ANNEXURES
5. Partner’s Name
   Qualification
   Experience

6. Product to be manufactured:
   | Manufacture | Trade | Service |
   | Yes/No |

7. Registered Unit: Yes / No

2. Details of PMRY Loan Amount: Rs.
   A. Loan applied
   Money received
   Subsidy given
   Rs. Rs. Rs.

   B. You have come to know about this scheme through:
   1. PMRY activities
   2. DIC – Government agency
   3. Individual source / Banks Co-operatives
   5. Neighbours, relatives and friends
   6. Political leaders / Others (Specify)

   C. Who selected you as beneficiary:
   1. DIC
   2. Banker

   D. Difficulties you faced in selection:

   E. The bank that sanctioned loan to you is:

   F. Was there any difficulty in getting the loan sanctioned? Yes / No

   If yes,
   1. State the difficulty
   2. How did you overcome the difficulty?

   G. The loan is utilized for productive purposes. The loan is used for,
   1. Consumption
   2. Health and education
   3. Festivals
   4. Others (Specify)

   H. Are the assets for PMRY used fully? Yes / No

   I. Marketing arrangement:
   1. Self
   2. Institutional arrangement
J. Problems faced in Marketing
   1. Competition
   2. Substitutes
   3. Industrial recession
   4. Others (Specify)

K. Suggestions to overcome the problems faced in marketing:
   1. Reduce cost and price
   2. Increase quality
   3. Promotional activities
   4. Any other (Specify)

L. Motivating factors
   1. Ambition
   2. Compulsion
   3. Encouragement
   4. Others (Specify)

3. Training aspects
   A. Have you got any training in PMRY? Yes / No
      If yes,
      1. Place and Institution:
      2. Type of training
         1. Business entrepreneurship:
         2. Industrial training:
            a. Training in same business you were doing
            b. Training in different business
            If so, why?
               1. Not profitable project
               2. Scarcity of raw material / labour
               3. Competition
               4. Any other (Specify)

   B. Is training satisfactory?
      1. Very useful
      2. Useful
      3. Not useful
      4. Useless
C. Suggestions to improve the training:
1. Increase in period
2. Increase training course and content
3. More days of field work
4. More stipend

4. Is there supervision by PMRY authorities regarding
   1. Utilization of funds
   2. Implementation

5. Economic Impact of the project
A. State the Net income (Income – Expenses) Amount in Rs.
   Per annum
   25,000 – 50,000
   50,000 – 1 lakh
   More than 1 lakh
B. What was the preproject income? Amount in Rs.
   25,000 – 50,000
   50,000 – 1 lakh
   More than 1 lakh
C. Do you think that the income level of the family has increased due to the project?
   Yes / No
   If yes, how much?
   1. 10%
   2. 10 – 20%
   3. 20 – 30%
   4. 30 – 50%
   5. More than 50%
   If no, why?
D. What was your credit requirement in the total investment? _______%
   1. Own resources
   2. Loan required
   3. PMRY project loan received
   4. Total investment
E. Infrastructure created: Own resources Loan
F. Project proposal prepared: Self Others Bank assistance
6. **Recovery aspects**
   1. Are you able to repay the loan installment? Yes / No.
      If no why?
   2. How much loan is outstanding? Amount in Rs.
      1. Less than 50%
      2. 50%
      3. More than 50%
      4. Non-Performing Assets (NPA)

7. **Employment aspects**
   1. Has employment increased due to the project? Yes / No
   2. If yes, how much is additional employment? Number

8. **Problem faced during PMRY programme period:**
   1. Marketing
   2. Production
   3. Finance
   4. Management
   5. Any other (Specify)

9. **Suggestions to make the scheme more effective and successful:**
   1. Loan must be given only on the basis of security
   2. Only viable and profitable projects must be supported with PMRY loan
   3. Only persons with integrity and credit worthiness must be given loan
   4. Banks and government departments should assist loanees in running the project profitably with valuable guidance, counselling, etc.
   5. Time lag can be given in repayment schedule
   6. Big projects requiring more than 1 lakh rupees as funds should not be supported by PMRY loan
   7. Severe legal action must be taken for non-repayment of PMRY loan.
   8. Any other (Specify)