INTERVIEW SCHEDULE –
FOR SSI RESPONDENTS
INTERVIEW SCHEDULE – FOR SSI RESPONDENTS

1. Name: __________________________ (Optional)
   Address: __________________________ (Optional)

2. Type of Industry:

3. Age:
   a) Below 30       b) 30-40
   c) 40-50          d) 50 & above

4. Area of residence:
   a) Urban          b) Semi-urban  c) Rural

5. Sex:    a) Male    b) Female

6. Marital Status: a) Married    b) Unmarried

             c) Muslim    d) Others

8. Community: a) B.C      b) MBC
              c) SC/ST     d) Others

9. General Educational Qualification:
   a) Up to SSLC       b) Graduate
   c) Post Graduate   d) Engineering
10. **Technical Qualification:**
   a) ITI level  
   b) Diploma  
   c) Engineering  
   d) Others  
   e) No tech qualification

11. **Nature of Family:**
   a) Joint  
   b) Nuclear

12. **Number of members in the family:**
   a) up to 3  
   b) 4-5  
   c) 6-7  
   d) 8 and above

13. **Generation of being entrepreneur:**
   a) First Generation  
   b) Second Generation  
   c) Third Generation

14. **Who induced you to become entrepreneur?**
   a) Father  
   b) Friends  
   c) Circumstances  
   d) Own initiative  
   e) Relatives  
   g) Others (Please state)

15. **Rank the factors that influenced you to go in for business:**
   a) Earn money  
   b) Internal urge  
   c) Independent thinking  
   d) provides employment to others  
   e) Social Status  
   f) others (Please state)

6. **Reason for selecting the specific type of industry:** (Please rank)
   a) Easy setup  
   b) Higher profit margin  
   c) Less Competition  
   d) Less Technical know-how  
   e) Previous experience  
   f) others (Please Specify)
Part A

PARTICULARS OF UNIT

1. Area of location of unit:
   a) Urban          b) Semi-urban          c) Rural

2. Type of organization.
   a) Production     b) Service
   c) Assembly       d) Others (Please Specify)

3. Type of firm:
   a) Sole Trader    b) Partnership
   c) Private Company d) Public Company     e) Others

4. Status of the respondent in the firm:
   a) Proprietor     b) Partner
   c) Private Company – Director d) Public Company – Director
   e) Others

5. Year of Commencement of Unit:

6. Have you registered with District Industries Centre?
   a) Yes             b) No

7. Type of product dealt with: (Please state):
8. **Capacity Utilization:**

<table>
<thead>
<tr>
<th>Year</th>
<th>Installed Capacity</th>
<th>Capacity Utilization</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996-97</td>
<td></td>
<td></td>
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<tr>
<td>1997-98</td>
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<td>1998-99</td>
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<td>1999-00</td>
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<td>2000-01</td>
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<td>2001-02</td>
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<td>2002-03</td>
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<td>2003-04</td>
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<td>2004-05</td>
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<tr>
<td>2005-06</td>
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<tr>
<td>2006-07</td>
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</tbody>
</table>

11. **Type of functioning:**  
a) Seasonal  
b) Continuous

12. **Type of unit:**  
a) Capital intensive  
b) Labour intensive

13. **Capital invested in the beginning:** Rs.

14. **Source of capital:**
   
a) Own funds  
b) Loan family fund  
c) Family funds  
d) Friends  
e) Bank  
f) Financial Institution  
g) Others

15. **Type of bank from which finance is got:**
   
a) Public sector  
b) Private Sector  
c) Others
16. **Amount of loan applied in the initial stage:**

<table>
<thead>
<tr>
<th>Stage</th>
<th>Loan Applied (Rs)</th>
<th>Sanctioned (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preparation / project</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commencement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Land</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Building</td>
<td></td>
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<tr>
<td>Plant and Machinery</td>
<td></td>
<td></td>
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<tr>
<td>Working Capital</td>
<td></td>
<td></td>
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<tr>
<td>Others</td>
<td></td>
<td></td>
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<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

17. **Amount of loan applied subsequent stages:**

<table>
<thead>
<tr>
<th>Stages</th>
<th>Loan Applied</th>
<th>Loan sanctioned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional working capital</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Land</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Building</td>
<td></td>
<td></td>
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<tr>
<td>Plant and Machinery</td>
<td></td>
<td></td>
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<tr>
<td>Goods purchase</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Discounting</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salary wages etc</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### 18. Time taken for sanction of loan for various purposes

<table>
<thead>
<tr>
<th>Stage</th>
<th>Expected Time in days</th>
<th>Actual time taken in days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preparation / project</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commencement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Land</td>
<td></td>
<td></td>
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<tr>
<td>Building</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plant and Machinery</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Working Capital</td>
<td></td>
<td></td>
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<tr>
<td>Others</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 19. Time taken for sanction of additional loans:

<table>
<thead>
<tr>
<th>Stages</th>
<th>Expected time in days</th>
<th>Actual time taken in days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional working capital</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Land</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Building</td>
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<tr>
<td>Plant and Machinery</td>
<td></td>
<td></td>
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<tr>
<td>Goods purchase</td>
<td></td>
<td></td>
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<tr>
<td>Sales</td>
<td></td>
<td></td>
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<tr>
<td>Discounting</td>
<td></td>
<td></td>
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<tr>
<td>Salary wages etc</td>
<td></td>
<td></td>
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<tr>
<td>Others</td>
<td></td>
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</tbody>
</table>
20. Getting finance problem

<table>
<thead>
<tr>
<th>Finance for</th>
<th>Very High</th>
<th>High</th>
<th>Normal</th>
<th>Low</th>
<th>Very low</th>
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<tbody>
<tr>
<td>Raw materials</td>
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<tr>
<td>Power</td>
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<tr>
<td>Wages / Salary</td>
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<tr>
<td>Machinery</td>
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<tr>
<td>Others</td>
<td></td>
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</table>

21. Opinion about getting Finance:

<table>
<thead>
<tr>
<th>S.No</th>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Public banks provide financial assistance in good manner</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>2</td>
<td>Private banks provide financial assistance in good manner</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>3</td>
<td>Industrial Financial Institutions are providing loans liberally</td>
<td></td>
<td></td>
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<tr>
<td>4</td>
<td>Normally loans are provided in time</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>5</td>
<td>Government organizations provide help in getting loans</td>
<td></td>
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</tbody>
</table>
### 22. Opinion about the loan sanctions and disbursements:

<table>
<thead>
<tr>
<th>S. No</th>
<th>Statement</th>
<th>Highly Satisfied</th>
<th>Satisfied</th>
<th>Normal</th>
<th>Not satisfied</th>
<th>Not at all satisfied</th>
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<tbody>
<tr>
<td>1</td>
<td>Application requirements</td>
<td></td>
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<tr>
<td>2</td>
<td>Guarantee aspects</td>
<td></td>
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<tr>
<td>3</td>
<td>Processing aspects</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>4</td>
<td>Sanction aspects</td>
<td></td>
<td></td>
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<tr>
<td>5</td>
<td>Disbursement aspects</td>
<td></td>
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<tr>
<td>6</td>
<td>Pre Verifications</td>
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<tr>
<td>7</td>
<td>Post checking</td>
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<tr>
<td>8</td>
<td>Others</td>
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</tbody>
</table>

### 23. Opinion about quantum, interest etc:

<table>
<thead>
<tr>
<th>S. No</th>
<th>Statement</th>
<th>Highly satisfied</th>
<th>Satisfied</th>
<th>Normal</th>
<th>Not satisfied</th>
<th>Not at all satisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Quantity of loan sanctioned</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>2</td>
<td>Time taken for initial sanction</td>
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<tr>
<td>3</td>
<td>Time taken for subsequent sanctions</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Rate of interest in the initial stage</td>
<td></td>
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<tr>
<td>4</td>
<td>Changes in interest rates</td>
<td></td>
<td></td>
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<tr>
<td>5</td>
<td>Repayment methods</td>
<td></td>
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<tr>
<td>6</td>
<td>Repayment installments</td>
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<td></td>
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<tr>
<td>7</td>
<td>Repayment timings</td>
<td></td>
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<td></td>
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<tr>
<td>8</td>
<td>Penal interest</td>
<td></td>
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</tr>
<tr>
<td>9</td>
<td>Subsequent loan sanctions</td>
<td></td>
<td></td>
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<tr>
<td>10</td>
<td>Procedure in the later stages</td>
<td></td>
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</tbody>
</table>
Part B

DATA RELATING TO SSI FINANCE

1. Purpose of SSI loan obtained:
   a) Start a new industry       b) Expansion of SSI
   c) Reconstruction of SSI      d) Others

2. Do you have provided any surety?
   a) Yes                              b) No

   If yes: Who has given you the guarantee:
   a) Friend                           b) Relative
   c) Employer                         d) Others

3. Who influenced you to prefer this bank?
   a) Friends                          b) Advertisement  c) Relatives
   d) Government                       e) Others

4. Do you know about the bank earlier?
   a) Yes                              b) No

   If yes:

   How do you know about the bank: 

5. Have you earlier approached any other banks before coming to the present bank?
   a) Yes                              b) No.

   If Yes:

   Why you have not preferred that bank: 

ix
6. **Quantum of loan obtained from the bank for the first time:**
   a) Below Rs.1 lakh       b) Rs.1 lakh to 2 lakhs
   c) Rs.2 lakhs to 3 lakhs d) Rs.3 lakhs to 4 lakhs
   e) Rs.4 lakhs and above.

7. **Method of interest calculation opted by you:**
   a) Fixed Rate of Interest b) Floating Rate of Interest

8. **Rate of Interest at the time of getting Loan:**
   a) Less than 5 per cent       b) 5-7 per cent
   c) 7-9 per cent

9. **Current Rate of interest charged by the agency:**
   a) Less than 8 per cent       b) 8-10 per cent
   c) 10-12 per cent

10. **Repayment Period Opted:**
    a) Less than 3 years        b) 3-5 years
    c) 5-7 years                d) Above 7 years

11. **Are you satisfied with the repayment period given by the bank?**
    a) Highly satisfied        b) Satisfied        c) No opinion
    d) Not satisfied           e) Highly dissatisfied

x
Part C

APPLICATION STAGE

12. Are you satisfied with the requirements of the application form:
   a) Highly satisfied     b) Satisfied       c) No opinion
   d) Not satisfied       e) Highly dissatisfied

13. Are you satisfied with the insistence of documents in the initial stage?
   a) Highly satisfied     b) Satisfied       c) No opinion
   d) Not satisfied       e) Highly dissatisfied

14. Are you satisfied with the attitude of the officials as the time of applying?
   a) Highly satisfied     b) Satisfied       c) No opinion
   d) Not satisfied       e) Highly dissatisfied

15. Are you satisfied with the method of acknowledgements given?
   a) Highly satisfied     b) Satisfied       c) No opinion
   d) Not satisfied       e) Highly dissatisfied

16. Are you given any assurance about the sanction of loan at the initial stage?
   a) Highly satisfied     b) Satisfied       c) No opinion
   d) Not satisfied       e) Highly dissatisfied
17. Do you know about the rate of interest charged at the time of applying?
   a) Highly satisfied  
   b) Satisfied  
   c) No opinion  
   d) Not satisfied  
   e) Highly dissatisfied

18. Do you know about the quantity of loan in the initial stage?
   a) Highly satisfied  
   b) Satisfied  
   c) No opinion  
   d) Not satisfied  
   e) Highly dissatisfied

**Part D**

**SANCTION STAGE**

19. Time taken for sanction of loan:
   a) Less than 15 days  
   b) 15-30 days  
   c) 30-45 days  
   d) 45-60 days  
   e) Above 60 days

20. Are you satisfied with the time taken for processing application?
   a) Highly satisfied  
   b) Satisfied  
   c) No opinion  
   d) Not satisfied  
   e) Highly dissatisfied

21. Are you satisfied with the method of processing done by the bank?
   a) Highly satisfied  
   b) Satisfied  
   c) No opinion  
   d) Not satisfied  
   e) Highly dissatisfied

22. Are you satisfied with the processing charges levied?
   a) Highly satisfied  
   b) Satisfied  
   c) No opinion  
   d) Not satisfied  
   e) Highly dissatisfied
23. Are you satisfied with the quantum of loan sanctioned?
   a) Highly satisfied  b) Satisfied  c) No opinion
   d) Not satisfied  e) Highly dissatisfied

24. Are you satisfied with the response of officials at the time of sanction?
   a) Highly satisfied  b) Satisfied  c) No opinion
   d) Not satisfied  e) Highly dissatisfied

25. Mode of repayment of loan:
   a) Weekly  b) monthly  c) quarterly
   d) Half-yearly  e) annual

26. Are you satisfied with the formalities at the time of sanction?
   a) Highly satisfied  b) Satisfied  c) No opinion
   d) Not satisfied  e) Highly dissatisfied

27. Quantity of Margin money invested:
   a) Less than Rs.1 lakh  b) Rs.1 – 2 lakhs
   c) Rs.2-3 lakhs  d) More than Rs. 3 lakhs

28. Mode of getting Margin money:
   a) Own savings  b) Jewel loan
   c) Loan from friends  d) Other bank loans  e) Other
29. Number of installments in which loan is obtained:
   a) Lump sum          b) Two          c) Three
   d) Four

30. Opinion about the loan ceiling fixed by the bank:
   a) Highly satisfied  b) Satisfied   c) No opinion
   d) Not satisfied    e) Highly dissatisfied

31. Are you satisfied with the manner in which installments are released?
   a) Highly satisfied  b) Satisfied   c) No opinion
   d) Not satisfied    e) Highly dissatisfied

32. Opinion about quantity of loan sanctioned:
   a) Highly satisfied  b) Satisfied   c) No opinion
   d) Not satisfied    e) Highly dissatisfied

33. Opinion about rate of interest charged
   a) Highly satisfied  b) Satisfied   c) No opinion
   d) Not satisfied    e) Highly dissatisfied

34. Opinion about application stage formalities
   a) Highly satisfied  b) Satisfied   c) No opinion
   d) Not satisfied    e) Highly dissatisfied
35. Opinion about processing stage formalities
   a) Highly satisfied       b) Satisfied       c) No opinion
   d) Not satisfied         e) Highly dissatisfied

36. Opinion about sanction stage formalities
   a) Highly satisfied       b) Satisfied       c) No opinion
   d) Not satisfied         e) Highly dissatisfied

37. Opinion about disbursement methods
   a) Highly satisfied       b) Satisfied       c) No opinion
   d) Not satisfied         e) Highly dissatisfied

38. Opinion about method of repayment
   a) Highly satisfied       b) Satisfied       c) No opinion
   d) Not satisfied         e) Highly dissatisfied

39. Opinion about information provided
   a) Highly satisfied       b) Satisfied       c) No opinion
   d) Not satisfied         e) Highly dissatisfied

40. Opinion about physical provisions in the bank:
   a) Highly satisfied       b) Satisfied       c) No opinion
   d) Not satisfied         e) Highly dissatisfied

41. Opinion about method of accepting complaints
   a) Highly satisfied       b) Satisfied       c) No opinion
   d) Not satisfied         e) Highly dissatisfied
42. **Opinion about method of redressed of complaints**
   a) Highly satisfied  
   b) Satisfied  
   c) No opinion  
   d) Not satisfied  
   e) Highly dissatisfied

43. **Opinion about informal assistance provided by officials**
   a) Highly satisfied  
   b) Satisfied  
   c) No opinion  
   d) Not satisfied  
   e) Highly dissatisfied

44. **Opinion about informing modified provisions etc to customers.**
   a) Highly satisfied  
   b) Satisfied  
   c) No opinion  
   d) Not satisfied  
   e) Highly dissatisfied

45. **Opinion about method of acceptance of surety.**
   a) Highly satisfied  
   b) Satisfied  
   c) No opinion  
   d) Not satisfied  
   e) Highly dissatisfied

46. **Opinion about certificates provided by the bank**
   a) Highly satisfied  
   b) Satisfied  
   c) No opinion  
   d) Not satisfied  
   e) Highly dissatisfied

47. **Problem faced in various stages (Intensity): Please Rank:**
   a) Application Stage  
   b) Processing stage  
   c) Sanction Stage  
   d) Disbursement stage  
   e) Repayment period.

48. **Opinion about redressal of grievances by the bank:**
   a) Highly satisfied  
   b) Satisfied  
   c) No opinion  
   d) Not satisfied  
   e) Highly dissatisfied
49. Have your ever defaulted repayment of Installment?
   a) Yes    b) No
   If Yes:
   a) Once    b) Twice    c) Thrice
   d) More than thrice

50. Have you ever paid penal interest for default?
   a) Yes    b) No
   If Yes
   a) Once    b) Twice    c) Thrice
   d) More than thrice

51. Opinion about penal interest levied:
   a) Highly satisfied    b) Satisfied    c) No opinion
   d) Not satisfied    e) Highly dissatisfied

52. Do you avail any benefit because of getting loan?
   a) Yes    b) No
   If Yes: Are you satisfied with the tax concessions:
   a) Highly satisfied    b) Satisfied    c) No opinion
   d) Not satisfied    e) Highly dissatisfied

53. If you are given a chance, will you get the loan from same bank or from other agency?
   a) From same bank    b) From other agency
   Reason for the above decision: --------------
54. Will you recommend the same bank other for SSI loan:
   a) Always  b) Usually  c) No opinion
   d) Rarely  e) Never

55. Others if any:

56. Any other aspects:

***