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- 1.7.4 Higher Secondary
- 1.7.5 Graduate
- 1.7.6 Post Graduate/Technical/Professional
- 1.8 Inducement to start industry
 - 1.8.1 Own initiative
 - 1.8.2 Family members
 - 1.8.3 Friends
 - 1.8.4 Others
- 1.9 Mention reasons for choosing this industry
 - 1.9.1 Having experience and necessary technical know-how
 - 1.9.2 Availability of adequate Finance and Credit facilities
 - 1.9.3 Proximity to Raw materials / Market / Electricity
 - 1.9.4 Hereditary
 - 1.9.5 Others
- 1.10 Activities undertaken
 - 1.10.1 Production of Silver-ware
 - 1.10.2 Job work
 - 1.10.3 If production list the products
 - 1.10.4 If job work, list the work
- 1.11 Mode of Commencement (Π relevant)
 - 1.11.1 Establishment by yourself
 - 1.11.2 Inherited
 - 1.11.3 Others
- 1.12 Registration

- 1.12.1 Registered with D.I.C. Yes/No
 1.12.2 If Yes, The date of Registration
 1.12.3 If No, The Reason for not registering
 1.13 Date of Commencement of Business

1.14	CAPITAL	FIXED CAPITAL Rs.	WORKING CAPITAL Rs.
1.14.1	Owned Capital		
1.14.2	Borrowed Capital		
	Total		

- 2.1 Sources of borrowed capital outstanding as on date.

Sources

Rupees

1.15.2	Daily wages category	Rate (Rs.)	No. of employees
1.15.2.1	Skilled workers		
1.15.2.2	Semi-skilled workers		
1.15.2.3	Un-skilled workers		
	Total		

1.15.3	Weekly wages category	Rate (Rs.)	No. of employees
1.15.3.1	Skilled workers		
1.15.3.2	Semi-skilled workers		
1.15.3.3	Un-skilled workers		
	Total		

1.15.4 Total amount of wages and Salaries paid per month

1.16 Management (relevant)

1.16.1 Industry is managed by self/hired manager

1.17 What are the various types of silver-wares produced ?

1.17.1

1.17.2

1.17.3

1.17.4

1.18 Which type of silver goods are popular? Reasons for popularity?

1.18.1

1.18.2

1.18.3

1.18.4

1.19 Production of silver-ware

	Particulars	1994-95		1995-96	
1.19		Qty.	Value	Qty.	Value
1.19.1					
i)	Product-I Capacity Production				
ii)	Product-II Capacity Production				
iii)	Product-III Capacity Production				

iv)	Production-IV Capacity Production Total				
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1.20 Sales

	Particulars	1994-95		1995-96	
		Qty.	Value	Qty.	Value
1.20.1	Agencies to whom sold				
1.20.2	Area where sold in Rs.				
a)	Local				
b)	District				
c)	State				
	Total				

- 1.21 Profit for the years
 - 1.21.1 1994-95
 - 1.21.2 1995-96
- 1.22 Nature of Production (relevant)
 - 1.22.1 Continuous
 - 1.22.2 During Festival Season
- 1.23 Any other problems relating to
 - 1.23.1 Raw material
 - 1.23.2 Finance
 - 1.23.3 Labourers
 - 1.23.4 Production
 - 1.23.5 Sales
 - 1.23.6 Electricity
 - 1.23.7 Tax
 - 1.23.8 Others

- II Bank and Beneficiaries
 2.1 Name of the Bank in which
 you have accounts

2.1	Particulars	Year				
2.2	Amount of loan	1992 Rs.	1993 Rs.	1994 Rs.	1995 Rs.	1996 Rs.
	Opening Balance					
	Received					
	Repaid					
	Closing Balance					

- 2.3 Types of Loans
 Cash Credit
 Term Loan
- 2.4 What is the amount of loan outstanding as on
 date?
- 2.5 How did you know this bank?
- 2.5.1 Self
- 2.5.2 Through Advt.,
- 2.5.3 Through Fellow industrialist
- 2.5.4 Through Friends & Relatives
- 2.5.5 Through Others
- 2.6 Nature of loan
- 2.6.1 Secured
- 2.6.2 Unsecured
- 2.7 When did you contact this bank first?
- 2.8 Did you approach any other banks/financial
 institutions Yes/No
- 2.8.1 If Yes, Give details

- 2.9 The reasons for approaching this bank
 - 2.9.1 Easy approach
 - 2.9.2 Customer Service
 - 2.9.3 Adequacy of loan
 - 2.9.4 Low rate of interest
 - 2.9.5 Availability of incentives/subsidies
 - 2.9.6 Prompt sanction & disbursement
 - 2.9.7 Indifference and apathy of other banks
 - 2.9.8 No other alternative
 - 2.9.9 Other reasons (Specify)
- 2.10 Is the present loan the first one from this bank? Yes/No
 - 2.10.1 If No, Mention the month and year of first loan from this bank
- 2.11 Duration of the loan
 - 2.11.1 Period of loan
 - 2.11.2 Instalment period
- 2.12. The loan sanctioned by the bank is
 - 2.12.1 Sufficient/Insufficient
 - 2.12.2 Timely/Delayed
 - 2.12.3 Easy to avail/Difficult
 - 2.12.4 Expensive/Inexpensive
- 2.13 Type of Loan Sanctioned (relevant)
 - 2.13.1 Term Loan
 - 2.13.2 Cash Credit
 - 2.13.3 Others (Specify)
- 2.14 Rate of Interest p.a
- 2.15 Whether interest is paid
(√ relevant)

- 2.15.1 Monthly
- 2.15.2 Quarterly
- 2.15.3 Half-Yearly
- 2.15.4 Annually
- 2.15.5 Adhoc
- 2.16 Did the bank require any security for the Loan? Yes/No
 - If yes,
- 2.17 Mention the security
- 2.18 Nature of charge
- 2.19 Do you know the rules and regulations regarding repaying the loan Yes/No
- 2.20 Are you repaying the loan regularly and Promptly? Yes/No
- 2.21 *If No, why*
 - 2.21.1 Lower profit
 - 2.21.2 Higher rate of interest
 - 2.21.3 Unwillingness
 - 2.21.4 Other reason
- 2.22 Loan amount repaid so for Rs.
 - 2.22.1 Outstanding Loan Rs.
- 2.23 Have you borrowed from any other sources? Yes/No
 - If Yes, mention the source
- 2.23.1 Finance Company
- 2.23.2 Chit funds
- 2.23.3 Family members
- 2.23.4 Friends & Relatives
- 2.23.5 Others

- 2.24 List out the difficulties faced in getting the loan
- 2.25 List out the difficulties faced in repaying loan
- 2.26 Are you preparing the stock list regularly and Promptly? Yes/No
If No, Give reason.
- 2.27 Are you submitting the stock list regularly and promptly ? Yes / No
If Yes, How?
- i) Monthely twice
 - ii) Monthly once
 - iii) Quarterly
 - iv) Half-yearly
 - v) Annually
- If No, Why?

Thanking you,

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