INTERVIEW SCHEDULE TO KNOW THE BENEFICIARIES' SATISFACTION ON THE IMPLEMENTATION OF THE SCHEME FOR PROVIDING SELF EMPLOYMENT TO EDUCATED UNEMPLOYED YOUTH

I. Personal Details

1.1 Name :

1.2 Age :

1.3 Address :

1.4 Educational Qualification :
   1) SSLC/Higher Secondary
   2) Graduate
   3) Post Graduate
   4) Technical Qualification
   Specify :

1.5 Sex :

1.6 Caste :

1.7 No. of members in the family :

1.8 No. of earning members in the family :

1.9 Period of Unemployment after Completing studies :

1.10 Did you have any job experience before availing the loan :

1.11 Nature of the job in which you are experienced :
1.12 No. of years experience
in the above mentioned job:

1.13 Nature of experience:

1.13.1 Employed in a concern
1.13.2 Owning an unit or ship
1.13.3 Helping the members of the family who own a concern
1.13.4 Any others - specify

Information relating to Project and Loan

2.1 How did you come to know about the self employment scheme for educated unemployed youth.
   a. Newspaper
   b. Bank
   c. DIC
   d. Friends
   e. Relatives
   f. Any others specify:

2.2 The nature of the Project undertaken
   a. Industry
   b. Business
   c. Service
   d. Textiles

2.3 The reason for choosing this project:
   a. Educational background
   b. Experience in the field
   c. Suggestions from friends
   d. Suggestions from DIC
   e. Projects listed by small scale industries Association
   f. Any other specify:
2.4 State the year and month of commencement of business or Industry under the self employment scheme.

2.5 Specify the name of the bank which sanctioned the loan

2.6 What was the amount of capital required for your business
(a) Fixed capital Rs. _______  (b) Working Capital Rs.____

2.7 Mention the amount contributed by you
personally   Rs. _________

2.8 How did you manage the deficit if any
2.8.1 a) by borrowing from friends
2.8.2 b) by borrowing from Relatives
2.8.3 c) by borrowing from outsiders
2.8.4 d) Any other source

2.9 What is the rate of interest charged for the money borrowed from outside sources _______

2.10 What is the rate of Interest charged for SEEUY scheme loan ______ %

2.11 Do you feel that the rate of interest is reasonable in SEEUY Scheme : Yes/No.

2.12 Have you utilised the loan for the project mentioned in the application : Yes/No.

2.13 If no state the reasons for utilising the loan for a different purpose.
a. Utilised in the existing business
b. Given for interest outside
c. Used for buying fixed assets
d. Utilised for Personal consumption
e. Any other purpose - specify
2.14 Do you repay the instalments promptly: Yes/No.

2.15 How many instalments have been repaid so far

2.16 How many instalments have become due

2.17 What is the total amount of loan outstanding in your account Rs.

2.18 If you have not repaid some instalments give the reasons (Tick the relevant answer)

1) Non profitability of the project
2) Shortage of funds
3) Diversion of funds for some other purpose
4) Presumption on the part of the borrower that the loan need not be repaid as it is Government aid
5) Most of the borrowers do not repay so it has been taken for granted that it need not be repaid.
6) No action is taken against defaulter
7) The instalment amount is very high
8) Holiday period is very short
9) Any others - specify

Particulars Relating to the Income of the Project

3.1 What was the income earned per month before availing this loan Rs.

3.2 What is the income per month after availing the loan Rs.
3.3 Give the particulars of profit or loss for the following years mentioned below.

82-83 Rs.
83-84
84-85
85-86
86-87
87-88

3.4 Have you purchased any fixed assets by way of the income from the unit - Yes/No.

3.5 If 'Yes' specify the value of assets purchased Rs.

3.6 Out of the income from this project how much have you allotted for expansion of the project Rs.

3.7 What is the present worth of the concern.

Views of the borrowers about the bank

4.1 Were you given the opportunity to select the lending Bank . Yes/No.

4.2 If the answer is yes what are your reasons for selecting this bank (Tick the relevant)

i) Nearness to my business unit
ii) Sufficient transport facilities available
iii) This bank provides all necessary help
iv) Having friends/relatives in this bank
v) Regular customer of that bank even before availing this loan
vi) Any others - specify
4.3 If no state the inconveniences caused to you by the lending bank in loan operation (Tick the relevant)

i) Lack of transport facilities
ii) Facilities provided by the bank is insufficient
iii) The bank is far away from the business unit
iv) Any others specify

4.4 Did the banker respond to your inquiries when you approached for loan Yes/No.

4.5 State the opinion about the banker's reply

a) Sufficient
b) Insufficient
c) No response

4.6 When you approached the bank for loan under SEEUY Scheme how did they treat you

a) Very courteous
b) Normal like any other customer
c) Indifferent
d) Very rigid in the dealings

4.7 The time taken by banker in sanctioning the loan

a) Very long
b) Long
c) Usual time
d) Short
e) Very short
4.8 The time taken by banker to credit your account after sanctioning the loan
   a) Very long  b) Long  c) Normal  d) Short  e) Very short.

4.9 Have you incurred any expenditure to get the loan sanctioned
   Yes/No.

4.10 State your opinion on the amount spent on it
   i) Very high  ii) High  iii) Moderate  
   iv) Less  v) Very less

4.11 Does the banker visit your unit regularly  Yes/No.

4.12 How many times did the banker visit your unit

4.13 Is it causing any inconvenience to you -  Yes/No.

4.14 Does the banker interfere in the regular working of the business -  Yes/No.

4.15 Does your business get affected due to the interference of the banker -  Yes/No.

4.16 Has the banker given any additional facility as working capital -  Yes/No.

4.17 If the answer is yes what is the additional amount sanctioned Rs.

4.18 Do you feel that the amount is sufficient -  Yes/No.
Views of the borrower about District Industries Centre

5.1 How many times have you been to DIC together information about SEEUY Scheme.

5.2 Did they reply satisfactorily to your enquiries - Yes/No.

5.3 Did they provide necessary information - Yes/No.

5.4 Have they suggested the type of business suitable to you - Yes/No.

5.5 Did they supply you project details - Yes/No.

5.6 What is the time taken by DIC to scrutinise your application specify -

5.7 What is your opinion on the time consumed by them in processing the application
   a) Very long time   b) Long time
   c) Normal time     d) Quick     e) Very quick

5.8 Have you incurred any expenditure to process application by DIC - Yes/No.

5.9 Did the DIC help you in getting any power connection for your unit - Yes/No.

5.10 If yes what is the total amount you have spend Rs.

5.11 Did the DIC help you to get any required raw material - Yes/No.

5.12 Do you feel that the help rendered by DIC is essential to run the unit smoothly - Yes/No.

5.13 Do you feel that the DIC's procedure to sanction the loan is cumbersome - Yes/No.

5.14 State your grievances against DIC.
5.15 Are you satisfied with the procedure followed for sanctioning loan under self employment scheme - Yes/No.

5.16 If No specify the reasons.

**GENERAL QUESTIONS**

6.1 How many workers are employed in your concern.

6.2 Are you running your unit continuously - Yes/No.

6.3 Are you able to get the required labour force - Yes/No.

6.4 Are you able to get the required amount of raw materials - Yes/No.

6.5 Are you able to get the required technicians for your unit - Yes/No.

6.6 If your unit is not functioning well due to any other reasons specify the reasons

6.7 Have you sold out the assets of the business as you are not able to run the unit - Yes/No.
6.8 Give your suggestions for implementing the scheme more beneficially to the customers.

a) To the Govt.

b) To the bank

c) To DIC

6.9 State your opinion regarding the draw backs or loop holes in this scheme.