APPENDIX I

INTERVIEW SCHEDULE

I. GENERAL INFORMATION

1.1. Name and Address of the unit (Optional) :

1.2. Year of Establishment :

1.3. Year of Commencement of Production :

1.4. Type of Ownership :
   a) Sole Proprietorship
   b) Joint Hindu Family
   c) Partnership
   d) Private Limited Company
   e) Others (Specify)

1.5. Personal Details of the Entrepreneurs :

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Name/s (Optional)</th>
<th>Age</th>
<th>Educational Qualification</th>
<th>Previous Experience</th>
<th>Hereditary/New Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>T</td>
<td>A/S</td>
<td>O</td>
<td>T</td>
<td>A/S</td>
<td>O</td>
</tr>
</tbody>
</table>

1.  
2.  
3.  
4.  
5.  


T = Technical; A/S = Arts/Science; O = Others
1.7 Total Number of Workers Employed

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Type of Workers</th>
<th>Number of Workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Skilled</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Semi-skilled</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Unskilled</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Office Staff</td>
<td></td>
</tr>
</tbody>
</table>

II PRODUCTION AND DISTRIBUTION

2.1 Type of Production : Semi-finished / Finished goods

2.2 Products manufactured : 1)  
                            2)  
                            3) 

2.3 Mention the Installed Capacity of Your Unit :

2.4 State the Extent of Utilised Capacity : 1) Less than 50 % 
                                           2) 51 % to 75 % 
                                           3) 76 % to 100 % 
                                           4) Above 100 %

2.5 Give reasons for not utilising the capacity fully.

   i) Non-availability of raw materials
   ii) Non-availability of skilled labour
   iii) Inadequacy of finance
   iv) Lack of demand
   v) Power failures
   vi) Break down of machinery
   vii) To avail excise concessions and tax benefits
   viii) Other reasons (Specify)
## III PARTICULARS RELATING TO FINANCE

### 3.1 LIABILITIES STRUCTURE

<table>
<thead>
<tr>
<th>Particulars</th>
<th>88-89</th>
<th>89-90</th>
<th>90-91</th>
<th>91-92</th>
<th>92-93</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rs.</td>
<td>Rs.</td>
<td>Rs.</td>
<td>Rs.</td>
<td>Rs.</td>
</tr>
</tbody>
</table>

#### i) CURRENT LIABILITIES

a) Short term loans from Commercial Banks.

b) Short term loans from other Institutions and Individuals.

c) Sundry Creditors

d) Bills Payable

---

**Total Current Liabilities**

---

#### ii) MEDIUM TERM LOANS

a) From Commercial Banks

b) From Institutions

c) From Others

---

**Total**

---

#### iii) LONG TERM LOANS

a) From Commercial Banks

b) From Institutions

c) From Others

---

**Total**

---

**Total External Liabilities (i) to (iii)**
### iv) PROPRIETORS' FUND

<table>
<thead>
<tr>
<th>Particulars</th>
<th>88-89</th>
<th>89-90</th>
<th>90-91</th>
<th>91-92</th>
<th>92-93</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Capital</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Reserves</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Profit and Loss Account</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### TOTAL LIABILITIES

(i) to (iv)

### 3.2 ASSETS STRUCTURE

<table>
<thead>
<tr>
<th>Particulars</th>
<th>88-89</th>
<th>89-90</th>
<th>90-91</th>
<th>91-92</th>
<th>92-93</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) Current Assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Cash and Bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Short Term Investments</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Inventory (stock of raw materials and finished goods)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d) Trade Debtors</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e) Advances to Suppliers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Current Assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Particulars 88-89 89-90 90-91 91-92 92-93

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Rs.</th>
<th>Rs.</th>
<th>Rs.</th>
<th>Rs.</th>
<th>Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>ii) Fixed Assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Land and Buildings</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Plant and Machinery</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Other Assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Fixed Assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Assets (i) and (ii)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### 3.3 WORKING CAPITAL REQUIREMENT

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Period (Months)</th>
<th>Amount Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) Current Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Value of Stock</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Sundry Debtors and Bills</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Expected Cash in Hand</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Current Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ii) Current Liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Bills Payable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Sundry Creditors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Short Term Loans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Current Liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Working Capital (i) - (ii)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
3.4 OPERATING RESULTS

State the operating results for the past five years

<table>
<thead>
<tr>
<th>Particulars</th>
<th>88-89</th>
<th>89-90</th>
<th>90-91</th>
<th>91-92</th>
<th>92-93</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td>Rs.</td>
<td>Rs.</td>
<td>Rs.</td>
<td>Rs.</td>
<td>Rs.</td>
</tr>
<tr>
<td>Gross Profit</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Profit</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

IV. COMMERCIAL BANKS FINANCE - NATURE AND PURPOSE OF BORROWING.

4.1 Have you borrowed from Commercial Banks? Yes / No

4.2 If Yes, state the reasons for your borrowings from commercial banks.
   i)
   ii)
   iii)

4.3 If you have not borrowed from commercial banks state the reasons for the same.
   i)
   ii)
   iii)
4.4 State the purposes for which you utilised the commercial bank finance

   i) Fixed Capital
       a) Expansion
       b) Modernisation
       c) Replacement
       d) Generator
       e) Vehicle
   ii) Working Capital
   iii) Preliminary Expenses
   iv) Sales Promotion Expenses

4.5 State the nature of loan availed

   i) Overdraft
   ii) Open Cash Credit
   iii) Hypothecation of Inventory
   iv) Key Loan

4.6 Mention the favourable reasons for availing the following types of loans

   i) Overdraft
   ii) Open Cash Credit
   iii) Hypothecation of Inventory
   iv) Key Loan

4.7 Do commercial banks insist on more amount of security?

   Yes / No
4.8 What type of securities did you generally give to the banks for obtaining loans?
   i)
   ii)
   iii)
   iv)

4.9 Do you get enhancement of working capital loan regularly? Yes / No

4.10 If Yes, state the extent of such enhancement (as a percentage of existing amount)
   i) Less than 25 %
   ii) 26 % to 50 %
   iii) 51 % to 75 %
   iv) 76 % to 100 %

4.11 What is your opinion on the courtesy shown by bank officials?
   i) courteous
   ii) indifferent

4.12 What is your opinion on the conditions imposed for sanctioning the loan?
   i) normal
   ii) rigid
4.13 What is your opinion about the expenses incurred in the borrowing process?
   i) low
   ii) normal

4.14 What is your opinion on the procedure for sanctioning loan?
   i) simple
   ii) complicated

4.15 What is your opinion on the time taken to sanction the loan?
   i) short
   ii) long

4.16 State your opinion on the period for which the loan is sanctioned.

| Opinion | Overdraft | Open Cash | Hypothecation | Key Loan | Credit | Op
|---------|-----------|-----------|---------------|----------|--------|---
|         |           |           |               |          | long   |   |
|         |           |           |               |          | normal |   |
|         |           |           |               |          | short  |   |

4.17 If too short, for how much period could it be extended further? (specify).
4.18 State your opinion on the amount sanctioned.

<table>
<thead>
<tr>
<th>Opinion</th>
<th>Overdraft</th>
<th>Open Cash</th>
<th>Hypothecation</th>
<th>Key Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>adequate</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>inadequate</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.19 How do you feel about the rate of interest?
   i) low
   ii) high

V. INSTITUTIONAL FINANCE—NATURE AND PURPOSE OF BORROWING

5.1 Have you borrowed from Financial Institutions such as TIIC, NSIC, SIDCO? Yes / No

5.2 If yes, state the reasons for your borrowings from Financial Institutions (specify).
   i)
   ii)
   iii)

5.3 If you have not borrowed from the Financial Institutions state the reasons.
   i)
   ii)
   iii)
5.4 State the purposes for which you utilised the Institutional Finance
i) Fixed Capital
   (a) Expansion  (b) Modernisation  (c) Replacement
   (d) Generator  (e) Vechicle

ii) Working Capital

iii) Preliminary Expenses

iv) Sales Promotion Expenses

5.5 Do financial institutions insist on more amount of security? Yes / No

5.6 If Yes, state the types of securities you generally give to financial institutions?

i)  

ii)  

iii)  

5.7 What is your opinion on the conditions imposed by the financing institutions?

i) normal

ii) rigid
5.8 What is your opinion on the procedure for sanctioning loan?
   i) simple
   ii) complicated

5.9 State your opinion on the time taken to sanction the loan.
   i) short
   ii) long

5.10 What is your opinion about the amount sanctioned?
    i) adequate
    ii) inadequate

5.11 What is your opinion about the rate of interest?
    i) low
    ii) high

5.12 What is your opinion on the attitude of the officials in their dealings?
    i) courteous
    ii) indifferent

5.13 State your opinion on the period for which the loan is sanctioned.
    i) long
    ii) short
5.14 If too short, do you expect a longer period? Yes/No

5.15 What is your opinion on the expenses incurred in the borrowing process?
   i) low
   ii) high

VI INDIGENOUS SOURCE OF FINANCE - NATURE AND PURPOSE OF BORROWING

6.1 Have you borrowed from indigenous sources such as friends and relatives, money lenders, chit companies and others? Yes/No

6.2 If yes, why do you prefer to borrow from them?
   i) Quick availability
   ii) No procedural delay
   iii) Personal knowledge of bankers
   iv) No need for security
   v) Low interest rate
   vi) Flexibility
   vii) Easy repayment
   viii) Large amount of loan

6.3 If you have not borrowed from indigenous sources state the reasons.
6.4 State the purposes for which you utilise the indigenous source of finance.

i) Fixed capital
   (a) Expansion  (b) Modernisation  (c) Replacement
   (d) Generator  (e) Vehicle

ii) Working capital requirement

iii) Others (specify)

6.5 Do indigenous bankers insist on more amount of security? Yes / No

6.6 What types of securities did you generally give to the indigenous bankers for obtaining loans?

   i)
   ii)
   iii)

6.7 What is your opinion on the conditions imposed by indigenous bankers?

   i) normal
   ii) rigid

6.8 State your opinion on the procedure for sanctioning loan?

   i) simple
   ii) complicated
6.9 State the time taken to sanction the loan
   i) short
   ii) long

6.10 What is your opinion on the amount sanctioned?
   i) adequate
   ii) inadequate

6.11 What is your opinion about the rate of interest?
   i) low
   ii) high

6.12 What is your opinion on the attitude of the indigenous lenders in their dealings?
   i) courteous
   ii) indifferent

6.13 What is your opinion on expenses incurred in the borrowing process?
   i) low
   ii) high

VII PROBLEMS AND SUGGESTIONS FOR BETTER ASSISTANCE.