii. Manager
   iii. Accountant
   iv. Store keeper
   v. Managing partner
   vi. Other Person (Specify)
23. Do you the problem of abnormal wastage  Yes / No
24. If yes, state the percentage of wastage : 
25. Reasons for abnormal wastage :
   i. Inefficiency of labour 
   ii. Informal technique of Production 
   iii. Lack of storage of raw materials 
   iv. Poor quality raw materials 
   v. Other reason (Specify)
26. Are there any possibilities of improving the technique of production 
   Yes / No 
27. If yes, the present differentials to adopt such improved technique :
   i. Financial difficulties 
   ii. No need for changing technique to next present demand 
   iii. Oppositions from labour force 
28. State the area of market for your product :
   i. Local 
   ii. State 
   iii. National 
   iv. Foreign 
29. State the nature of demand for your product :
   i. Elastic demand 
   ii. In elastic demand
30. What is the mode of marketing:
   i. Direct sale
   ii. Through Agency
   iii. Through Branch
   iv. Through cooperatives
   v. Through Regulated market
   vi. Through wholesales
   vii. Through Retailers
   viii. Other Dealers
   ix. Govt. Agencies

31. Do you have Registered Trade mark:

32. State the type of sales made:

33. Are you satisfied with the present sales:

34. Do you have adequate marketing Agencies Trivandrum District:

35. Does the Govt. buy your products:

36. Does the Govt. promote marketing of your product:

37. Do you have potential marketing information system:

38. Do you advertise our product:

39. Have your product been certified by ISI:

**PART : II**

1. Details of financial structure:
   i. Owned capital
   ii. Amount of retained earnings
   iii. Amount of reserve and surplus
iv. Borrowed from banks
v. Borrowed from other institutions
vi. Other loan borrowed

2. Have you ever applied for a loan from a bank or any government agency
   Yes / No

3. Source of funds:
   i. Owned Capital
   ii. Bank Loan
   iii. Loan from friends and realties
   iv. Loan from money lenders
   v. Loan from financial institutions
   vi. Subsidy from Government
   vii. Other source

4. Source of Cash:
   i. Depreciation
   ii. Amortization of Intangible assets
   iii. Gains from sale of fixed assets
   iv. Issue of New Shares
   v. Short term borrowings
   vi. Sale of fixed assets

5. Did you face any difficulty to obtain the loan. Yes / No

6. If yes, what are they:
   i. Delay in Sanctioning the loan
   ii. Insufficiency of security of pledge
   iii. Other (Specify)
7. How much was the time gap between application and sanction of loan:

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<tr>
<th>Agency</th>
<th>Time gape</th>
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8. Rate of interest payable on loan taken for various source:

9. Rate interest payable on loan taken for various source:

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<th>Source</th>
<th>Percentage rate of Interest</th>
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10. Have you applied for a loan from SFC at any time: Yes / No
11. If yes have you got the loan: 
12. If No, why?
   i. Not required
   ii. Delay in sanctioning the loan
   iii. Insufficiency in offering Securities
   iv. Any other (Specify)

13. If you have taken loan from any bank or govt. agencies. Yes / No
14. Can you repay the loan installment out of profit. Yes / No
15. Can you make sufficient fund to replay loans and to make a profit Yes / No
16. Investment in fixed assists:

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17. Average investment in current assets:

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<td>v. Stock in trade</td>
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</table>

18. Total Investment (Rs):

19. Are you able to meet the working capital requirement in time. Yes / No
20. If No, Why? : 
   i. Lack of funds 
   ii. High rate of interest in borrowings 
   iii. Any other (Specify) 

21. Do you feel that the shortage of working capital influences the concern in : 
   i. Payment of Higher interest 
   ii. Delay in payment of creditor 
   iii. Delay in payment of Administrative expense 
   iv. Any other (Specify) 

22. The size of working capital requirements is determine on the basis of : 
   i. Past experience 
   ii. Mere forecasting 
   iii. Any another (Specify) 

23. What is your source of working capital : 
   i. Own capital 
   ii. Short term bank loan 
   iii. Friends and relatives 
   iv. Trade credit 
   v. Money lenders 
   vi. Advance from a customers 
   vii. Other source (Specify) 

24. Are you aware of the various type of financial assistance given by various institutions for the development of SSI units? Yes / No  
25. Do you agree that the opening of an independent bank for financing SSI units. Yes / No
26. How much capital has been initially invested : 

27. How this amount was raised : 

28. Was this amount sufficient : 

29. If no. how the gap was covered : 

<table>
<thead>
<tr>
<th>Rate of interest</th>
<th>Amount in Rs.</th>
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<tbody>
<tr>
<td>(i) Government</td>
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<td>(ii) Financial institutions</td>
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<td>(iii) Money lenders</td>
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<td>(iv) Managing Directors</td>
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<tr>
<td>(v) Partners</td>
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</tbody>
</table>

30. Did you receive any mount in form of subsidy or financial assistance  

   Yes / No 

31. State the source of this assistance 

   Central Govt.       State Govt.       Any other source 

32. Whether land is 

   Rented       Owned       On Lease 

33. State the owner ship of building 

   Rented       Owned       On Lease 

34. Are the plant/ machinery indigenous  

   Yes / No 

35. Did you get any facility from banking institutions : 

36. What type of loans are advanced by banks : 

37. What is your capital investment : 

<table>
<thead>
<tr>
<th></th>
<th>At the time of establishment Rs.</th>
<th>As in the last Financial year Rs.</th>
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<tbody>
<tr>
<td>a. Fixed Assets</td>
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<tr>
<td>b. Current Assets</td>
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</tbody>
</table>
38. How much of this capital investment is from your personal / family savings:

<table>
<thead>
<tr>
<th></th>
<th>At the time of establishment Rs.</th>
<th>As in the last Financial year Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Fixed Assets</td>
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<tr>
<td>b. Current Assets</td>
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</table>

39. How much borrowed:

<table>
<thead>
<tr>
<th></th>
<th>Rate of interest</th>
<th>Amount in Rs</th>
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<tbody>
<tr>
<td>Bank</td>
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<tr>
<td>SFC</td>
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<tr>
<td>Money – lenders</td>
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</tbody>
</table>

40. Did you get any technical assistance from Banking Institution / Govt. Yes / No

41. Are you repaying Loans regularly? Yes / No

42. Do you face any problem in obtaining credit Yes / No

43. State your opinion regarding the following reasons for failure of funds management of SSI Units:

<table>
<thead>
<tr>
<th>Reason</th>
<th>Strongly Agreed</th>
<th>Agreed</th>
<th>No Opinion</th>
<th>Dis Agreed</th>
<th>Strongly disagreed</th>
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<tbody>
<tr>
<td>i. Deliberate diversion of funds</td>
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<td>ii. Poor collections</td>
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<td>iii. Unplanned payments to creditors</td>
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<tr>
<td>iv. High Inventory</td>
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<td>v. Unproductive and expenditure</td>
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<tr>
<td>vi. Delay in Sanction of loans</td>
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<tr>
<td>vii. Delay in sanction of working capital limits by banks</td>
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<td>viii. Delay in implementation of project on amount</td>
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44. Do you think your unit is a sick one? If yes from which point of view. Yes / No
45. If yes, what factors (s) in your opinion, has/ have led to this plight :

46. Did you intimate the D.I.C. about the sickness of your unit :

47. If yes, what is the reaction? Please specify :

48. Have you been recognized as a sick unit by the DIC :

49. If yes what rehabilitation measures have been adopted :

50. What is your personal endeavor to recover the unit :

51. What type of help do you need to recover the unit :

52. Do you maintain any Book of Account? If so, what principle of accounting is followed? Are the accounts audited :

53. Do you feel about the future prospect of your business :

54. Do you plough back your profit in the business? Or You have some other business interest (including farming) :

55. Do you have any wastage of your product :

56. Is there any prospect of producing any new item out of our wastes :

57. If yes please specify that detail and the reasons why this is not done by you :

58. What new type of small Scale Industrial units in your opinion, can be profitably established in this locality :

59. Do you have any plan for starting a new industrial unit under any other line of trade within the district. Yes / No

60. What importance do you feel SSI for the state :

61. Do you have any plan for converting the unit to medium or large scale. Yes/ No
62. What suggestion would you offer for the effective improvement of your industry:

i. New source of Cheap materials

ii. Cheap credit

iii. New scientific method to reduce cost of production

iv. Technical education/ training and research

v. Extension of market

vi. Organisation of trade fairs and exhibitions

vii. Display of products at show rooms and imports at different trade centers and a broad

viii. Govt. Policy and taxation (To be specified)

63. State your opinion regarding the following reasons for sickness:

<table>
<thead>
<tr>
<th>Reason</th>
<th>Strongly Agreed</th>
<th>Agreed</th>
<th>No. Opinion</th>
<th>Dis Agreed</th>
<th>Strongly disagreed</th>
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<tbody>
<tr>
<td>i. Frequent interruption in production Non – Submission of data to bank</td>
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<td>ii. Irregular bank accounts</td>
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<td>iii. Default in payment of interest and installment</td>
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<td>iv. Under utilization of capacity</td>
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<td>v. High turnover of personal</td>
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<td>vi. Accumulation of outstanding salaries and P.F.</td>
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<td>vii. Disturbed industrial relations</td>
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<td>viii. Decline in technical efficiency</td>
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<td>ix. Decline in operational ratios</td>
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<td>x. Deterioration in the quality of product or service</td>
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<td>xi. Decreases in the level of stock</td>
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64. What importance do you feel small Scale Industries for the Country :

65. Rank the problems you have face during the inception period :

   i. Licensing
   ii. Raw material
   iii. Technical
   iv. Machinery shortage
   v. High rate of interest
   vi. Transport
   vii. Heavy Taxation
   viii. Indifference of Government
   ix. Labour problems
   x. Power problems
   xi. Any other