APPENDIX

QUESTIONNAIRE TO BENEFICIARIES.

FINANCING OF SMALL SCALE INDUSTRIES BY SIRUTHOZHIL BRANCH OF S.B.I. SALEM.

I. PERSONAL INFORMATION:

1.1 Name of the Establishment.

1.2 Address/location:

1.3 Type of Organisation(tick the relevant item)

3.1 Sole Proprietorship
3.2 Partnership
3.3 Co-operative Society
3.4 Joint Stock Company

1.4 Name of the Proprietor

1.5 Sex Male/Female

1.6 Age (relevant item)

1.6.1 up to 20 years
1.6.2 21 to 25 years
1.6.3 26 - 30 years
1.6.4 31 -- 35 years
1.6.5 36 -- 40 years
1.6.6 41 -- and above

1.7 Native Place:
1.8 Level of literacy (tick the relevant item)

1.8.1 Illiterate
1.8.2 Primary school education
1.8.3 High school education
1.8.4 Higher secondary School Education
1.8.5 Graduate
1.8.6 Post Graduate
1.8.7 Technical and Professional
   (State the Diploma/Degree....)

1.9 Inducement to start this Industry.
   (tick the relevant one)

1.9.1 Own initiative
1.9.2 Family Members
1.9.3 Friends
1.9.4 Banks
1.9.5 Government
1.9.6 Others (Specify)

1.10 Mention the Most important reason for choosing this industry
   (Rank the reasons according to your priority)

1.10.1 Having experience and necessary technical know-how
1.10.2 Availability of adequate finance and credit facilities
1.10.3 Proximity to Raw materials.
1.10.4 Proximity to Market
1.10.5 Proximity to Electricity
1.10.6 Nearest to Banks
1.10.7 To avail the Govt's incentives and other privileges.
1.10.8 Compulsion from somebody
1.10.9 Hereditary
1.10.10 Any other reason (Specify)

1.11 Mention the most important reason for the selection of this site (Rank the reasons according to your priority)

1.11.1 Proximity to Raw materials
1.11.2 Proximity to Electricity
1.11.3 Proximity to Post Office
1.11.4 Proximity to Banks
1.11.5 Availability of skilled labour
1.11.6 Availability of Bank finance
1.11.7 Availability of Capital
1.11.8 Availability of cheap land
1.11.9 Availability of incentives and other privileges from the Government.
1.11.10 Market centre
1.11.11 Suitable climate
1.11.12 Inherited
1.11.13 Any other (specify)

1.12 List out the products produced/job work undertaken

1.12.1

1.12.2

1.12.3

1.13 Scheme prepared by (tick the relevant one)

1.13.1 Self

1.13.2 Family Members

1.13.3 Relatives

1.13.4 Friends

1.13.5 Fellow industrialists

1.13.6 Government

1.13.7 Bank

1.13.8 Financial Institutions

1.13.9 Any other agency (specify)

1.14 Mode of Commencement (tick the relevant one)

1.14.1 Established by yourself

1.14.2 Taken on lease

1.14.3 Purchased an existing establishment (Reason for sale, specify)

1.14.4 Inherited.

1.15 Registration.

1.15.1 Registered with D.I.C. Yes/No
1.15.2 If yes, 
the date of Registration

1.15.3 Registration number

1.15.4 If not, the reason for not registering.

1.16 Date of commencement of business

1.17 Whether your concern has any branch?  Yes/No

1.18 CAPITAL

<table>
<thead>
<tr>
<th></th>
<th>Fixed Capital</th>
<th>Working Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.18.1 Owned capital</td>
<td>Rs.</td>
<td>Rs.</td>
</tr>
<tr>
<td>1.18.2 Borrowed capital</td>
<td>Rs.</td>
<td>Rs.</td>
</tr>
<tr>
<td>Total</td>
<td>Rs.</td>
<td>Rs.</td>
</tr>
</tbody>
</table>

1.18.3 Details of Fixed Capital:

1.18.3.1 Land & Buildings  Rs.

1.18.3.2 Machines & Equipments  Rs.

1.18.3.3 Furnitures  Rs.

1.18.3.4 Others  Rs.

1.18.4 Details of Working Capital:

1.18.4.1 Stock of Raw materials  Rs.

1.18.4.2 Stock of Semi-finished and finished products  Rs.

1.18.4.3 Cash in Hand & Cash at Bank  Rs.
1.18.4.4 Debtors outstanding, if any: Rs.

1.18.4.5 Any other (specify) Rs.

1.19 Labourers:

<table>
<thead>
<tr>
<th>Group</th>
<th>Number Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.19.1 Family members</td>
<td></td>
</tr>
<tr>
<td>1.19.2 Hired Labourers</td>
<td></td>
</tr>
<tr>
<td>1.19.3 Contract</td>
<td></td>
</tr>
<tr>
<td>1.19.4 Permanent</td>
<td></td>
</tr>
<tr>
<td>1.19.5 Other category</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
</tr>
</tbody>
</table>

1.19.2 Number of employees on

| 1.19.2.1 Scale of pay |             |
| 1.19.2.2 Consolidated Monthly pay | |
| 1.19.2.3 Daily wages  |             |

1.19.3 Scale of pay:

<table>
<thead>
<tr>
<th>Category</th>
<th>Scale of pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.19.3.1 Manager</td>
<td></td>
</tr>
<tr>
<td>1.19.3.2 Accountant</td>
<td></td>
</tr>
<tr>
<td>1.19.3.3 Cashier</td>
<td></td>
</tr>
<tr>
<td>1.19.3.4 Peon/Menials</td>
<td></td>
</tr>
</tbody>
</table>
1.19.4 Monthly consolidated pay:

<table>
<thead>
<tr>
<th>Category</th>
<th>Rate (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.19.4.1 Skilled worker</td>
<td></td>
</tr>
<tr>
<td>1.19.4.2 Semi Skilled worker</td>
<td></td>
</tr>
<tr>
<td>1.19.4.3 Unskilled worker</td>
<td></td>
</tr>
</tbody>
</table>

1.19.5 Daily wages:

<table>
<thead>
<tr>
<th>Category</th>
<th>Rate (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.19.5.1 Skilled Worker</td>
<td></td>
</tr>
<tr>
<td>1.19.5.2 Semi Skilled Worker</td>
<td></td>
</tr>
<tr>
<td>1.19.5.3 Unskilled Worker</td>
<td></td>
</tr>
</tbody>
</table>

1.19.6 Total amount of Wages and salaries paid per month Rs.

1.20 Management:

1.20.1 Industry is managed by Self/Hired Manager

1.20.2 If Managed by hired manager, qualification of the manager.
1.21 Production:

1.21.1

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Product I</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capacity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>2. Product II</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capacity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>3. Product III</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capacity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>4. Product IV</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capacity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1.21.2 Nature of production (tick the relevant one)

1.21.2.1 Continuous

1.21.2.2 Seasonal

(Mention the period)
1.21.3 Order is placed by (tick the relevant one)

1.21.3.1 Government
1.21.3.2 Private agencies
1.21.3.3 Both

1.21.4 Order received (tick the relevant one)

1.21.4.1 Throughout the year
1.21.4.2 Seasonal

(Mention the period)

1.22 Sales:

1.22.1

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Agencies to whom &quot;sold&quot;</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Government
b. Private
c. Others.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
1.22.2 Area where sold in rupees:

<table>
<thead>
<tr>
<th>Year</th>
<th>Local</th>
<th>District</th>
<th>State</th>
<th>Outside State</th>
<th>Exports</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1988</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1989</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1990</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1991</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1992</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1.23 Profit for the year

1.23.1 1988 Rs.
1.23.2 1989 Rs.
1.23.3 1990 Rs.
1.23.4 1991 Rs.
1.23.5 1992 Rs.

1.24 Any other problems relating to:

1.24.1 Finance
1.24.2 Labourers
1.24.3 Management
1.24.4 Production
1.24.5 Sales
1.24.6 Others (specify)
II BANK AND THE BENEFICIARIES:
(tick the relevant one)

2.1 How did you know this bank?
2.1.1 Self
2.1.2 Advertisement
2.1.3 Fellow industrialist
2.1.4 Others (specify)

2.2 When did you contact this bank first?

2.3 Did you approach any other banks/financial Institutions for your financial need? Yes/No.
2.3.1 If yes, give details:

2.4 Rank the reasons for approaching this bank, according to your priority.
2.4.1 Easy approach
2.4.2 Customer Service
2.4.3 Adequacy of loan
2.4.4 Low rate of interest
2.4.5 Availability of Technical Advice
2.4.6 Availability of incentives & Subsidies
2.4.7 Neglect of other banks/financial institutions
2.4.8 No other go
2.4.9 Other reasons (specify)

2.5 Is the present loan the first one from this bank? Yes/No.
2.5.1 If no, mention the month and year of first loan from this bank.

2.6 Date of application for loan

2.7 Date of receipt of loan from the bank

2.8 Amount of loan applied for... Rs.

2.9 Amount of loan sanctioned Rs.

2.10 Duration of the loan:
   2.10.1 Period of loan
   2.10.2 Instalment period
   2.10.3 Amount per instalment

2.11 The loan sanctioned by the bank is (tick the relevant one in each item)
   2.11.1 Sufficient/Insufficient
   2.11.2 Timely/Delayed
   2.11.3 Easy to avail/Difficult
   2.11.4 Expensive/Inexpensive

2.12 Type of loan sanctioned (tick the relevant one)
   2.12.1 Term loan
   2.12.2 Cash credit
   2.12.3 Overdraft
   2.12.4 Bills purchased and discounted
   2.12.5 Other (specify)

2.13 Rate of interest per annum....
2.14 Whether the rate of interest is
(tick the relevant one)

2.14.1 Higher than the rate charged by Co-op. Banks.


2.14.3 Lower than the rate charged by Co-op. Banks

2.14.4 Lower than the rate charged by Pvt. Finance.

2.14.5 Reasonable

2.15 Is there any margin money required by the Bank? Yes/No.

2.15.1 If yes, specify

2.16 Did the bank require any security for the loan? Yes/No.

If Yes,

2.16.1 Mention the Security

2.16.2 Nature of charge

2.17 Is there any subsidy? Yes/No.

If yes,

2.17.1 Amount of subsidy

2.18 Do you know the rules and regulations regarding the repayment of loan? Yes/No.

2.19 Are you repaying the loan regularly and promptly? Yes/No.