BIBLIOGRAPHY

BOOKS

<table>
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<th>No.</th>
<th>Author(s)</th>
<th>Title</th>
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<tr>
<td>22</td>
<td>Tannan</td>
<td>Banking Law and Practice in India, India Law House, New Delhi, 1995.</td>
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<td>No.</td>
<td>Reports</td>
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<td>Economic Survey</td>
<td>1991, 92, 93 and 94.</td>
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<td>Export Awards-Special Report of GJEPC</td>
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<td>Home Bulletin of CAPEXIL</td>
<td>January 1995</td>
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<td>8</td>
<td>RBI Bulletin</td>
<td>Various Issues</td>
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</tbody>
</table>
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1. Arun Ghosh
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<td>30</td>
<td>Selvam M.</td>
<td>India’s export Scenario, Facts for you</td>
<td>October 1994</td>
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<td>33</td>
<td>Saunak Parikh</td>
<td>Combining the Traditional with Modern</td>
<td>Solitaire International March April, 1996.</td>
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<td>34</td>
<td>Raj. T.J.</td>
<td>Japanese Monuments, Natural Stones-the Key to Granite World</td>
<td>February, 1996</td>
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<td>17</td>
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A STUDY OF EXPORT FINANCING BY SELECT COMMERCIAL BANKS IN TAMIL NADU

Supervisor:
Dr. N. Vinayakum, M.Com., Ph.D,
Professor and Head,
Department of Commerce,
Madras University, PG Extn. Centre,
Salem - 636 011.

Research Scholar:
K. Danasekaran M.Com., M.Phil.,
Ph.D. Research Scholar (PT),
Lecturer in Commerce (SS),
Salem Sowdeswari College,
Salem 636 010.

QUESTIONNAIRE TO THE GRANITE INDUSTRY

The information furnished by the respondent will be treated as confidential and used for academic purpose only.

Please tick (✓) into the box against the relevant item wherever needed.

<table>
<thead>
<tr>
<th>I General</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Name and address of the business unit</td>
</tr>
<tr>
<td>2 Year of commencement of the business</td>
</tr>
<tr>
<td>3 Nature of the organisation</td>
</tr>
<tr>
<td>4 Existence of Product Line</td>
</tr>
<tr>
<td>5 Total investment in Plant and machinery at commencement</td>
</tr>
<tr>
<td>6 Is yours 100% EOU?</td>
</tr>
<tr>
<td>7 Is there any foreign collaboration or investment?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>II Export Performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Do you export?</td>
</tr>
<tr>
<td>Mention the country/countries to which goods are exported</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Nature of the organisation</th>
<th>[ ] Sole proprietorship</th>
<th>[ ] Partnership</th>
<th>[ ] Joint Stock Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>Existence of Product Line</td>
<td>[ ] Initially</td>
<td>[ ] Subsequently</td>
<td></td>
</tr>
<tr>
<td>Total investment in Plant and machinery at commencement (in lakhs)</td>
<td>Rs.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is yours 100% EOU?</td>
<td>Yes [ ] No [ ]</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is there any foreign collaboration or investment?</td>
<td>Yes [ ] No [ ]</td>
<td></td>
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</tr>
</tbody>
</table>
2 State the value of export for the past five years

<table>
<thead>
<tr>
<th>Year</th>
<th>Value (Rs. in lakhs)</th>
<th>Quantity (Tonnes)</th>
<th>% to total exports</th>
</tr>
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<tbody>
<tr>
<td>1989-90</td>
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<tr>
<td>1993-94</td>
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</tr>
</tbody>
</table>

3 Mention the type of export
- Manufacturer Exporter
- Merchant Exporter
- Any other type

III TERMS OF PAYMENT

1 What type of LC facilities are made available?
- Irrevocable
- Revocable
- Revolving
- Back to back

2 What type of facilities you have provided for ensuring payment from foreign importers?
- DA Bill
- DP Bill

3 Are you having agents or representatives abroad?
- Yes
- No

4 Are you participating in International Trade Fairs, Exhibitions conducted abroad?
- Yes
- No

5 If yes, give details

<table>
<thead>
<tr>
<th>Year</th>
<th>Venue</th>
<th>Duration</th>
<th>Remarks</th>
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</thead>
<tbody>
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</tbody>
</table>

IV Financial Assistance

1 Are you facing any financial problem? If yes, mention the nature of credit required mostly
- Yes
- No

- Pre-shipment credit
- Post-shipment credit
2 Capital employed as on 31-03-95 Rs. (in lakhs)

3 Do you avail export credit? Yes □ No □

4 Does the bank extend adequate credit for meeting the export needs? Yes □ No □

5 Enumerate the various sources of finance
   Own funds: □
   Borrowed funds: □
   Loans from Nationalised Bank(s) □
   Loan from Private Sector Bank(s) □
   Exim bank □
   Any other source □

6 Give your ranking for reasons for availing private finance
   Bank Finance inadequate □
   Finance not timely released to meet the requirements □
   Procedural delays □
   Any other reason □

V. Production and Leasing
1 Will mines be adequately available for production? Yes □ No □
2 What is the basis for taking lease of mines?
   Longer life period □
   Higher productivity and profitability □
   Both □

VI. Modernisation
1 Will modernisation facilitate your export programmes? Yes □ No □
2 What type of machines are used?
   Imported □
   Indigenous □
   Both □
3 State the type of man power employed

- Skilled
- Semi skilled
- Unskilled
- All types

4 Give your ranking regarding reasons for not introducing modernisation

- Using indigenous machines
- Lack of trained manpower
- Lack of import finance

5 State the quality of Granite extracted

- Very good
- Good
- Satisfactory

6 Does quality pose any problem?

Yes ☐ No ☐

7 Do you undertake the business of cutting granite block?

- Cutting and polishing granite
- Both ☐

VII. Transportation facilities

1 Does the transportation from the factory to the port pose any problem?

Yes ☐ No ☐

2 If yes, mention the value of goods withheld from exports in the past five years.

(Rs. in Lakhs.)

<table>
<thead>
<tr>
<th></th>
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</tbody>
</table>

3 Give your ranking for reasons affecting transportation

- Lack of frequency in the transport due to distance between factory and quarry
- Lack of port facilities
- Any other

(Rank)
4. Do you adopt conveyor belt for movement of granites?  
Yes ☐ No ☐

VIII Skilled manpower mobility
1. Does skilled manpower pose any problem?  
Yes ☐ No ☐

State manpower employed.

<table>
<thead>
<tr>
<th>Year</th>
<th>Skilled</th>
<th>Semi-skilled</th>
<th>Unskilled</th>
</tr>
</thead>
<tbody>
<tr>
<td>1989-90</td>
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</tr>
</tbody>
</table>

2. Give your ranking for the reasons of skilled manpower mobility

<table>
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<tr>
<th>Rank</th>
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<tbody>
<tr>
<td>Prefer higher salary ☐</td>
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<tr>
<td>New entrepreneurs are absorbing experienced staff ☐</td>
</tr>
<tr>
<td>Any other ☐</td>
</tr>
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</table>

IX Wages and perks
1. What is present wage system followed?  
Daily ☐ Weekly ☐ Fortnightly ☐

2. What is the rate structure of remuneration?  
Skilled
Semi-skilled
Unskilled

3. What are the labour welfare measures provided at present?  

a) ☐ b) ☐ c) ☐

4. Are you providing any life insurance cover for the employees?  
Individual ☐ Group ☐

If so, what is the ceiling amount per employee?
What kind of safety measures are adopted for the factory workers voluntarily?

Place:

Signature

Date:

Office Seal.
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QUESTIONNAIRE TO THE GEM AND JEWELLERY INDUSTRY

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Please tick (✓) into the box against the relevant item wherever needed.

1 General
   1 Name and address of the business unit
   2 Year of commencement of the business
   3 Nature of the organisation
      Sole proprietorship □
      Partnership □
      Joint Stock Company □
   4 Existence of product line
      Initially □
      Subsequently □
   5 Total investment in the business
      Rs. (in lakhs) □
   6 Is yours 100% EOU? Yes □ No □
   7 Is there any foreign collaboration or investment?

II Export Performance
   1 Do you export? Yes □ No □
   Mention the country/countries to which goods are exported
   ————————————————————
   ————————————————————
   ————————————————————
2. State the value of export for the past five years

<table>
<thead>
<tr>
<th>Year</th>
<th>Value (Rs. in lakhs)</th>
<th>% to total exports</th>
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3. Mention the type of export

- Manufacturer Exporter
- Merchant Exporter
- Any other type

III TERMS OF PAYMENT

1. What type of LC facilities are made available?
   - Irrevocable
   - Revocable
   - Revolving
   - Back to back

2. What type of facilities you have provided for ensuring payment from foreign importers?
   - DA Bill
   - DP Bill

3. Are you having agents or representatives abroad?
   - Yes
   - No

4. Are you participating in International Trade Fairs, Exhibitions conducted abroad?
   - Yes
   - No

5. If yes, give details

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IV Financial Assistance

1. Are you facing any financial problem?
   - Yes
   - No

   If yes, mention the nature of credit required mostly
   - Long term credit
   - Working capital needs
2 Capital employed as on 31-03-95 Rs. (in lakhs)

3 Do you avail export credit ? Yes □ No □

4 Does the bank extend adequate credit for meeting the export needs ? Yes □ No □

5 Enumerate the various sources of finance

   Own funds : □
   Borrowed funds :
       Loan from Nationalised Bank(s) □
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       Exim bank □
       Any other source □

6 Give your ranking for reasons for availing private finance

   Bank Finance inadequate □
   Finance not timely released to meet the requirements □
   Procedural delays □
   Any other reason □

V. Production and Import

1 Are rough diamonds and gems adequately available ? Yes □ No □

2 If no, mention the sources of getting rough diamonds and gems □

V. Modernisation

1 Will modernisation facilitate your export performance ? Yes □ No □
2 What type of machines are used?
   - Imported
   - Indigenous
   - Both

3 State the type of man power employed
   - Skilled
   - Semi skilled
   - Unskilled
   - All types

4 Give your ranking regarding reasons for not introducing modernisation
   - Using indigenous machines
   - Lack of trained manpower
   - Lack of import finance
   - Any other reasons

5 State the quality of diamonds and gems produced
   - Very good
   - Good
   - Satisfactory

6 Does quality pose any problem?
   - Yes
   - No

7 Do you undertake the business of
   - Processing and Cutting diamonds?
   - Colored gem stones?
   - Gold Jewellery?
   - All?

VII. Skilled manpower mobility
1 Does skilled manpower pose any problem?
   - Yes
   - No

State man power employed
MANPOWER EMPLOYED

<table>
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<tr>
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2. Give your ranking for the reasons of skilled manpower mobility

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<th>Rank</th>
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VIII Wages and perks

1. What is present wage system followed?

Daily ☐ Weekly ☐ Fort-nightly ☐

2. What is the rate structure of remuneration?

Skilled ☐ Semi-skilled ☐ Unskilled ☐

3. What are the labour welfare measures provided at present voluntarily?

a) ☐ b) ☐ c) ☐ d) ☐

Place: __________________________ Signature: __________________________

Date: __________________________ Office Seal: __________________________
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Salem Sowdeswari College,
Salem - 636 010.

Questionnaire to the Banker

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Please tick (✓) into the box against the relevant item wherever needed.

I
General
1 Name of the Bank
2 Address of the Bank
3 Name and designation of the Officer

II
Provision of export credit
1 Do you provide export credit ?
If yes, mention the nature of credit provided.

Yes ☐ No ☐
Preshipment credit ☐
Postshipment credit ☐
Both ☐

2 Do you extend adequate credit for meeting the export needs ?

Yes ☐ No ☐

3 Mention the type of organisation getting export credit

100% EOU ☐
Others ☐

4. State the Amount of export credit provided for the past five years

<table>
<thead>
<tr>
<th>Year</th>
<th>Pre-shipment credit</th>
<th>Post-Shipment credit</th>
<th>Name of the Export Organisation</th>
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<tbody>
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<td>1989-90</td>
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<tr>
<td>1993-94</td>
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</tbody>
</table>
5. Mention the type of exporter getting export credit
   - Manufacturer Exporter
   - Merchant Exporter
   - Both

6. Enumerate the documents insisted with the loans
   1. 
   2. 
   3. 

7. Specify the normal time taken in sanctioning the credit
   1. 
   2. 
   3. 

8. Do you require security for export? If yes, mention the nature of security mostly required
   1. 
   2. 
   3. 

9. Give reasons for rejection of application
   1. 
   2. 
   3. 

10. What are the main problems faced?
    1. 
    2. 
    3. 

11. Is there any presanction inspection?
12. Specify the conditions laid down to the exporters.
    - Value
    - Accounts
    - Insurance
    - Any other

13. Mention the type LC provided by the exporter
    - Irrevocable
    - Revocable
    - Revolving
    - Back to back

III Refinance facility

1. Do you avail refinance facility from RBI? 
   - Yes
   - No

   If so, mention the refinance facility extended
   1. Direct Exporters
   2. Indirect Exporters
   3. Both
### IV  Customer Services

1. Do you have overseas branches?  
   - Yes [ ]  
   - No [ ]

   If yes, mention the country or countries in which overseas branches are functioning:
   1. 
   2. 
   3. 

2. Do you have any export promotion cells?  
   - Yes [ ]  
   - No [ ]

3. Are you providing regular career opportunities to specialist staff members?  
   - Yes [ ]  
   - No [ ]

### V  Overseas Lending

1. Are you providing foreign currency loan?  
   - Yes [ ]  
   - No [ ]

2. Do you extend adequate foreign currency loan to exporters?  
   - Yes [ ]  
   - No [ ]

3. Mention the type of exporters getting foreign current loan:
   1. 
   2. 
   3. 

### VI  Forfaiting and factoring

1. Do you adopt forfaiting?  
   - Yes [ ]  
   - No [ ]

2. Mention the type of bills discounted in forfaiting:
   1. Long term Bill [ ]
   2. Short term Bill [ ]

3. Do you have factoring services?  
   - Yes [ ]  
   - No [ ]

4. Mention the type of factoring services:
   1. Domestic factoring [ ]
   2. International factoring [ ]
   3. Both [ ]

Place: [Signature]  
Date: [Office Seal]