SHIVAJI UNIVERSITY

DEPARTMENT OF COMMERCE

Topic of Study:

Financing of small scale Industries in Bangalore Urban District in Post Liberalisation Era

Schedule for entrepreneurs

I. IDENTIFICATION DATA

1. Name and Address of Entrepreneur : (Not compulsory)

2. Date of establishment :

3. Area of operation/Nature of Activity :

4. Name of Industry :

5. Location: Industrial Shed, Industrial Estate :

6. Size of the Enterprise :
   - Tiny Units (less than 25 lakhs) :
   - SSI (25 lakhs to 500 lakhs) :
   - Ancillary Unit :

7. Number of Employees :

320
II. PROFILE OF ENTREPRENEUR

1. Age (in years)

   20-30 : □

   30-40 : □

   40-50 : □

   50 Above : □

2. Sex

   : M □ F □

3. Qualification

   - PUC or less : □

   - Degree-General : □

   - Degree-Diploma/Technical : □

   - Others (Place Graduation) : □

4. Native Place :
5. Place of study
   - Upto High School : 
   - After High School : 

6. Marital Status : Single Married

7. If married number of children : One Two  
   More than two

8. Religion and Caste :

9. Place of present Residence :

10. Residential Status : Owned 
    Rented 
    Leased 

11. **Family background:**
    Occupation of Head of family
    - Agriculture : 
    - Service : 
    - Professional : 
    - Business/Trading

12. Previous occupation of the entrepreneurs :

13. Annual Income derived from it : Rs

14. Annual Income from other source : Rs

15. Mention the principal cause of leaving
    The earlier job :

16. How did the earlier job influence you in
starting the present unit? : 

17. Did you undergo any training like Entrepreneurship Development Programme? If yes, please give details regarding:

- Name of the institution which offered training :
- Place of training :
- Nature of training :
- Number of days :
- Area of specialisation :
- Did you get stipend during the Training Period :
- What infrastructure facilities were provided during training :

18. Did you attend any entrepreneurship development program :Yes ☐ No ☐

If no, give reasons,

- Not aware of such of programmes : Yes ☐ No ☐
- Don’t think that they are useful in this stage : Yes ☐ No ☐
- They are expensive : Yes ☐ No ☐
- It is inconvenient : Yes ☐ No ☐

III. GENERAL INFORMATION

1. What prompted you to enter this business activity? (Please Tick the Appropriate one)
Is it due to inspiration of

- Friends
- Relatives
- Counselling agents
- Institutional agents
- News papers
- Govt. Officials
- Contact others

2. Did you had any prior experience

In the same or related field of

Activity ?: Yes ☐ No ☐

If Yes,

a. Sources of experience

b. Nature of the post held

c. Number of years worked

3. What activity is involved

in your enterprise :

4. Which organisations have helped

in preparing your business plan? :

5. What is the source of

technological information? :

6. How did you get project idea?

Did DIC help you in this regard :
7. What was the initial size of the capital

- Borrowed capital: Rs
- Own capital: Rs

8. Did DIC help you in establishment of enterprise. If yes, please mention how it has assisted you.

9. What were the other avenues available at the time of establishing the enterprise?

10. What is the product produced by your enterprise?

11. What were the factors which discouraged you in the beginning. Please give more than three reasons in the order of preference

- Non-availability of financial resources
- Lack of technical skill
- Lack of experience in the field
- Lack of awareness about various schemes of the Government
- Discouragement of the family members
IV. FINANCIAL INFORMATION

1. a) What is the total cost involved in your project on:

   Land : 
   Building : 
   Plant and Machinery : 
   Furniture and Fixtures : 
   Working Capital : 

b) What is the time taken for the getting the loan sanctioned from the financial Institution. (Please Tick what is Applicable)

Name of the institution : 
In time
One week
One month
More than one month
c) Did DICs help you in raising Funds? Please indicate in detail the Method adopted by DIC
In this regard.

d) Reaction regarding sanction of loan (Please Tick what is Applicable).

   Highly procedural
   Cumbersome
   Simplified
Needs further simplification

e) Experience in getting loan sanctioned (Please Tick what is Applicable).

Good

Excellent

Satisfactory

 Unsatisfactory

f) If the experience is unsatisfactory

reasons for the same :

2. Did DIC help you getting

Concessional terms on loan

If yes give details

Concessions on margin of Security :Yes No

Assistance for purchase of tools and Equipment :Yes No

Special assistance in providing technical training :Yes No

Subsidy on power tariff :Yes No

Consultancy for technical service :Yes No

Interest subsidy :Yes No

Liberalised financial assistance state

On which areas :Yes No

Introduced to Rural Marketing Scheme :Yes No

3. What are the incentives offered for Establishing industrial unit by DICs
List the nature of assistance availed from different agencies so far:

<table>
<thead>
<tr>
<th>Source</th>
<th>Nature of Assistance</th>
<th>Values Rs.</th>
<th>Subsidy</th>
<th>Rate of interest</th>
<th>Period of repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nationalised Banks</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>State Financial Corporations</td>
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<tr>
<td>Directorate of industries and commerce</td>
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<tr>
<td>Small industries service institute</td>
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<td></td>
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<tr>
<td>District industries centre</td>
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<tr>
<td>KSIIDC, KSSIDC</td>
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<td></td>
<td></td>
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<tr>
<td>National Small Industries Corporation</td>
<td></td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>Other Government Agencies</td>
<td></td>
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</tbody>
</table>

**ROLE OF DIC**

1. How do you assess market for Your product? Does DIC help you

   In this regard : 

2. What is the Technical know-how Of the product. Did DIC help

   You in getting technical know-how : 

3. Did you get training under DIC.

   If yes was it useful to your Enterprise in any way? : 

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4. What is your suggestion in Improving the infrastructure Facilities:

a. PROBLEMS FACED BY THE ENTERPRENEURS

Do you face any problem in Running your enterprise?

Please identify the problems faced By you under the following heads (please give your order of preference).

1. Raw materials
   - Scarcity high price
   - Low quality
   - Transport

2. Production
   - Non-availability of materials
   - Absenteeism or workers
   - Lack of Finance
   - Slackness on Demand
   - Breakdown of machines

329
• Want of skilled labour
• Power scarcity

3. Power
• Scarcity
• Uncertainty
• High Cost

4. Labour
• High wages
• Absenteeism
• Lack of Training
• Lack of Turnover

5. Marketing
• Competition
• Slackness on demand
• Non-competitive price
• Distribution
• Transportation

6. Finance
• Shortage of working capital
• Shortage of fixed capital
• High rate of interest
• Red-tapism in Govt. Agencies
• Meagre assistance from the Govt.
• Short repayment period
• High penalty for defaulting

7. Poor financial position
• Inadequate funds
• Cumulative losses
• Expansion fixed costs
• Excessive inventory

8. Poor co-ordination between Production
   and other Departments
• Lack of product development
• Lack of diversification
• Lack of data on customers
• Market research

9. Poor general administration
• Lack of adequate co-operation
• Management by an single Individual
• Lack of technical knowledge, absentee
  Management
10. Do you suggest any methods of overall improvement and enhancing rapid growth and expansion of enterprises in general

1. 

2. 

3. 

4. 

Thank you for your co-operation
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INTERVIEW SCHEDULE TO THE FINANCIAL INSTITUTIONS

I. IDENTIFICATION DATA

<table>
<thead>
<tr>
<th>Name of the Institution</th>
<th>:</th>
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<tbody>
<tr>
<td>Address</td>
<td>:</td>
</tr>
<tr>
<td>Promoted by/established by</td>
<td>:</td>
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<tr>
<td>Subsidiaries, Associates and/or</td>
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<td>Overseas co., if any</td>
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<tr>
<td>Year of Establishment</td>
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<tr>
<td>Basic purpose of establishment</td>
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<td>Of the organisation</td>
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<tr>
<td>Type of organisation</td>
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<tr>
<td>PSU/Govt. Institution/Central</td>
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<tr>
<td>Or State Govt, Boards etc.</td>
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<tr>
<td>Autonomy</td>
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<tr>
<td>Full/partially/completely</td>
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<tr>
<td>Under the control of Govt.</td>
<td>:</td>
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<tr>
<td>Organisation setup</td>
<td></td>
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<tr>
<td>1. Appointment of chairman &amp; MD</td>
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<tr>
<td>2. BOD</td>
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</table>
3. Others

Objectives of the Institution : 

Functions of the organisation : 

OPERATIONAL ACTIVITIES

2.1 What are the various schemes and Programmes offered by the organisation : 

2.2 Does your organisation has linkages with Other organisations.(Please Tick) : Yes / No 

2.3 What are the activities and functions in which There are linkages and co-ordination of activities : 

2.4 Explain in detail how the above functions are executed : 

2.5 What are the requirement to be satisfied by SSIs for getting assistance from your organisation : 

2.6 Does your Organization provide assistance for SSIs? : 

If Yes, please furnish details for a period of five years regard various schemes and programmes through which your organisation has assisted SSIs

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<tr>
<td>Loan Sanctioned</td>
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<tr>
<td>Loan Disbursed</td>
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</table>

2.7 Does your organisation provide Loan to small scale industries for Expansion : 

If yes,
Please give the number of SSIs
Covered for expansion for the
5 years

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</table>

2.8 Does your organisation provide Technology upgradation loans to SSI?

State the criteria for the selection of SSIs

1. ______________________________________________________

2. ______________________________________________________

3. ______________________________________________________

2.9 What are the assistance your Organisation offers to SSI under
Diversification schemes

If yes,

In what way (tick)
• By providing vehicles
• By road contract transport
• By laisioning the Govt and Pvt
• Others, if any

2.10 Does your organisation extend financial support to qualified professionals for self employment:

If yes, in what way it helps (Please Tick):

• By providing machinery
• By providing capital
• By providing technical assistance
• By providing marketing
• By providing any other help

2.11 Does your organisation extend financial support to scheduled banks in respect of SSI assistance:

If yes, please indicate how it is done

2.12 Does your organisation arranges leasing for SSIs:

If yes, please give details regarding the same.
2.13 Does your organisation provide Hire Purchase facilities to SSIs/HPI:

If yes,

Please give details regarding the same.

2.14 Does your organisation provide Direct factoring services to SSIs:

If yes,

Please give details regarding the same.

2.15 Does your organisation provide venture Capital support:

If yes,

Please give details.

2.16 Does your organisation provides Technology assistance:

If yes,

Under which scheme it extends the assistance.

2.17 Does your organisation help SSIs for getting credit rating:

From accredited credit rating Agencies:

2.18 Does your organisation provide
2.19 Does your organisation provide Marketing development project:
If yes, provide the details for Project

2.20 What are the publications brought out by your Institution to help the SSI sector:

**Thank you for your co-operation**