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<table>
<thead>
<tr>
<th>Website</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="http://commin.nic.in">http://commin.nic.in</a></td>
<td>Ministry of Commerce and Industry</td>
</tr>
<tr>
<td><a href="http://www.smallindustryindia.com">www.smallindustryindia.com</a></td>
<td>Ministry of Small Scale Industries</td>
</tr>
<tr>
<td><a href="http://finmin.nic.in">http://finmin.nic.in</a></td>
<td>Ministry of Finance</td>
</tr>
<tr>
<td><a href="http://ssi.nic.in">http://ssi.nic.in</a></td>
<td>Development Commissioner for Small Scale Industries</td>
</tr>
<tr>
<td><a href="http://www.apind.com">www.apind.com</a></td>
<td>Andhra Pradesh industries</td>
</tr>
<tr>
<td><a href="http://www.smenetwork.net">www.smenetwork.net</a></td>
<td>Network of Indian Business Associations</td>
</tr>
</tbody>
</table>

**NEWS Papers**

THE HINDU

THE ECONOMIC TIMES

BUSINESS STANDARD

BUSINESS LINE

HINDUSTAN TIMES
ANNEXURE
# SCHEDULE FOR SMALL AND MEDIUM ENTERPRISES

**FINANCIAL PERFORMANCE OF SMALL AND MEDIUM ENTERPRISES (SME'S) – A STUDY WITH PARTICULAR REFERENCE TO PHARMACEUTICAL INDUSTRIES IN ANDHRA PRADESH**

Research by Chandrasekhar.B

---

## PART – A  PERSONAL PROFILE

1. Name and Address of the Entrepreneur

2. Age of Entrepreneur

3. Sex

4. Marital status

5. Caste

6. Educational Qualification/s

   - Illiterate
   - Primary
   - High school
   - Intermediate
   - Graduate
   - Post-Graduate
   - Technical (ITI, B.Tech, M.Tech..)
   - Others

7. Family Background of Entrepreneur

   - Agriculture
   - Business
   - Industry
   - Profession
   - Employed
   - Any other (Please specify)

---

 xl
PART-B

TRAINING OF ENTREPRENEUR

1). Have you attended any entrepreneurial development programme?

   Yes ( ) / No ( )

I). If yes, give details of the courses attended and the name of the organization which offered course:

II). If you attended, did it useful to your enterprise in the following anyway?

   a) Very useful ( )
   b) Useful ( )
   c) Not very useful ( )
   d) Not useful ( )

III). Give your suggestions to improve the coverage and design of the existing programmes attended by you:

-------------------------------------------------------------------------------------------------------------------------------------

IV). If you have not attended, what are the reasons?

   a) Not aware of such programmes ( )
   b) They are very expensive ( )
   c) I don’t think that they are useful ( )
   d) It is inconvenient ( )
   e) Any other reason (please specify)  

-------------------------------------------------------------------------------------------------------------------------------------

2. Did you have previous experience in the same line or allied lines in relation to the products selected by you? Yes ( ) / No ( )

If so, specify the details of experience-------------------------------------------------------------------------------------------------------------------------------------

PART-C

PROFILE OF THE UNIT

1. Name of the Unit/Enterprise :

2. Address :

3. Year of Establishment :

4. Year of commencement of Production :

5. Type of Organization :

   Proprietorship ( )
   Joint Hindu Family ( )
   Private Ltd.Company ( )
   Others (Please specify)  

   Partnership ( )
   Co-operative Society ( )
   Public Ltd Company ( )
6. Is the Unit/Enterprise: Registered ( ) / Unregistered ( )

7. Type of Unit:
   a) Tiny Industry ( )
   b) Ancillary Industry ( )
   c) Micro Industry ( )
   d) Small Industry ( )
   e) Medium Industry ( )
   f) Others (please specify) ———————————————————

8. Name of the Product:

9. Nature of Activity:
   a) Trade ( )
   b) Manufacturing ( )
   c) Both ( )
   d) Service ( )

10. Location of the Unit/Enterprise:
    a) Village ( )
    b) Town ( )
    c) District Head Quarters ( )
    d) Industrial Estate ( )

11. Total Capital of the Unit (in Rs.):
    At Inception: ———————————————————
    At Present: ———————————————————

12. Sources of Capital (Please specify)

   A. Own source:
      Savings: Rs ———————————————————
      Sale of land/buildings/business/others properties: Rs ———————————————————

   B. Other sources:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Type of loan</th>
<th>Loan Amount</th>
<th>Mode of Payment</th>
<th>Rate of Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borrowings</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial Banks</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Co-operative Banks</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIDBI</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>APSFC</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>APIIC</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private Finance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
13. Indicate the sources of Raw materials:

<table>
<thead>
<tr>
<th>Sources</th>
<th>Value (in Rs.)</th>
<th>Approx. % (in terms of value)</th>
</tr>
</thead>
<tbody>
<tr>
<td>I. Indigenous</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A. Parent Unit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B. Local</td>
<td></td>
<td></td>
</tr>
<tr>
<td>C. District</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D. State</td>
<td></td>
<td></td>
</tr>
<tr>
<td>E. Inter-state</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td>II. Imported</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grand Total</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

14. Provide the requisite sales details of your products:

<table>
<thead>
<tr>
<th>Destination</th>
<th>Units (in Nos.)</th>
<th>Value (in Rs.)</th>
<th>Approx. % (in terms of value)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Parent Unit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>B. Industrial estates</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C. Local</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D. District</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>E. State</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>F. Inter-state</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exports</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grand total</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

PART – D

SIDBI ASSISTNCE

1. Did you attend campaign programme organized by SIDBI?
   
   Yes ( )  No ( )
   
   If yes, how it is useful: ________________________________________________________________
   

2. Is any SIDBI official visited the unit:  Yes ( )  No ( )
   
   If yes, what purpose? ________________________________________________________________
3. Have you taken loan from SIDBI?  
   Yes ( )  No ( )
If yes, give the following details:

<table>
<thead>
<tr>
<th>Date</th>
<th>Type of Loan</th>
<th>Loan amount</th>
<th>Mode of payment</th>
<th>Rate of interest</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. Which of the below purpose have you taken loan from SIDBI?
   - Establishment of new Unit ( )
   - Expansion of the existing Unit ( )
   - Diversification ( )
   - Rehabilitation of a sick Unit ( )
   - Replacement/Modernization of existing Unit ( )
   - Power generation ( )
   - Overrun Finance ( )
   - Any other (Please specify): ..............................................................

5. The loan which you have taken from the SIDBI was met your requirement?  
   Yes ( )  No ( )

6. Did you get subsidy?  
   Yes ( )  No ( )

7. What type of general problems do you face while getting loan from SIDBI?
   - Non-cooperation attitude of the SIDBI ( )
   - Lack of proper knowledge of SIDBI ( )
   - Unfavorable terms of conditions ( )
   - Lack of collateral security ( )
   - Lack of training ( )
   - Any other (Please specify): ..............................................................

8. What type of financial problem did you face while gathering loan from SIDBI?
   - Inadequate sanction of amount ( )
   - Discriminatory treatment of small scale unit’s ( )
   - Procedural delay ( )
   - Any other (Please specify): ..............................................................

9. What kind of help do you require from SIDBI for your industry?
   - Financial Assistance ( )
   - Marketing Assistance ( )
   - Exports ( )
Financial and Marketing assistance ( )
Marketing and exports assistance ( )
Financial, Marketing and Exports assistance ( )
Any other (Please specify)-------------------------

10. What is your overall attitude towards the SIDBI? (Please indicate)
    Very good performance ( )
    Satisfactory performance ( )
    Moderate performance ( )
    Poor performance ( )

PART – E  MONITORING AND FOLLOW –UP

1. Whether any officials have visited your unit after the disbursement of loan?
   Yes ( )
   No ( )

2. Is there any regular inspection by the corporation to safeguard their interest?
   Yes ( )
   No ( )
   If not, do you support if it is introduced?
   Yes ( )
   No ( )

3. Have you paid installments of loan and interest regularly and timely?
   Yes ( )
   No ( )
   If not, what are the reasons for default in payment?
   i) Heavy amount of repayment ( )
   ii) Inadequate profits ( )
   iii) Lack of cash reserves ( )
   iv) Any other (Please specify)-------------------------

4. On your default in payment was any action taken the SIDBI?
   Yes ( )
   No ( )
   If so, what is the nature of action? (Please briefly explain)-------------------------

5. Whether any penalties are levied for default in payment of loan and interest?
   Yes ( )
   No ( )
   If not, do you support the policy of imposing penalties of defaulting loanees?
   Yes ( )
   No ( )

6. Do you think the recovery procedures of the SIDBI are appropriate and justified?
   Yes ( )
   No ( )

xvi
If not, what drawbacks you have noticed?

i)

ii)

7. What measures do you suggest to make the recovery procedures more appropriate and suitable to the entrepreneurs?

i)

ii)

iii)

PART - F IMPACT OF SIDBI ASSISTANCE

1. What is the impact of SIDBI assistance of your unit in the following indicators?

(Please indicate Decreasing/Constant/Increasing)

<table>
<thead>
<tr>
<th>S.No</th>
<th>Indicators</th>
<th>Before obtaining financial assistance</th>
<th>After obtaining financial assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Management of human resource</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Management of financial resource</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Change/improvement in product line</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Purchase of raw materials</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Output</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Variable expense</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. What is the performance of the unit in the following particulars? (Please indicate Decreasing/Constant/Increasing)

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Particulars</th>
<th>Before taking loan from SIDBI</th>
<th>After taking loan from SIDBI</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Sales</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Less: Cost of goods sold</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Gross profit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Less: Operating expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Profit Before Interest and tax (EBIT)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Less: Interest</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Profit Before Tax (PBT)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Less Tax</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Net Profit</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
3. Is SIDBI giving other than financial support?
   Yes ( ) No ( )

If so, what are those?

PART-G PROBLEMS

1. Have you been experiencing any financial problem?
   Yes ( ) No ( )

If so, indicate your Financial Problem:
   a) Shortage of fixed capital ( )
   b) Shortage of working capital ( )
   c) Shortage of fixed and working capital ( )
   d) High rate of interest ( )
   e) Other (Please specify) ( )

2. What suggestions do you give to overcome these problems?

3. Are you able to obtain sufficient raw materials to meet your needs?
   Yes ( ) No ( )

If not, indicate the problems you have been experiencing in this regard.
   a) Scarcity ( )
   b) High prices ( )
   c) Low quality ( )
   d) Problems of transport ( )
   e) Any other problems (Please specify) ( )

4. What suggestions do you give to overcome these problems?

5. Have you been experiencing any problems while selling your products?
   Yes ( ) No ( )

If yes, which of the following problem?
   a) Competition from other small unit’s ( )
   b) Competition from other large unit’s ( )
   c) Competition from other small and large unit’s ( )
   d) Slackness in demand ( )
   e) Seasonal demand ( )
   f) Problem of transport ( )
   g) Parent units demand ( )
   h) Any other problems (Please specify) ( )

6. Suggest suitable measures to overcome these problems.
7. Details of employment in the enterprise:

<table>
<thead>
<tr>
<th>Employment</th>
<th>Initial year</th>
<th>Latest year</th>
</tr>
</thead>
<tbody>
<tr>
<td>I. Self employed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>II. Others</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Factory</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8. Do you experience any problems of labour? Yes ( ) No ( )
If so, explain in detail the various problems experienced in your enterprise?

a) Lack of skilled labour / employees ( )
b) Unionization of employees ( )
c) Turnover of employee's ( )
d) Absenteeism of employees ( )
e) Any other (Please specify)-----------------------

9. What suggestions do you give to overcome these problems?

10. Do you face infrastructural problems?

a) Roads ( )
b) Power ( )
c) Water ( )
d) Transport ( )
e) Communication ( )
f) Storage ( )
g) Insurance ( )
h) Any other (Please specify)-----------------------

11. Indicate whether your enterprise is experiencing the following problems.

a) Procurement of machinery, tools and spare parts.
b) Major break-down of the plant
c) Repairs or maintenance of machinery
d) Any other problems (Please specify)-----------------------