APPENDIX - I

INTERVIEW SCHEDULE FOR POWERLOOM UNITS

I. PROFILE OF THE POWERLOOM UNIT:

1. Name and Address of the Powerloom Unit:

2. Year of establishment:

3. When did you register your unit?

4. Number of Powerlooms installed:

5. Form of organization:
   1. Sole proprietorship
   2. Hindu undivided Family
   3. Partnership Firm
   4. Company
   5. Co-operative society
6. Details of entrepreneurs:

<table>
<thead>
<tr>
<th>S.No</th>
<th>Name</th>
<th>Previous Occupation</th>
<th>Educational Qualification</th>
<th>Age</th>
<th>Sex</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
</tbody>
</table>

7. How was the concern started?

1. Outright purchase □ 2. Inherited □ 3. Newly started □

8. Location of the enterprise:

1. Rural □ 2. Urban □

9. Title over the business Unit:

1. Owned □ 2. Leased □

10. Nature of operation of the loom:

1. Own weaving □ 2. Job work □ 3. Both □
11. Mention the level of influence of the following factors inducing you to setup Powerloom units.

<table>
<thead>
<tr>
<th>Factors</th>
<th>Most significant</th>
<th>Somewhat significant</th>
<th>Neutral</th>
<th>Less significant</th>
<th>Not at all significant</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Family business</td>
<td></td>
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<tr>
<td>2. Technical qualification</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>3. Friends &amp; Relatives</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>4. Entrepreneur image</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Easy formation</td>
<td></td>
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<tr>
<td>6. Easy to manage</td>
<td></td>
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<tr>
<td>7. Favourable Government Textile policy</td>
<td></td>
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<tr>
<td>8. Regional advantage</td>
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<tr>
<td>9. Market opportunities</td>
<td></td>
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<tr>
<td>10. Experience</td>
<td></td>
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<tr>
<td>11. Profitability</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Availability of finance</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>13. Export opportunities</td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>14. Government incentives</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>15. Have own money &amp; idea of doing some business</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
II. CAPITAL RELATED FINANCIAL PROBLEMS:

12. Sources of Capital:

<table>
<thead>
<tr>
<th>Sources of Capital</th>
<th>Fixed Capital</th>
<th>Working Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Own Source:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Owned Funds</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>2. External Source:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A. Institutional Sources:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Commercial Banks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Co-operative Agencies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Financial Institutions</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>B. Non-Institutional Source:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Friends</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Relatives</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Indigenous Bankers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Money Lenders</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Others</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total Capital

13. Have you borrowed capital from Institutional sources?

1. Yes [ ]
2. No [ ]

13.1. If yes, state the reasons for borrowing capital from Institutional sources:

1.
2.
3.
4.
5.
13.2. If no, state the reasons for not borrowing capital from Institutional sources:
   1.
   2.
   3.
   4.
   5.

14. Have you borrowed capital from Non-Institutional sources?
   1. Yes ☐  2. No ☐

14.1. If yes, state the reasons for borrowing capital from Non-Institutional sources:
   1.
   2.
   3.
   4.
   5.

14.2. If no, state the reasons for not borrowing capital from Non-Institutional sources:
   1.
   2.
   3.
   4.
   5.

15. Have you approached banks to obtain financial assistance before setting up of unit?
   1. Yes ☐  2. No ☐

15.1. If yes, have you obtained any financial assistance from Banks for setting up of unit?
   1. Yes ☐  2. No ☐
15.2. Name the bank from which you have obtained financial assistance.

1. Public Sector Commercial Bank  
2. Private Sector Commercial Bank  
3. District Central Co-operative Bank  
4. Urban Co-operative Bank  
5. Other Bank

15.3. State the type of loan obtained:

1. Overdraft  
2. Open cash credit  
3. Term loan  
4. Bill purchasing & Discounting

15.4. State the purpose for which you have obtained financial assistance from banks.

1. Purchase of Machines  
2. Construction of Building  
3. Modernisation of the Unit (Outright Purchase)  
4. Working Capital  
5. Others

15.5. On what basis the loan was sanctioned to you.

1. Security  
2. Project viability  
3. Professional experience  
4. Past transactions with bank  
5. Other reasons
15.6. Mention the favourable reasons for obtaining financial assistance from banks at the time of setting up of unit:

<table>
<thead>
<tr>
<th>Factors</th>
<th>Most significant</th>
<th>Somewhat significant</th>
<th>Neutral</th>
<th>Less significant</th>
<th>Not at all significant</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Low rate of interest</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>2. Quantum of loan</td>
<td></td>
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<td></td>
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<tr>
<td>3. Past transactions</td>
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<td>4. Cost of borrowing</td>
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<td>5. Lending procedure</td>
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<td></td>
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<tr>
<td>6. Security demanded</td>
<td></td>
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<tr>
<td>7. Time taken for sanction</td>
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<td>8. Favorable attitude of bank</td>
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<td>9. Repayment period</td>
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<tr>
<td>10. Easy accessibility</td>
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</tbody>
</table>

15.7. What are the problems that you have faced in obtaining financial assistance from banks?

1. 
2. 
3. 
4. 
5. 
15.8. If no, why you did not obtain financial assistance from banks?
1.
2.
3.
4.
5.

15.9. Mention the significant reasons for not obtaining financial assistance from banks at the time of setting up of unit:

<table>
<thead>
<tr>
<th>Factors</th>
<th>Most significant</th>
<th>Somewhat significant</th>
<th>Neutral</th>
<th>Less significant</th>
<th>Not at all significant</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Low rate of interest</td>
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<tr>
<td>2. Quantum of loan</td>
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<tr>
<td>3. Past transactions</td>
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<td>4. Cost of borrowing</td>
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<tr>
<td>5. Lending procedure</td>
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<tr>
<td>6. Security demanded</td>
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<tr>
<td>7. Time taken for sanction</td>
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<tr>
<td>8. Favorable attitude of bank</td>
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<td></td>
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<tr>
<td>9. Repayment period</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>10. Easy accessibility</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
15.10. If no, why you did not approached banks for financial assistance for setting up of unit?
1. 
2. 
3. 
4. 
5. 

16. Have you approached banks to obtain financial assistance after setting up of unit?
1. Yes □
2. No □

16.1. If yes, state reasons for approaching banks for financial assistance:
1. 
2. 
3. 
4. 
5. 

16.2. If no, state reasons for not approaching banks for financial assistance:
1. 
2. 
3. 
4. 
5. 

16.3. Have you obtained any financial assistance from Banks?
1. Yes □
2. No □

17. Are you willing to obtain further capital from banks?
1. Yes □
2. No □

17.1. If yes, state reasons for willingness.
1. 
2. 
3. 
4. 
5.
17.2. If no, state reasons for non-willingness.

1. 
2. 
3. 
4. 
5. 

18. Whether your application for loan has been rejected at any time?

1. Yes ☐ 
2. No ☐ 

18.1. If yes, state the reasons for rejection.

1. 
2. 
3. 
4. 
5. 

19. Do you know about Technology Upgradation Fund Scheme (TUFS)?

1. Yes ☐ 
2. No ☐ 

19.1. How did you know about TUFS?

1. Friends & Relatives. ☐ 
2. Fellow Entrepreneurs ☐ 
3. Advertisement ☐ 
4. Newspaper ☐ 
5. From banks ☐ 

19.2. Have you borrowed fund under TUF scheme?

1. Yes ☐ 
2. No ☐ 

19.3. If yes, how long have you been borrowing under TUF scheme?

No of Years ☐ 

X
19.4. If no, why?

1. 
2. 
3. 
4. 
5. 

19.5. What are the problems faced in obtaining financial aid under TUFS?

1. 
2. 
3. 
4. 
5. 

19.6. Suggestions to obtain financial assistance under TUFS scheme, if any.

1. 
2. 
3. 
4. 
5. 

20. Have you repaid the loan borrowed from the banks under any scheme?

[ ] Yes  [ ] No

20.1. If no, reasons for non-repayment of loan in time.

1. 
2. 
3. 
4. 
5. 

19.4. If no, why?
21. Mention your level of satisfaction with respect to the following bank finance related aspects.

<table>
<thead>
<tr>
<th>Factors</th>
<th>Highly satisfied</th>
<th>Some what satisfied</th>
<th>Neutral</th>
<th>Some what dissatisfied</th>
<th>Highly dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Low rate of Interest</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Amount Sanctioned</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Lending Procedure</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Security demanded</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>5. Repayment Procedure</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>6. Time taken for sanction</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Bankers response</td>
<td></td>
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</tr>
</tbody>
</table>

22. Suggestions to counterparts for availing loan from banks.

1.
2.
3.
4.
5.
23. Suggestions to bankers for lending financial assistance to Powerloom units.

1.
2.
3.
4.
5.

III. PRODUCTION RELATED FINANCIAL PROBLEMS:

24. Types of Powerloom product produced:

<table>
<thead>
<tr>
<th>S.No</th>
<th>Powerloom products</th>
<th>Number of looms</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Dhoti’s</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Sarees</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Grey</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Shirting’s</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

25. Specify your capacity utilization:

1. Below 25% □  2. 25% to 50% □

3. 50% to 75% □  4. 75% to 100% □

26. Is there any idle looms?

1. Yes □  2. No □

27. If yes, specify the most important reasons for idleness.

1. Lack of raw materials □
2. Lack of finance □
3. Lack of demand □
4. Lack of power supply □
5. Lack of labour □
28. Major sources of raw material:

1. Within District  
2. Near by District  
3. Outside Tamilnadu  
4. Outside India 

29. How did you purchase the raw materials?

1. By Cash  
2. By Credit  
3. By Both 

30. Did you have adequate credit facilities for the purchase of raw materials?

1. Yes  
2. No 

30.1. If yes, state the credit period:

1. Below 15 days  
2. 15 to 30 days  
3. 31 to 45 days  
4. 46 to 60 days 
5. Above 60 days

31. Did you have adequate stock?

1. Yes  
2. No 

31.1. If no, state the reasons for inadequate stock:

1. 
2. 
3. 
4. 
5.
32. How much stock did you keep for production?

1. Below 5 days
2. 5 to 10 days
3. 11 to 20 days
4. 21 to 30 days
5. Above 30 days

32.a. Have you obtained any credit to purchase raw materials?

1. Yes
2. No

32.a.1. If yes, where from did you obtain credit?

1. Institutional
2. Non- Institutional
3. Both

32.a.2. Have you obtained loan from banks to purchase raw materials?

1. Yes
2. No

32.a.3. If no, state reasons:

1.
2.
3.
4.
5.

IV. PERSONNEL RELATED FINANCIAL PROBLEMS:

33. Types of workers employed

<table>
<thead>
<tr>
<th>Types of workers</th>
<th>Number of workers</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Pre-weaving</td>
<td></td>
</tr>
<tr>
<td></td>
<td>weaving</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Post-weaving</td>
<td></td>
</tr>
<tr>
<td>1. Unskilled</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Skilled</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Supervisors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Office staff</td>
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<td></td>
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<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
34. Methods of wage payment:

<table>
<thead>
<tr>
<th>S.No</th>
<th>Wage System</th>
<th>Number of workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Time Rate</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Piece Rate</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td></td>
</tr>
</tbody>
</table>

35. Do you get adequate labour?

1. Yes [ ] 2. No [ ]

35.1. If no, State reasons:

1. 
2. 
3. 
4. 
5. 

36. How you obtain the workers?

1. Direct selection [ ]
2. Through Agents [ ]
3. Through labour union [ ]
4. Others [ ]

37. How much amount did you spent to avail a worker?

Rupees [ ]

38. Have you paid any advance to obtain works?

1. Yes [ ] 2. No [ ]

38.1. If yes, how much amount you paid per worker.

Rupees [ ]

39. Percentage of labour cost with the total cost: [ ]
40. Do you have any other problem related to labour?

1. Yes □ 2. No □

40.1. If yes, what is the problem?

1. 
2. 
3. 
4. 

V. MARKETING / EXPORT RELATED FINANCIAL PROBLEMS:

41. How did you sell Powerloom products?

1. By Self □ 2. Through Dealers/ Brokers/Agents □

42. State the nature of sales:

1. By Cash □ 2. By Credit □
3. By Both □

43. If credit sales, state credit period allowed:

1. Below 15 days □ 2. 15 to 30 days □
3. 31 to 45 days □ 4. 46 to 60 days □
5. Above 60 days □

44. Are you exporting?

1. Yes □ 2. No □
45. Do you face any financial difficulties in exporting?
   1. Yes [ ] 2. No [ ]

45.1. If yes, what kind of problems did you face.
   1.
   2.
   3.
   4.
   5.

46. Have you approached any financial institution for export purpose?
   1. Yes [ ] 2. No [ ]

46.1. If yes, where from you got the financial assistance?
   1. Banks [ ] 2. Financial Institution other than bank [ ]
   3. Government Agencies [ ]

46.2. If no, state the reasons:
   1.
   2.
   3.
   4.
   5.

47. What type of problems you have encountered while approaching for export loan?
   1.
   2.
   3.
   4.
   5.
48. Did you get financial assistance under TUF scheme for purchasing/replacing export oriented machines?

1. Yes ☐ 2. No ☐

48.1. If no, states the reasons:

1. 
2. 
3. 
4. 
5. 

49. If you are not exporting, what kind of steps you are taking to export your products?

1. 
2. 
3. 
4. 
5. 

50. Suggestions for the improvement of Powerloom sector

1. 
2. 
3. 
4. 
5.
APPENDIX - II

INTERVIEW SCHEDULE FOR BANKERS

1. Name & Address of the Bank:

2. Year of opening of the branch:

3. Have you lent loans/advances to Powerlooms?
   1. Yes
   2. No

3. 1. If yes, what type of loans /advances did you lend?
   1. Term Loan
   2. Working Capital
   3. Both

4. Have you approached Powerloom industries to lend loans/advances?
   1. Yes
   2. No

4. 1. If yes, what is their response?
   1. Below 25%
   2. 26% - 50%
   3. 51% - 75%
   4. 76% - 100%
4. 2. If no, state the reasons

1.
2.
3.
4.
5.

5. Have any Powerloom industries approached you for loans/advances?

1. Yes
2. No

5.1. If yes, for what type of capital they approached?

1. Fixed capital
2. Working Capital
3. Both

5.2. What is the % of Powerloom industries succeeded in obtaining loan?

1. Below 25%
2. 26% - 50%
3. 51% - 75%
4. 76% - 100%

5.3. If no, state Reasons:

1.
2.
3.
4.
5.
6. Have any Powerloom industries approached for loan under TUF scheme?
   
   1. Yes
   2. No

6. 1. If no, state the reasons:
   1.
   2.
   3.
   4.
   5.

7. Have the Powerloom industries offer adequate securities and margin specified by the bank?
   
   1. Yes
   2. No

8. What is the percentage of repayment of loan obtained by the Powerloom industries?
   
   1. Below 25%
   2. 26% - 50%
   3. 51% - 75%
   4. 76% - 100%

9. Have you rejected any application for loan made by the Powerloom industries?
   
   1. Yes
   2. No
9. 1. If yes, what is the percentage of rejection?

1. Below 25% □
2. 26% - 50% □
3. 51% – 75% □
4. 76% - 100% □

9. 2. State the reasons for rejecting application forms

1.  
2.  
3.  
4.  
5.  

10. Is there any target specially meant for Powerloom industries under annual credit plan?

1. Yes □
2. No □

10. 1. If yes, states the percentage of target with other loan?

Percentage □

10.2. Have you achieved the target?

1. Yes □
2. No □
10. 3. If no, what are the reasons?

1. 
2. 
3. 
4. 
5. 

11. Have you lent any loans/advances on collateral securities?

1. Yes
2. No

12. What are the major problems in lending Powerloom industries?

1. 
2. 
3. 
4. 
5. 

13. Do you think that lending Powerloom industries are safe?

1. Yes
2. No

13. 1. If yes, in what respect?

1. 
2. 
3. 
4. 
5. 

13. 2. If no, state the reasons

1. 
2. 
3. 
4. 
5.
14. Is there any ceiling on loan to Powerloom industries?

1. Yes
2. No

15. Mention the reasons for availing loans from your bank by the powerloom unit:

<table>
<thead>
<tr>
<th>Factors</th>
<th>Most significant</th>
<th>Some what significant</th>
<th>Neutral</th>
<th>Less significant</th>
<th>Not at all significant</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Low rate of interest</td>
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<td>2. Quantum of loan</td>
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<td>3. Past experience</td>
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<td>4. Cost of borrowing</td>
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<td>5. Lending procedure</td>
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<td>6. Security demanded</td>
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<td>7. Time taken for sanction</td>
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<td>8. Favorable attitude</td>
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<td>9. Repayment period</td>
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<td>10. Easy accessibility</td>
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