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QUESTIONNAIRE TO SSI UNITS / ENTREPRENEURS

I. General Information

1. Name:
2. Location:
3. Is your concern registered with the Directorate of Industries:
4. Year of establishment:
5. Type of legal organization:
   (i) Individual proprietorship
   (ii) Partnership (Joint family)
   (iii) Partnership (other)
   (iv) Public Limited Company
   (v) Private Limited Company
   (vi) Co-operative Society
   (vii) Any other (Specify)
6. Date of commencement of business:
7. Investment in plant and machinery:
8. Chief Executive of the Unit:
   Proprietor/General Manager/ Managing Director / Other.
9. Number of Employees:
   (including office staff)
10. Line of activity:
11. Buyers of the products of the units:
   Pvt. Customers/
   Govt. Deptt/ (Tick at the respective places)
   Intermediary manufacturing unit/
   others.
12. Units of electric power consumed during a month
II. Profile of the Chief Executive

1. Educational Qualification: Matriculation /Higher Secondary / Graduation / Post graduation / Technical

2. Training obtained (if any):
   (a) Name of the Training Centre:
   (b) Duration of the training:
   (c) Organised by:

3. Experience in the line of activity: ________________ years

4. Family background (of entrepreneurs) [Tick the relevant areas]
   (i) Comes from educated family: ________________
   (ii) Comes from business family: ________________
   (iii) Comes from poor family: ________________
   (iv) Belongs to Gen./SC/ST/OBC: ________________

5. Why you have chosen this carrier: [Tick the respective places]
   (i) (i) No other alternative: ________________
   (ii) Family pressure: ________________
   (iii) For Govt. Assistance: ________________
   (iv) Interested in this line of activity: ________________
       ________________
       ________________

   (v) Preference to have an independent life: ________________

6. Do you have interest in any other business: Yes / No
III. Long Term Capital Investment

1. State the total investment (Tick the selected group):
   - Less than Rs. 1.00 lakh
   - Rs. 1 lakh - Rs. 2.00 lakh
   - Rs. 2 lakh - Rs. 4.00 lakh
   - Rs. 4 lakh - Rs. 6.00 lakh
   - Rs. 6 lakh - Rs. 10.00 lakh
   - Rs. 10 lakh - Rs. 15.00 lakh
   - Rs. 15 lakh - Rs. 20.00 lakh
   - Rs. 20 lakh - and above

2. State the fixed capital
   Percentage in total investment

3. Give the name of the financial institutions from which you have borrowed your term loan.
   (I) (II)
   (III) (IV)

4. State your experience in obtaining term finance from various institutions (State Yes / No)
   (i) Too cumbersome
   (ii) Too many legal formalities
   (iii) Private payment to officials & non-officials
   (iv) Delay
   (v) Inadequate finance
   (vi) Penal interest are heavy
   (vii) Suppliers linked loan
   (viii) No problem

5. What are the problems relating to construction of sheds/procurement of plant and machinery?
IV. Short Term Finance

1. State the working capital______________
   Percentage of working capital in total investment____________

2. Give the name of the financial institution, which you have approached for your working capital requirements.
   (I)  (II)  (III)  (IV)

3. Amount of bank loan obtained from these institutions. [Tick the selected group]
   Rs. Less than - Rs. 1 lakh (______________)
   Rs. 1 lakh - Rs.2 lakh (______________)
   Rs. 2 lakh - Rs.4 lakh (______________)
   Rs.4 lakh - Rs.6 lakh (______________)
   Rs.6 lakh - Rs.10 lakh (______________)
   Rs.10 lakh - Rs. 15 lakh (______________)
   Rs. 15 lakh - Rs.20 lakh (______________)
   Rs.20 lakh - above (______________)

4. What type of credit facility or facilities you have obtained from commercial banks for working capital requirements. [Tick the selected group].
   (i) Cash credit - hypothecation (______________)
   (ii) Cash credit - Mundy type (______________)
   (iii) Cash credit - Lock & Key type (______________)
   (iv) Cash credit - Factory (______________)
   (v) Cash credit - Document bills (______________)
   (vi) Cash credit - Clean bills (______________)
   (vii) Cash credit - Demand bills (______________)
   (viii) Cash credit - Usance bill (______________)
   (ix) Overdraft - (______________)
   (x) Discounting of bills (______________)

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5. State the problems encountered in getting short-term finance from commercial banks
   (i) Cumbersome - Yes / No
   (ii) Repeated requests are to be made - Yes / No
   (iii) Too many formalities - Yes / No
   (iv) Unaccounted expenses in entertaining of officials / Non-officials - Yes / No
   (v) Inadequate funds - Yes / No
   (vi) Periodical statements are strictly insisted - Yes / No
   (vii) No problem - Yes / No

6. Have you made regular repayment - Yes / No
   If no, state the constraints you encountered in servicing the debt.
   (i) Shortage of production
   (ii) Inability to sell the product
   (iii) Non-receipt sale proceeds from the Customers
   (iv) Excessive cost incurred in production

7. Proportion of loan borrowed and loan repaid: [Tick the selected group]

<table>
<thead>
<tr>
<th>Borrowed</th>
<th>Repaid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than Rs.1 lakh</td>
<td>Less than Rs. 1 lakh</td>
</tr>
<tr>
<td>Rs. 1 lakh - Rs.2 lakh</td>
<td>Rs. 1 lakh - Rs.2 lakh</td>
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<tr>
<td>Rs.2 lakh - Rs. 4 lakh</td>
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